

CIN: L65920MH1994PLC080618

Email: shareholder.grievances@hdfcbank.com

Website: www.hdfcbank.com

HDFC Bank Limited, Zenith House, Opp. Race Course Gate no. 5 & 6, Keshavrao Khadye Marg,

Tel.: 022 - 3976 0000

Mahalaxmi, Mumbai- 400034

July 5, 2021

Dear Sirs,

BSE Limited

P. J. Towers,

Dalal Street,

Mumbai 400 001

National Stock Exchange of India Limited

Exchange Plaza, Plot No. C/1, G Block,

Bandra Kurla Complex, Bandra East

Mumbai 400 051

Kind Attn.: Sr. General Manager Kind Attn.: Head - Listing

**DCS Listing Department** 

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

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following: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 advances aggregated to approximately ₹ 11,475 billion as of June 30, 2021, a growth of around 14.4% over ₹ 10,033 billion as of June 30, 2020 and a growth of around 1.3% over ₹ 11,328 billion as of March 31, 2021.
  - As per the Basel 2 segment classification, domestic retail loans as of June 30, 2021 grew by around 10.5% over June 30, 2020 and remained at a level similar to that as of March 31, 2021; domestic wholesale loans as of June 30, 2021 grew by around 17.0% over June 30, 2020 and around 2.0% over March 31, 2021.
  - Among loan categories, retail loans grew by around 9.0% over June 30, 2020 and were lower by around 1.0% as compared to March 31, 2021; commercial & rural banking loans grew by around 25.0% over June 30, 2020 and around 4.0% over March 31, 2021; and other wholesale loans grew by around 10.5% over June 30, 2020 and around 1.5% over March 31, 2021.
  - Retail Disbursements (including home loans sourced under the arrangement with Housing Development Finance Corporation Limited), during the quarter ending June 30, 2021 were approximately ₹ 436 billion, a growth of around 202% over ₹ 144 billion disbursed during the corresponding period of the prior year, and around 30% lower than ₹ 625 billion disbursed during the previous quarter.
- 2) The Bank's deposits aggregated to approximately ₹ 13,460 billion as of June 30, 2021, a growth of around 13.2% over ₹ 11,894 billion as of June 30, 2020 and a growth of around 0.8% over ₹ 13,351 billion as of March 31, 2021.
  - Retail deposits grew by around 16.5% over June 30, 2020 and around 3.5% over March 31, 2021; wholesale deposits remained stable as compared to June 30, 2020, and were lower by around 10.0% as compared to March 31, 2021.
- 3) The Bank's CASA deposits aggregated to approximately ₹ 6,120 billion as of June 30, 2021, a growth of around 28.2% over ₹ 4,774 billion as of June 30, 2020 and degrew by around 0.6% over



₹ 6,157 billion as of March 31, 2021. The Bank's CASA ratio stood at around 45% as of June 30, 2021, as compared to 40.1% as of June 30, 2020 and 46.1% as of March 31, 2021.

4) During the quarter ended June 30, 2021, the Bank purchased loans aggregating ₹ 54.89 billion through the direct assignment route under the home loan arrangement with Housing Development Finance Corporation Limited.

The above information is subject to an audit by the statutory auditors of the Bank.

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

Thanking you,

For HDFC Bank Limited

Santosh Haldankar

Senior Vice President – Legal & Company Secretary