



Corporate Cluster

CORPORATE CLUSTER

Contents



**Corporate
Landscape**



**HDFC Bank
Corporate
Bank**



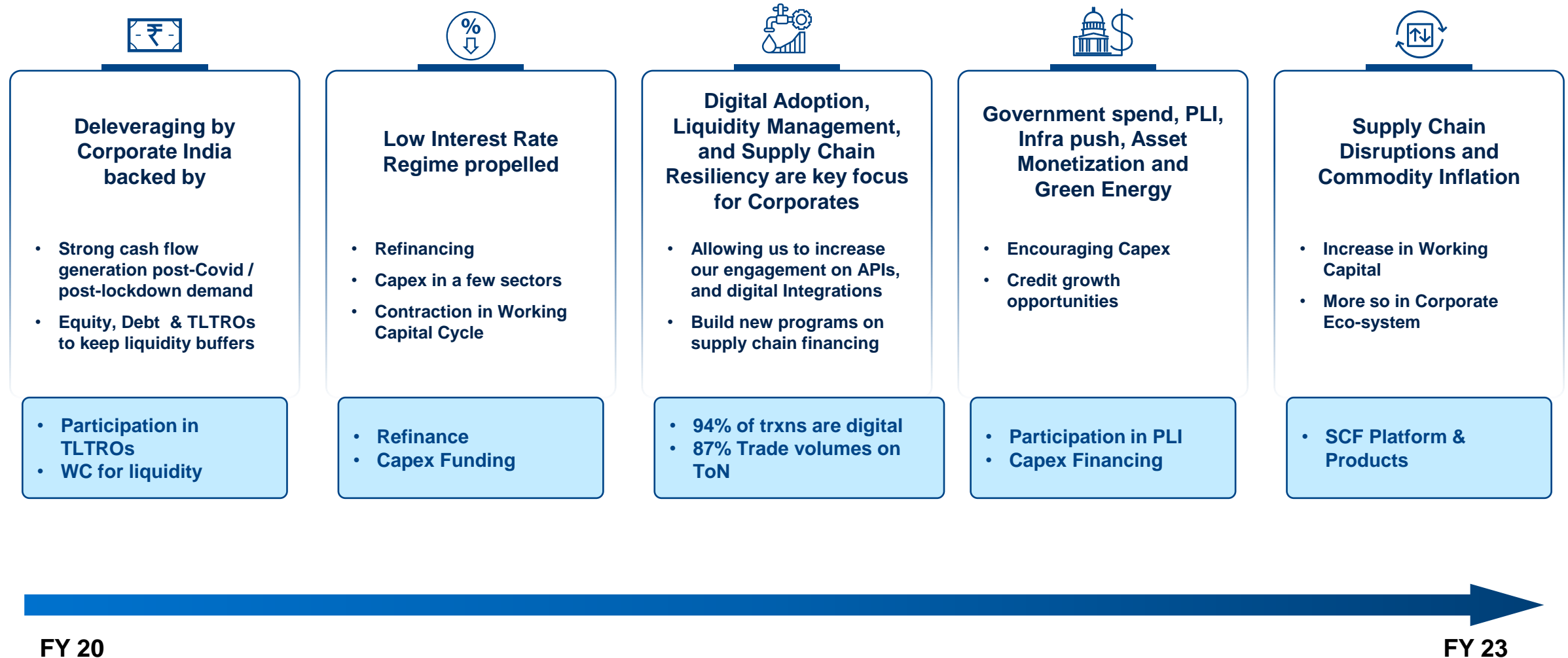
**Corporate
Ecosystem**



**Future
Corporate Bank**

CORPORATE CLUSTER

Corporate Landscape



CORPORATE CLUSTER

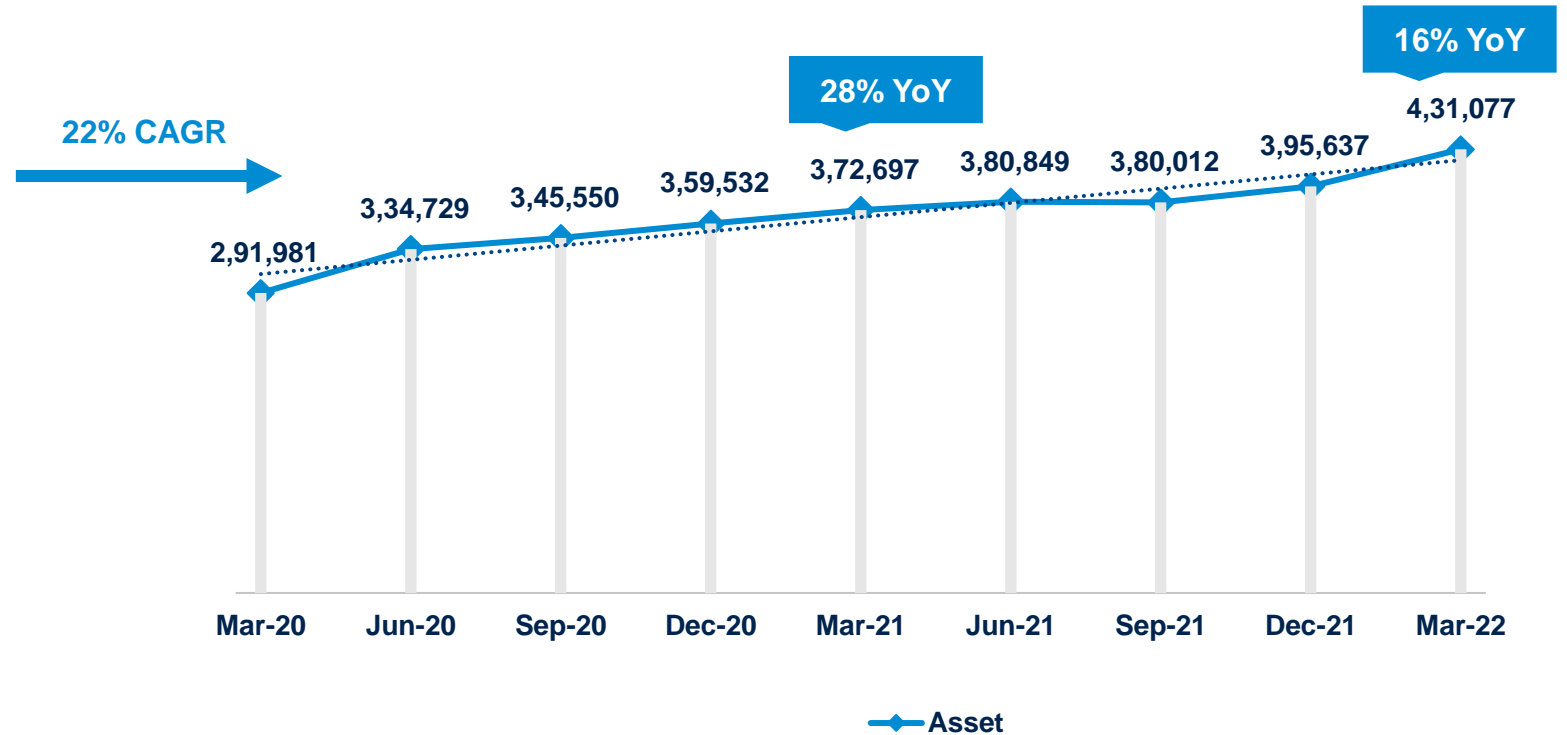
Corporate Bank - Book Size

All figures are in INR crore

March 22

↑ **0.9%** (Increase in Credit Growth for Corporates)

↑ **15.7%** (Increase in Corporate Bank Credit Growth)

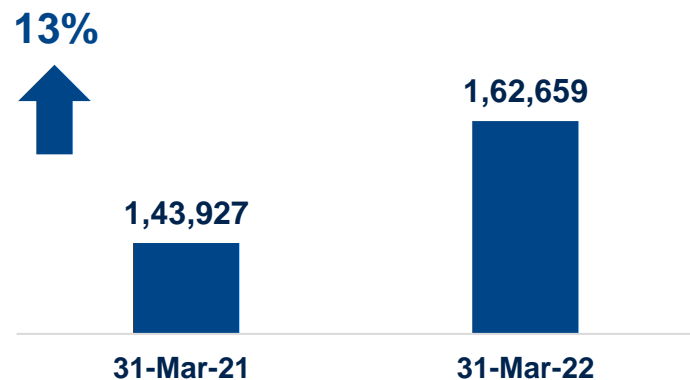


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Portfolio

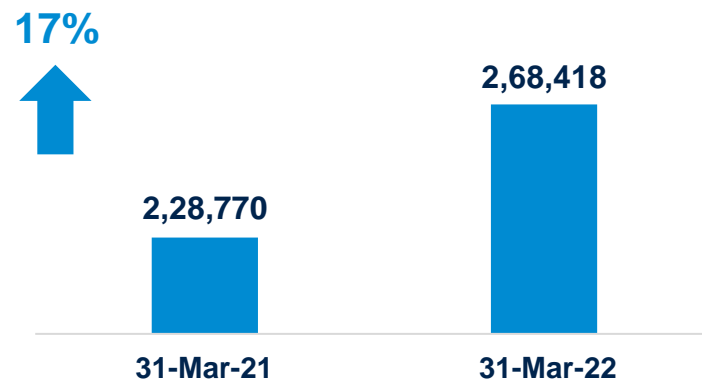
All figures are in INR crore

PSU



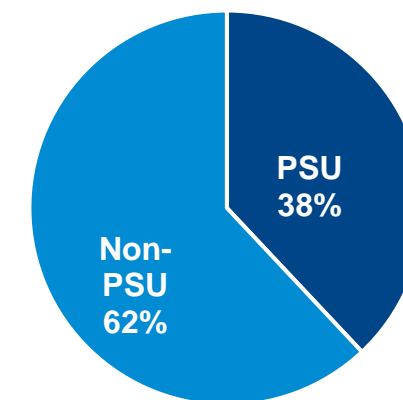
Weighted average internal rating of 2.84

Non-PSU



Weighted average internal rating of 3.83

PSU Portfolio – 31-Mar-22



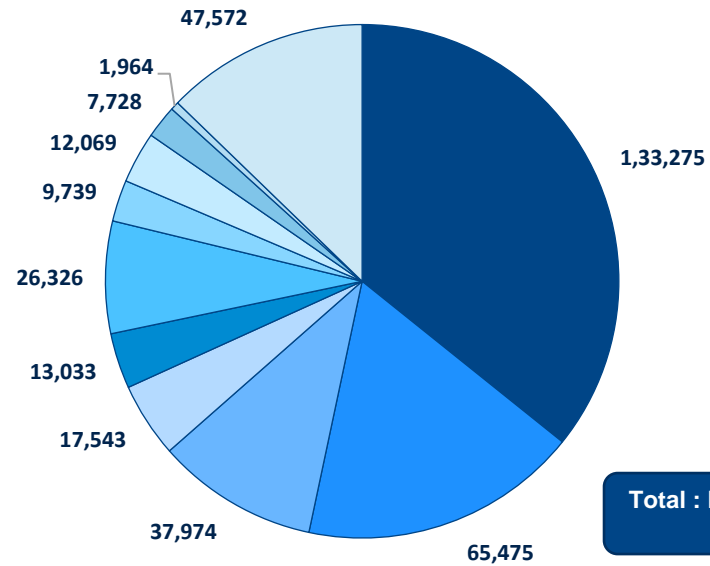
Balanced growth between both PSU and non-PSU

Asset Growth by Industry

All figures are in INR crore

31-Mar-21

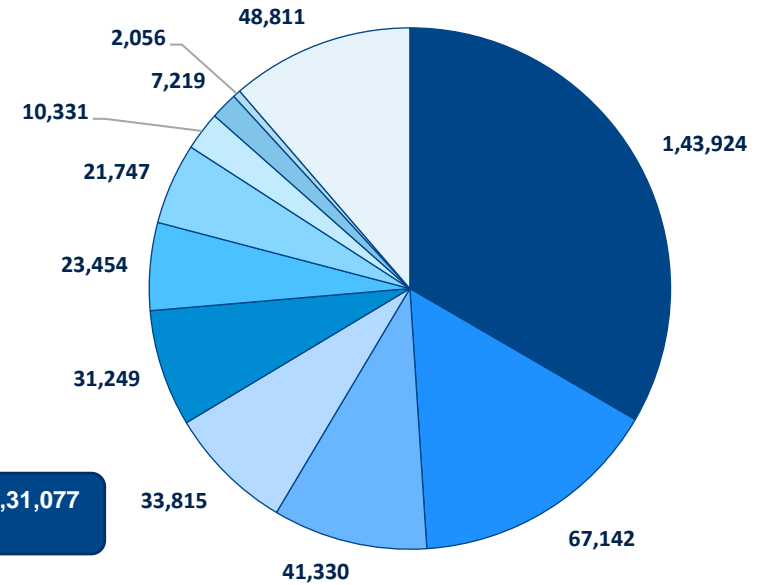
31-Mar-22



Total : Rs.3,72,697 Crs

16% growth

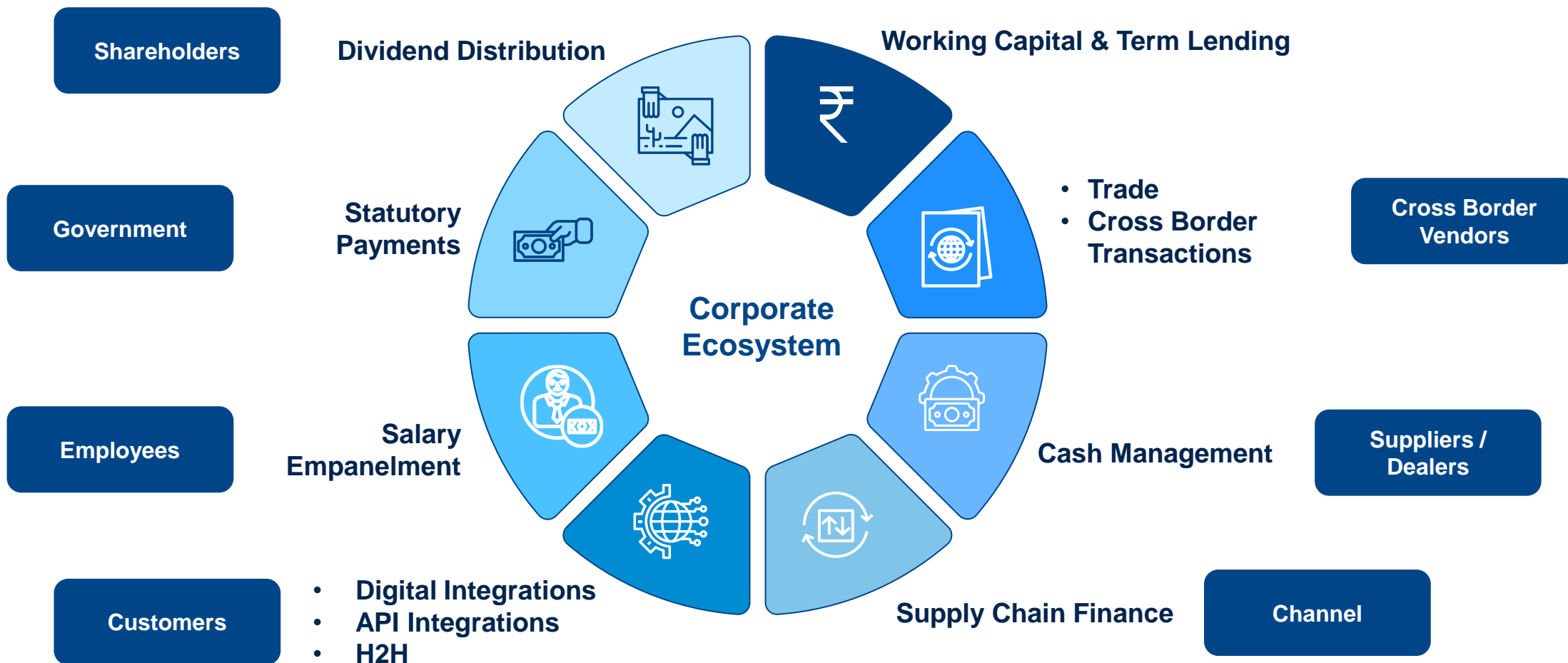
Total : Rs.4,31,077 Crs



- NBFC | FS | Banks
- Electricity | Power
- Oil | Petroleum | Derivative
- Telecom
- Agri | Other Agri | Food | Beverages
- Metals | Mining | Mineral
- Infrastructure & LRD
- Chemical | Fertilizer | Other
- Healthcare | Pharma
- FMCG | Retail | CD
- Others

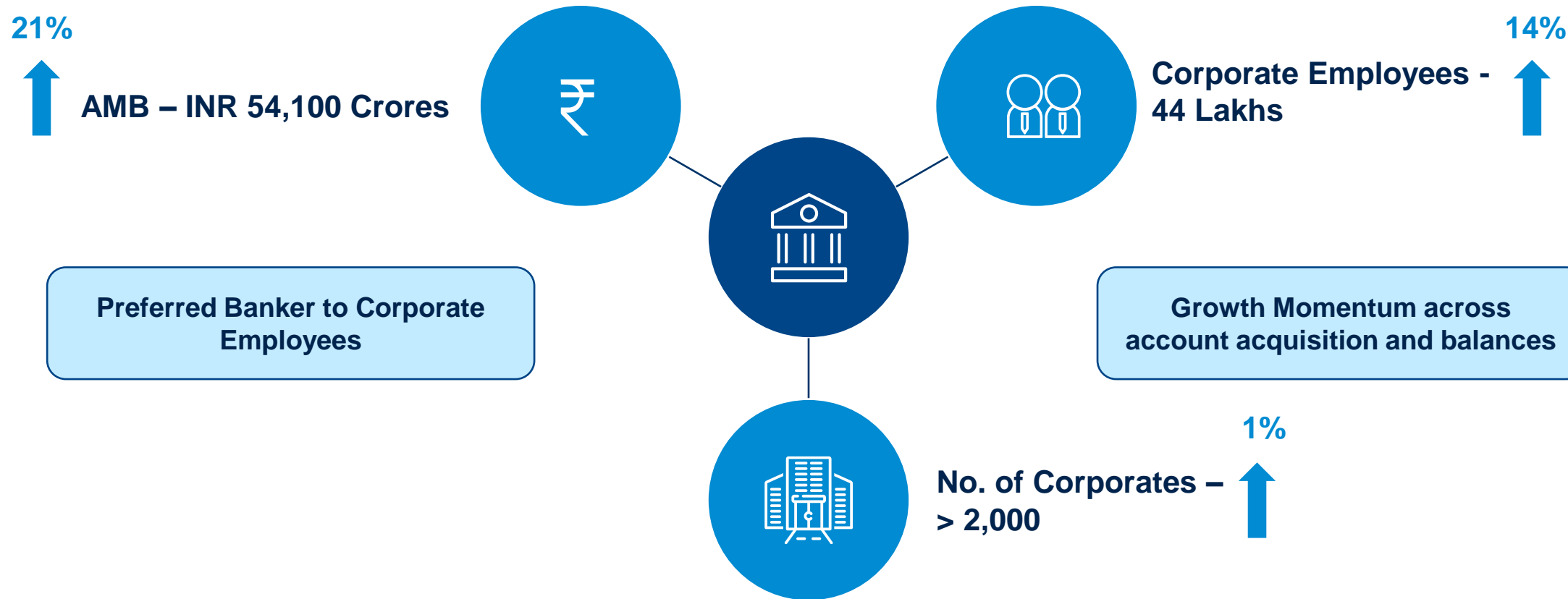
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Corporate Ecosystem



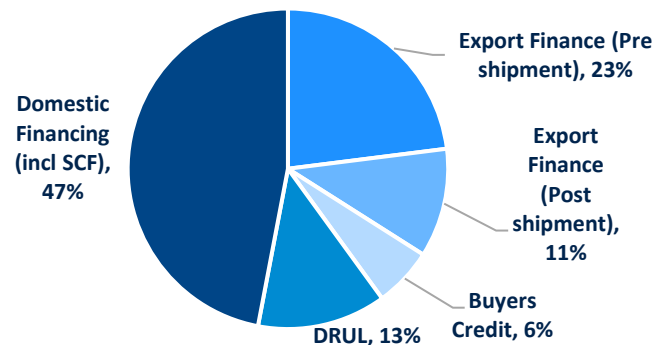
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Corporate Employee Engagement

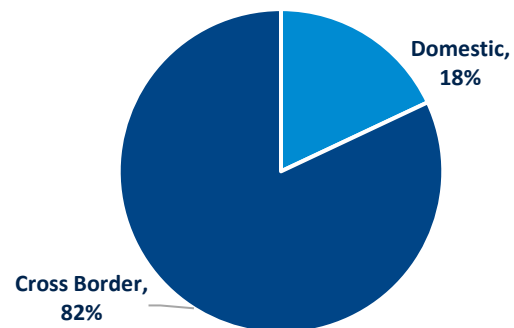


Trade

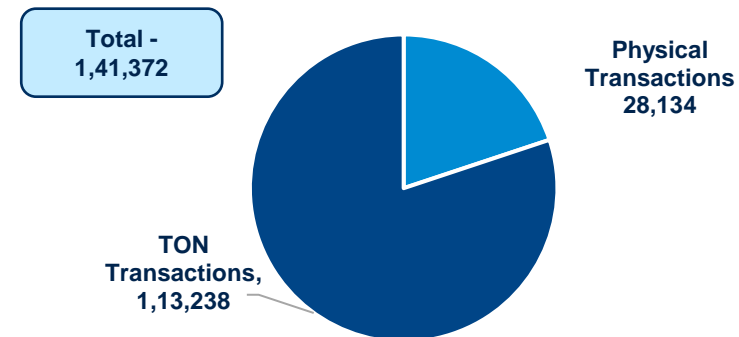
Fund Based



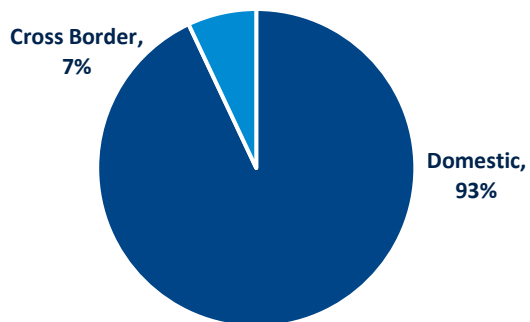
Letters of Credit



TON - FY21



Bank Guarantees

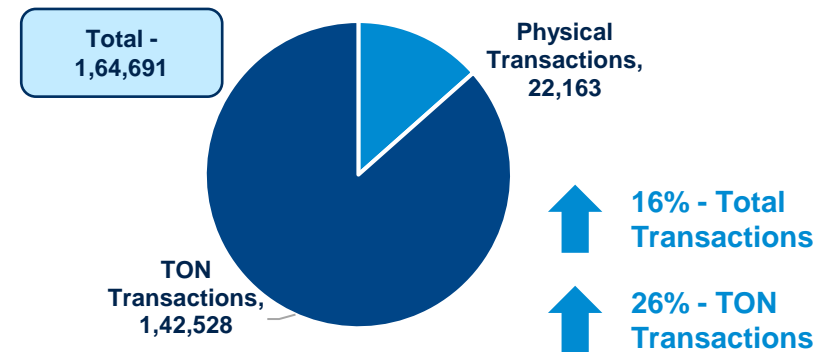


- Multi Product Trade Offering
- More products in pipeline

↑ 48% - Trade Throughputs

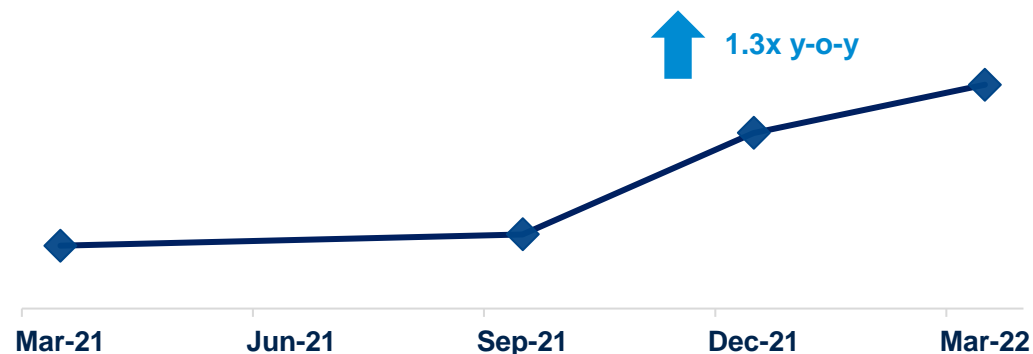
IDPMS / EDPMS Paperless Digital Solutions

TON - FY22

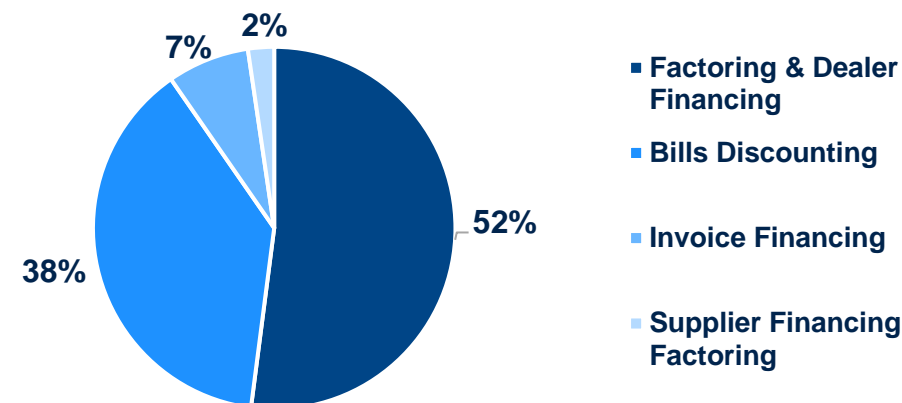


Supply Chain Finance

Portfolio Growth (Outstanding)



Product Split



New SCF digital transaction platform launched in Q3FY22

- Single Sign On via Corporate internet banking app.
- Real time status tracking of requests
- Digital contract bookings and disbursements
- Wide array of reports
- Digital issuance of Notice of Assignment
- eHundi creation utility

Consent based digital invoice verification (Live)

80% SCF transactions are processed digitally



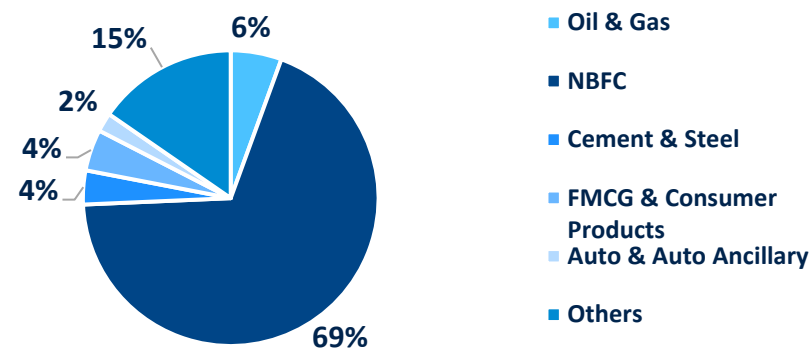
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Cash Management

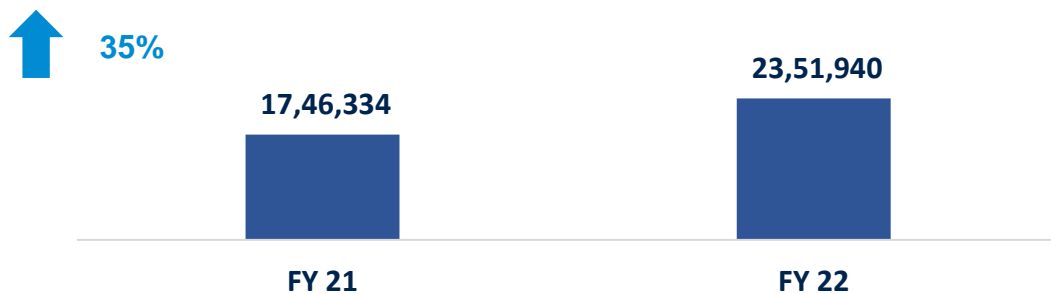
Collection Volumes (INR Lakhs)



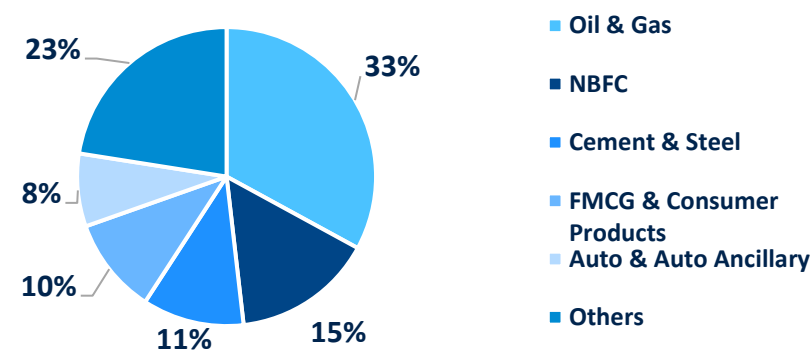
CMS Collection Volumes - YTD Mar'22



Collection Values (INR Crore)



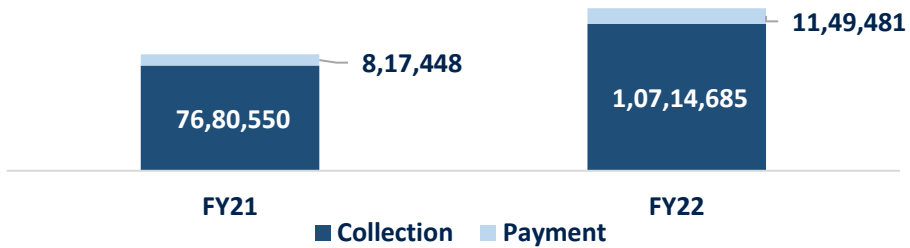
CMS Collection Values - YTD Mar'22



Digital Integration & API

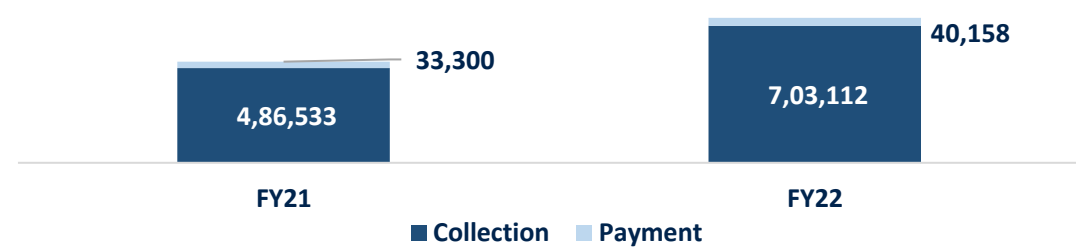
API Volumes

↑ 40% - Collections ↑ 41% - Payments



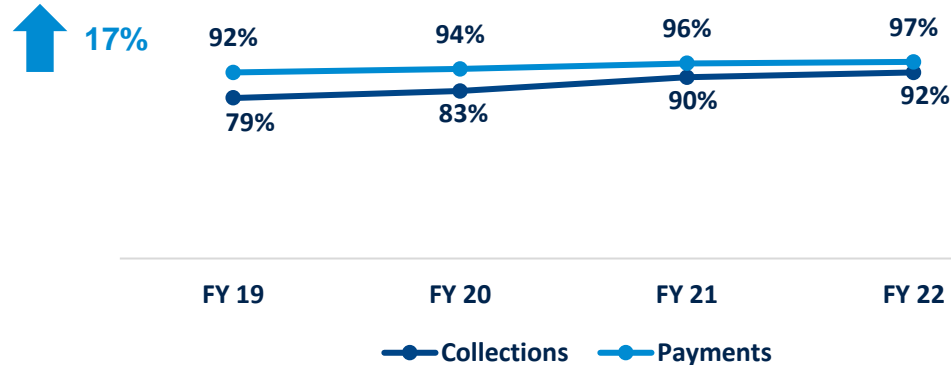
API Values (INR Crore)

↑ 45% - Collections ↑ 21% - Payments



STP Collections & Payments

558 Digital & API Integrations



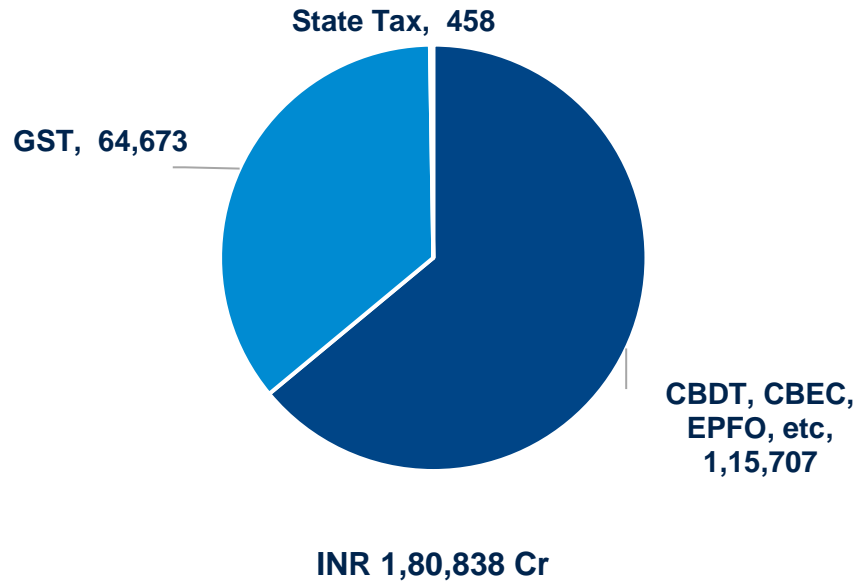
CTI @ low single digit

94% of transactions are straight through!

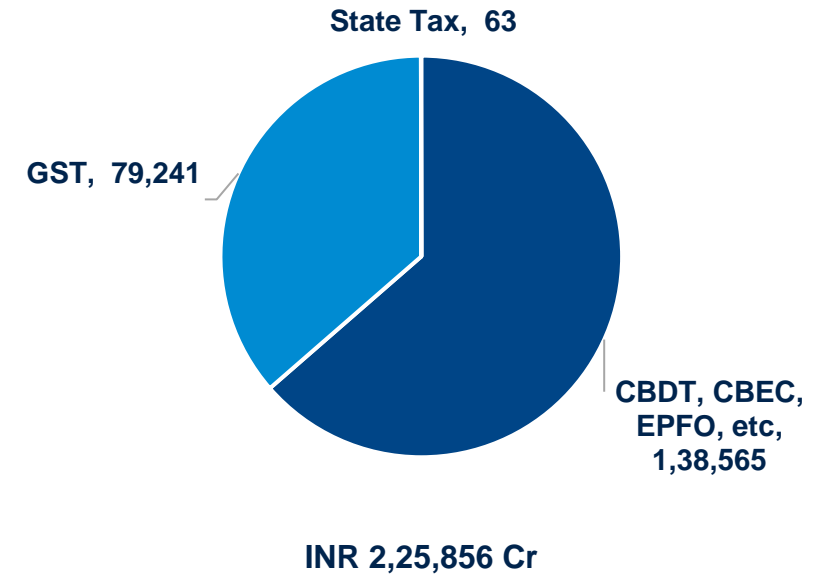
Statutory Payments

All figures are in INR crore

FY21 – Statutory Payments

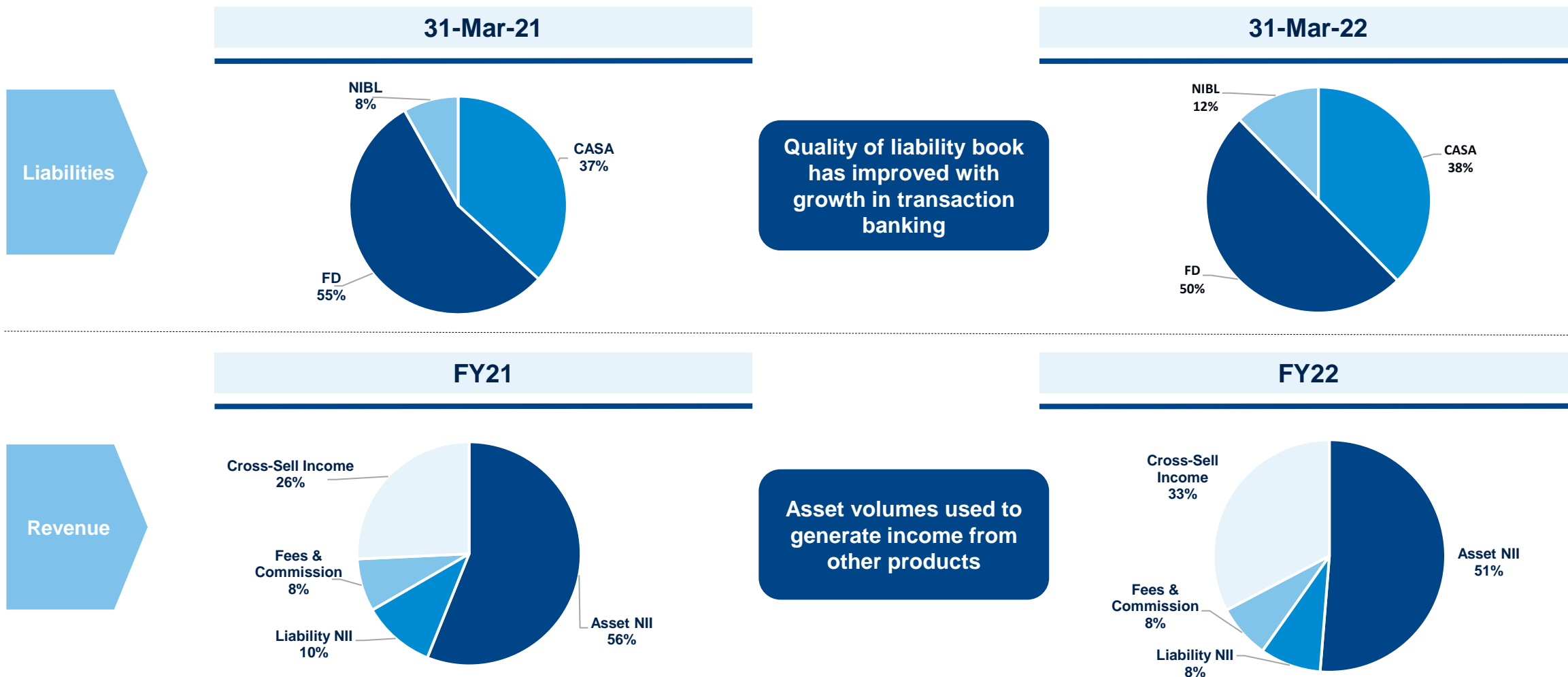


FY22 – Statutory Payments



Amongst largest banks for statutory payments

Portfolio at a Glance

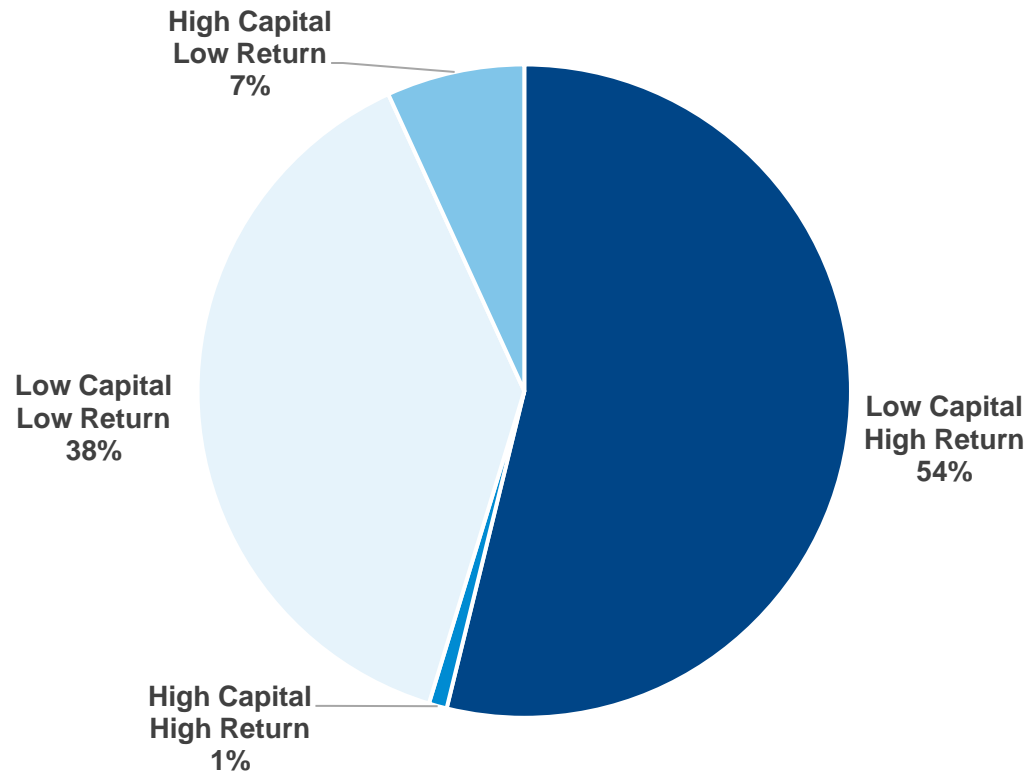


All figures are in INR crore

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RAROC

Exposure

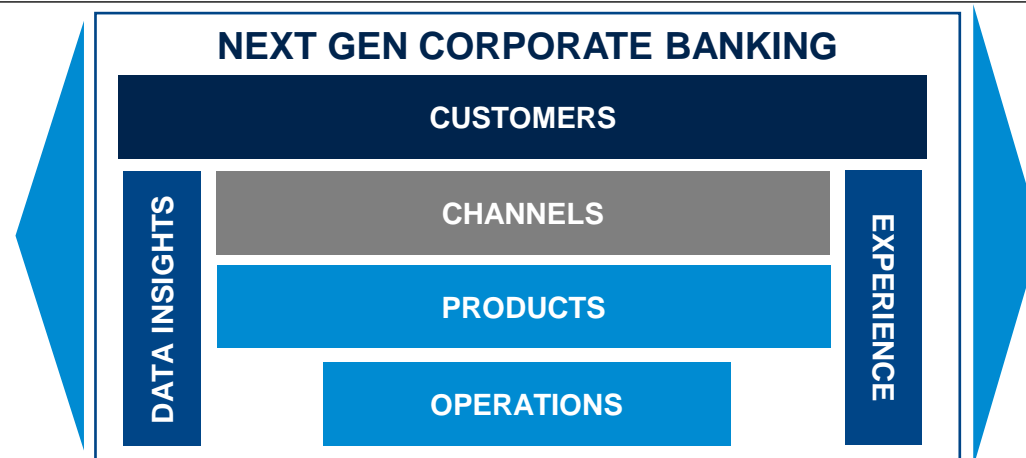


- Exposure is well supported by cross-sell leading to high RaRoC
- Small per cent of exposure in HCLR category

Customer Success : Cornerstone for Corporate Journeys

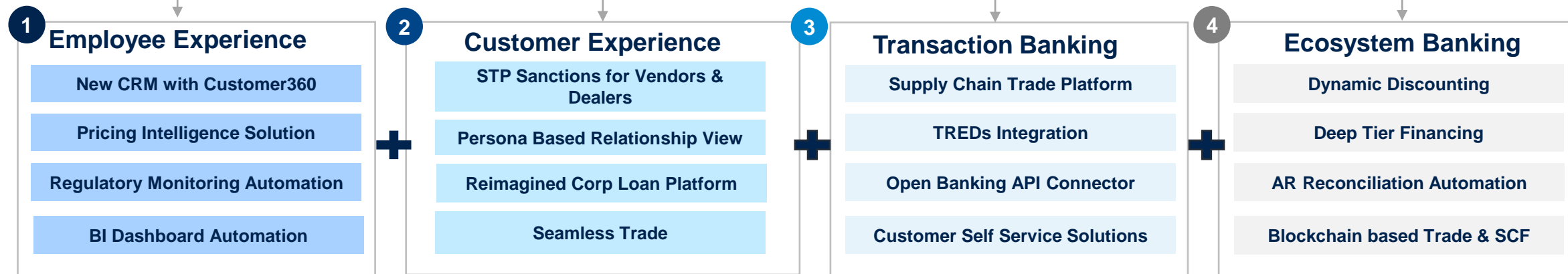
Architecture Redesign

- Modernized and Cloud Native
- Resilient and Secure
- Optimized Risk and Compliance
- Agile, Scalable and API first
- Data Orchestration Layer



Journey Redesign

- Omni Channel
- Reinvented Journeys
- Seamless & Connected
- Cognitive & AI enabled
- Instant Gratification (Employees & Customers)



- Forging Fintech Partnerships to offer Embedded Banking in Corporate Ecosystems journeys
- Data and AI with a unified underlying platform layer powering bespoke insights for driving customer success

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Digital Corporate Bank

Analytics driven insights

- Usage of analytics to derive actionable insights for increase in share of wallet



One View

- One view dashboards with more appropriate data insights and better EX for RMs

Supply Chain Finance

- SCF Platform to digitize Supply chain txns
- Invoice Verification - consent based digital invoice validation

Clients' Testimonials

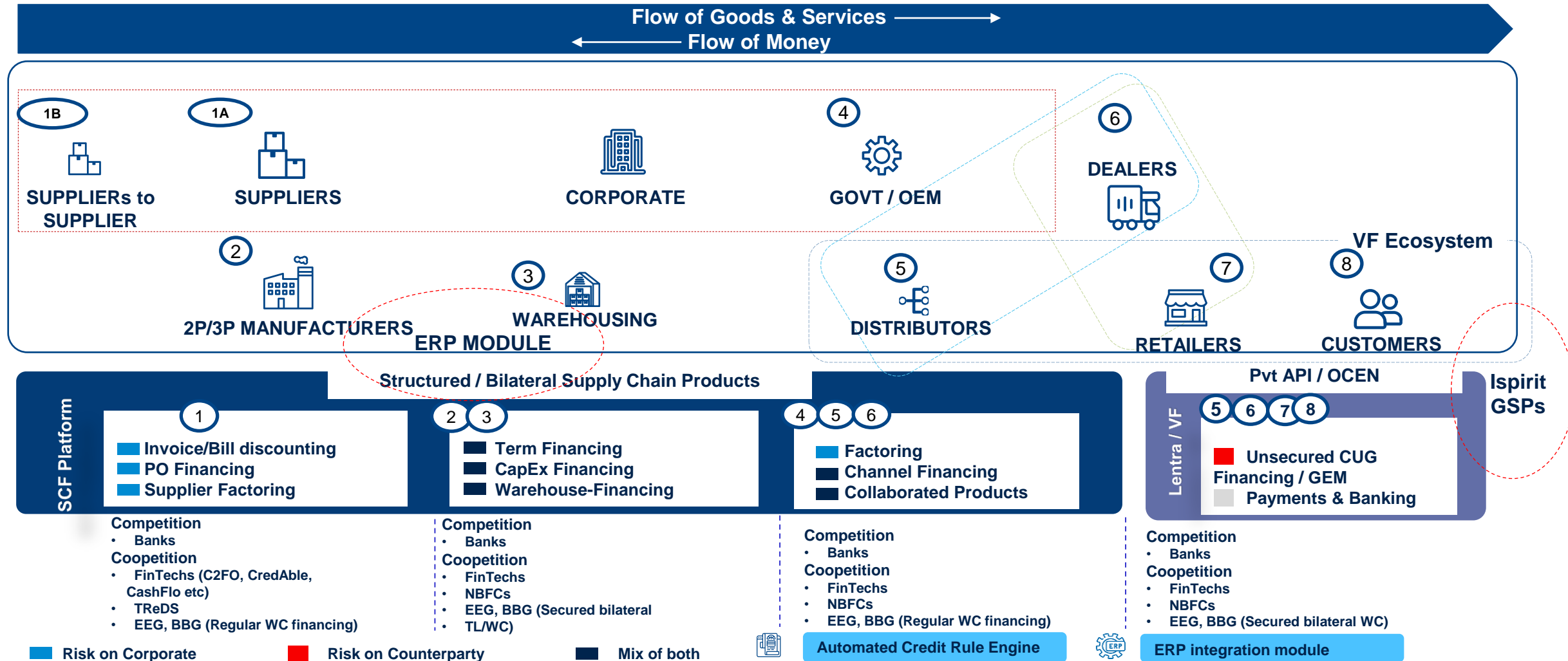
Their ability to have a technology infrastructure that can be flexible to meet the immediate spot requirements of the customer. Their technology is flexible enough to customize my immediate requirement. They are technologically ahead of the other banks and they have the ability to be in the lead.

They have come up with online payments and with great ease of implementation, customers service is good, their digital banking facilities are very good.

The entire process is digitized. It has gone to the extent that the entry also is through system by way of emails which we directly upload into our SAP. It is a straight through.

All our vendor financing is digitized. Paperless transactions. They provide a platform and we can just upload the documents and payments will go directly to the vendors.

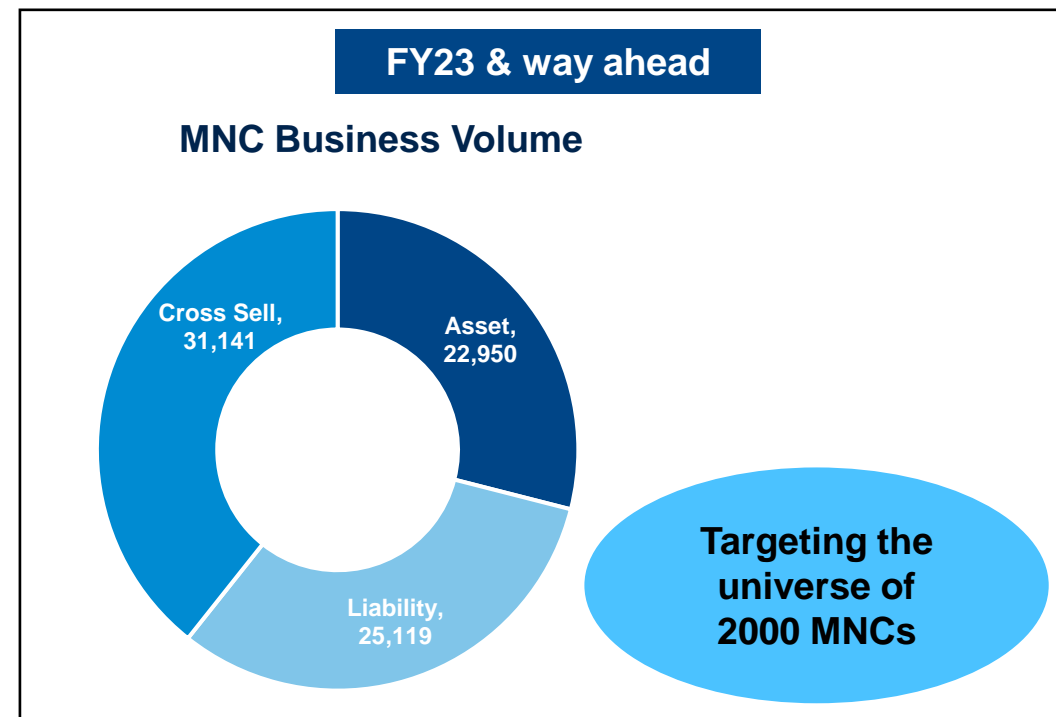
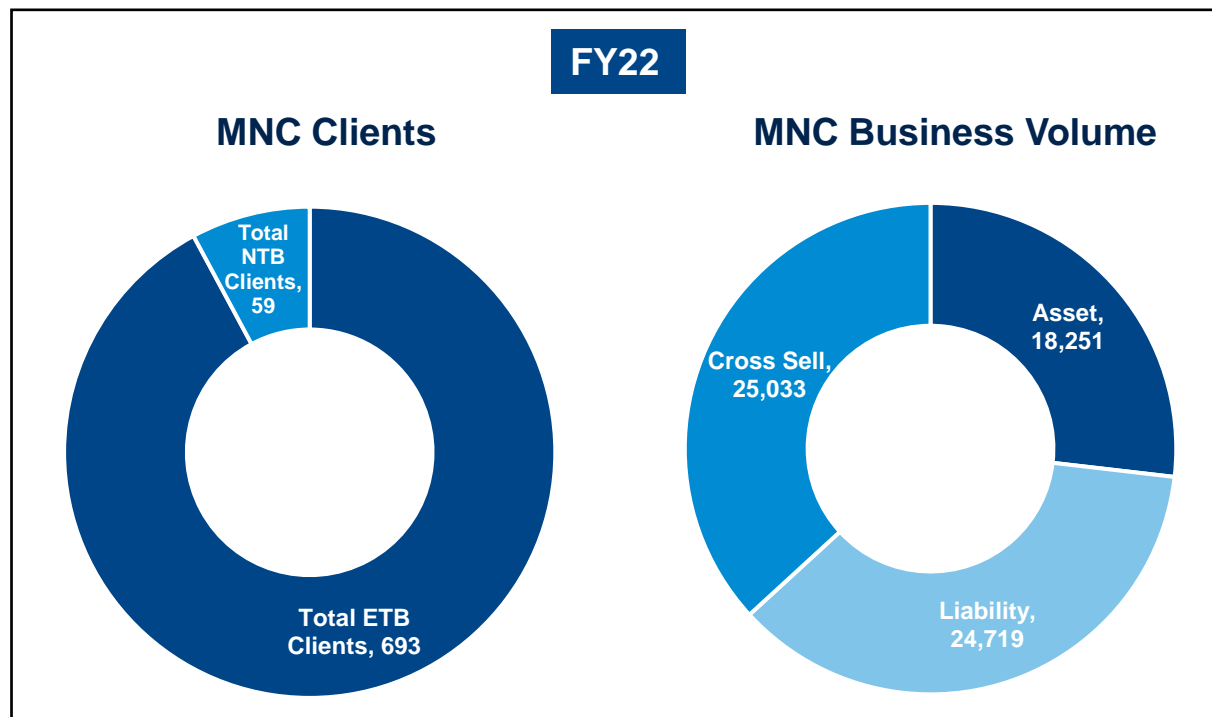
The Reimagined Supply Chain Landscape



Multi National Corporations (MNC Franchise)

All figures are in INR crore

Vision: To be the Largest Bank for MNCs in India

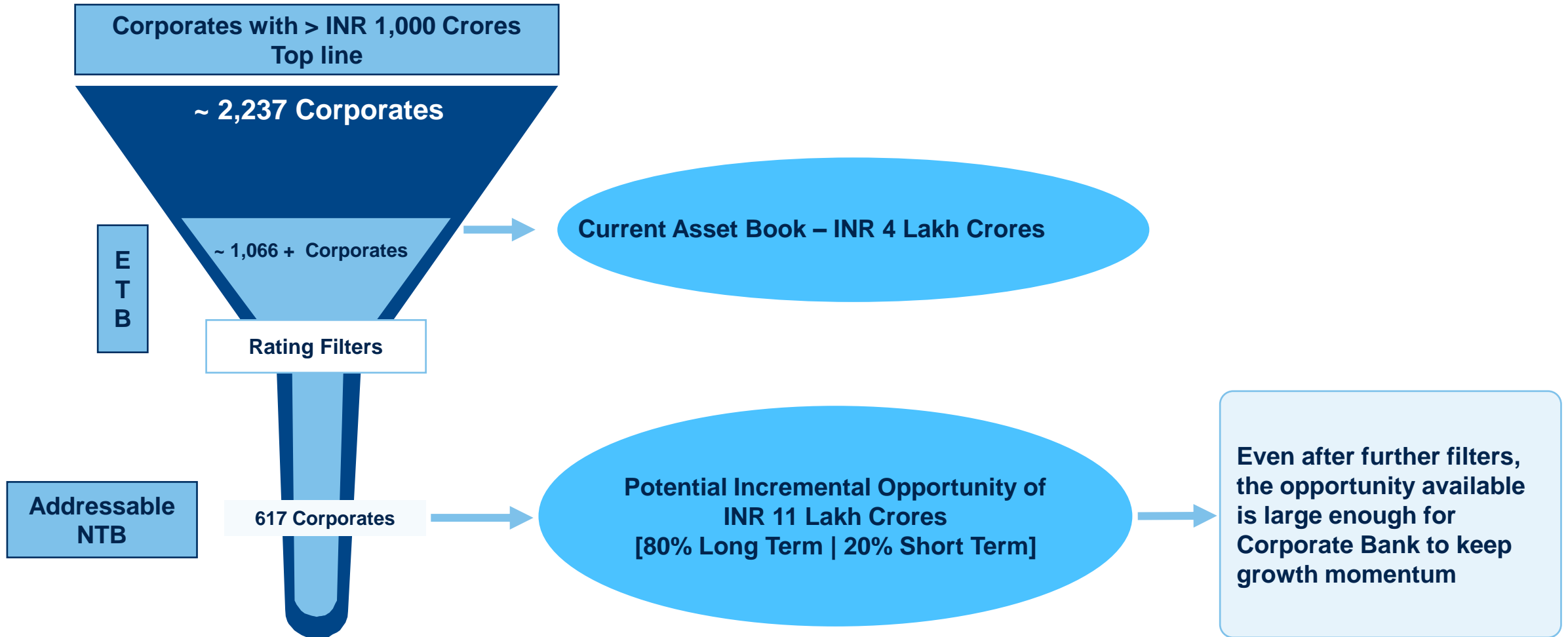


Building institutional Capabilities across product, technology, people to cater to specific needs of MNCs

Improving network, processes, network, distribution, and collaboration to be the bank of choice of MNCs at the time of entry into country

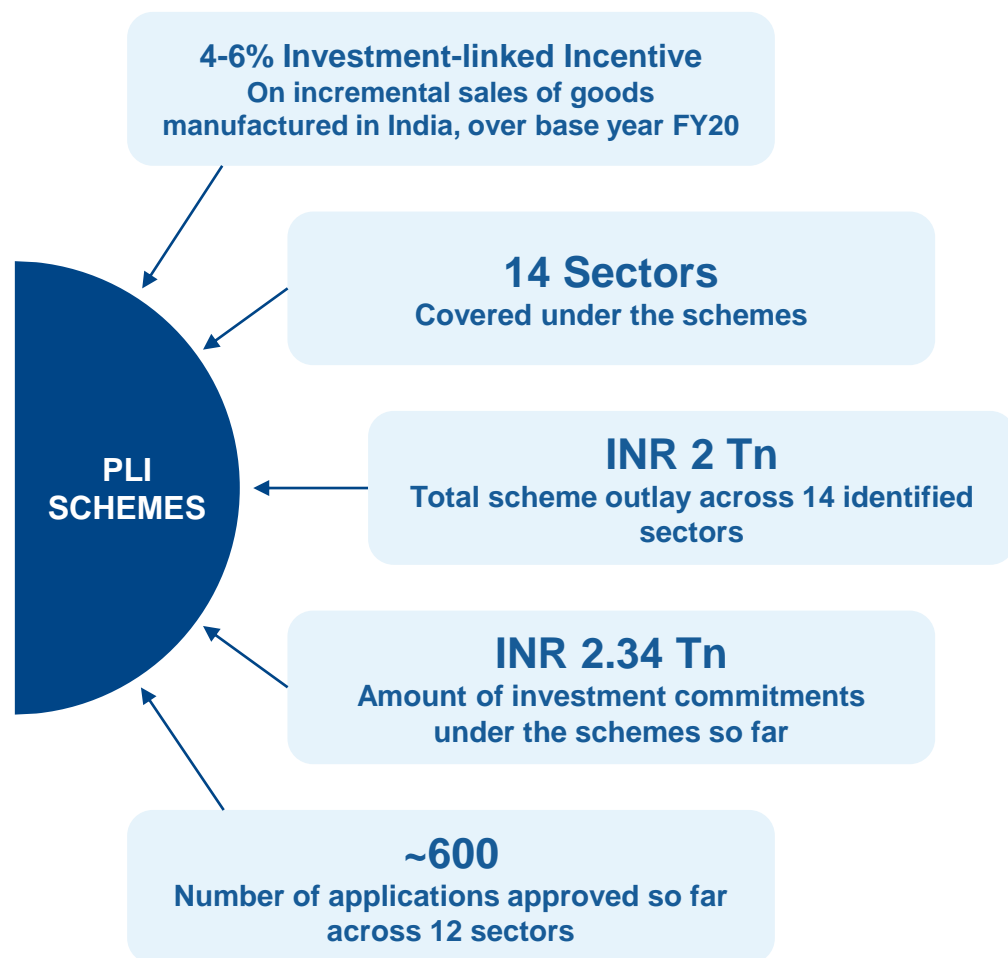
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New To Bank



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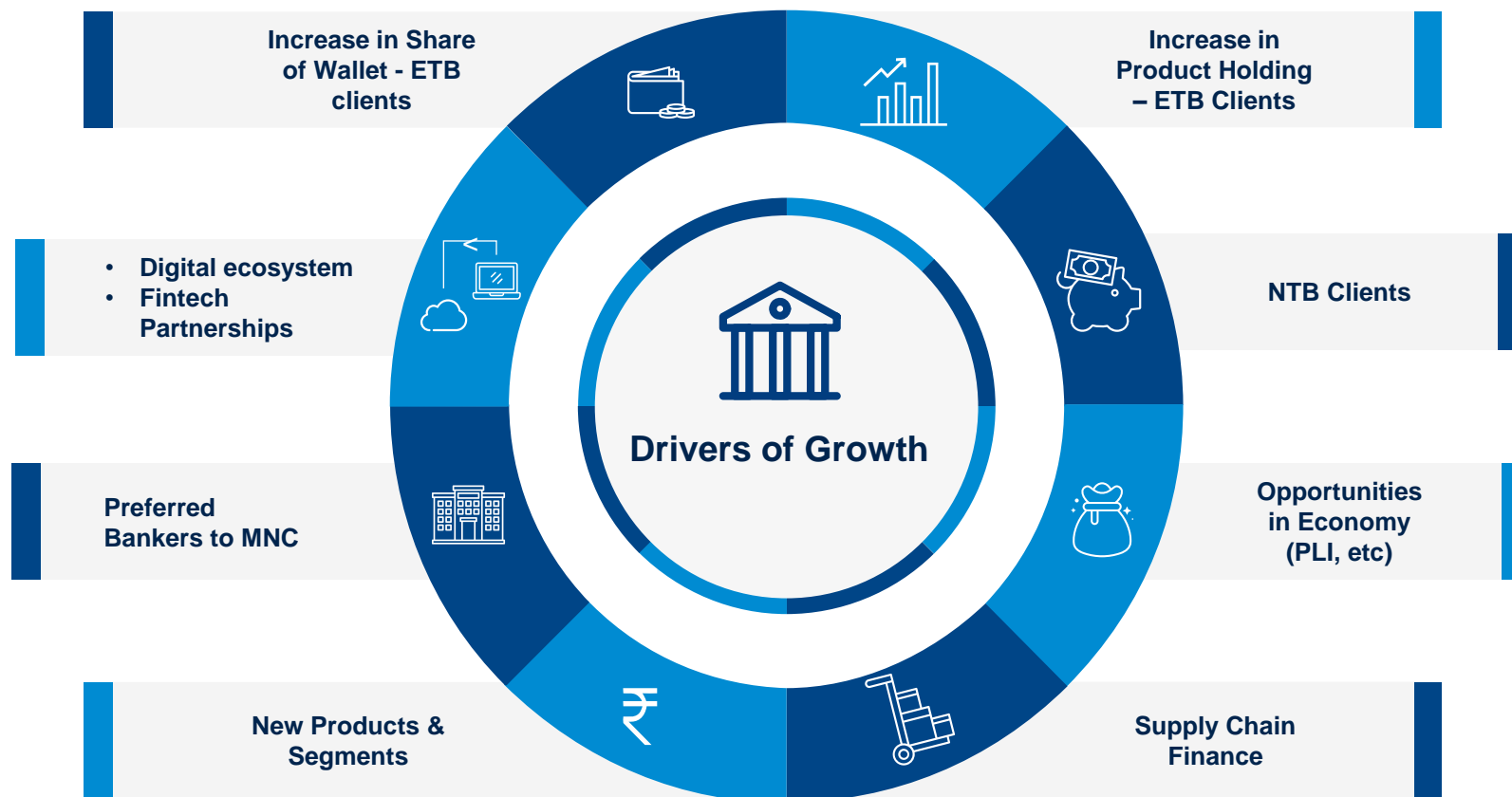
PLI Scheme



S NO	SECTOR	SCHEME OUTLAY (INR CRORE)	NO. OF APPROVED APPLICANTS
1	Key Starting Materials (KSMs), Drug Intermediates (DIs) & Active Pharmaceutical Ingredients (APIs)	6,940	49
2	Large Scale Electronics Manufacturing	40,951	36
3	Manufacturing of Medical Devices	18,420	19
4	Electronic/Technology Products	7,325	21
5	Pharmaceuticals Drugs	15,000	55
6	Telecom & Networking Products	12,195	33
7	Food Processing	10,900	149
8	White Goods	6,238	52
9	Renewable Energy (High-efficiency Solar PV Modules)	24,000	15
10	Automobiles & Auto Components	25,938	106
11	Chemicals (Advance Chemistry Cell (ACC) Batteries)	18,100	4
12	Textile Products	10,683	61
13	Specialty Steel	6,322	-
14	Aviation (Drones & Drone Components)	120	-
TOTAL		2,03,132	600

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Future Corporate Bank



Thank You