



We understand your world

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

HDFC Bank has been adjudged 'Best Private Bank in India' at The Banker Global Private Banking Awards 2018.

The Banker is the world's premier banking and finance resource, providing global financial intelligence since 1926.

In its latest issue, The Banker writes:

"HDFC Bank's main aim is to be a 'world-class Indian bank', benchmarking itself against international standards and best practices, in terms of product offerings, technology, customer service, risk management and compliance.

Headquartered in Mumbai, the bank's vast distribution network consists of some 4700 branches across 2700 cities.

Wealth management services are offered on the basis of client segmentation across four main categories: private banking, for clients with assets of at least Rs10m (\$135,000); ultra high net worth, for those with a minimum of Rs50m; virtual relationship manager, for accounts of at least Rs1m; and non-resident Indians, catering for Indian clients based in the United Arab Emirates. HDFC has taken advantage of its position as an Indian bank with strong presence in the Middle East, to attract clients among the Indian diaspora in the region.

One of the bank's key strategies over the course of 2017-18 has been to broaden its product suite by adding new product categories. Alongside the more plain vanilla products it has offered over the years, HDFC has expanded its investment solutions range to include offshore mutual funds and bonds and alternative investments, such as private equity and commercial real estate funds.

In terms of customer services innovation, the bank has recently launched a new digital platform covering all the financial needs of clients, from basic banking transactions to loans and investments. As a further step towards the implementation of state-of-the-art technology as a means to enhance client experience, customers visiting some HDFC branches could soon be greeted, and assisted, by humanoid robots."