

October 4, 2023

BSE Limited

Dept of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001
Scrip Code: 500180

National Stock Exchange of India Limited

The Listing Department
Exchange Plaza
Bandra Kurla Complex,
Mumbai 400 051
Scrip Symbol: HDFCBANK

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sirs,

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following:

- 1) The Bank's gross advances aggregated to approximately ₹ 23,545 billion as of September 30, 2023, a growth of around 57.7% over ₹ 14,933 billion as of September 30, 2022 and a growth of around 44.4% over ₹ 16,300 billion as of June 30, 2023. Grossing up for transfers through inter-bank participation certificates and bills rediscounted, the Bank's advances grew by around 60.0% over September 30, 2022 and around 43.0% over June 30, 2023.

As per the Bank's internal business classification, domestic retail loans grew by around 111.5% over September 30, 2022 and around 85.0% over June 30, 2023; commercial & rural banking loans grew by around 29.5% over September 30, 2022 and around 9.5% over June 30, 2023; corporate & other wholesale loans grew by around 8.0% over September 30, 2022 and around 6.0% over June 30, 2023; and non-individual loans of the erstwhile HDFC Limited (eHDFCL) aggregated to approximately ₹ 1,025 billion as of September 30, 2023.

- 2) The Bank's deposits aggregated to approximately ₹ 21,730 billion as of September 30, 2023, a growth of around 29.9% over ₹ 16,734 billion as of September 30, 2022 and a growth of around 13.6% over ₹ 19,131 billion as of June 30, 2023.
- 3) The Bank's CASA deposits aggregated to approximately ₹ 8,175 billion as of September 30, 2023, a growth of around 7.6% over ₹ 7,597 billion as of September 30, 2022 and around 0.6% over ₹ 8,130 billion as of June 30, 2023. The Bank's CASA ratio stood at around 37.6% as of September 30, 2023, as compared to 45.4% as of September 30, 2022, and 42.5% as of June 30, 2023.

The above information as of September 30, 2023 is subject to a limited review by the statutory auditors of the Bank.



We understand your world

Additional Information:

4) HDFC Limited amalgamated with and into HDFC Bank on July 01, 2023.

- (i) The Bank's gross advances aggregated to approximately ₹ 23,545 billion as of September 30, 2023. Advances grew by around ₹ 1,101 billion in the quarter registering a growth of around 4.9% over the proforma merged advances of ₹ 22,444 billion as of June 30, 2023.
- (ii) The Bank's deposits aggregated to approximately ₹ 21,730 billion as of September 30, 2023. Deposits grew by around ₹ 1,092 billion in the quarter registering a growth of around 5.3% over the proforma merged deposits of ₹ 20,638 billion as of June 30, 2023.
- (iii) Home loan disbursements during the first quarter post merger were the best ever at ₹ 480 billion. This is a growth of 14.0% over the quarter ending June 30, 2023, and a growth of 10.5% over the quarter ending September 30, 2022.
- (iv) Key business numbers are given as under:

Key figures (₹ billion)	30-Sep-22 (Proforma)	30-Jun-23 (Proforma)	30-Sep-23	Q2 YoY	Q2 Seq
Total gross advances (excluding eHDFCL non- individual loans)*	19,836	22,104	23,328	17.6%	5.5%
eHDFCL non-individual loans	1,288	1,093	1,025	-20.4%	-6.2%
IBPC & BRDS	288	753	809		
Deposits	18,384	20,638	21,730	18.2%	5.3%

* gross of transfers through inter-bank participation certificates and bills rediscounted

We request you to bring the above to the notice of all concerned.

Thanking you.

Yours faithfully,
For HDFC Bank Limited

Santosh Haldankar
Company Secretary