

## HDFC BANK LIMITED

Dear Ms. VISHU KATYAL ,

We are happy to enclose your Salary Certificate (Form 16) for the year ended on 31st March, 2009, i.e. Assessment Year 2009 - 2010. As permitted by the Income Tax Department's Circular No. 2 dated 21st May, 2007, your Salary Certificate has been signed with Digital Signature.

Brief Details of your salary Certificate are as under :

|                       |                   |
|-----------------------|-------------------|
| Name of the Employee  | Ms. VISHU KATYAL  |
| Designation           | ASSISTANT MANAGER |
| Employee No.          | V2406             |
| Permanent Account No. | BADPK5683B        |

|                        |               |
|------------------------|---------------|
| Form No. 16 enclosed   | Yes           |
| Form No. 12BA enclosed | Yes           |
| Financial Year         | 2008-2009     |
| Control No.            | 3189EV2406D90 |
| Taxable Salary.        | 223832/-      |
| Tax Deducted           | 3320/-        |

|                   |                      |
|-------------------|----------------------|
| Name of Signatory | Ajit A. Kadam        |
| Designation       | Asst. Vice President |

### **YOUR INCOME-TAX RETURN : DO IT YOURSELF**

You can now prepare your Incometax return for the year ended 31st March, 2009 on your own. Please click the link provided below. Being a HDFC BANK LIMITED employee, this action will activate a preferred registration with Taxsmile and export your Form 16 information to [www.Taxsmile.com](http://www.Taxsmile.com), an initiative by 3i Infotech Consumer Services Ltd. All you need to do, is to provide information about your other Income and generate your Income-Tax return.

[Click here to upload your Income Tax Return](#)

|                  |                                                                                                                                                            |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Caution :</b> | Please do not try to modify / tamper with the Salary Certificate enclosed. Any alteration will render your Salary Certificate invalid and unauthenticated. |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|

**FORM NO.16**

[See rule 31(1) (a)]

**Certificate under Section 203 of the Income-tax Act, 1961 for Tax Deducted at Source from Income Chargeable Under The Head "Salaries"**

| Name and Address of the Employer                                                                                               |                                                                             | Name and Designation of the Employee  |             |                 |
|--------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------|-------------|-----------------|
| HDFC BANK LIMITED<br>HDFC BANK HOUSE, SENAPATI BAPAT MARG,LOWER<br>PAREL,WEST, MUMBAI,MAHARASHTRA,400013                       |                                                                             | Ms. VISHU KATYAL<br>ASSISTANT MANAGER |             |                 |
| PAN No. of the Deductor:                                                                                                       | TAN No. of the Deductor:                                                    | PAN No. of Employee :                 |             |                 |
| AAACH2702H                                                                                                                     | MUMH03189E                                                                  | BADPK5683B                            |             |                 |
| Acknowledgement Nos. of all quarterly statements of TDS under sub -section (3) of sec 200 as provided by TIN-FC / NSDL Website |                                                                             | Period                                |             | Assessment Year |
| Quarter                                                                                                                        | Acknowledgement No.                                                         | From                                  | To          |                 |
| Q1                                                                                                                             | 070370200311950                                                             | 07/Apr/2008                           | 31/Mar/2009 | 2009-2010       |
| Q2                                                                                                                             | 070370200333005                                                             |                                       |             |                 |
| Q3                                                                                                                             | 070370200358883                                                             |                                       |             |                 |
| Q4                                                                                                                             | Not available as the last<br>Quarterly Statement is yet to be<br>furnished. |                                       |             |                 |

**DETAILS OF SALARY PAID AND ANY OTHER INCOME AND TAX DEDUCTED**

| Particulars                                                                                                                         | Rs.       | Rs.      | Rs.                                        |       |  |       |  |
|-------------------------------------------------------------------------------------------------------------------------------------|-----------|----------|--------------------------------------------|-------|--|-------|--|
| <b>1. Gross Salary</b>                                                                                                              |           |          |                                            |       |  |       |  |
| (a) Salary as per provisions contained in Section 17(1)                                                                             | 2,33,272  |          |                                            |       |  |       |  |
| (b) Value of Perquisites under Section 17(2)<br>(as per Form No. 12BA, wherever applicable)                                         | 0         |          |                                            |       |  |       |  |
| (c) Profits in lieu of salary under Section 17(3)<br>(as per Form No. 12BA, wherever applicable)                                    | 0         |          |                                            |       |  |       |  |
| (d) Total                                                                                                                           |           | 2,33,272 |                                            |       |  |       |  |
| <b>2. Less Allowance to the extent Exempt under section 10</b>                                                                      |           |          |                                            |       |  |       |  |
| <table><tr><th>Allowance</th><th>Amount</th></tr><tr><td>Exemption U/s 10 (14) Conveyance Allowance</td><td>9,440</td></tr></table> | Allowance | Amount   | Exemption U/s 10 (14) Conveyance Allowance | 9,440 |  | 9,440 |  |
| Allowance                                                                                                                           | Amount    |          |                                            |       |  |       |  |
| Exemption U/s 10 (14) Conveyance Allowance                                                                                          | 9,440     |          |                                            |       |  |       |  |
| <b>3. Balance(1-2)</b>                                                                                                              |           | 2,23,832 |                                            |       |  |       |  |
| <b>4. Deductions:</b>                                                                                                               |           |          |                                            |       |  |       |  |
| (a) Entertainment Allowance                                                                                                         | 0         |          |                                            |       |  |       |  |
| (b) Tax on Employment                                                                                                               | 0         |          |                                            |       |  |       |  |
| <b>5. Aggregate of 4 (a) and (b)</b>                                                                                                |           | 0        |                                            |       |  |       |  |
| <b>6. Income Chargeable under the Head 'Salaries'(3-5)</b>                                                                          |           |          | 2,23,832                                   |       |  |       |  |
| <b>7. Add: Any other Income reported by the Employee</b>                                                                            |           |          | 0                                          |       |  |       |  |
| <b>8. Gross Total Income(6+7)</b>                                                                                                   |           |          | 2,23,832                                   |       |  |       |  |

| 9. Deduction Under Chapter VIA                                                              |        | Gross Amount | Deductible Amount |
|---------------------------------------------------------------------------------------------|--------|--------------|-------------------|
| (A) Section 80C, 80CCC and 80CCD                                                            |        |              |                   |
| (a) Section 80C                                                                             |        |              |                   |
| PF on Salaries                                                                              | 11,328 |              |                   |
|                                                                                             |        | 11,328       | 11,328            |
| (b) Section 80CCC                                                                           |        | 0            | 0                 |
| (c) Section 80CCD                                                                           |        | 0            | 0                 |
| (B) Other Sections (e.g. 80E, 80G, etc) under Chapter VIA                                   |        | Gross Amount | Qualifying Amount |
| Section 80G                                                                                 |        | 267          | 267               |
| 10. Aggregate of Deductible Amount under Chapter VIA                                        |        |              | 11,595            |
| 11. Total Taxable Income (8-10)                                                             |        |              | 2,12,240          |
| 12. Tax On Total Income                                                                     |        |              | 3,223             |
| 13. Surcharge (on tax computed at S.No.12)                                                  |        |              | 0                 |
| 14 (i) Education Cess<br>(on tax at S. No.12 plus Surcharge at S.No.13)                     |        |              | 97                |
| (ii) Secondary and Higher Education Cess                                                    |        |              | 0                 |
| 15. Tax Payable (12+13+14)                                                                  |        |              | 3,320             |
| 16. Relief Under Section 89 (attach Details)                                                |        |              | 0                 |
| 17. Total Tax Payable (15-16)                                                               |        |              | 3,320             |
| 18. Less                                                                                    |        |              |                   |
| (a) Tax Deducted at source u/s 192(1)                                                       |        | 3,320        |                   |
| (b) Tax paid by the Employer on behalf of the Employee u/s 192(1A) on perquisites u/s 17(2) |        | 0            |                   |
| (c) Tax deducted by Previous Employer                                                       |        | 0            | 3,320             |
| 19. Tax Payable / (Refundable ) (17-18)                                                     |        |              | 0                 |

## DETAILS OF TAX DEDUCTED AND DEPOSITED INTO CENTRAL GOVERNMENT ACCOUNT

| Sr No | TDS (Rs.)    | Surcharge (Rs.) | Education Cess (Rs.) | Higher Education Cess (Rs.) | Total Tax Deposited (Rs.) | Cheque/D D No. (If Any) | BSR Code of Bank Branch | Date on Which Tax Deposited (dd/mm/yy) | Transfer Voucher/ Challan ID No. |
|-------|--------------|-----------------|----------------------|-----------------------------|---------------------------|-------------------------|-------------------------|----------------------------------------|----------------------------------|
| 1     | 873          | 0               | 27                   | 0                           | 900                       | 0                       | 0510308                 | 07/Mar/2009                            | 5926                             |
| 2     | 2,350        | 0               | 70                   | 0                           | 2,420                     | 0                       | 0510308                 | 06/Apr/2009                            | 11605                            |
| 3     | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 4     | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 5     | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 6     | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 7     | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 8     | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 9     | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 10    | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 11    | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 12    | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 13    | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 14    | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
| 15    | 0            | 0               | 0                    | 0                           | 0                         |                         |                         |                                        |                                  |
|       | <b>3,223</b> | <b>0</b>        | <b>97</b>            | <b>0</b>                    | <b>3,320</b>              |                         |                         |                                        |                                  |

I, Ajit A. Kadam, son / daughter of, Ambaji Kadam, working in the capacity of Asst. Vice President, do hereby certify that a sum of Rs. 3,320 [ Rupees Three Thousand Three Hundred Twenty Only ] has been deducted at source and paid to the credit of the Central Government. I further certify that the information given above is true and correct, based on the books of account, documents and other available records.

---

This Certificate is signed by using digital Signature

For HDFC BANK LIMITED

Signed By : Ajit A. Kadam

Designation : Asst. Vice President

Serial Number : 63926269035

Certificate Issuer : Mumbai

Place : Mumbai

Date : 30/04/2009

**FORM NO.12BA**

{See Rule 26A(2)(b)}

**Statement showing Particulars of Perquisites, Other Fringe Benefits or Amenities and Profits in lieu of Salary with Value thereof**

| 1. Name and Address of Employer                                                                                      |                                                           | HDFC BANK LIMITED<br>HDFC BANK HOUSE, SENAPATI BAPAT MARG,LOWER<br>PAREL,WEST, MUMBAI,MAHARASHTRA,400013 |                                        |                                        |
|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------|
| 2. TAN                                                                                                               |                                                           | MUMH03189E                                                                                               |                                        |                                        |
| 3. TDS Assessment Range of the Employer                                                                              |                                                           |                                                                                                          |                                        |                                        |
| 4. Name of Employee                                                                                                  |                                                           | VISHU KATYAL                                                                                             |                                        |                                        |
| Designation                                                                                                          |                                                           | ASSISTANT MANAGER                                                                                        |                                        |                                        |
| PAN                                                                                                                  |                                                           | BADPK5683B                                                                                               |                                        |                                        |
| 5. Is the employee a Director or a person with substantial interest in the company (where the employer is a company) |                                                           | No                                                                                                       |                                        |                                        |
| 6. Income under the head "Salaries" of the Employee (other than from perquisties)                                    |                                                           | 223832                                                                                                   |                                        |                                        |
| 7. Financial Year                                                                                                    |                                                           | 2008-2009                                                                                                |                                        |                                        |
| 8. Valuation of Perquisite                                                                                           |                                                           |                                                                                                          |                                        |                                        |
| Sr No.                                                                                                               | Nature of Perquisites (See Rule 3)                        | Value of Perquisite as per rule                                                                          | Amount, if any,recovered from employee | Amount of perquisite chargeable to Tax |
| 1                                                                                                                    | Accomodation                                              | 0                                                                                                        | 0                                      | 0                                      |
| 2                                                                                                                    | Cars / Other automotive                                   | 0                                                                                                        | 0                                      | 0                                      |
| 3                                                                                                                    | Sweeper, gardner, watchman or personal attendant          | 0                                                                                                        | 0                                      | 0                                      |
| 4                                                                                                                    | Gas, electricity, water                                   | 0                                                                                                        | 0                                      | 0                                      |
| 5                                                                                                                    | Interest free or concessional loan                        | 0                                                                                                        | 0                                      | 0                                      |
| 6                                                                                                                    | Holiday Expenses                                          | 0                                                                                                        | 0                                      | 0                                      |
| 7                                                                                                                    | Free or concessional travel                               | 0                                                                                                        | 0                                      | 0                                      |
| 8                                                                                                                    | Free Meals                                                | 0                                                                                                        | 0                                      | 0                                      |
| 9                                                                                                                    | Free Education                                            | 0                                                                                                        | 0                                      | 0                                      |
| 10                                                                                                                   | Gifts vouchers etc.                                       | 0                                                                                                        | 0                                      | 0                                      |
| 11                                                                                                                   | Credit Card Expenses                                      | 0                                                                                                        | 0                                      | 0                                      |
| 12                                                                                                                   | Club Expenses                                             | 0                                                                                                        | 0                                      | 0                                      |
| 13                                                                                                                   | Use of movable assets by employees                        | 0                                                                                                        | 0                                      | 0                                      |
| 14                                                                                                                   | Transfer of assets by employees                           | 0                                                                                                        | 0                                      | 0                                      |
| 15                                                                                                                   | Value of any other benefit/amenity/service/privilege      | 0                                                                                                        | 0                                      | 0                                      |
| 16                                                                                                                   | Stock Option(non qualified options)                       | 0                                                                                                        | 0                                      | 0                                      |
| 17                                                                                                                   | Other benefits or amenities                               | 0                                                                                                        | 0                                      | 0                                      |
|                                                                                                                      | Total value of Perquisite                                 | 0                                                                                                        | 0                                      | 0                                      |
|                                                                                                                      | Total value of profits in lieu of salary as per sec.17(3) | 0                                                                                                        | 0                                      |                                        |

**9. Details of Tax**

|                                                                          |                |
|--------------------------------------------------------------------------|----------------|
| (a) Tax deducted from salary of the employee under Section 192(1)        | 3320/-         |
| (b) Tax paid by employer on behalf of the employee under Section 192(1A) | 0/-            |
| (c) Total tax paid                                                       | 3320/-         |
| (d) Date of payment into Government treasury                             | As Per Form-16 |

**Declaration By Employer**

I, Ajit A. Kadam, son / daughter of, Ambaji Kadam, working in the capacity of Asst. Vice President, do hereby declare on behalf of HDFC BANK LIMITED that the information given above is based on the books of account, documents and other relevant records or information available with us and the details of value of each such perquisite are in accordance with section 17 and rules framed thereunder and that such information is true and correct.

Place : Mumbai  
Date : 30/04/2009

This Certificate is signed by using digital Signature  
For HDFC BANK LIMITED

Signed By : Ajit A. Kadam  
Designation : Asst. Vice President  
Serial Number : 63926269035  
Certificate Issuer : Mumbai