

HDFC BANK LTD
Form 6-K
October 14, 2003

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SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

FORM 6-K

Report of Foreign Issuer
Pursuant to Rule 13a-16 or 15d-16
of the Securities Exchange Act of 1934

For the month of October, 2003

HDFC BANK LIMITED

(Translation of registrant's name into English)

**Sandoz House, Dr. Annie Besant Road
Worli, Mumbai 400 018, India
(Address of principal executive offices)**

Indicate by check mark whether the registrant
files or will file annual reports under cover of

Form 20-F or Form 40-F

Form 20-F Form 40-F

Indicate by check mark whether the registrant by
furnishing the information contained in this Form is
also thereby furnishing the information to the
Commission pursuant to Rule 12g3-2(b) under the
Securities and Exchange Act of 1934

Yes No

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LETTER TO THE STOCK EXCHANGE, MUMBAI

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Dated: 11th October, 2003

HDFC BANK LIMITED

By: /s/ Vinod Yennemadi

Name : Vinod Yennemadi

Title: Country Head - Finance, Taxation, Administration and Secretarial

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EXHIBIT INDEX

The following documents (bearing the exhibit number listed below) are furnished herewith and are made a part of this Report pursuant to the General Instructions for Form 6-K.

Exhibit	Description
99.1	Letter addressed to The Stock Exchange, Mumbai declaring the unaudited results for the quarter and half year ended 30 th September, 2003, segment reporting, reconciliation of profits between Indian and US GAAP accounts and the press release thereof.