

HDFC Bank to organize 250 Digital Literacy Camps in Uttar Pradesh

- ***Bank to educate 25,000 customers and traders in UP to promote digital economy***

Lucknow (Uttar Pradesh), January 18, 2017: HDFC Bank Ltd., to organize 250 Digital Literacy Camps in Uttar Pradesh. As part of the initiative, HDFC Bank will educate more than 15,000 customers and 10,000 traders in Uttar Pradesh on the benefits of going cashless by conducting transactions through digital mode.



As part of this awareness initiative, HDFC Bank officials will demonstrate through a presentation the various transactions that can be easily, quickly, and safely conducted through NetBanking, Mobile Banking, USSD, PoS, and apps such as HDFC Bank's Mobile app, UPI, and PayZapp. The awareness programme will also cover the best practices, tips, and tricks, to be followed while conducting transactions through the digital channels.

In the state of Uttar Pradesh, HDFC Bank has Payment Gateway partnerships with over 450 government and educational institutions, where residents can pay taxes, fees, utility bills, and donations, among other things using any debit and credit card. These include Agra Development Authority, Kanpur Nagar Nigam, Indian Institute of Management – Lucknow, Lucknow Golf Club, Lucknow Development Authority, Meerut Nagar Nigam, and several Municipal Corporations, Schools, Universities, and Recreation Centres.



“HDFC Bank's Digital Literacy Camps are aimed at helping customers and traders in their transition from cash to less-cash economy in line with the government of India's objective of promoting digital economy. These camps will increase their awareness about digital payment products,” said **Mr. Sanjeev Kumar, Regional Head – Uttar Pradesh, HDFC Bank.**



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Lower Parel,
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HDFC Bank has a suite of products to help customers #GoDigital. Customers can use PayZapp, Mobile Banking app, NetBanking, Missed Call Mobile Recharge, and Phone Banking, among others. HDFC Bank's [Netbanking](#) portal and official mobile app allow customers to perform over 205 and 85 different types of transactions, respectively. The Bank's PayZapp is a complete payment solution that allows customers to top-up mobile phone, transfer money instantly, pay utility bills, buy grocery, movie tickets, and even big-ticket purchases such as foreign holidays. This is in addition to the Bank's 'Missed Call Mobile Recharge' offering, which allows customers and their family to recharge mobile by giving just a missed call.

Other digital offerings of HDFC Bank include [instant personal loan](#) at ATMs, [10 seconds personal loan](#) on [netbanking](#), and [30 minute paperless auto loan](#) using Biometric technology.



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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 September 30, 2016, the Bank had a distribution network with 4,548 branches and 12,016 ATMs in 2,587 cities/towns. For the quarter ended September 30, 2016, the Bank's total income was INR 199.70 billion (Rs 19,970.9 crore) as against INR 173.24 billion (Rs 17,324.3 crore) for the quarter ended September 30, 2015. Net revenues (net interest income plus other income) were INR 108.94 billion (Rs 10,894.5 crore) for the quarter ended September 30, 2016, as against INR 92.32 billion (Rs 9,232.7 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended September 30, 2016, was INR 34.55 billion (Rs 3,455.3 crore), up by 20.4% over the corresponding quarter ended September 30, 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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