

October 4, 2022

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following: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 advances aggregated to approximately ₹ 14,800 billion as of September 30, 2022, a growth of around 23.5% over ₹ 11,988 billion as of September 30, 2021 and a growth of around 6.1% over ₹ 13,951 billion as of June 30, 2022. Gross of transfers through inter-bank participation certificates and bills rediscounted, the Bank's advances grew by around 25.8% over September 30, 2021 and around 7.2% over June 30, 2022.

As per the Bank's internal business classification, domestic retail loans grew by around 21.5% over September 30, 2021 and around 5.0% over June 30, 2022; commercial & rural banking loans grew by around 31.5% over September 30, 2021 and around 9.5% over June 30, 2022; and corporate & other wholesale loans grew by around 27.0% over September 30, 2021 and around 9.0% over June 30, 2022.

- 2) The Bank's deposits aggregated to approximately ₹ 16,735 billion as of September 30, 2022, a growth of around 19.0% over ₹ 14,063 billion as of September 30, 2021 and a growth of around 4.3% over ₹ 16,048 billion as of June 30, 2022.

Retail deposits increased by ₹ 705 billion during the quarter, and grew by around 20.5% over September 30, 2021 and around 5.5% over June 30, 2022; wholesale deposits grew by around 12.5% over September 30, 2021 and were lower by around 0.5% over June 30, 2022.

- 3) The Bank's CASA deposits aggregated to approximately ₹ 7,595 billion as of September 30, 2022, a growth of around 15.4% over ₹ 6,582 billion as of September 30, 2021 and a growth of around 3.4% over ₹ 7,346 billion as of June 30, 2022. The Bank's CASA ratio stood at around 45% as of September 30, 2022, as compared to 46.8% as of September 30, 2021 and 45.8% as of June 30, 2022.



We understand your world

- 4) During the quarter ended September 30, 2022, the Bank purchased loans aggregating ₹ 91.45 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