

HDFC Bank launches Secure Banking programme in Jammu

- **To roll out the programme across branches in Jammu**

Jammu (Jammu & Kashmir), February 21, 2017: HDFC Bank Ltd., today launched its Secure Banking programme at Jammu in Jammu & Kashmir. The initiative is part of HDFC Bank's ongoing endeavour to create customer awareness about safe banking practices.



The programme will be rolled out across 29 branches in Jammu to educate customers and create awareness among general public.

At a function organized in the city, the initiative was launched by Mr. Zubair Iqbal, Circle Head - Jammu & Kashmir, HDFC Bank, in the presence of Mr. Sachin Mahajan and Mr. Parvinder Singh Sudan, Cluster Heads – Jammu Division, HDFC Bank, and other senior HDFC Bank officials.

The 'Secure Banking' initiative comprises a series of workshops, which educate customers through presentations, on matters they need to be careful about, while conducting banking transactions. This includes using netbanking, mobile apps, transacting at ATMs; using debit or credit cards at POS terminals, merchant outlets, and online banking.

These workshops are also open to the general public. Both customers and non-customers are welcome to attend the series of workshops, which will be conducted at various branches across India on a regular basis.

In addition to the branches, various other channels like ATM screens, mobile banking app, and the [HDFC Bank website](http://www.hdfcbank.com) will be used to spread awareness about Secure Banking.



"Banking in India has made tremendous progress in the last two decades and it continues to evolve further. With the advent of technology, customers need to be educated on possible frauds they can fall prey to. An alert and well-informed customer is less likely to inadvertently disclose personal banking details. Through this simple presentation, which educates customers about the dos and don'ts they must follow while using these platforms with the help of real-life examples and case studies, we hope to create greater awareness of safe banking practices among general public," says **Mr. Zubair Iqbal, Circle Head - Jammu & Kashmir, HDFC Bank.**

Key takeaways from the Secure Banking Workshop

- Do not share PIN or passwords with anyone.
- Keep your bank informed whenever you change your address, contact number or email ID.
- Keep all ID address proofs and personal credentials in a secure place.
- Always save your regional phone banking number on your contacts list, which will help in case of emergencies where your card is lost or stolen or you get an unexpected transaction alert. In (State) you can call (local Phone Banking Number) to reach HDFC Bank's Phone Banking.
- If you lose your credit or debit card, inform your bank immediately via Phonebanking
- If you find your mobile number inactive or are unable to make any calls, please contact your telecom service provider immediately to understand the reason.
- Never ignore alerts and statements sent from your banks
- Do not sign on blank cheques and hand them over to anyone claiming to be from the bank or any other organization. Always fill in the date, the name of the receiver and the amount before signing the cheque
- Never take help from strangers at ATM or Branch cash counter for counting the notes
- Download Mobile Banking apps from official app stores only
- Do not conduct banking transactions from your mobile, tablet, laptop, when it is connected to public Wi-Fi, which is open and therefore unsecured



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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 22 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of December 31, 2016, the Bank had a distribution network with 4,555 branches and 12,087 ATMs in 2,597 cities/towns.

For the quarter ended December 31, 2016, the Bank's total income was INR 207.48 billion (Rs 20,748.3 crore) as against INR 182.83 billion (Rs 18,283.3 crore) for the quarter ended December 31, 2015. Net revenues (net interest income plus other income) were INR 114.51 billion (Rs 11,451.8 crore) for the quarter ended December 31, 2016, as against INR 99.40 billion (Rs 9,940.7 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended December 31, 2016, was INR 38.65 billion (Rs 3,865.3 crore), up by 15.1% over the corresponding quarter ended December 31, 2015.

Total income for the year ended March 31, 2016, was INR 709.73 billion (Rs 70,973.2 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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