

HDFC BANK LTD
Form 6-K
March 31, 2005

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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 March, 2005

HDFC BANK LIMITED

(Translation of registrant's name into English)

**HDFC Bank House, Senapati Bapat Marg,
Lower Parel, Mumbai 400 013, 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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EX-1 FINANCIAL STATEMENT OF HDFC BANK LIMITED

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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: 28th March, 2005

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 I

Description

Financial Statements of HDFC Bank Limited prepared in accordance with US GAAP.