

NEWS RELEASE

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

HDFC Bank launches 10,000th ATM at Ajmer Sharif

Ajmer, September 11, 2012: HDFC Bank, India's second largest private sector bank, launched its 10,000th Automated Teller Machine (ATM) in the country today. The 10,000th ATM is located near Ajmer Sharif Dargah, a sacred shrine revered by people of all faith. To celebrate the milestone, HDFC Bank invited the 10,000th customer of its Ajmer branch to inaugurate the ATM.

<u>Click here to view the launch ceremony: http://www.youtube.com/watch?v=etAEpLkqNdA&feature=plcp</u> Mr. R.P. Pareek, the 10,000th customer of HDFC Bank's Ajmer branch inaugurating the 10,000th ATM of HDFC Bank at Ajmer Sharif today. On his right is Mr. Rajiv Bhargava, Zonal Head, HDFC Bank.

HDFC Bank is now the third Indian Bank and the second private sector Bank to have a network of 10,000 ATMs across India. As HDFC Bank forays deeper and deeper into the country, Direct Banking Channels like ATMs, Internet and Mobile banking acquire great importance. As a Bank that lays immense impetus on customer centricity, the endeavour, through a wide network of ATMs therefore, is to make banking easier and convenient for our customers. Thus, having a network of ATMs that are strategically located, Ajmer Sharif for example, allows lakhs of customers to fulfill their banking requirements. In the near future, HDFC Bank will continue to look at expanding its ATM network further into deeper geographies.

On the achievement of an important milestone, Mr. Rahul Bhagat, Country Head, Retail Liabilities, Marketing & Direct Banking Channels, HDFC Bank, said, "Over the years, HDFC Bank has built its electronic channels to offer choice and convenience to its customers across geographies with 70% of our ATMs being outside the four metros. The testimony lies in the fact that 82% of our total transactions happen on our electronic channels and 83% of our active customers use the ATM atleast once in a month."

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 25 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 17 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of June 30, 2012, the Bank had a distribution network with 2,564 branches in 1,416 localities.

For the quarter ended June 30, 2012, the Bank's total income was INR 95.369 billion (₹9,536.9 crore) as against INR 70.98 billion (₹7,098 crore) for the quarter ended June 30, 2011. Net revenues (net interest income plus other income) were INR 50.135 billion (₹5,013.5 crore) for



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the quarter ended June 30, 2012, as against INR 39.68 billion (₹3,968 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended June 30, 2012, was INR 14.174 billion (₹1,417.4 crore), up by 30.6% over the corresponding quarter ended June 30, 2011.

The Bank's total balance sheet size increased by 25.9% to INR 3,600.01 billion (₹360,001 crore) as of June 30, 2012. Total deposits were INR 2,575.31 billion (₹257,531 crore) as of June 30, 2012.

Total income for the year ended March 31, 2012, was INR 325.3004 billion (₹32,530.04 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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For media queries please contact:

Neeraj Jha Head, Corporate Communications HDFC Bank Ltd., Mumbai.

Tel: 91 - 22 - 6652 1308 (D) / 6652 1000 (B)

Fax: 91 - 22 - 2490 3168 Mobile: 093236 20828 neeraj.jha@hdfcbank.com