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NEWS RELEASE

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

HDFC Bank holds Mega Loan *Mahotsava* at Kumbakonam

- 150 Gramin Loan *Mahotsavas* planned across India under the Bank's Rural Campaign -

Kumbakonam (Tamil Nadu), January 28, 2010: HDFC Bank, one of the premier banks in the country, held a Mega Loan *Mahotsava* at Kumbakonam in Tamil Nadu.

Kumbakonam, located in Thanjavur district of Tamil Nadu is one of the major producers of rice, sugarcane and pulses and is also a business centre.

At the Gramin Loan *Mahotsava* in Kumbakonam, which is amongst the largest of such events ever held in the district, a variety of loans such as tractor loans, agricultural loans, auto loans and 2 wheeler loans, commercial vehicle loans, and Kisan Gold Cards were given to rural customers. Three day loan *Mahotsavas* were also held in the nearby villages of Tanjore, Thiruvavur and Myladuthurai.

HDFC Bank kick-started the Mega Loan *Mahotsava* under the bank's New Rural Campaign in July 2010 at Pimpalgaon near Nasik in Maharashtra. The Bank is holding a total of 150 *Gramin Loan Mahotsavas*, *small and big*, across the country. The states include Gujarat, Maharashtra, Rajasthan, Andhra Pradesh, Karnataka, Tamil Nadu, Orissa, West Bengal and Punjab.

At the Loan *Mahotsava* in Kumbakonam, vehicle keys and cheques were handed over to customers by Mr. Ashok Khanna, Sr. Executive Vice President & Business Head, Vehicle Loans, HDFC Bank, Mr. Rajan Pental, Executive Vice President & Business Manager, Auto Loans, HDFC Bank and Mr. Madhusudhanan Hegde, Regional Head-Branch Banking, HDFC Bank. Amongst the dignitaries present on the dais were Mr. K.R. Giridharan, MD, Kali BMH Systems Pvt. Ltd, Mr. Suryanarayan, a leading auditor and a Philanthropist and Mr. Basheer Ahmed, MD, MMC Hospitals.

Mr. Pralay Mondal, Country Head, Retail Assets, HDFC Bank from Mumbai said, "Welcome changes are sweeping across India, especially in rural India. We are a major financial intermediary in the country today, and it is our earnest endeavour to make a difference to the lives of people residing there by reaching out to them. Kumbakonam is one of the major producers of rice and sugarcane in the state of Tamil Nadu and is also a trading town that is developing fast. We are committed to partnering our customers in their journey of progress."

Mr. Ashok Khanna said, "Rural India has witnessed remarkable transformation over the past two decades that I've been travelling to these markets. Thanks to a host of factors, better realization for their produce being the primary one, it has helped convert rural India into a huge consumer market. Hence the scope for banks to do business will see new markets opening up and new demand being generated."

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.



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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 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, 2010.

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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