



## NEWS RELEASE

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

### HDFC Bank launches 10,001st ATM in Kovalam, Kerala

Kovalam, September 18, 2012: HDFC Bank, India's second largest private sector bank, commissioned its 10,001st Automated Teller Machine (ATM) on Monday, September 17th, at Kovalam – a popular beach town near Thiruvananthapuram, the capital city of Kerala. The 10,001st ATM was inaugurated by K Jayakumar, IAS, Chief Secretary, Government of Kerala. The launch of the 10001st ATM in Kerala follows the inauguration of the 10,000th ATM, commissioned last week in Ajmer Sharif, Rajasthan.

*Click here to view the launch ceremony:*  
<http://www.youtube.com/watch?v=4ekW26CON9I&feature=youtu.be> Mr. K Jayakumar, IAS, Chief Secretary, Government of Kerala inaugurating HDFC Bank's 10,001st ATM in Kovalam. To his left is Mr. Hari Velloor, Zonal Head - Kerala, HDFC Bank.

The launch reflects HDFC Bank's endeavour to provide all forms of electronic channels, be it ATMs, net banking and mobile banking, for the benefit of our customers. The strategic location of our ever growing network of ATMs, allows customers to fulfill their banking requirements at their convenience.

**Mr. Hari Velloor, Zonal Head - Kerala, HDFC Bank** said, "With over 133 branches and around 270 ATMs across Kerala, HDFC Bank remains steadfast in its objective to provide world class banking services to our customers in the state. The launch of the ATM at Kovalam reflects the fact that customer centricity is at the core of the Bank's impetus of offering a wide array of electronic channels. HDFC Bank in the time to come will continue to expand its network of branches and ATMs across Kerala." On the achievement of the milestone, **Mr. Rahul Bhagat, Country Head, Retail Liabilities, Marketing & Direct Banking Channels, HDFC Bank**, said, "Over the years,

HDFC Bank has built its electronic channels to offer choice and convenience to its customers across geographies

with 70% of our ATMs being outside the four metros. The testimony lies in the fact that 82% of our total transactions happen on our electronic channels and 83% of our active customers use the ATM atleast once in a month."

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



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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 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](http://www.hdfcbank.com)

[Click here](#) to view: Mr. K Jayakumar, IAS, Chief Secretary, Government of Kerala inaugurating HDFC Bank's 10,001st ATM in Kovalam. To his left is Mr. Hari Velloor, Zonal Head - Kerala, HDFC Bank.



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