

HDFC Bank opens 12 rural branches to achieve 50th branch milestone in Chhattisgarh

- **12 new branches set up in rural unbanked areas to support inclusive growth**

Raipur, (Chhattisgarh) April 4, 2014: HDFC Bank Ltd today announced the launch of 12 rural branches in Chhattisgarh, taking its total network to 50 branches in the state.

The 12 new branches, all of which are located in unbanked locations, will bring formal banking solutions many more people in the state. With this, the Bank now has 70% of its network dedicated to semi-urban and rural areas of Chhattisgarh.

The Bank has consistently expanded its branch network in the state in the past few years, being the first to take formal banking experience to a number of villages. With increased branch density, the Bank now has a branch at an average distance of every 40 km in the state.

The geographical spread of branches aligns with the Bank's emphasis on reaching out to more and more people in underbanked and unbanked locations, as well as its efforts towards financial inclusion. HDFC Bank has a board mandated objective to bring 10 million families (50 million Indians) into the banking fold.

The branches were inaugurated by Mr. Navin Puri, Country Head, Branch Banking, HDFC Bank in the presence of other senior bank officials including Mr. Amit Kumar, Branch Banking Head and Mr Sunil Panjwani, Circle Head.

Speaking at the launch, Mr. Navin Puri said: "Our expanded 50-branch network enables us to bring our full range of banking solutions to a significantly larger number of people in deeper parts of the state. This brings us closer to the people of Chhattisgarh and allows us to be a part of their everyday life. At a national level, the Bank has 53% of its branches in semi-urban and rural areas and is continuously extending its reach in the hinterland in its endeavour to support inclusive growth."

Mr Amit Kumar said: "The new 6-day-a-week branches will enable customers to undertake day-to-day transactions as also experience the full breadth and depth of our offering. Customer response to our products and services so far has been very encouraging. We are happy to serve the people of the state and look forward to bringing a whole new world of convenience and flexibility to customers at these locations."

As of December 31, 2013, the Bank had a distribution network of 3,336 branches and 11,473 ATMs in 2,104 cities/towns.

The Bank has made significant headway in its multichannel servicing strategy, providing customers, in addition to its expanded branch network the use of its complete range of products and services. The new rural branches will offer customers world-class banking services under one roof ranging from basic services such as Savings Account, Fixed Deposits, Current Account, Two-wheeler loan, Auto loan, Tractor Loan, Commercial Vehicle Loan, Kisan Gold Card, Agri and Commodities Loans to direct access banking channels such as, PhoneBanking, NetBanking and International Credit and Debit Cards.

Listed below are the locations of the new branches:

Sr. No	Branch Name	District
1	Loharsi	Dhamtari
2	Khartuli	Dhamtari
3	Sonpur	Durg
4	Bhainsa	Raipur
5	Birkona	Bilaspur
6	Sendri	Bilaspur
7	Chakarbhatha	Mungeli
8	Saluni	Dhamtari
9	Donar	Dhamtari
10	Mendra Kalan	Surguja
11	Nawanagar	Surguja
12	Nawagarh	Janjgir Champa



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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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