

## **HDFC Bank launches '*Har Zaroorat Poori Ho Chutki Mein, Bank Aapki Mutthi Mein*'**

- ***Bank's largest brand campaign across print, outdoor, digital and radio***

**Mumbai, October 9, 2015:** HDFC Bank today announced its integrated, nationwide brand campaign, '*Har Zaroorat Poori Ho Chutki Mein, Bank Aapki Mutthi Mein*'.

Spanning print, radio, digital, outdoor media, automated teller machines (ATMs) and bank branches – the campaign will reinforce the Bank's position as India's premier digital bank.

The three-month long campaign delves into HDFC Bank's products and offerings, from Instant Accounts, 1-click payments, 1-click shopping, 10-second loans, Quick investments, which are all digitally accessible to customers using mobile phones and the internet in order to save time, paperwork and needless hassles such as visiting bank branches. The theme of the campaign is that digital banking is enabling customer convenience as never before.

From conducting simple banking operations using a mobile phone to 10 second personal loan disbursement offers through Netbanking and wearable banking applications using the Apple iWatch, HDFC Bank has been consistently launching services that use the latest technologies to benefit its customers.

"All our processes have been digitized. This is in keeping with our #GoDigital- Bank *aapki Muthhi Mein*' campaign. Banks that do not use the latest technology to ease the way customers can access its products and services will soon be obsolete," said Mr. Aditya Puri, managing director, HDFC Bank Limited.

In June this year for example, HDFC Bank launched PayZapp, a payment solution that revolutionized the way payments and purchases are done on the go today using mobile devices. After downloading this application, customers can pay with just one click for all their spends – from mobile phone top-ups to instant money transfers, to bill payments to groceries to movie tickets and even big-ticket purchases such as foreign holidays. PayZapp also contains SmartBuy, a virtual mega marketplace that has every type of product, from those that fulfill daily requirements to those that meet aspirational needs, just



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

the way a mall has.

“The concept of digital is now embedded into the DNA of HDFC Bank. It started a year ago on the banks of the Varanasi with the launch of our ‘Bank *aapki mutthi mein*’ initiative, which placed the power of banking in the hands of the customer. This is the largest ever brand campaign undertaken by the bank and emphasises our philosophy of transforming into a digital bank,” said Mr. Parag Rao, Sr. Executive Vice President and Business Head, cards, merchant acquiring services and marketing, HDFC Bank.

As part of its digital focus, the bank took a slew of initiatives this year including a mobile application that allows a customer to meet his or her shopping and payment requirements; personal loan in 10 seconds and auto loans within 30 minutes using biometric authentication.

As of FY 2014-15, 63% of all transactions at HDFC Bank are conducted through digital channels.



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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 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 June 30, 2015, the Bank had a distribution network with 4,101 branches and 11,962 ATMs.

For the quarter ended June 30, 2015, the Bank's total income was INR 165.03 billion (`16503 crore) as against INR 130.7 billion (`13,070.7 crore) for the quarter ended June 30, 2014. Net revenues (net interest income plus other income) were INR 88.5 billion (`8850.7 crore) for the quarter ended June 30, 2015, as against INR 70.22 billion (`7,022.2 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended June 30, 2015, was INR 26.95 billion (`2,695.7 crore), up by 20.7% over the corresponding quarter ended June 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](http://www.hdfcbank.com)

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