

HDFC Securities launches mobile trading apps on IBM MobileFirst Platform

- **Clients Can Securely Manage Investment, Buy and Trade Stocks on Mobile Devices**

Mumbai, February 4, 2015: HDFC Securities Limited, India's leading financial services intermediary and subsidiary of HDFC Bank, announced it teamed with IBM (NYSE: IBM) to launch a new mobile app that allows clients to securely trade stocks, track and manage portfolios and market movements, as well as analyse industry research and trends.

India is the second largest mobile market in the world with 762 million subscribers. As smartphone use in India continues to rise, organizations are increasing their focus on creating comprehensive mobile strategies to better engage with their customers by building and designing more sophisticated apps that address evolving user expectations.

The new app enables HDFC Securities to offer more advanced stock trading features and capabilities, and better engage with investors in an increasingly competitive space. HDFC Securities selected the IBM MobileFirst Platform that allowed its app development partner to create a set of mobile apps for multiple devices and operating systems in a secure environment.

HDFC Securities is the first IBM MobileFirst Platform stock trading client in India to go live with a publicly downloadable app.

The apps can be integrated with core business processes and back-end data systems to allow HDFC Securities to efficiently manage user data in real time. Given the highly regulated nature of this industry, IBM will enable HDFC Securities to respond quickly to changing market dynamics and meet customer demands.

"These trading apps are core to our mobile enterprise strategy, helping our clients to seamlessly access their account status and trade from anywhere, at any time. We chose to work with IBM to quickly deliver our services via mobile devices and provide a richer, more engaging trading experience," said Mr. Vivek Joshi, Chief Technology Officer, HDFC Securities Ltd.

"IBM is helping financial institutions such as HDFC Securities unlock the full potential of enterprise mobility," said Mr Hitesh Shah, Director-Software Segment, IBM India. "The IBM MobileFirst portfolio provides the flexibility to develop apps that improve customer relationships and enable the delivery of new products and services built for specific user requirements in the financial services industry."

About HDFC securities

HDFC securities Limited is a subsidiary of HDFC Bank, is one of India's premier broking houses offering Retail and Institutional broking businesses. We are amongst the top 3 Retail brokerage houses with a credit rating of AAA by CRISIL & A1+ by ICRA (Highest Rating). HDFC securities has been voted best e-brokerage house (in the runner-up category) by Outlook Money 2012 & 2010 & also awarded the Largest E-Brokerage house by BSE IPF – Dun & Bradstreet awards 2011

We are a top of the line Broking portal (www.hdfcsec.com) blending Web 2.0 and customer centric technologies, which makes investing faster, simpler and better. Our 4-in-1-investment account links Savings+ Demat+ Trading & Investment account to facilitate seamless movement of Funds & shares. The company has over 200 owned branches with over 1000 dealer relationship managers services across the length and breadth of the country spread across 350 cities in India & overseas.

We have strong distribution coverage across UAE with specialised signature branches handling Private Banking, NRI and High Network customers.

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 28.9 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 September 30, 2014, the Bank had a distribution network with 3,600 branches and 11,515 ATMs in 2022 cities/towns.

For the quarter ended September 30, 2014, the Bank's total income was INR 138.94 billion (₹13,894.7 crore) as against INR 101.46 billion (₹11,937.7 crore) for the quarter ended September 30, 2013. Net revenues (net interest income plus other income) were INR 75.58 billion (₹7,558.1 crore) for the quarter ended September 30, 2014, as against INR 63.20 billion (₹6,320.9 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended September 30, 2014, was INR 23.81 billion (₹2,381.5 crore), up by 27.1% over the corresponding quarter ended September 30, 2013.

Total income for the year ended March 31, 2014, was INR 490.55 billion (₹49,055.2 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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