

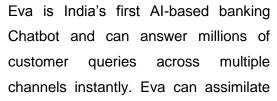
We understand your world

NEWS RELEASE

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

HDFC Bank launches chatbot Eva for customer service

Mumbai, March 01, 2017: HDFC Bank Ltd., today announced the launch of Eva (Electronic Virtual Assistant), a futuristic Artificial Intelligence (AI)-driven Chatbot for Customer Service. The Chatbot is powered by Senseforth, a Bengaluru-based AI start-up.





knowledge from thousands of sources and provide answers in simple language in less than 0.4 seconds.

Within the first few days of its launch, Eva has answered over 1 lakh queries from thousands of customers from 17 countries across the globe. With the launch of Eva, bank's customers can get information on its products and services instantaneously. It removes the need to search, browse or call. Eva also becomes smarter as it learns through its customer interactions. Going forward, Eva would be able to handle real banking transactions as well, which would enable HDFC Bank to offer the true power of conversational banking to its customers.

"HDFC Bank has always been ahead of the technology curve and we are the first to embrace Artificial Intelligence Bots to address day-to-day queries from our customers. Eva will complement our existing digital platforms in enhancing experience for our customers," said Mr. Nitin Chugh, Country Head – Digital Banking, HDFC Bank.

Combining Senseforth's disruptive technology and HDFC Bank's deep domain expertise and laser sharp customer focus can break new ground in operational efficiency and customer experience.



NEWS RELEASE

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

"We are proud to partner with HDFC Bank in this journey to transform banking services using cutting edge AI technologies. HDFC Bank is a leader in bringing innovative solutions to its customers and our partnership will transform many banking functions, processes and outcomes using AI," said **Mr. Shridhar Marri, CEO and Co-Founder, Senseforth**. "Senseforth is the most comprehensive AI driven bot platforms available today with the widest range of intelligent business bots in our bot store. Our bots can dramatically reduce manpower costs and increase efficiency."

HDFC BANK We understand your world

NEWS RELEASE

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

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 70973.2 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

For media queries please contact: Rajiv Banerjee

Vice President, Corporate Communications HDFC Bank Ltd., Mumbai.

Tel: 91 - 22 - 66521307 (D) / 6652 1000 (B)

Mobile: 09920454102

rajiv.banerjee@hdfcbank.com