

HDFC Bank to provide Saudi Riyals for Hajj Pilgrims at 42 branches in Jammu & Kashmir

- **Doubles number of branches offering service, sets up forex counter at Srinagar Hajj House**

Srinagar, September 5, 2013: HDFC Bank Ltd today announced that it will make Saudi Riyals available for Hajj Pilgrims at 42 of its branches across Jammu and Kashmir. This facility will be offered from September 5, 2013 and both customers and the general public can avail of this service. HDFC Bank has been one of the first banks in the state to undertake this initiative for several years, and this year it has almost doubled the number of branches at which the service is available.

Through this initiative the bank is reaching out to the over 8000 people from the state that are expected to make the annual pilgrimage in September and October. The pilgrims will be able to meet all their foreign exchange needs in a swift and convenient manner. In addition to sale at the branches, HDFC Bank has also set up a dedicated counter at Srinagar Hajj House to offer the pilgrims even greater accessibility to foreign exchange.

Mr. Zubair Iqbal, Vice President & Circle Head, J&K, HDFC Bank, said, "HDFC Bank is consistently looking at ways in which we can make a difference in people's lives. Based on the past customer response to this initiative, we have doubled the number of branches providing Saudi Riyals to Hajj Pilgrims in Jammu & Kashmir this year. We are eager to serve the local community and enable them to obtain their foreign exchange in a convenient and hassle-free manner."

HDFC Bank is constantly striving to introduce user-friendly services, through a wide range of platforms for better customer accessibility and engagement. It offers a full bouquet of retail forex services to its customers, including inward and outward remittance across the globe, foreign currency demand drafts, foreign cash currency, travelers cheques and a multi-currency prepaid card.

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 28.5 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 19 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of June 30, 2013, the Bank had a distribution network with 3,119 branches and 11,088 ATMs in 1,891 cities/towns.

For the quarter ended June 30, 2013, the Bank's total income was INR 115.88 billion (₹11,588.6 crore) as against INR 98.25 billion (₹9,825.2 crore) for the quarter ended June 30, 2012. Net revenues (net interest income plus other income) were INR 63.44 billion (₹6,344.3 crore) for the quarter ended June 30, 2013, as against INR 53.01 billion (₹5,301.8 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended June 30, 2013, was INR 18.439 billion (₹1,843.9 crore), up by 30.1% over the corresponding quarter ended June 30, 2012.

Total income for the year ended March 31, 2013, was INR 419.175 billion (₹41,917.5 crore).

Leading Indian and international publications have recognised the bank for its performance and quality.

For more information please log on to: www.hdfcbank.com

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