

HDFC Bank opens 75th branch in Bihar at Patna

Patna, (Bihar) June 18, 2015: DFC Bank Ltd today reached an important milestone of 75 branches in Bihar. The 75th branch is an urban branch located at Ramkrishna Nagar in the Patna district of Bihar.

The branch was inaugurated by Mr., Vice Chancellor, in the presence of Mr. Sandeep Kumar, Zonal Head, HDFC Bank, and other senior officials of the bank.

The new branch is located at Delwan, New Bypass Road, East Ram Krishna Nagar, Patna - 800 020. It will remain open six days a week, offering residents the flexibility to carry out their banking transactions at the time most convenient for them. With this, the Bank now has 50% of its branch network dedicated to urban areas of Bihar.

HDFC Bank has rapidly expanded its branch network in Bihar in the past five years, on its journey to the 75th branch milestone. This journey began with its very first branch in the state, which was set up at Patna in 2002.

Since then, it has also leveraged technology to provide banking services through multiple digital channels such as netbanking and mobile banking. HDFC Bank is today reaching out to an increasing number of people across the state through its branch network complemented by initiatives under its 'Go Digital' campaign.

The 'Go Digital' campaign began on the banks of the Varanasi last year, with the launch of its 'Bank Aap Ki Muththi Mein' offering, which literally converts the mobile phone into a bank branch. Since then the bank has launched a host of innovative digital initiatives including Chillr and PayZapp.

Speaking at the launch, Mr. Sandeep Kumar, Zonal Head, HDFC Bank said: "Our extensive 75-branch network in Bihar reiterates our commitment to take formal banking services to every part of the state. Our objective is to empower more people in Bihar by offering them



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our full range of banking services including digital initiatives, even in rural areas, thus making a difference in their lives.”

At a national level, HDFC Bank has 56% 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.

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



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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

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