

## **HDFC Bank launches '*Dhanchayat – Panch Kayde Ke Panch Fayde*' in Bihar**

- **Part of *Swachh* Banking CSR campaign, to educate rural population on benefits of banking and drive financial inclusion**
- **'*Dhanchayat*' vans to travel to over 290 villages in Bihar**

**Patna (Bihar), October 19, 2016:** HDFC Bank Ltd., today launched '*Dhanchayat - Panch Kayde Ke Panch Fayde*' in Bihar from Patna. '*Dhanchayat - Panch Kayde Ke Panch Fayde*' is an informative film created by the Bank to educate rural populace on the benefits and good practices of banking. This will help rural populace start using their bank accounts and drive greater financial inclusion in the country.



The [film](#) has been launched under the aegis of *Swachh* Banking, a CSR initiative of the Bank. *Swachh* Banking aims to create a better understanding about clean and convenient banking available through the organised sector. Through the '*Dhanchayat - Panch Kayde Ke Panch Fayde*' film, the Bank will showcase to the rural population, the importance of savings, investing, and using mobile banking, among other things, to help improve their quality of life.

'*Dhanchayat - Panch Kayde Ke Panch Fayde*' is second in the series of informative films created by the Bank especially for unbanked and under banked people with the objective of achieving greater financial inclusion. The first film in the '*Dhanchayat*' series was launched last year. It focused on creating awareness on the perils of borrowing from the unorganized sources of finance.

Continuing its journey from last year, HDFC Bank-branded '*Dhanchayat - Panch Kayde Ke Panch Fayde*' video vans will travel across East, West, South, North, and Central India, covering thousands of villages across the country. The vans will stop at assembly points such as *haats*, *bazaars*, *melas*, and village *panchayats*.



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Senapati Bapat Marg,  
Lower Parel,  
Mumbai - 400 013.

At Patna, the '*Dhanchayat - Panch Kayde Ke Panch Fayde*' video vans were flagged-off by Mr. Sandeep Kumar, Zonal Head - Bihar, HDFC Bank, in the presence of other senior bank officials.

In the second year of the journey, Bihar is the fourth state where the Bank is rolling out this initiative. It has been launched in Rajasthan, Punjab, and Gujarat earlier this month. The '*Dhanchayat - Panch Kayde Ke Panch Fayde*' video vans will cover 295 villages in the state. In the first year, 15 villages were covered in the state.

Speaking at the launch event, **Mr. Sandeep Kumar, Zonal Head - Bihar, HDFC Bank** said, "At HDFC Bank, we strive to achieve greater financial inclusion. But, our board-mandated objective to support inclusive growth cannot be achieved by just opening bank accounts of unbanked people living in rural areas. After they open bank accounts, they need to be educated on the benefits of using their bank accounts and adopting good banking practices, to help them start banking. With '***Dhanchayat - Panch Kayde Ke Panch Fayde***', we aim to achieve greater financial inclusion."

At a national level, the Bank will cover over 6,650 villages, encouraging the local populace to join the organized banking sector in line with the government's vision for financial inclusion.



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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 37 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, 2016, the Bank had a distribution network with 4,541 branches and 12,013 ATMs in 2,587 cities/towns.

For the quarter ended June 30, 2016, the Bank's total income was INR 188.62 billion (₹18862.6 crore) as against INR 155.70 billion (₹15570.1 crore) for the quarter ended March 31, 2015. Net revenues (net interest income plus other income) were INR 103.19 billion (₹10319.2 crore) for the quarter ended March 31, 2016, as against INR 85.76 billion (₹8576.9 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended March 31, 2016, was INR 33.74 billion (₹3,374.2 crore), up by 20.2% over the corresponding quarter ended March 31, 2015.

Total income for the year ended March 31, 2016, was INR 709.73 billion (₹70973.2 crore).

Leading Indian and international publications have recognised the bank for its performance and quality.

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