

April 3, 2022

**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  
DCS Listing Department**

**Kind Attn.: Head - Listing**

**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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following: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 ₹ 13,690 billion as of March 31, 2022, a growth of around 20.9% over ₹ 11,328 billion as of March 31, 2021 and a growth of around 8.6% over ₹ 12,609 billion as of December 31, 2021.

As per the Bank's internal business classification, retail loans grew by around 15.0% over March 31, 2021 and around 5.0% over December 31, 2021; commercial & rural banking loans grew by around 30.5% over March 31, 2021 and around 10.0% over December 31, 2021; and corporate & other wholesale loans grew by around 17.5% over March 31, 2021 and around 11.5% over December 31, 2021.

- 2) The Bank's deposits aggregated to approximately ₹ 15,590 billion as of March 31, 2022, a growth of around 16.8% over ₹ 13,351 billion as of March 31, 2021 and a growth of around 7.8% over ₹ 14,459 billion as of December 31, 2021.

Retail deposits grew by around 18.5% over March 31, 2021 and around 6.0% over December 31, 2021; wholesale deposits grew by around 10.0% over March 31, 2021 and around 17.0% over December 31, 2021.

- 3) The Bank's CASA deposits aggregated to approximately ₹ 7,510 billion as of March 31, 2022, a growth of around 22.0% over ₹ 6,157 billion as of March 31, 2021 and a growth of around 10.2% over ₹ 6,812 billion as of December 31, 2021. The Bank's CASA ratio stood at around 48% as of March 31, 2022, as compared to 46.1% as of March 31, 2021 and 47.1% as of December 31, 2021.

- 4) During the quarter ended March 31, 2022, the Bank purchased loans aggregating ₹ 81.17 billion through the direct assignment route under the home loan arrangement with Housing Development Finance Corporation Limited.
- 5) We added 563 branches during the current quarter, bringing the branch network to 6,342 branches as at March 31, 2022, as against 5,779 branches as at December 31, 2021 and 5,608 branches as at March 31, 2021.

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