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NEWS RELEASE

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

HDFC Bank launches one common PhoneBanking number

Mumbai, February 3, 2011: HDFC Bank, second largest private bank in the country, announced one common easy-to-remember telephone number for its millions of PhoneBanking customers. The Bank already offers this service in 9 regional languages.

Now customers in Mumbai, New Delhi & NCR, Bangalore, Chennai, Hyderabad, Pune, Ahmedabad, Kolkata can call 61606161 and those in Chandigarh, Jaipur, Lucknow, Indore, Kochi, Patna (Bihar & Jharkhand) can call 6160616 for all their queries and banking needs. The numbers for upcountry locations remain unchanged.

Mr. Ramnath Raikar, Head-PhoneBanking said, "With over 3.5 million calls every month, our PhoneBanking has emerged as popular channel for our customers. Being increasingly on the move they should therefore welcome this change."

The new dial-in nos are:

Cities	PhoneBanking Number*
Mumbai / New Delhi & NCR / Bangalore / Chennai / Hyderabad / Ahmedabad / Pune / Kolkata	6160 6161
Chandigarh / Jaipur / Lucknow / Indore / Kochi / Patna (Bihar & Jharkhand)	6160 616

**Customers will have to prefix the city code if they are calling from a mobile phone.*

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 19 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 15 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of December 31, 2010, the Bank had a distribution network with 1,780 branches and 5,121 ATMs in 833 cities.

For the quarter ended December 31, 2010, the Bank's total income was INR 63.57 billion (`6,357.8 crore) as against INR 49.34 billion (`4,933.9 crore) for the quarter ended December 31, 2009. Net revenues (net interest income plus other income) were INR 39.04 billion (`3,904.5 crore) for the quarter ended December 31, 2010, an increase of 25.0% over



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INR 31.23 billion (`3,123.0 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended December 31, 2010 was INR 10.87 billion (`1087.8 crore), up by 32.9% over the corresponding quarter ended December 31, 2009.

The Bank's total balance sheet size increased by 22.1% to INR 2498.20 billion (`249,820.0 crore) as of December 31, 2010. Total deposits were INR 1922.02 billion (`192,202.0 crore), up by 24.2% over December 31, 2009.

Total income for the year ended March 31, 2010 were INR 199.80 billion (`19980.5 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

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