HDFC BANK
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NEWS RELEASE

HDFC Bank Ltd.
HDFC Bank House,
Senapati Bapat Marg,
Lower Parel,
Mumbai - 400 013.
CIN: L65920MH1994PLC080618

HDFC Bank MSME loan book in Gujarat crosses Rs. 15,000 crore

- ***No. 1 bank for MSME in Gujarat with 12 per cent market share***
- ***To expand to 25 more cities & towns in the next 2 years***

Mumbai, November 7, 2019: HDFC Bank's MSME loan book in Gujarat has crossed the milestone of Rs. 15,000 crore. As of June 30, 2019, the bank's Micro, Small, and Medium Enterprises book for Gujarat stands over Rs. 15,000 crore. It is now the largest bank for MSMEs in the state with a market share of over 12 per cent.

In the last 15 years in Gujarat, the Bank has supported over 10,000 such enterprises that form the engine of economic growth in more than 150 cities and towns covering 31 districts.

"We thank our customers for the trust reposed in the bank," ***said Mr. Sumant Rampal, Country Head – Business Banking, HDFC Bank****. "MSMEs are the backbone of the economy and are amongst the largest job creators. We are proud to have been a partner in their growth journey with our world-class products. Benefiting from the conducive policy environment, the enterprising state of Gujarat presents opportunities for MSMEs and banks alike. To meet these requirements, we'll expand to 25 more cities and towns in the state and increase our digital footprint."*

The Bank has a strong suite of products and services. Some of them are:

Cash Credit and Working Capital Loan	Term Loan
Overdraft Against Property	Export Finance
Bank Guarantees / Letter of Credit	Purchase Order Financing / Bill Discounting / Invoice Financing
Treasury Products and Services	Cash Management Services
Private Banking / Wealth Management Services	Corporate Cards and Digital Payment services
Investment Banking offerings for MSMEs	Retail Assets Products - Auto Loans / Loan Against Property/Consumer Loans etc to promoters and promoter group

Majority of these products as well as services can be availed digitally, using the bank's real-time online solutions – TradeOnNet; Netbanking; and SME Bank. In the MSME business, digital transactions comprise over 60 per cent of the total transactions.

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The key sectors to which the Bank has given advances to include:

Textile	Agri Industry & food processing
Metal	Machinery/Equipments/Industial/Electrical Goods
Paper / Packaging	Consumer Durables / Electronics / White Goods/Footwear
Healthcare and Education	Building Materials – Ceramics / Timber / Laminate / Wood and Products

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