



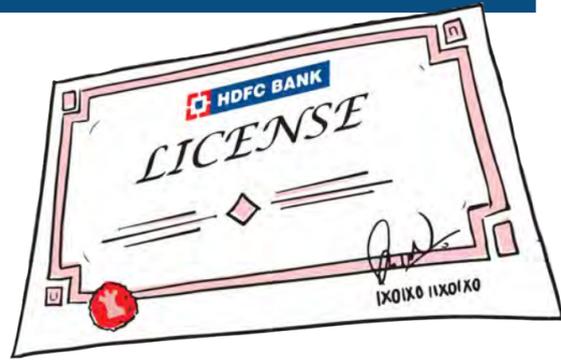
Embark on a
journey through
time



The Microbanker Journey

HDFC Bank becomes one of the first private sector banks to receive RBI approval. Our banking journey starts on the Microbanker platform.

1995



The initiation of our partnership with Oracle.

Launch of our Retail Banking Suite

HDFC Bank launches retail banking services, after successfully becoming part of the banking consortia for over 50 corporate houses.

1996



HDFC Bank's retail banking services were launched on Oracle's Finware. This digital platform could support both corporate as well as retail banking services.

Launch of Real-time Net Banking

Over 1000 customers register within 15 days of the launch.

1999



Oracle leveraged its robust Finware platform to help us create a fully online real-time net banking solution.

Launch of India's First International Debit Card

The first international debit card in India launches in association with Visa International. This enables account holders to access their bank from anywhere.

In close conjunction with Visa International and Oracle, we established the necessary framework that enabled the seamless implementation of India's first international debit card.

Times Bank Merger

Times Bank merges with HDFC Bank in the first ever friendly merger in the banking industry through a share swap deal.

2000



Oracle's innovative infrastructure helped facilitate a seamless merger with Times Bank and empowered our corporate banking model.

Launch of India's First SMS-based Mobile Banking

HDFC Bank reaches the customers' palm through text messages that offer their account balance, mini statement, full account statement, and cheque book request.

2000



As part of the ever-expanding digital India initiative, Oracle helped us implement quick and easy account detail access through SMS-based mobile banking.

Launch of the First Overseas Branch

HDFC Bank's first full-fledged overseas commercial branch opens in Bahrain with 25 staff members.

2008



Oracle's contribution towards expanding HDFC Bank's digital infrastructure played a major role in the opening of our first overseas branch in Bahrain.

HDFC Bank Leads in Auto/Personal Loans, Credit Cards

HDFC Bank takes the lead in auto and personal loans.

2011



Oracle's OpenAPI platform helped HDFC establish a seamless and agile credit card approval model.

Launch of SuperClusters at HDFC Securities

The initiation of the SuperClusters journey begins with adoption of Oracle SuperClusters stack at HDFC Securities.

2012



Starting out simple, the first SuperCluster at HDFC Securities was established with Oracle's support. In recent years, we have deployed more Oracle Superclusters, upgrading three data centers as part of its Gen 2 Cloud initiative, which has helped touch record breaking milestones on trades per day.

Largest Number of Transactions on Offer (135+) for Mobile/Net Banking

HDFC Bank's digital bouquet expands customers' transaction limit to over 135, of which 75 are made available through mobile banking.

2014



By upscaling to FLEXCUBE-UBS, higher transaction volumes were made easier to handle digitally, thus, enabling the achievement of this milestone.

Largest Number of Mobile Transactions

55% of all transactions, a total worth of INR 8,403 crore, moves to digital channels through mobile banking.

2014

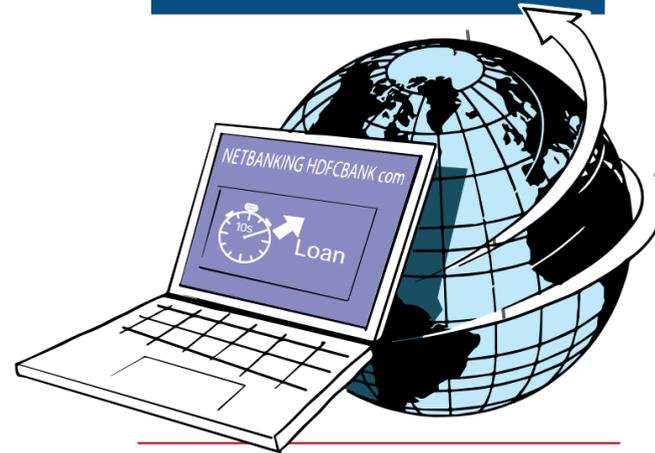


The scalability of Oracle FLEXCUBE, our core banking platform, enabled us to manage the staggering transaction numbers which became a critical factor in our QoQ growth.

Introduction of the 10-second Personal Loan

HDFC Bank delivers on its promise of convenient banking by simplifying the retail banking space.

2015



Oracle's comprehensive loan management system helped us achieve a seamless loan approval process, simplifying the customer experience.

Launch of Digital LAS

The first-of-its-kind Digital Loans Against Securities (Digital LAS) service launches.

2017



We launched this 100% online process through the implementation of Oracle's first engineered system for our loan management business.

Launch of AEP to Access Innovative Fintech Ideas Globally

HDFC Bank's Centre of Digital Excellence (CODE) launches the Accelerator Engagement Program (AEP), a first-of-its-kind programme to partner with start-ups and access fintech ideas and solutions.

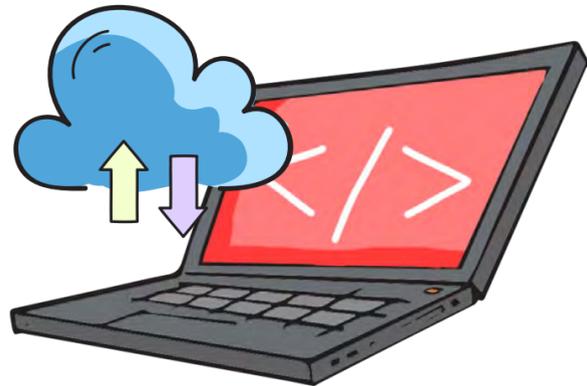


We opened avenues to begin new global partnerships through our Centre of Digital Excellence. This was pioneered by Oracle's Core Banking Systems running on SPARC servers and storage.

First Core Workload Containerization at HDFC Bank

HDFC Bank embarks on the containerization journey in order to drive greater agility and cater to on-demand scalability needs for its core banking infrastructure.

2017



Oracle helped us re-engineer various facets of our critical customer-facing transactions into a cloud-native microservices format. This helped us break the larger “monolithic” OBP software down into smaller “microservices” deployed on to Docker containers.

HDFC Bank Wins ASIAMONEY Awards for 'Best Digital Bank 2019' in India

HDFC Bank is the Best Digital Bank in India at the Asiamoney Best Bank Awards.

2019



This award was a culmination of nearly 25 years of HDFC Bank and Oracle's partnership and measured strides in the field of digital banking infrastructure. It is one of the biggest testaments to our longstanding collaboration with Oracle.

