HDFC BANK
We understand your world

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,
Mahalaxmi, Mumbai- 400034
Tel.:022-39760001/0012/0556/ 0542

October 22, 2018

BSE Limited
Dept. Of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai-400 001

National Stock Exchange of India Limited
Listing Department
Exchange Plaza,
Bandra Kurla Complex,
Mumbai-400 051

Dear Sirs,

Sub: Compliance with Reg 52 (4) and 52 (5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Regulations")

In compliance with the Regulations, we submit herewith the below information with respect to listed bonds/debentures issued by the Bank:

Matters required to be disclosed under Regulation 52(4)	**Details disclosed as on September 30, 2018**
Credit Rating and change in credit rating (if any)	All Bonds rated by CARE have been rated as CARE AAA All Bonds rated by CRISIL have been rated as CRISIL AAA All Bonds rated by India Rating have been rated as IND AAA There has been no change in the credit ratings of these bonds.
Asset cover available	NA
Debt Equity Ratio (for the year ended September 30, 2018)	0.34
• Previous due date for the payment of Interest/dividend for non-convertible redeemable preference shares/non convertible debt securities and whether the same has been paid or not and • Next due date for the payment of Interest/dividend of non-convertible preference shares/principal along with the amount of interest/ dividend of non convertible preference shares payable and the redemption amount	The details are mentioned in the enclosed annexure
Debt Service Coverage Ratio	NA

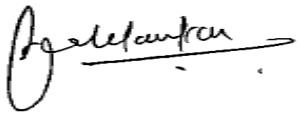
Interest Service Coverage Ratio	NA
Outstanding Redeemable Preference Shares	NA
Capital Redemption Reserve/ Debenture Redemption Reserve	NA
Net Worth	Rs. 1,32,77,233 Lacs
Net Profit after tax (for the year ended September 30, 2018)	Rs. 9,60,717 Lacs
Earnings Per Share	Basic EPS before and after extraordinary items, net of tax expense (not annualized) is 36.4 Diluted EPS before and after extraordinary items, net of tax expense (not annualized) is 36.0

The certificates from the debenture trustees certifying that they have taken note of the above contents is attached herewith.

Kindly take the above on your record.

Thanking you,

Yours faithfully,
For HDFC Bank Ltd



Santosh Haldankar
Vice President - Legal & Secretarial

Encl: As above.

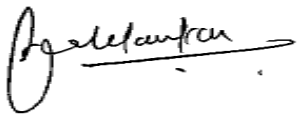
HDFC BANK
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Annexure

Details of Listed Bonds issued by the Bank as on 30th September, 2018

Issue Series	No. of Bonds	Maturity Date	Last Interest Payment date	Next Interest Payment date	Outstanding amount as on 30th September, 2018 (Rs. In Crore)
Series 1/08-09/UT	5780	26-12-2023	04-02-2018	04-02-2019	578.00
Series 1/08-09/LT	11500	26-12-2018	04-02-2018	26-12-2018	1150.00
Series 2/08-09/UT	2000	19-02-2024	04-02-2018	04-02-2019	200.00
Series 2/08-09/LT	1500	19-02-2019	04-02-2018	04-02-2019	150.00
Series 3/08-09/UT	7970	17-03-2024	04-02-2018	04-02-2019	797.00
Series 1/10-11	11050	07-07-2025	04-02-2018	04-02-2019	1105.00
Series 1/11-12/LT	36500	12-05-2026	04-02-2018	04-02-2019	3650.00
Series 1/12-13/LT	34770	13-08-2027	04-02-2018	04-02-2019	3477.00
Series 1/14-15/Infra	30000	31-03-2025	31-03-2018	31-03-2019	3000.00
Series 1/15-16/Infra	29750	15-12-2025	15-12-2017	15-12-2018	2975.00
Series 1/16-17/Infra	67000	21-09-2026	21-09-2018	21-09-2019	6700.00
Series 1/17-18	80000	Perpetual	12-05-2018	12-05-2019	8000.00
Series 1/17-18	20000	29-06-2027	29-06-2018	29-06-2019	2000.00

For HDFC Bank Ltd



Santosh Haldankar
Vice President - Legal & Secretarial

October 22, 2018

To,
Mr. Dhanjit Thaivalappil,
Asst Vice President – Legal & Secretarial,
HDFC Bank Limited,
Process House, Kamala Mills Compound,
Senapati Bapat Marg,
Lower Parel,
Mumbai – 400 013

Dear Sir,

Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for September 30, 2018.

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, Vistra ITCL (India) Limited, are acting as a Debenture Trustee for the Rated, Listed, Unsecured Redeemable, Non-Convertible debenture issue aggregating to Rs.12,675 crores of HDFC Bank Limited. ('Company')

With reference to above, we have received the following documents and have noted its contents without verification:

1. Compliance with clause 52 of SEBI (LODR) Regulations, 2015 for the year ended September 30, 2018, dated October 20, 2018.
2. Financial results for Quarter and half year ended September 30, 2018.
3. CA certificates certifying long term debt equity ratio and net worth dated October 20, 2018.

This certificate has been signed and issued by us based on document (mentioned above) provided by you.

Thanking You

Sincerely,
For Vistra ITCL (India) Limited

Authorized Signatory
Place: Mumbai

Registered office:
The IL&FS Financial Centre
Plot No. C-22, G Block, 7th Floor
Bandra Kurla Complex, Bandra (East)
Mumbai 400051 India

Tel: +91 22 2659 3535
Fax: +91 22 2653 3297
Email: mumbai@vistra.com
www.vistraitcl.com

Vistra ITCL (India) Limited
Corporate Identity Number (CIN): U66020MH1995PLC095507

IDBI Trusteeship Services Ltd
CIN : U65991MH2001GOI131154

No. 6821/ITSL/OPR/2018-19
October 22, 2018

To,
HDFC Bank Limited
Legal & Secretarial Department
Legal & Secretarial Dept., 2nd Floor,
Zenith House, Keshavrao Khadye Marg,
Mahalakshmi, Mumbai - 400034

Kind Attn: Mr. Dhanjit Thaivalappil

Dear Sir,

Sub: Letter from Debenture Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR 2015)

This has reference to the privately placed Unsecured, Non-Convertible Debentures issued by **HDFC Bank Limited,** ("**Issuer**") wherein IDBI Trusteeship Services Limited is acting as the Debenture Trustee and listed on the National Stock Exchange of India Ltd. (NSE) and/or Bombay Stock Exchange (BSE) ("**Listed Debt Securities**").

Pursuant to Regulation 52(4) read with Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, the Issuer is required to submit the documents required there along with its half yearly/annual financial results to the Stock Exchange, with a letter of the Debenture Trustee (IDBI Trusteeship Services Limited) that the Debenture Trustee has noted the contents furnished by the Issuer as per Regulation 52(4).

In pursuance thereof we hereby confirm that we have received the aforesaid information through your letter dated October 20, 2018 and we have noted the contents provided therein.

Thanking you,

Yours faithfully
For **IDBI Trusteeship Services Limited**

(Authorised Signatory)

AXIS TRUSTEE

ATSL/CO/18-19/ 5404
October 22, 2018

HDFC Bank Limited
2nd Floor, Zenith House,
Keshavrao Khadye Marg,
Mahalakshmi,
Mumbai- 400034

Dear Sir/Madam,

Sub: Letter of Debenture Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015- for the half year ended September 30, 2018

This has reference to the privately placed Non-Convertible Debentures issued by **HDFC Bank Limited** ("Company") and listed on the Stock Exchange ("**Listed Debt Securities**").

Pursuant to Regulation 52(4) read with Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, the Company is required to submit its half yearly/annual financial results to the Stock Exchange, with a letter of the Debenture Trustee (Axis Trustee Services Limited) that the Debenture Trustee has noted the contents furnished by the Company as per Regulation 52(4).

In pursuance thereof we hereby confirm that we have received the said aforesaid information vide your email dated October 20, 2018 (enclosed herewith) along with the relevant/ necessary supporting(s) and we have noted the contents in respect of the Listed Debt Securities issued by the Company.

Yours Faithfully
For **Axis Trustee Services Limited**

SABorkar

PRS **Swati Borkar**
Assistant General Manager
Encl: As above