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HDFC Bank Ltd. HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013.

HDFC Bank launches first responder training programme for Ranchi police under Secure Banking Initiative

Ranchi (Jharkhand), May 11, 2015: HDFC Bank Ltd today launched its training programme for first responders in banking related crimes in the Ranchi police force. This programme endeavours to update the skill sets of law enforcement authorities and enhance their ability to tackle economic offences in the banking space.

This training is part of HDFC Bank's larger Secure Banking Initiative, aimed at engaging with all its key stakeholders to improve banking security across different channels.

Over the last decade there has been an increase in economic offences across India where criminals attempt to defraud customers through various means. With the advent of electronic channels of payment, tech-savvy criminals also regularly look for new ways to attempt to dupe consumers through these channels. As the methods employed by these criminals evolve, it is vital that law enforcement authorities have the most updated information to handle such cases.

HDFC Bank has therefore created a training programme on such offences for Police and other law enforcement authorities.

The training programme covers various aspects of investigating offences in the banking space, such as how to identify and deal with skimming scams, vishing, phishing, data counterfeiting, identity theft, e-commerce trends, retail assets fraud, SIM duplication and email threats among others. Close to 50 police officers attended the seminar in Ranchi.

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In Ranchi, the programme was inaugurated by Mr. Rezi Dungdung, ADG - Crime Branch, Ranchi in the presence of Mr Subhankar Biswas, Senior Vice President, HDFC Bank and other senior bank officials.

Speaking about the programme from Mumbai, Mr Vijay Kamath, Senior Vice President -

Risk Intelligence & Control, HDFC Bank, said, "The endeavour of this programme is to partner with law enforcement authorities and equip them with appropriate skill sets to tackle this type of offence with the help of real-life examples and case studies. Through this workshop we hope to enhance the co-ordination between banks and law enforcement. We'd like to thank the Ranchi police for extending their support and co-operation in setting up this training session, which is a part of our larger Secure Banking Initiative."

In addition to the training programme for law enforcement authorities, HDFC Bank also conducts workshops for its customers at various branches under its Secure Banking initiative. These workshops aim to educate customers and raise awareness about precautions they need to take while conducting banking transactions; be it using a cheque, transacting at ATMs, using debit or credit cards at POS terminals, merchant outlets and online banking.

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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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