

**Dear Customer,**

I am pleased to share the important news of the completion of merger between HDFC Ltd, India's leading home loans company, and HDFC Bank. This significant strategic decision places us amongst top global financial institutions, integrating two robust brands known for shared values and an unwavering commitment to excellent customer service.

### **What Remains the Same For You**

- Your familiar way of doing business with us remains unchanged. The same friendly faces at HDFC Ltd branches are still there to serve you as before.
- Our digital platforms and IVR numbers will remain the same and will continue to ensure a seamless banking experience.
- Your documents and data will continue to be secure, just like before.

### **What Changes For You**

- While much remains the same, this merger helps you to access us through a much bigger branch network.
- It provides you with a full spectrum of banking services like savings accounts, cards, loans, payment solutions, insurance & investments at your convenience.

Our unwavering dedication to serving you with the highest standards remain unchanged. For any questions, I encourage you to visit the [Frequently Asked Questions \(FAQ\)](#) section on our website.

Moreover, don't hesitate to connect with your nearest HDFC Ltd branch, where our dedicated team is ready and eager to assist you.

In conclusion, allow me to express my sincere gratitude for your continued trust and support. We value your business and are committed to consistently delivering an exceptional banking experience.

Warm Regards,

**Sashidhar Jagdishan**  
**MD & CEO**  
**HDFC Bank**