

HDFC Bank launches new savings account in J&K

- ***Average monthly balance of Rs 1,000 in limited period offer***

Srinagar, November 6, 2015: HDFC Bank Ltd today launched a limited period offer for a new Savings account for the state of Jammu & Kashmir. Customers availing of this savings account during the offer period will have the benefit of maintaining an average monthly balance of Rs 1000/- The new savings account, known as SB Regular, is available for a limited period until December 31, 2015 at any of the 73 branches in the state.

Customers opening accounts during the offer period will also receive exclusive deals including discounts, cashback and vouchers on HDFC Bank Debit Cards. This is over and above the existing benefits that come with an HDFC Bank savings account such as Netbanking, Mobile Banking, Bill Pay and InstaAlert facilities.

Exclusive offers on HDFC Bank debit cards
<ul style="list-style-type: none">● Rs. 350 off on minimum purchase of Rs.1399 on jabong.com● Rs 200 cashBack on transaction over and above Rs.5,000 on Snapdeal App● 5% Instant Discount shopping at Big Bazaar stores on Every Wednesday● 5% CashBack* on all transactions over and above Rs.5,000 on Snapdeal.com● 5% CashBack* on all bookings at bookmyshow.com or bookmyshow app● 5% CashBack* on Utility & Telecom bill

“At HDFC Bank we are consistently developing new products and services to meet our customers’ changing needs and requirements. We are pleased to offer our new product with an average monthly balance of Rs 1,000 to the people of J&K,” says Mr. Zubair Iqbal, Circle Head, HDFC Bank. “Our objective is to empower more people in the state by offering them 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 September 30, 2015, the Bank had a distribution network with 4,227 branches and 11,686 ATMs in 2,501 cities/towns.



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NEWS RELEASE

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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 32.6 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.

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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 (`9,232.7 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

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