

HDFC BANK LTD
Form 6-K
January 20, 2012

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 6-K

Report of Foreign Private Issuer

**Pursuant to Rule 13a-16 or 15d-16 under
the Securities Exchange Act of 1934**

For the month of January, 2012

Commission File Number 001-15216

HDFC BANK LIMITED

(Translation of registrant's name into English)

HDFC Bank House, Senapati Bapat Marg,

Lower Parel, Mumbai. 400 013, India

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(Address of principal executive office)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F. Form 20-F Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1): Yes No

Note: Regulation S-T Rule 101(b)(1) only permits the submission in paper of a Form 6-K if submitted solely to provide an attached annual report to security holders.

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7): Yes No

Note: Regulation S-T Rule 101(b)(7) only permits the submission in paper of a Form 6-K if submitted to furnish a report or other document that the registrant foreign private issuer must furnish and make public under the laws of the jurisdiction in which the registrant is incorporated, domiciled or legally organized (the registrant's home country), or under the rules of the home country exchange on which the registrant's securities are traded, as long as the report or other document is not a press release, is not required to be and has not been distributed to the registrant's security holders, and, if discussing a material event, has already been the subject of a Form 6-K submission or other Commission filing on EDGAR.

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934. Yes No

If Yes is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82- Not Applicable.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

HDFC BANK LIMITED
(Registrant)

Date: 19th January 2012

By /s/ Sanjay Dongre
Name: Sanjay Dongre
Title: Executive Vice President (Legal) & Company Secretary

EXHIBIT INDEX

The following documents (bearing the exhibit number listed below) are furnished herewith and are made a part of this Report pursuant to the General Instructions for Form 6-K.

Exhibit I

Description

Communication dated 19th January 2012 addressed to The New York Stock Exchange, New York, United States of America (USA) intimating about un-audited financial results for the Quarter ended 31st December, 2011 approved by the Board of Directors.

19th January 2012

New York Stock Exchange

11, Wall Street,

New York,

NY 10005

USA

Dear Sir,

Re : Unaudited Financial Results for the Quarter ended 31st December 2011

We attach herewith two files containing the unaudited financial results of the Bank for the third quarter ended 31st December 2011 as approved by the Board of Directors at its meeting held today i.e. on 19th January 2012 and a press release issued by the Bank in this regard.

The aforesaid financial results have been submitted to the Stock Exchanges in India as per the listing requirements of those stock exchanges.

This is for your information and record.

Thanking you,

Yours faithfully,

For HDFC Bank Limited

Sd/-

Sanjay Dongre

Executive Vice President (Legal) &

Company Secretary

Encl: As Above

HDFC BANK LIMITED

FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2011

(in lacs)

Particulars	Quarter ended 31/12/2011 Unaudited	Quarter ended 30/09/2011 Unaudited	Quarter ended 31/12/2010 Unaudited	Nine months ended 31/12/2011 Unaudited	Nine months ended 31/12/2010 Unaudited	Year ended 31/03/2011 Audited*
1 Interest Earned (a)+(b)+(c)+(d)	720264	671770	522996	1989831	1445966	1992821
a) Interest/discount on advances/bills	541749	499479	395038	1492647	1093408	1508501
b) Income on Investments	174757	161819	122583	477646	337886	467544
c) Interest on balances with Reserve Bank of India and other inter bank funds	3459	3294	5171	9237	12944	14808
d) Others	299	7178	204	10301	1728	1968
2 Other Income	142000	121168	112782	375171	307939	433515
3 A) TOTAL INCOME (1)+(2)	862264	792938	635778	2365002	1753905	2426336
4 Interest Expended	408665	377319	245327	1098985	675600	938508
5 Operating Expenses (i)+(ii)	215796	203039	183182	612298	515455	715292
i) Employees cost	86742	82310	72505	247151	210269	283604
ii) Other operating expenses	129054	120729	110677	365147	305186	431688
6 B) TOTAL EXPENDITURE (4)+(5) (excluding Provisions & Contingencies)	624461	580358	428509	1711283	1191055	1653800
7 Operating Profit before Provisions and Contingencies (3)-(6)	237803	212580	207269	653719	562850	772536
8 Provisions (Other than tax) and Contingencies	32924	36605	46587	113895	147537	190671
9 Exceptional Items						
10 Profit / (Loss) from ordinary activities before tax (7)-(8)-(9)	204879	175975	160682	539824	415313	581865
11 Tax Expense	61913	56040	51899	168425	134145	189226
12 Net Profit / (Loss) from Ordinary Activities after tax (10)-(11)	142966	119935	108783	371399	281168	392639
13 Extraordinary items (net of tax expense)						
14 Net Profit / (Loss) (12)-(13)	142966	119935	108783	371399	281168	392639
15 Paid up equity share capital (Face Value of 2/- each)	46826	46766	46433	46826	46433	46523
16 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)						2491113
17 Analytical Ratios						
(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio	16.3%	16.5%	16.3%	16.3%	16.3%	16.2%
(iii) Earnings per share ()						
(a) Basic EPS before & after extraordinary items (net of tax expense) - not annualized	6.1	5.1	4.7	15.9	12.2	17.0

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(b) Diluted EPS before & after extraordinary items (net of tax expense) - not annualized	6.1	5.1	4.6	15.8	12.0	16.8
(iv) NPA Ratios						
(a) Gross NPAs	202058	189494	178176	202058	178176	169434
(b) Net NPAs	39796	35525	33067	39796	33067	29641
(c) % of Gross NPAs to Gross Advances	1.03%	1.00%	1.11%	1.03%	1.11%	1.05%
(d) % of Net NPAs to Net Advances	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
(v) Return on assets (average) - not annualized	0.5%	0.4%	0.4%	1.3%	1.2%	1.6%
18 Non Promoters Shareholding						
(a) Public Shareholding						
- No. of shares	1392441945	1389439055	1372789610	1392441945	1372789610	1377200365
- Percentage of Shareholding	59.5%	59.4%	59.1%	59.5%	59.1%	59.2%
(b) Shares underlying Depository Receipts (ADS and GDR)						
- No. of shares	405656975	405656975	405644095	405656975	405644095	405711955
- Percentage of Shareholding	17.3%	17.4%	17.5%	17.3%	17.5%	17.4%
19 Promoters and Promoter Group Shareholding						
(a) Pledged / Encumbered						
- No. of shares						
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)						
- Percentage of Shares (as a % of the total share capital of the Company)						
(b) Non - encumbered						
- No. of shares	543216100	543216100	543216100	543216100	543216100	543216100
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
- Percentage of Shares (as a % of the total share capital of the Company)	23.2%	23.2%	23.4%	23.2%	23.4%	23.4%

* Except for disclosure regarding Non Promoters Share