



NEWS RELEASE

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

HDFC Bank declared Best Domestic Bank in India by *Asiamoney* - Previously won the distinction on three occasions i.e. 2009, 2005 and 2002 -

Mumbai, June 17, 2012: HDFC Bank has been declared the 'Best Domestic Bank' in India for the year 2012 by *Asiamoney*. This was based on the findings of an in-depth annual survey of banks and broking houses the magazine conducted across 14 countries. The findings were announced in magazine's June 2012 issue.

Asiamoney is one of the most influential financial magazines and a leading authority on finance, banking, investment and treasury in the Asia-Pacific.

According to the publication, despite a challenging fiscal year 2011-12, HDFC Bank has been among the strongest performers in India over the past year. It also mentioned the Bank's improved financial performance and highlighted key parameters such as decline in gross non-performing assets as a proportion of advances to 1% (yoy) and improved capital adequacy ratio to 16.5% at the end of March 2012.

The detailed article can be accessed through the following link:

<http://www.asiamoney.com/Article/3035282/Polls-And-Awards/ASIAMONEY-Best-Domestic-Banks-Awards-India.html>

Asiamoney Best Bank Awards 2012 covered 14 countries (Australia, China, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Pakistan, Philippines, Singapore, Taiwan, Thailand and Vietnam) and honoured their domestic companies across three major categories – best domestic bank, best domestic equity house and best domestic debt house.

Other prominent winners in the Best Domestic Bank category include Commonwealth Bank of Australia (Australia), Industrial & Commercial Bank of China (China) and HSBC Bank (Hong Kong), for their respective countries.

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 25 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 17 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.



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As of March 31, 2012, the Bank had a distribution network with 2,544 branches and 8,913 ATMs in 1,399 localities.

For the quarter ended March 31, 2012, the Bank's total income was INR 88.8 billion (₹8,880 crore) as against INR 67.243 billion (₹6,724.3 crore) for the quarter ended March 31, 2011. Net revenues (net interest income plus other income) were INR 48.803 billion (₹4,880.3 crore) for the quarter ended March 31, 2012, as against INR 40.952 billion (₹4,095.2 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended March 31, 2012, was INR 14.531 billion (₹1,453.1 crore), up by 30.4% over the corresponding quarter ended March 31, 2011.

The Bank's total balance sheet size increased by 21.8% to INR 3,379.09 billion (₹337,909 crore) as of March 31, 2012. Total deposits were INR 2,467.06 billion (₹246,706 crore) as of March 31, 2012.

Total income for the year ended March 31, 2012, was INR 325.3004 billion (₹32,530.04 crore).

Leading Indian and international publications have recognized the bank for its performance and quality

For more information please log on to: www.hdfcbank.com

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