

HDFC Bank launches Medical Benefits Prepaid Card

- **Partners with Apollo Hospitals to launch co-branded prepaid card**

Hyderabad, April 30, 2015: HDFC Bank today launched HDFC Bank Apollo Medical Benefits Card. HDFC Bank has partnered with Apollo Hospitals for this prepaid product, which allows corporates to easily disburse medical allowance to their employees, saving time and cost.

With the HDFC Bank Apollo Medical Benefits Card, the administrative process of disbursing this money is quick and simple. Corporates can load the specified allowance onto the card each month, which can be used by employees for medical expenditure at pan-India VISA/ MasterCard outlets.

This first-of-its kind card also offers employees access to a wide range of additional benefits in the form of offers and discounts, and facilities such as free ambulance services.

The comprehensive range of benefits is as follows:

- Free Accidental Death Insurance of Rs. 3 lacs* and Accident Hospitalization Insurance of Rs. 30,000*
- Discount and offer at Apollo Network PAN India i.e. Apollo Hospitals, Apollo Pharmacies, Apollo Clinics & Apollo White Dental
- Value added services like complementary ambulance at select hospitals, priority desk etc.
- Monthly report to corporate for spends done by their employees at Apollo network. The report also provides administrative ease to corporate by segregating spends into medical and non-medical related.
- Balance Inquiry through SMS, Phone Banking and Internet

"Customer convenience is one of our core values and the HDFC Bank Apollo Medical Benefits card is in line with our strategy to consistently deliver unique products and services to our customers that are customised to suit their ever-evolving needs. This card offers an easy and convenient way for corporates to save costs and eliminate administrative issues while disbursing medical allowances. HDFC Bank's partnership with Apollo Hospitals will further enhance our product offering, providing customers with great customer value in the form of discounts, offers and free services," said Mr. Parag Rao,



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SVP and Business Head, Cards, Payment Products and Merchant Acquiring Services, speaking about the card.

“The Medical Benefit card is a win-win for employees who benefit cashless transactions for healthcare with unmatched savings and for the employer in terms of transparency, compliance, transaction cost saving. All companies and their employees will benefit and shift to this card in the future”, says Ms. Shobana Kamineni, Executive Vice Chairperson, Apollo Hospitals Enterprise Ltd.



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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 28.9 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 20 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of March 31, 2015, the Bank had a distribution network with 4,014 branches and 11,766 ATMs in 2,464 cities/towns.

For the quarter ended March 31, 2015, the Bank's total income was INR 155.70 billion (₹ 15,570.1 crore) as against INR 127.90 billion (₹ 12,790 crore) for the quarter ended March 31, 2014. Net revenues (net interest income plus other income) were INR 5.76 billion (₹ 8,576.9 crore) for the quarter ended March 31, 2015, as against INR 69.54 billion (₹ 6,954.1 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended March 31, 2015, was INR 28.06 billion (₹ 2,806.9 crore), up by 20.6% over the corresponding quarter ended March 31, 2014.

Total income for the year ended March 31, 2015, was INR 574.66 billion (₹ 57,466.3 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

For media queries please contact:

Pushkar Gupta
Deputy Vice President, Corporate Communications
HDFC Bank Ltd., Mumbai.
Tel: 91 - 22 - 6652 1307 (D) / 6652 1000 (B)
Fax: 91 - 22 - 2490 3168
Mobile: 09920454102
pushkar.gupta@hdfcbank.com

Neeraj Jha
Head, Corporate Communication
HDFC Bank Ltd., Mumbai.
Tel: 91 - 22 - 6652 1308 (D) / 6652 1000 (B)
Fax: 91 - 22 - 2490 3168
Mobile: 09323620828
neeraj.jha@hdfcbank.com