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January 4, 2021

**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 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following: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 advances aggregated to approximately ₹ 12,600 billion as of December 31, 2021, a growth of around 16.4% over ₹ 10,823 billion as of December 31, 2020 and a growth of around 5.1% over ₹ 11,988 billion as of September 30, 2021.

As per the Bank's internal business classification, retail loans grew by around 13.5% over December 31, 2020 and around 4.5% over September 30, 2021; commercial & rural banking loans grew by around 29.5% over December 31, 2020 and around 6.0% over September 30, 2021; and corporate & other wholesale loans grew by around 7.5% over December 31, 2020 and around 4.5% over September 30, 2021.

2) The Bank's deposits aggregated to approximately ₹ 14,460 billion as of December 31, 2021, a growth of around 13.8% over ₹ 12,711 billion as of December 31, 2020 and a growth of around 2.8% over ₹ 14,063 billion as of September 30, 2021.

Retail deposits grew by around 17.0% over December 31, 2020 and around 4.0% over September 30, 2021; wholesale deposits grew by around 1.0% over December 31, 2020 and were lower by around 1.5% over September 30, 2021.

3) The Bank's CASA deposits aggregated to approximately ₹ 6,810 billion as of December 31, 2021, a growth of around 24.6% over ₹ 5,467 billion as of December 31, 2020 and a growth of around 3.5% over ₹ 6,582 billion as of September 30, 2021. The Bank's CASA ratio stood at around 47% as of December 31, 2021, as compared to 43.0% as of December 31, 2020 and 46.8% as of September 30, 2021.

 4) During the quarter ended December 31, 2021, the Bank purchased loans aggregating ₹ 74.68 billion through the direct assignment route under the home loan arrangement with Housing Development Finance Corporation Limited.

The above information is subject to a limited review by the statutory auditors of the Bank.

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

Thanking you,

Yours faithfully, For HDFC Bank Limited

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Santosh Haldankar Sr. Vice President (Legal) & Company Secretary