

HDFC Bank – Integrated Annual Report FY 2024–25 (RAG-Optimized Summary)

Document Purpose

This document is a condensed, information-dense summary of HDFC Bank's Integrated Annual Report FY 2024–25, designed specifically for Retrieval-Augmented Generation (RAG) systems. It captures key factual, financial, strategic, governance, ESG, and operational information while minimizing redundancy and narrative verbosity.

Entity Overview

- Entity: HDFC Bank Limited
- CIN: L65920MH1994PLC080618
- Registered Office: Mumbai, Maharashtra, India
- Reporting Period: FY 2024–25 (April 1, 2024 – March 31, 2025)
- Report Type: Integrated Annual Report (Financial + ESG + Governance)
- Merger Context: First full year post-merger with HDFC Limited (effective July 1, 2023)

Business Model & Segments

- Core Segments: Retail Banking, Wholesale Banking, Treasury
- Key Products: Deposits, Home Loans, Personal Loans, Credit Cards, MSME Finance, Corporate Banking, Trade Finance
- Group Entities: HDFC Life, HDFC ERGO, HDFC Asset Management, HDB Financial Services
- Geographic Reach: Pan-India + Overseas branches

FY25 Financial Highlights

- Balance Sheet Size: ₹39,10,199 crore (+8.1% YoY)
- Advances: ₹26,19,609 crore (+5.4%)
- Deposits: ₹27,14,715 crore (+14.1%)
- Profit After Tax: ₹67,347 crore (+10.7%)
- Net Interest Margin: 3.48%
- Gross NPA: 1.33%
- Capital Adequacy Ratio: 19.6%
- Return on Assets: 1.91%
- Return on Equity: 14.6%
- Dividend Proposed: ₹22 per equity share

Operational Metrics

- Branches: 9,455 (including overseas & DBUs)
- ATMs & Cash Recyclers: 21,139
- Cities/Towns Covered: 4,150
- Villages Covered: 2.35 lakh+
- Employees: 2,14,521
- Women Workforce: 26.1%

Digital & Technology

- 97% of financial transactions via digital channels
- 99% of personal loans originated digitally
- Core Platforms: HDFC Bank One, PayZapp, SmartHub Vyapar, SmartWealth
- Focus Areas: GenAI adoption, analytics-driven credit, cybersecurity, real-time decisioning
- GenAI: 15+ lighthouse programs under structured governance

Risk & Governance

- Status: Domestic Systemically Important Bank (D-SIB)
- Board Structure: Majority Independent Directors (53.85%)
- Governance Focus: Compliance transformation, group oversight framework, cyber resilience
- Committees: Audit, Risk, IT Strategy, CSR & ESG, Credit Approval, Fraud Monitoring

ESG & Sustainability

- ESG Integrated into credit appraisal and risk processes
- Green & Social Financing: 18.69% of total financing
- Renewable Energy Share: 3.22% of electricity mix
- Carbon Neutral Target: FY32 (operations)

CSR – Parivartan

- CSR Spend: ₹1,068 crore in FY25
- Focus Areas: Rural Development, Education, Skill Development, Healthcare, Financial Inclusion, Natural Resource Management
- Impact: 10+ crore lives across 28 states and 8 UTs
- Holistic Rural Development Programme: 6,000+ villages

Strategic Outlook

- FY26–27 Focus: Loan growth aligned with system, margin stability, deposit-led growth
- Key Enablers: Technology modernization, customer centricity, people capability
- Macro View: India GDP growth expected ~6.5% with moderate inflation and policy support

End of RAG-Optimized Summary. Source: HDFC Bank Integrated Annual Report FY 2024–25.