HDFC BANK

FESTIVE TREATS

Certificate of Appreciation

This certificate is awarded to

Nityanand Narayan Gowda

in recognition of your significant contribution towards Receipts during the half year of FY 2025–26

★ ★ ★ ★ ★

Yogeshkumar Penval
Assistant Vice President
Business Head

Bhushan Wani
Vice President
Home Loan Business