HDFC BANK

NEWS RELEASE

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

HDFC Bank Launches Premium Credit Cards For Doctors

- Doctor's Superia & Doctor's Platinum Credit Cards to offer host of lifestyle benefits and reward points on travel, dining and shopping

Chandigarh, July 01, 2012: HDFC Bank, the second largest private sector bank in the country, today on the occasion of "National Doctors Day" launched its exclusive range of credit cards for Doctors-- Doctor's Superia and Doctor's Platinum cards.

These premium credit cards are designed to cater to the lifestyle, travel and other needs of doctors. The cards were handed over to eminent doctors from Chandigarh.

Click here to view the launch ceremony : http://youtu.be/5_lqfWlxscU, At the National launch of Doctors Credit Card, Mr. Harvinder Atma, Zonal Head, HDFC Bank and Mr. Parag Rao, Business Head, Credit Cards & Merchant Acquiring Services, HDFC Bank hand over the first Premium Doctor's Credit Card to Dr. Raj Bahadur, Director Principal GMCH, in Chandigarh today.

Speaking at the conference, **Parag Rao, Business Head, Credit Cards & Merchant Acquiring Services, HDFC Bank** said, "We have always believed in offering every Indian a product he wants. Doctors card is another step in that direction. Doctors play an important role in our lives and society, we acknowledge that they are special and need a product that makes their life easier."

Apart from welcome benefits, Doctors Superia members will be able to access more than 600 airport lounges around the world, irrespective of the preferred airlines or class. Members of the Doctors range of cards will also benefit from the reward point redemption across all major airlines in India.

HDFC Bank is the largest issuer of credit cards in the country with a customer base of 5.60 million as of March 31, 2012.

The Bank was also declared as the "Best Managed Company" by FinanceAsia and "Best Domestic Bank' in India by AsiaMoney recently.



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 Doctor's Superia Welcome Benefit - 3,500 Reward Points 3 Reward Point for every Rs. 150 spent Power Dining - 50% additional Reward Points on	 Doctor's Platinum Welcome Benefit – 2,000 Reward
all dining spends (i.e. 4.5 Reward Points for every	Points 3 Reward Points for every Rs. 150 Power Dining - 50% additional
Rs. 150 Spent) International Miles - against over 20 International	Reward Points on all dining spends.
airlines through KrisFlyer - Singapore Airline's	(i.e. 4.5 Reward Points for every Rs.
Frequent Flyer Program India Miles Reward Point redemption against Air	150 Spent) India Miles Reward Point redemption
miles of Jet Airways, Kingfisher Airlines and Air	against Air miles of Jet Airways,
India, Complimentary Priority Pass Membership	Kingfisher Airlines and Air India. And also against Air Vouchers of
allowing preferential access to more than 600	other leading domestic airlines. Renewal Benefit: 1,000 Reward
airport lounges around the world Renewal Benefit: 2,000 Reward Points, Fuel surcharge waiver, Online Security, Zero	Points Fuel surcharge waiver, Online
liability on lost card	Security, Zero liability on lost card

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 25.9 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 banks 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 March 31, 2012, the Bank had a distribution network with 2,544 branches and 8,913 ATMs in 1,399 localities.

For the quarter ended March 31, 2012, the Bank's total income was INR 88.8 billion (₹8,880 crore) as against INR 67.243 billion (₹6,724.3 crore) for the quarter ended March 31, 2011. Net revenues (net interest income plus other income) were INR 48.803 billion (₹4,880.3 crore) for the quarter ended March 31, 2012, as against INR 40.952 billion (₹4,095.2 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended March 31, 2012, was INR 14.531 billion (₹1,453.1 crore), up by 30.4% over the corresponding quarter ended March 31, 2012.



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The Bank's total balance sheet size increased by 21.8% to INR 3,379.09 billion (₹337,909 crore) as of March 31, 2012. Total deposits were INR 2,467.06 billion (₹246,706 crore) as of March 31, 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

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