

HDFC Bank holds Loan *Mela* in Chandigarh

- **Loan Melas, in line with MOUs signed with Government of Punjab at Progressive Punjab Summit**

Chandigarh, November 2, 2015: Further to the signing of memorandum of understanding (MOUs) between HDFC Bank and Government of Punjab in the recently concluded Progressive Punjab Summit, HDFC Bank today organised a Loan *Mela* in Chandigarh, giving customers access to a variety of loans such as loans to Small Enterprises, Business Banking, EEG Business, Traders and Agri customers. The Loan Mela is in line with the Bank's commitment to partner the State Government in its overall growth and development for the state of Punjab. The MOUs signed by HDFC Bank with the State Government will focus on skills development, employment generation, encouraging business and financial education and literacy in Punjab.

In Chandigarh, the Loan *Mela* was inaugurated by Mr. Anirudh Tiwari, IAS and CEO of Punjab Investment Promotion Bureau. Mr. Shashidhar Jagdishan, CFO, Mr. Govind Pandey, Head - Branch Banking and Mr. Aseem Dhru, country head - business banking, agriculture, commodities and RIG at HDFC Bank also graced the occasion in the presence of other senior bank officials.

At the Loan *Mela*, the focus was on providing loans to Small Enterprises, Business Banking, EEG Business, Traders and Agri customers to cater to their business requirement, working capital or property purchase. Customers availed a variety of loans and approximately Rs. 1500 crores was disbursed to 600-700 customers in the Loan *Mela*. As a part of the 'Go digital..Bank aapki mutthi mein', the bank offered spot sanction of loans, thus demonstrating the use of the digital platforms to offer access and convenience to customers. HDFC Bank's Loan Mela is a testament of the bank's emphasis to fuel business and enterprise in the state. It launched the *Loan Mela* in July 2010, as a part of its Board-approved mandate to help 10 million families (40 million individuals) become self-sufficient. HDFC Bank has 443 branches and 645 ATMs in Punjab.

Speaking on the occasion, Mr. Govind Pandey, Head - Branch Banking said "HDFC Bank is committed in partnering with the local government to drive growth and prosperity in the state of Punjab. In the state, HDFC Bank's focus is on skill development, employment generation and encouraging business by conducting events such as Loan *Melas* where we provide on the spot sanction of loans. In Punjab, the bank is also offering various digital platforms, in line with our digital banking philosophy, to enable customers to do various transactions and services as per their convenience and time."



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

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 32 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 September 30, 2015, the Bank had a distribution network with 4,227 branches and 11,686 ATMs.

For the quarter ended September 30, 2015, the Bank's total income was INR 173.24 billion (₹ 17324.3 crore) as against INR 138.94 billion (₹ 13,894.7 crore) for the quarter ended September 30, 2014. Net revenues (net interest income plus other income) were INR 92.32 billion (₹ 9232.7 crore) for the quarter ended September 30, 2015, as against INR 75.58 billion (₹ 7,558.1 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended September 30, 2015, was INR 28.69 billion (₹ 2,869.5 crore), up by 20.5% over the corresponding quarter ended September 30, 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:

Rajiv Banerjee
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
rajivshiv.banerjee@hdfcbank.com

Neeraj Jha
Head, Corporate Communications
HDFC Bank Ltd., Mumbai.
Tel: 91 - 22 - 6652 1308 (D) / 6652 2000 (B)
Fax: 91 - 22 - 2490 3168
Mobile: 09323620828
neeraj.jha@hdfcbank.com