

Dear Customer,

It brings me immense pleasure to announce the completion of merger of HDFC Ltd, India's leading home loans company, with HDFC Bank. This strategic move propels us towards a prominent position among global financial institutions, unifying two influential brands with shared values and a mutual commitment to superior customer service.

- Our dedication to you, our valued customer, remains unwavering. Your needs and satisfaction continue to be our primary focus.
- This merger intends to elevate your banking experience with us, capitalizing on the combined strengths of HDFC Ltd and HDFC Bank.
- The merger has strengthened our balance sheet substantially, positioning us as a financial powerhouse with enhanced stability and resources.
- With HDFC Life, HDFC Asset Management Company, HDFC ERGO and HDFC Capital Advisors joining us as subsidiaries, we are now able to offer you a more comprehensive and diversified range of bundled offerings across payments, savings, insurance, brokerage, loans and investments.

We deeply appreciate you choosing us as your financial partner. Your trust fuels our passion, and we are thrilled to be on this new journey together.

With warm wishes,

Sashidhar Jagdishan
MD & CEO
HDFC Bank