

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: 28<sup>th</sup> 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.