

HDFC Bank partners with Lucknow Metro to provide complete digital banking solutions

- ***To offer co-branded Prepaid Cards, Payment Gateway, PoS machines***

Mumbai, September 8, 2017: HDFC

Bank today announced its partnership with Lucknow Metro to provide complete digital banking solutions to passengers of Lucknow Metro. As part of the partnership, the bank will make it convenient for passengers to purchase token, reload prepaid GoSmart cards using digital payment methods at Lucknow Metro stations as well as on its website. Passengers will also get attractive discount on using GoSmart cards. The bank will offer following solutions to the passengers.



- Co-branded prepaid cards – for cashless travel in Lucknow Metro
- Payment Gateway – to enable reloading of cards online
- Point-of-sale terminals– to purchase GoSmart cards / Tokens using any debit / credit card
- ATMs at Metro stations

Lucknow Metro passengers will now be able to buy tokens and reload prepaid GoSmart cards in a quick and convenient manner, using any debit card, credit card, or net banking facility, on the website of Lucknow Metro. Token can also be purchased at Lucknow Metro stations using HDFC Bank's Point-of-Sale machines deployed at the stations. This first-of-its kind initiative in Lucknow will reduce the time spent queuing up to buy tokens. It will also allow people to purchase token and reload prepaid GoSmart cards from the comfort of their homes or offices. It reaffirms HDFC Bank's position as one of the largest facilitators of digital payments in the country.

In a function organized today at Lucknow, Mr. Kumar Keshav, Managing Director, Lucknow Metro, announced the partnership with Lucknow Metro in the presence of Mr. Kumar Sanjeev, Regional Head – Uttar Pradesh, HDFC Bank, and other senior officials of the bank and Lucknow Metro.



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Lower Parel,
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“At HDFC Bank, we feel privileged to partner with Lucknow Metro to offer our digital offerings to its passengers. As people lead a fast paced, busy life and need convenience of accessing banking services anytime, anywhere, HDFC Bank’s digital payment solutions will offer convenience to passengers of Lucknow Metro,” said Mr. Kumar Sanjeev, Regional Head – Uttar Pradesh, HDFC Bank.



“We are excited to partner with HDFC Bank. This is a big step in the evolution of payment mechanism for metro passengers. With HDFC Bank’s digital offerings, customers of all banks will be able to purchase metro tokens and prepaid cards conveniently making it cashless,” said Mr. Kumar Keshav, Managing Director, Lucknow Metro.

The initiative is part of India’s premier full-service digital bank’s strategic focus on customer convenience, access and delight, using technology as an enabler. In line with this, post the launch of ‘Go Digital’ campaign in 2014, with the ‘*Bank aapkimutthimein*’ offering, HDFC Bank has launched a host of new digital banking products.

These include 30 minute paperless auto loan using Biometric technology, 10 seconds personal loan on netbanking, PayZapp, Chillr, and recently introduced instant loans at ATM. This is in addition to HDFC Bank’s powerful Netbanking portal and official mobile app, which allows customers to perform over 225 and 125 different types of transactions, respectively.

In addition to digital initiatives, HDFC Bank is also reaching to out to people through its nationwide distribution network. HDFC Bank has 470 branches and 983 ATMs in the state of Uttar Pradesh. As of June 30, 2017, the Bank had a national distribution network 4,727 branches and 12,220 ATMs across 2,666 cities.



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

As of June 30, 2017, the Bank had a distribution network with 4,727 branches and 12,220 ATMs in 2,666 cities/towns.

For the quarter ended June 30, 2017, the Bank's total income was INR 221.85 billion (Rs 22,185.4 crore) as against INR 193.22 billion (Rs 19,322.6 crore) for the quarter ended June 30, 2016. Net revenues (net interest income plus other income) increased by 21.7% to INR 128.87 billion (Rs 12,887.4 crore) for the quarter ended June 30, 2017 as against INR 105.88 billion (Rs 10,588.1 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended June 30, 2017 was 38.93 billion (3,893.8 crore), up 20.2%, over the quarter ended June 30, 2016.

Total income for the quarter ended June 30, 2017, was INR 221.85 billion (Rs 22,185.4 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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