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NEWS RELEASE

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

HDFC Bank announces the winners of 'Meritus' Scholarship Programme

- 3330 students across the country emerge as winners -

Mumbai, November 6, 2009: HDFC Bank, one of India's premier banks today announced the winners of "HDFC Bank Meritus scholarship" the first of its kind education. 'Meritus' is one of India's largest nationwide scholarship programme which covered students from class 4 to 9.

This ambitious programme was launched in January 2009 to reward all-round excellence among students and help contribute to their overall development.

The programme saw a tremendous response and registrations were received from over 4.2 Lac students from more than 2000 schools pan India. After 4 rounds of tests, 3,330 students finally emerged as winners. The winners received the scholarship ranging from Rs.2,500 to Rs.10 Lac, totally amounting to Rs. 1.50 crore.

The final written examination and evaluation process for the Meritus Scholarship Program was supervised and audited by an external audit agency, Ernst & Young.

Hyderabad's Srikrishna Vadlamani topped the scholarship program and won Rs 10 lac, followed by Ahmedabad's Siddhant Bhambri and Kanpur's Siddharth Majumdar who won Rs. 5 lac each. Neel Karia from Mumbai, Spoorthi S from Malur and Suvansh Nirula & Vaibhav Gupta from Delhi received the scholarship amount of Rs. 3 lac each.

Announcing the winners of the scholarship programme, **Rohit Mull, EVP & Head, Marketing, HDFC Bank** said, "This initiative emphasizes the values our Bank stands for. It is a contribution we are making towards the nation by facilitating young India in its quest for excellence. We are confident that these bright children will take India forward to a more prosperous future."

This Initiative was launched in association with Horlicks, HDFC Standard Life and NDTV was the media partner.

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 over 15 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 13 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of September 30, 2009, the Bank had a distribution network with 1,506 branches and 3,573 ATMs in 635 cities.

For the half-year ended September 30, 2009, the Bank earned total income of INR 101.36 billion (Rs.10,136.0 crores) as against INR 88.49 billion (Rs.8,849.5 crores) in the corresponding period of the previous year. Net revenues (net interest income plus other income) for the six months ended September 30, 2009 were INR 58.62 billion (Rs.5,862.4 crores), as against INR 48.26 billion (Rs.4,826.5 crores) for the six months ended September 30, 2008. Net Profit for the half-year ended September 30, 2009 was



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INR 12.93 billion (Rs.1,293.6 crores), up by 30.4% over the corresponding six months ended September 30, 2008.

The Bank's total balance sheet size touched INR 1939.41 billion (Rs.193,941 crores) as of September 30, 2009. Total deposits were INR 1498.05 billion (Rs.149,805 crores), up from INR 1337.81 billion (Rs.133,781 crores) as of September 30, 2008.

Total income for the year ended March 31, 2009 grew by 58.2% to INR 196.22 billion (Rs.19622.9crore) over the corresponding year ended March 31, 2008.

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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