



## NEWS RELEASE

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

### **HDFC Bank holds Grameen Mega Loan *Mahotsava* at BARAMATI**

**Baramati (Maharashtra), April 20, 2012:** HDFC Bank, the second largest private sector bank in the country, held a Grameen Mega Loan *Mahotsava* at Baramati in Maharashtra today.

HDFC Bank launched the Grameen Mega Loan Mahotsava in July 2010 as part of its Board-approved mandate to help 10 million families (40 million families) become self-sufficient through its 'Viable Finance' initiative. Typically at a Mahotsava, the Bank disburses a variety of loans such as financing for tractors, auto, two-wheelers, commercial vehicles and agriculture.

Till now, through this unique initiative, HDFC Bank has reached out to an estimated population of 62 lakh in 5000 villages (according to 2001 Census data) with viable finance products that help them meet credit needs and move into mainstream banking. In the last fiscal itself, the Bank has hosted 500 such Loan *Mahotsavas* across the country.

Vehicle keys were handed over to customers by Chief Guest Mrs Jayashreetai S Satav – President Baramati Municipal Council, Mr Vijaysingh Deshmukh – SDO, Mr Deepak Patil-Dy – RTO Baramati, Mr Ashok Khanna – Sr Executive Vice President & Business Head – Vehicle Loans, Mr Rajan Pental – Business Manager Auto loans, Mr Deepak Mohanty – Business Manager Commercial Vehicle loans, Mr Rakesh Relan – Zonal Head-Retail Liabilities.

Speaking on the occasion, Mr. Khanna said, "In the last two years, HDFC Bank has, through its initiatives like Grameen Loan Melas, created this overarching umbrella of Viable Finance which has helped us reach out to far-flung areas in the hinterland and touch millions of lives."

### **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 21 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 16 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of June 30, 2011, the Bank had a distribution network with 2,111 branches and 5,998 ATMs in 1,111 cities.

For the quarter ended June 30, 2011, the Bank's total income was INR 70.98 billion (₹7,098.0 crore) as against INR 54.11 billion (₹5,411.0 crore) for the quarter ended June 30, 2010. Net revenues (net interest income plus other income) were INR 39.68 billion (₹3,968.0 crore) for the quarter ended June 30, 2011, as against INR 33.92 billion (₹3,392.0 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended June 30, 2011 was INR 10.85 billion (₹1,085.0 crore), up by 33.7% over the corresponding quarter ended June 30, 2010.

The Bank's total balance sheet size increased by 22.6% to INR 2859.42 billion (₹285,942 crore) as of June 30, 2011. Total deposits were INR 2111.51 billion (₹211,151 crore) as of June 30, 2011.

Total income for the year ended March 31, 2011 were INR 242.63 billion (₹24263.4 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. Ashok Khanna Sr. Executive Vice President and Business Head Vehicle Loans handing over a replica of the key to a tractor customer as Mr. Deepak Patil - Dy RTO Baramati looks on.

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