

**HDFC Bank Limited Unaudited Standalone Financial Results for the Quarter Ended June 30, 2024**

This report presents the unaudited standalone financial results of HDFC Bank Limited for the quarter ended June 30, 2024. It includes information on the bank's income, expenses, profits, assets, liabilities, and other key metrics.

**Positive Aspects**

- **Strong Revenue Growth:** Total income increased significantly compared to the previous year, driven by growth in interest earned and other income.
- **Profitability:** The bank recorded a substantial profit before tax, indicating strong profitability.
- **Asset Growth:** Total assets have grown significantly compared to the previous year, reflecting expansion of the bank's business.
- **Capital Adequacy:** The bank maintains a healthy capital adequacy ratio, indicating its financial strength.
- **Low Non-Performing Assets (NPAs):** Gross NPAs and net NPAs remain low, suggesting strong asset quality.

**Negative Aspects**

- **Increased Expenses:** Operating expenses have increased, which could impact profitability in the future.

**Overall Analysis**

The report highlights HDFC Bank's strong financial performance, with impressive revenue growth, profitability, and asset expansion. However, rising operating expenses could pose a challenge in the future. The bank's focus on maintaining asset quality and managing expenses will be crucial for sustained growth and profitability.