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NEWS RELEASE

HDFC Bank Ltd.
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HDFC Bank opens its 4000th ATM in the country

Mumbai, February 21, 2010: HDFC Bank, one of India's premier banks, has opened its 4000th ATM in the country at Mangalore. This is the Bank's 8th ATM in the city and 1165th in the South overall. The new ATM located at Vijaya Mahal, NH 17, Surathkal was inaugurated by Mr. K. Padmanabha, President, CAMPCO Ltd., Mangalore.

With the introduction of "Faster ATMs" an HDFC Bank customer can, at any time of the day, now do cash withdrawal at any HDFC Bank ATM in 40% less time. The time thus saved is utilized for logical cross sell and targeted marketing to the customers. The customers can also do other transactions on the ATM like credit card payment, cheque status enquiry, transfer funds between accounts, viewing account balances and mini statements.

Speaking on the occasion **Mr. Rahul Bhagat, Country Head - Retail Liabilities, Marketing & Direct Banking Channels** said, "We have always believed in using technology to enhance customer experience and the fact that over 80% of our regular customers transact at the ATM is proof that adoption of such innovations is very high. It is a matter of great satisfaction for us that we have 4,000 such ATMs in service today and will continue to expand in future."

About HDFC BANK LTD.

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 18 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 December 31, 2009, the Bank had a distribution network with 1,725 branches and 3,898 ATMs in 771 cities.

For the nine months ended December 31, 2009, the Bank earned total income of INR 150.24 billion (Rs. 15,023.9 crores) as against INR 142.57 billion (Rs.14,257.4 crores) in the corresponding period of the previous year. Net revenues (net interest income plus other income) for the nine months ended December 31, 2009 were INR 89.39 billion (Rs. 8939.3 crores), as against INR 77.45 billion (Rs. 7745.1 crores) for the nine months ended December 31, 2008. Net Profit for the nine months ended December 31, 2009 was INR 21.12 billion (Rs. 2,112.1 crores), up by 30.9% over the corresponding nine months ended December 31, 2008.

The Bank's total balance sheet size touched INR 2,045.5 billion (Rs.204,553 crores) as of December 31, 2009. Total deposits were INR 1,547.9 billion (Rs.154,789 crores) as of December 31, 2009.

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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