



## NEWS RELEASE

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

### **HDFC Bank named Organisation of the Year at Skoch Financial Inclusion Awards**

**Mumbai, January 15, 2013:** HDFC Bank, the second largest private sector Bank in India has been named Organisation of the Year at the Skoch Financial Inclusion Awards 2013. HDFC Bank received the award for using technology as a common thread for all its initiatives in micro-credit, micro-savings, micro-insurance, capacity building, financial literacy and Self Help Group (SHG) Linkage.

The award was presented to HDFC Bank for taking its services to 1.5 million households at the bottom of the pyramid with a total loan disbursement of over Rs 1,700 crore since inception of the viable finance initiative. "The Bank has counseled over 200,000 Self Help Group (SHG) and Joint Liability Group (JLG) members resulting in 89,000 SHGs getting credit linkage. They have also managed to successfully open 48,000 micro-recurring and fixed deposits and have supported over 600,000 of its low-income microfinance clients with life insurance coverage," stated the Skoch Development Foundation on their website about HDFC Bank.

The Skoch Financial Inclusion Awards seek to recognise best practices from the banking and financial services sector to promote inclusive growth and poverty alleviation from across urban and rural India. Other notable awardees included International Finance Corporation, Steel Authority of India Ltd., Microsoft, Bombay Stock Exchange and the National Informatics Centre.

"At HDFC Bank, sustainable livelihood banking has emerged as a critical component to building inclusive growth and taking banking services to the unbanked. We are committed to bringing 10 million families (40 million individuals) into the banking fold and providing world-class technology-enabled services to every customer, across India. With a growing network of rural branches and technological innovations like Anywhere Bank Terminals (ABT) and Loan Originating System (LOS), HDFC Bank is reaching out to an important constituent; customers in the rural areas. Banking facilities such as cash withdrawal and deposit are now available to rural customers at their doorstep," said Mr Anil Jaggia, CIO, HDFC Bank.

"Our strategy involves empowering lives by making micro credit, insurance, remittance and other financial services available across the length and breadth of the country, from a small city like Moga in Punjab in the northern province to Saharanpur in UP, to regions such as Rajasmand and Pali in Rajasthan, to Hazaribag in the East



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and to cities like Thucklay and Ramanathapuram down south. We also provide credit counseling and skills training because this enables the poor to build assets, diversify and increase income, and reduce their vulnerability to economic stress,” said Mr. Manohara Raj, Executive Vice President & Business Head - Microfinance, 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.

As of September 30, 2012, the Bank had a distribution network with 2,620 branches and 10,316 ATMs in 1,454 cities.

For the quarter ended September 30, 2012, the Bank's total income was INR 98.698 billion (₹9,869.8 crore) as against INR 79.294 billion (₹7,929.4 crore) for the quarter ended September 30, 2011. Net revenues (net interest income plus other income) were INR 50.768 billion (₹5,076.8 crore) for the quarter ended September 30, 2012, as against INR 41.562 billion (₹4,156.2 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended September 30, 2012, was INR 15.60 billion (₹1,560.0 crore), up by 30.1% over the corresponding quarter ended September 30, 2011.

The Bank's total balance sheet size increased by 19.5% to INR 3,157.46 billion (₹315,746 crore) as of September 30, 2012. Total deposits were INR 2,741.30 billion (₹274,130 crore) as of September 30, 2012.

Total income for the year ended March 31, 2012, was INR 325.3004 billion (₹32,530.04 crore).



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

For more information please log on to: <http://www.hdfcbank.com/>

[Click here](#) to view: Housing Development Finance Corporation Managing Director Ms Renu Sud Karnad hands over the first Solitaire Premium, the best-in-class women's credit card by HDFC Bank, to Ms Ritu Jain, MD of EoS Capital, on Wednesday in New Delhi

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