

HDFC Bank launches 'Secure Banking' programme in Kerala

- **To roll out the programme across all 139 branches in Kerala**

Thiruvananthapuram, (Kerala), July 31, 2014: HDFC Bank Ltd today launched its Secure Banking programme at Trivandrum in Kerala. The initiative is part of HDFC Bank's ongoing endeavor to create customer awareness about safe banking practices.

The programme will initially be held across 12 branches in Trivandrum district and the surrounding areas, and will eventually be rolled out across all 139 branches in Kerala. The initiative was launched by guest of honour, Mr. Damodar Padhi, a customer of the bank.

The 'Secure Banking' initiative comprises a series of workshops, which educate customers through presentations, on matters they need to be careful about while conducting banking transactions. This includes using a cheque, transacting at ATMs, using debit or credit cards at POS terminals, merchant outlets and online banking.

These workshops are open to the public. Both customers and non-customers are welcome to attend the series of workshops, which will be conducted at various branches across India on a regular basis. In Kerala, in addition to branches, the workshops will also be held at corporate offices, schools and residential complexes where the Bank will hold other activities.

Apart from the workshops at branches, various other channels like ATM screens, mobile banking, and the HDFC Bank website will be used to spread the message of Secure Banking to customers.

Speaking about the initiative, Mr. Dhiraj Relli, Branch Banking Head, HDFC Bank, said, "Banking in India has made tremendous progress in the last two decades. From early days when visiting the branch was a necessity, customers today have access to multiple platforms to conduct banking transactions. The Secure Banking programme educates customers about the do's and don'ts they must follow while using these platforms. The simple measures illustrated

during the workshop will help customers minimise any risk of compromise of their personal data.”

Speaking at the event in Trivandrum, Mr. S S Jayasankar, Circle Head, HDFC Bank said, “As banking systems evolve, criminals are also looking for new methods by which they can de-fraud customers. An alert and well-informed user is less likely to inadvertently disclose personal banking details to such fraudsters. Through this simple presentation we hope to create greater awareness of safe banking practices among our customers.”

Key takeaways from the Secure Banking Workshop

- Do not share PIN or passwords with anyone.
- Keep your bank informed whenever you change your address, contact number or email ID.
- Keep all ID address proofs and personal credentials in a secure place.
- Always save your regional phone banking number on your contacts list, which will help in case of emergencies where your card is lost or stolen or you get an unexpected transaction alert. In Kerala you can call +91 - 0484 - 6160616 to reach HDFC Bank’s Phone Banking.
- If you lose your credit or debit card, inform your bank immediately via Phonebanking
- If you find your mobile number inactive or are unable to make any calls, please contact your telecom service provider immediately to understand the reason.
- Never ignore alerts and statements sent from your banks
- Do not sign on blank cheques and hand them over to anyone claiming to be from the bank or any other organization. Always fill in the date, the name of the receiver and the amount before signing the cheque
- Never take help from strangers at ATM or Branch cash counter for counting the notes



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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 28.9 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 20 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of June 30, 2014, the Bank had a distribution network with 3,488 branches and 11,426 ATMs in 2,231 cities/towns.

For the quarter ended June 30, 2014, the Bank's total income was INR 130.7 billion (₹13,070.7 crore) as against INR 115.89 billion (₹11,589 crore) for the quarter ended June 30, 2013. Net revenues (net interest income plus other income) were INR 70.22 billion (₹7,022.2 crore) for the quarter ended June 30, 2014, as against the corresponding quarter of the previous year. Net Profit for the quarter ended June 30, 2014, was INR 22.33 billion (₹2,233.0 crore), up by 21.1% over the corresponding quarter ended June 30, 2013.

Total income for the year ended March 31, 2014, was INR 490.55 billion (₹49,055.2 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

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