



NEWS RELEASE

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

HDFC Bank opens representative office in Abu Dhabi

Abu Dhabi, October 8, 2012: HDFC Bank, the second-largest private sector bank in India, opened its first representative office in Abu Dhabi, to provide services to the large number of non-resident Indians based in the UAE. Located on Salaam Street, this is the bank's second representative office in the UAE with the first in Dubai. HDFC Bank also operates a Wholesale Offshore Branch in Bahrain that offers corporate, trade finance and advisory facilities to both corporates and ultra high-net worth individuals.

The new representative office will facilitate opening of NRE accounts in India, and offer remittance services, fixed deposits and other related banking services for India accounts to NRIs based in Abu Dhabi. To cater to non-resident clients, HDFC Bank also partners with exchange houses across Gulf Co-operation Council (GCC) countries for NRI remittances.

"The UAE is an important global business centre and this initiative reflects our commitment to bring world-class banking services to the doorstep of the Indian community in the region. We will continue to expand our off-shore operations to meet the banking requirements of our valued customers," said Mr. Abhay Aima, Group Head, Equities, Private Banking, Third Party Products, NRI and International Consumer Business, HDFC Bank.

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



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As of June 30, 2012, the Bank had a distribution network with 2,564 branches in 1,416 localities.

For the quarter ended June 30, 2012, the Bank's total income was INR 95.369 billion (₹9,536.9 crore) as against INR 70.98 billion (₹7,098 crore) for the quarter ended June 30, 2011. Net revenues (net interest income plus other income) were INR 50.135 billion (₹5,013.5 crore) for the quarter ended June 30, 2012, as against INR 39.68 billion (₹3,968 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended June 30, 2012, was INR 14.174 billion (₹1,417.4 crore), up by 30.6% over the corresponding quarter ended June 30, 2011.

The Bank's total balance sheet size increased by 25.9% to INR 3,600.01 billion (₹360,001 crore) as of June 30, 2012. Total deposits were INR 2,575.31 billion (₹257,531 crore) as of June 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

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