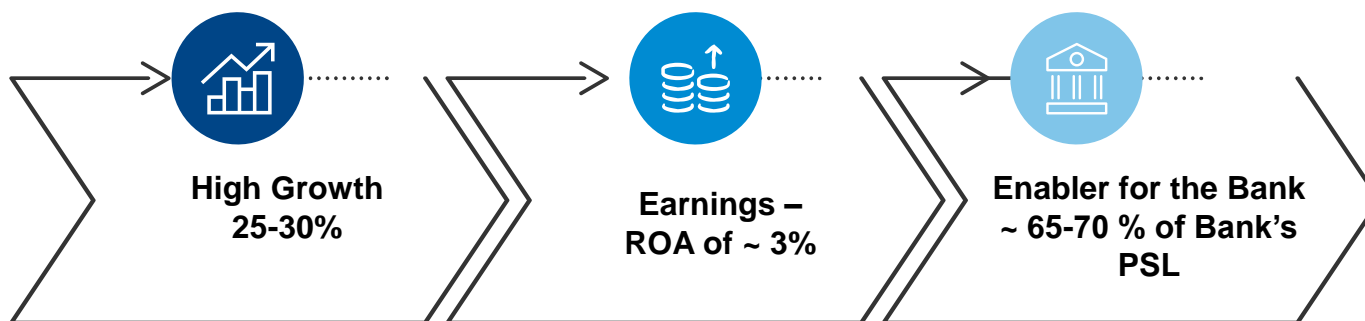
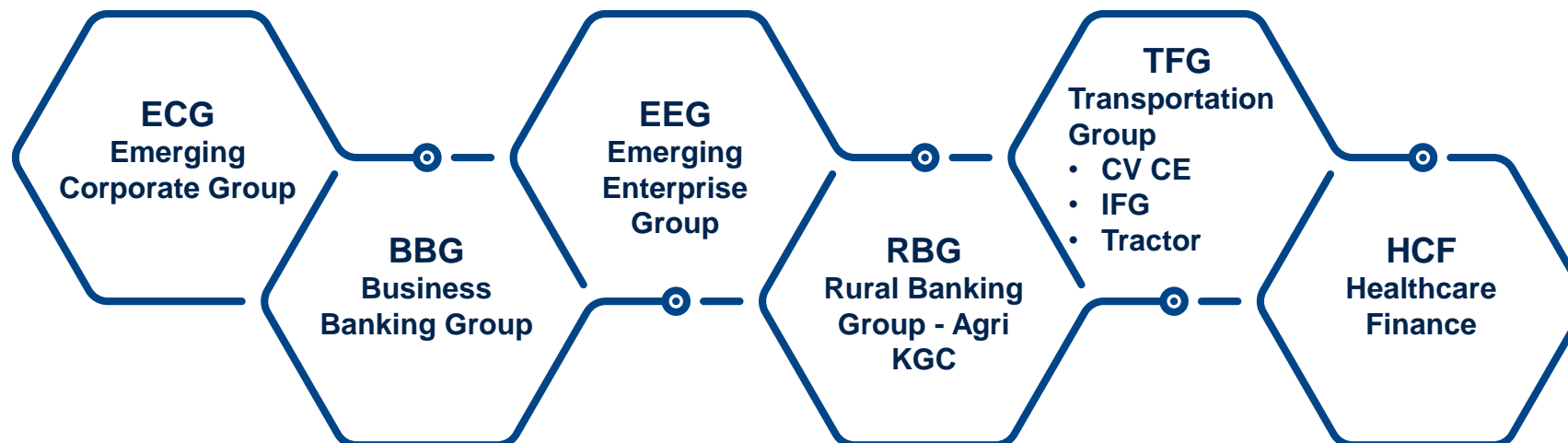




Commercial and Rural Banking

COMMERCIAL AND RURAL BANKING

Commercial and Rural Banking

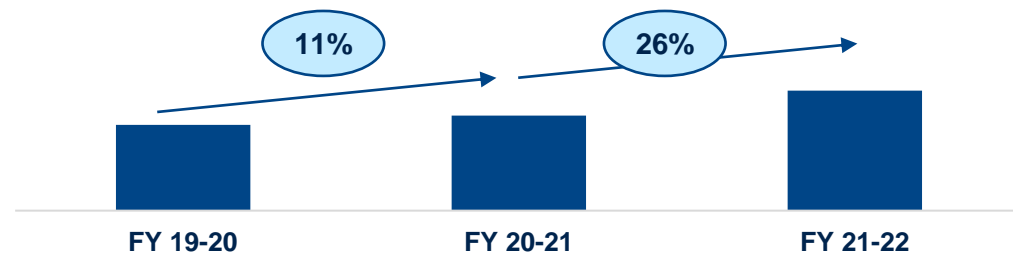


Product Suite	
Working Capital and Term Loan Assets	<ul style="list-style-type: none"> Working Capital Loans Term Loans Supply Chain Management Project Finance Export Finance
Transportation Finance Group	<ul style="list-style-type: none"> Commercial Vehicle / Equipment Finance Tractor Finance Infrastructure Finance
Agriculture Finance	<ul style="list-style-type: none"> Crop Loan / Farmer Finance - KCC Dairy / Cattle Finance
Liabilities	<ul style="list-style-type: none"> CASA Accounts Fixed Deposits Salary Accounts
Trade Finance	<ul style="list-style-type: none"> Bank Guarantee / LC's International Trade
FX Advisory	<ul style="list-style-type: none"> Trade Flows & Derivatives
Investment Banking	<ul style="list-style-type: none"> IPOs, Private Equity, VC Fund Raise, Loan Syndication Mergers & Acquisitions

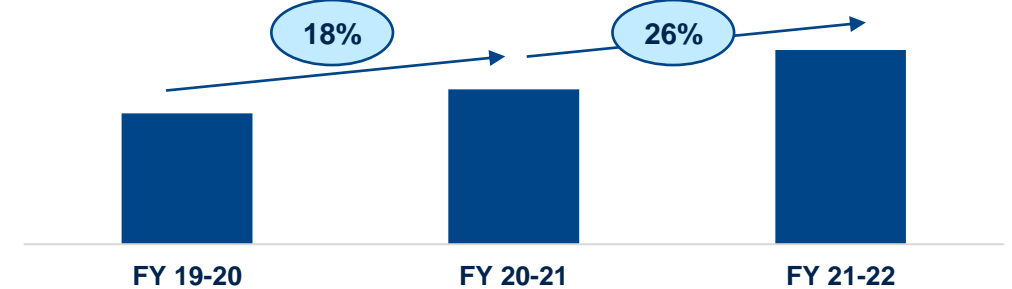
COMMERCIAL AND RURAL BANKING

CRB Performance Snapshot

Average Asset (CAGR 17%)



Revenue (CAGR 18%)



CAGR – Compounded Annual Growth Rate Last 3 years

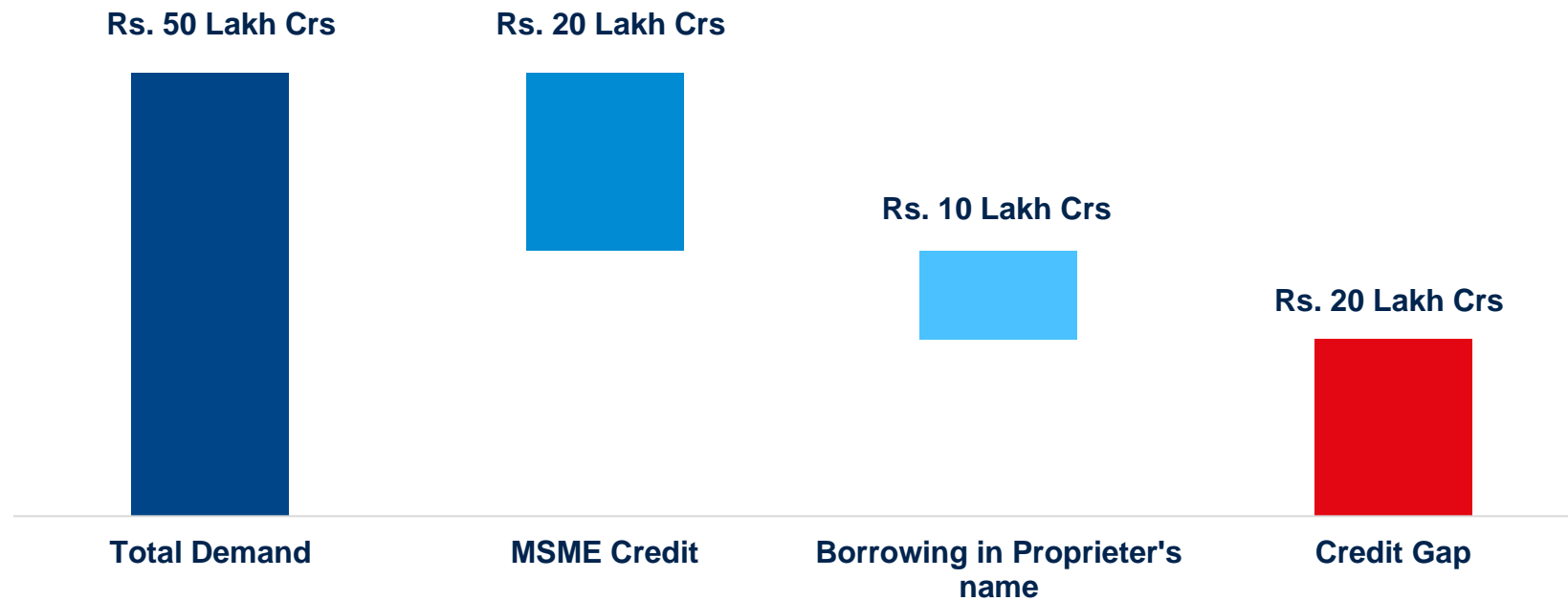
Gross NPA FY 21-22 – 1.15%
(Ex Agri)

Total Customers – 11 Lacs

MSME Market Opportunity

MSME

SME Credit in India



Source: Transunion Cibil, BCG, Jefferies

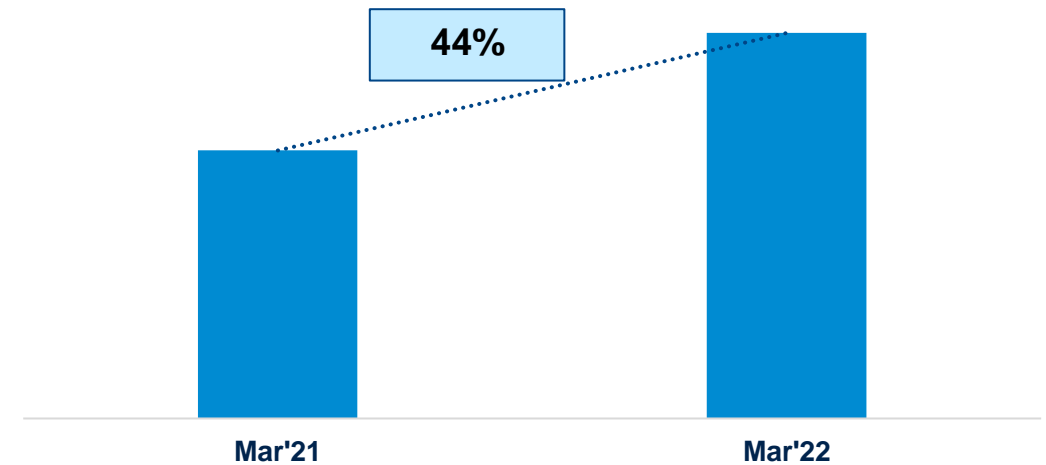
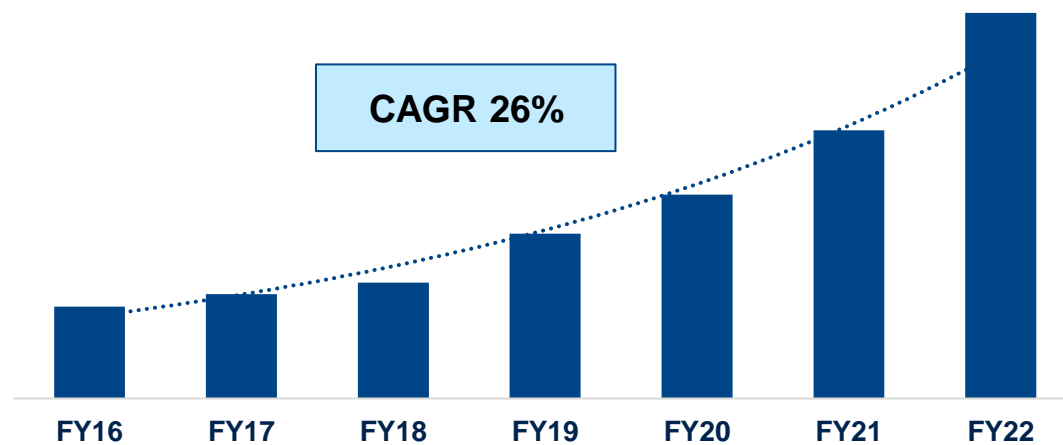
Growth of Lending to MSME Segment

MSME

All figures are in INR crore

Acceleration During Pandemic

Network Effect



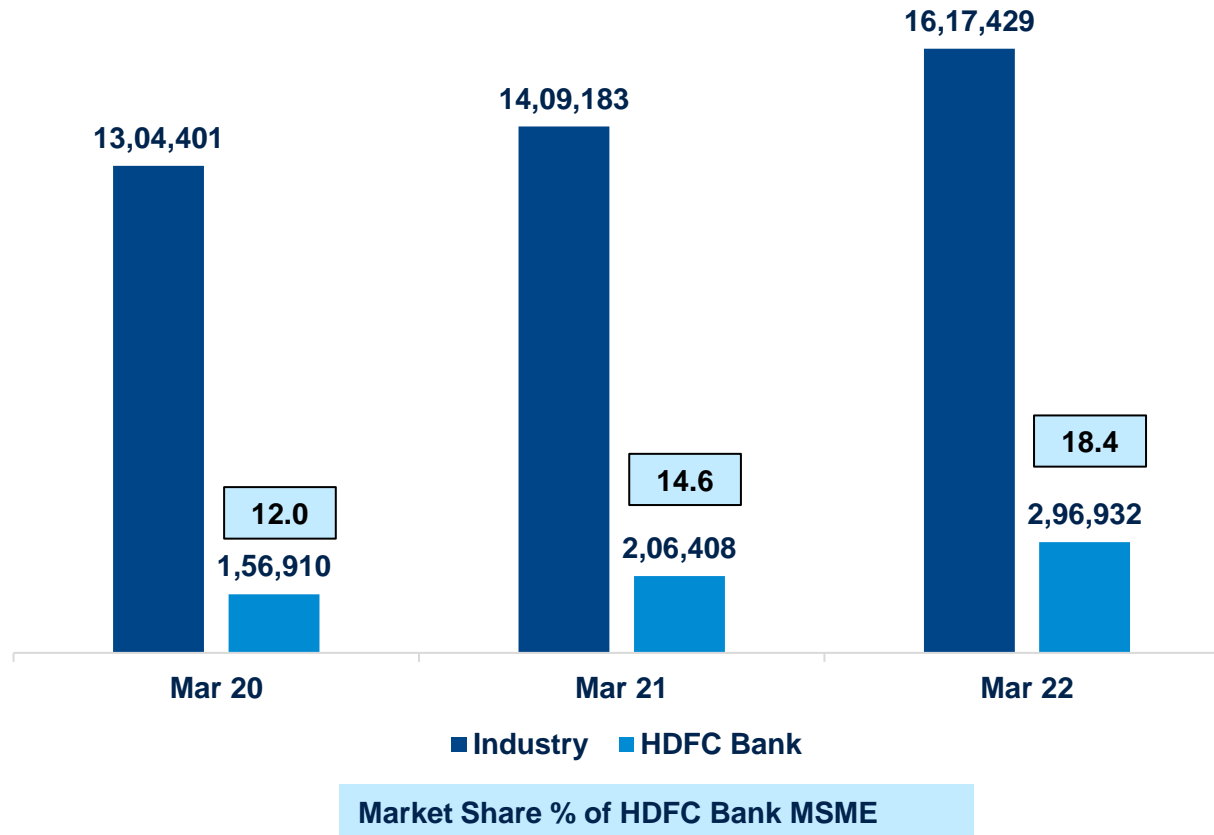
- # 1 Bank in lending to MSME segment
- Consistent growth in Market Share
- 3.3 x Portfolio growth in last 5 years

- 30 lacs accounts in MSME Segment
- One of the Lowest GNPA in MSME Segment
- Systematic approach to MSME Lending

MSME Market Share

MSME

All figures are in INR crore



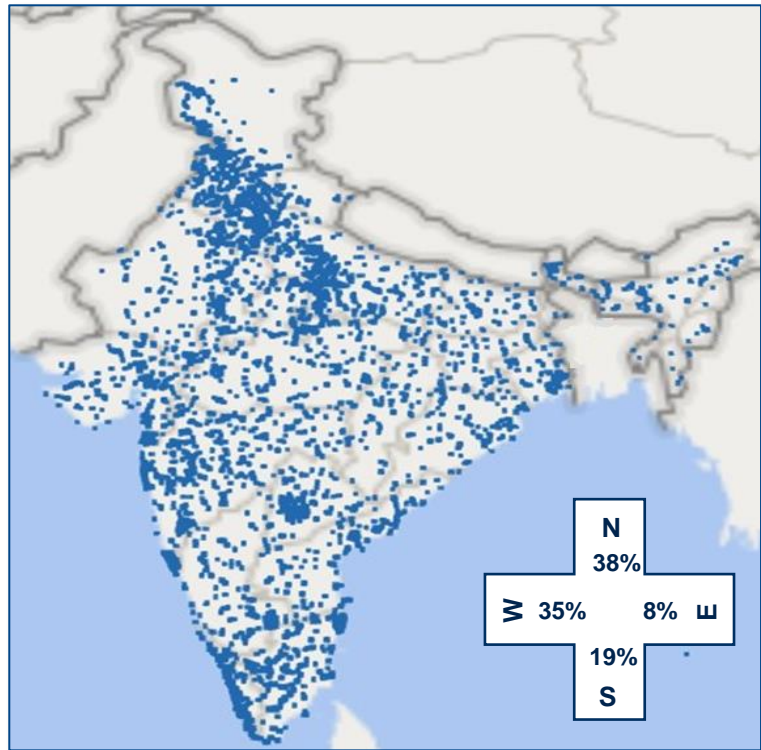
- Market Share gained from 12% to 18.4% in last two years
- YoY growth of 44% in March 22 against industry YoY growth of 15%
- 16.6% Market share in Micro and Small Segment

* Source: RBI data

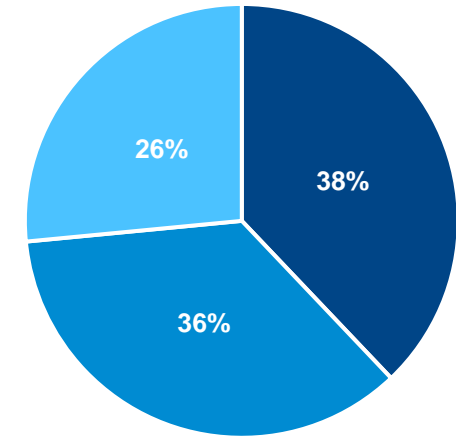
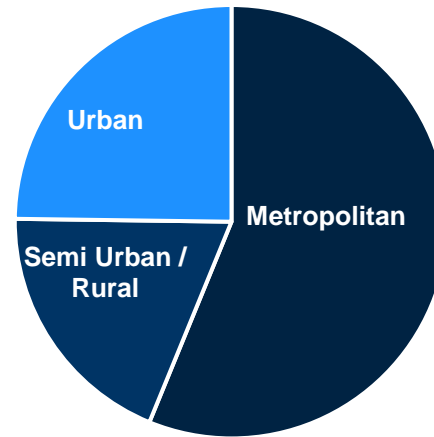
MSME Geographical Spread

MSME

Geographical Spread



Customer Base Distribution



Micro Enterprises Small Enterprises Medium Enterprises

HDFC Bank Branches

6,338

Branches with MSME customer

5,331

MSME > 25% overall advances

2,353

Wide Spread Portfolio – Growing Footprints in Semi Urban and Rural

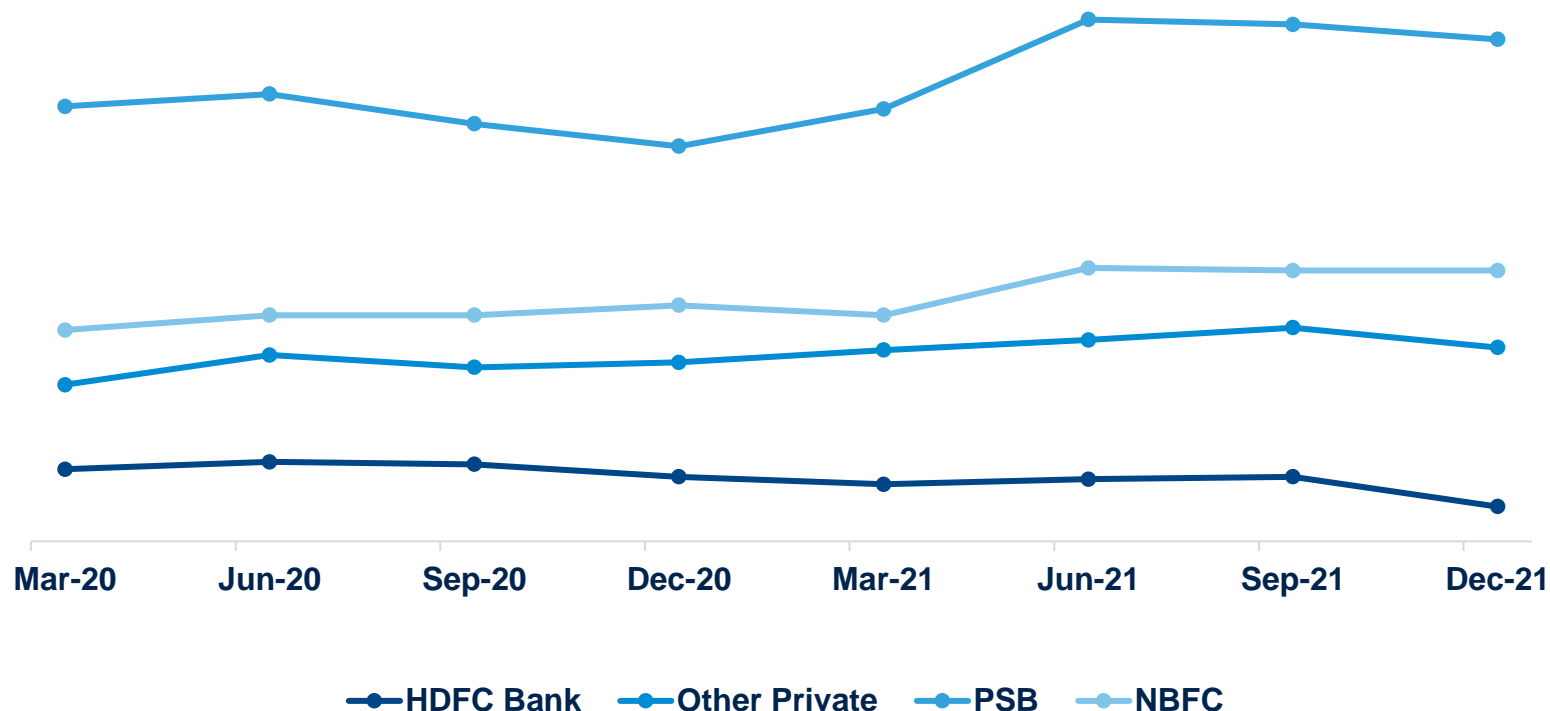
Distributed Portfolio Across Segments

Granular Portfolio with Complete Cash Flow

Industry MSME GNPA Trends

MSME

All figures are in INR crore

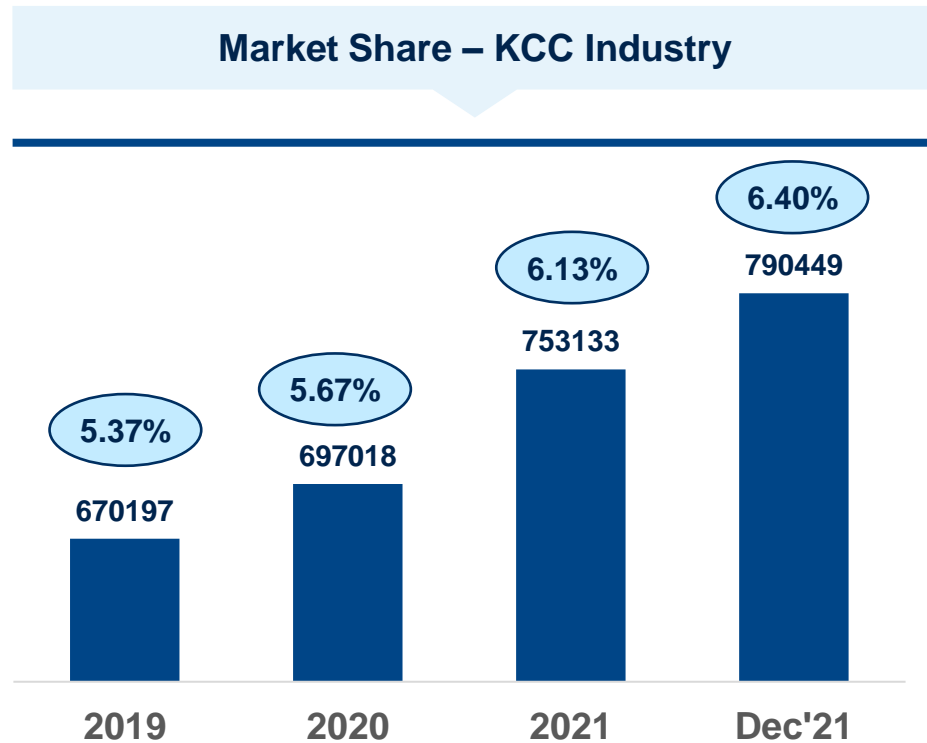


- **Well Managed GNPA**
- **Secured Portfolio with Collateral cover**
- **Structured Sourcing model with Laid down Risk Mitigants & Processes**
- **Complete relationship including promoters & family liability accounts to contain risk**

* Source: TransUnion CIBIL | Data for entities only

KCC Market Share

Rural Banking

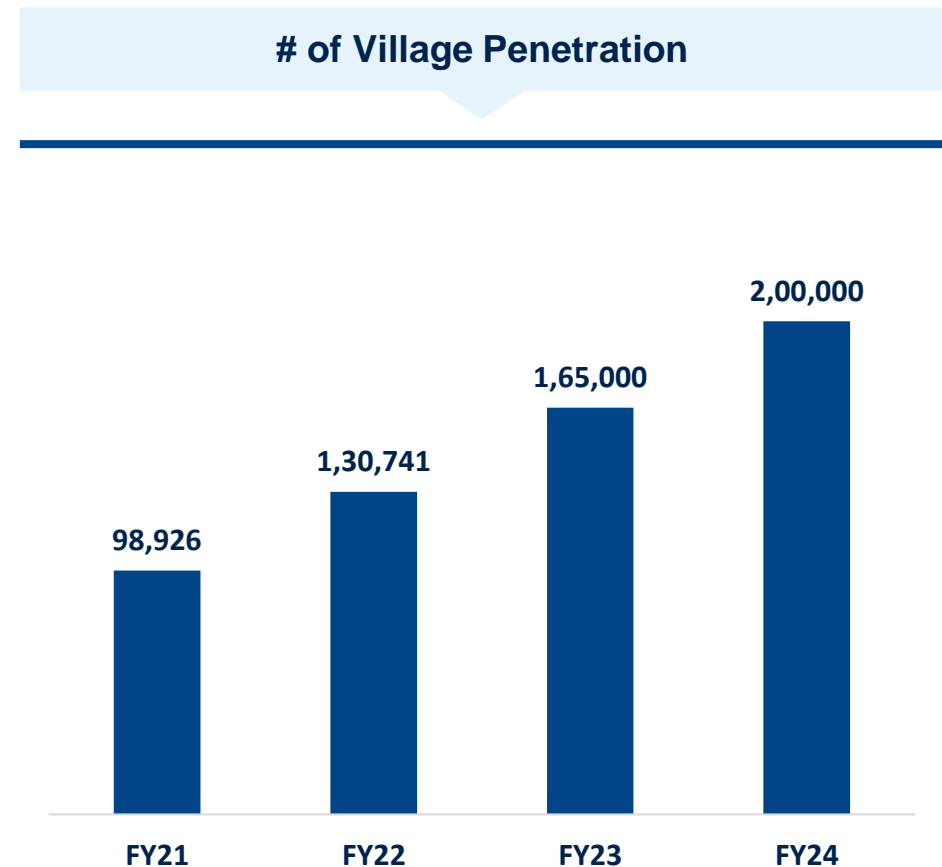
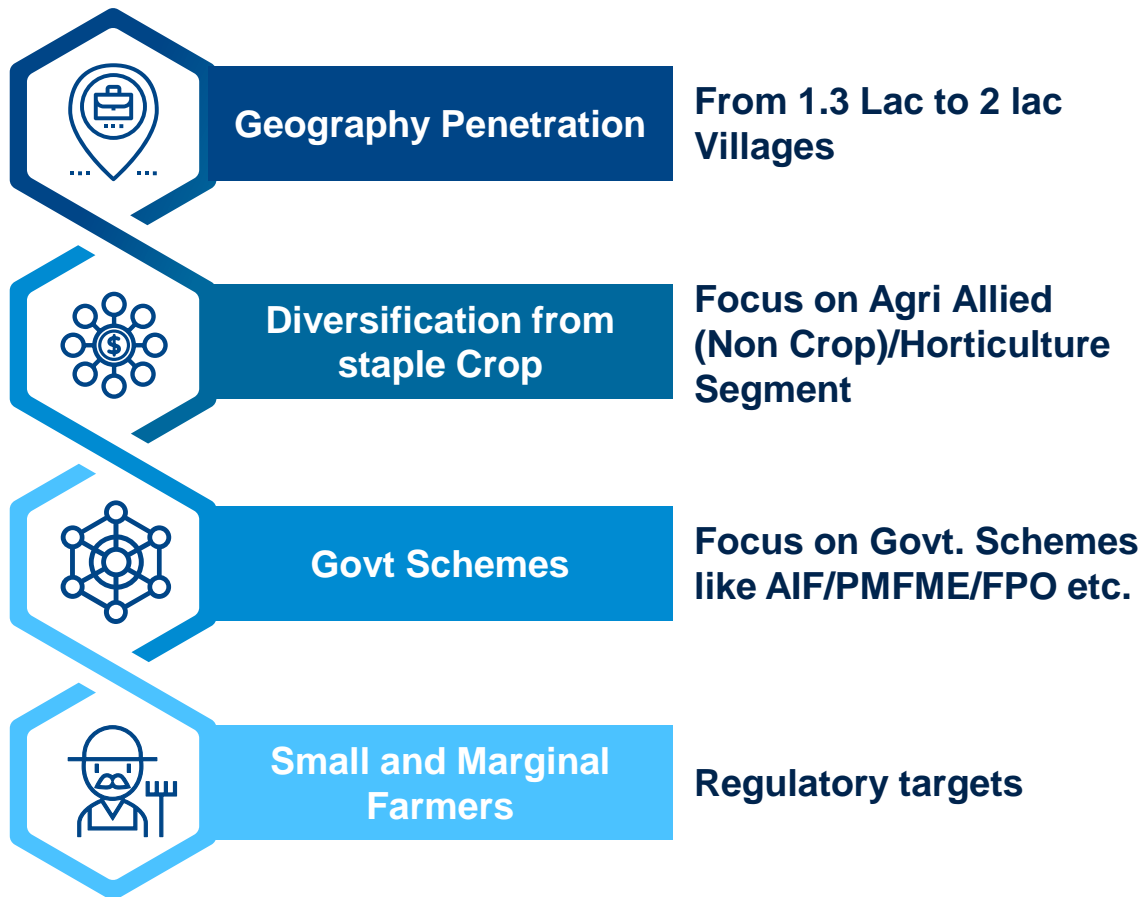


**Targeted Market Share
9% (by FY24)**

Source : RBI (FY19-FY21), CRIF HIMARK (Dec'21) figures in Rs. Cr

Village Expansion and Diversification

Rural Banking

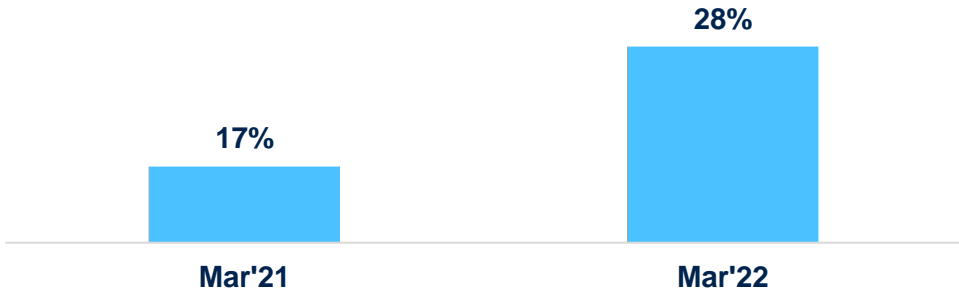


Transportation Segment Market Share

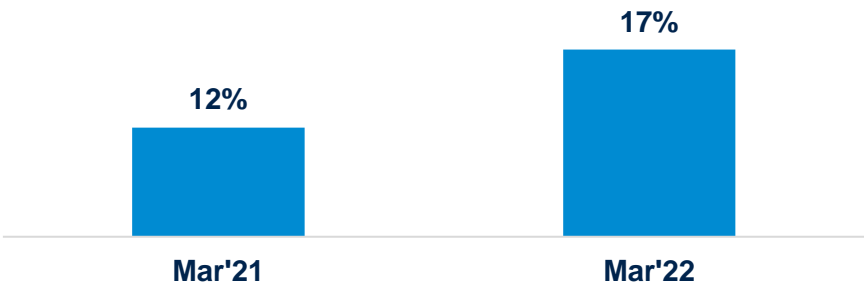
Transportation

1

HCV



CE

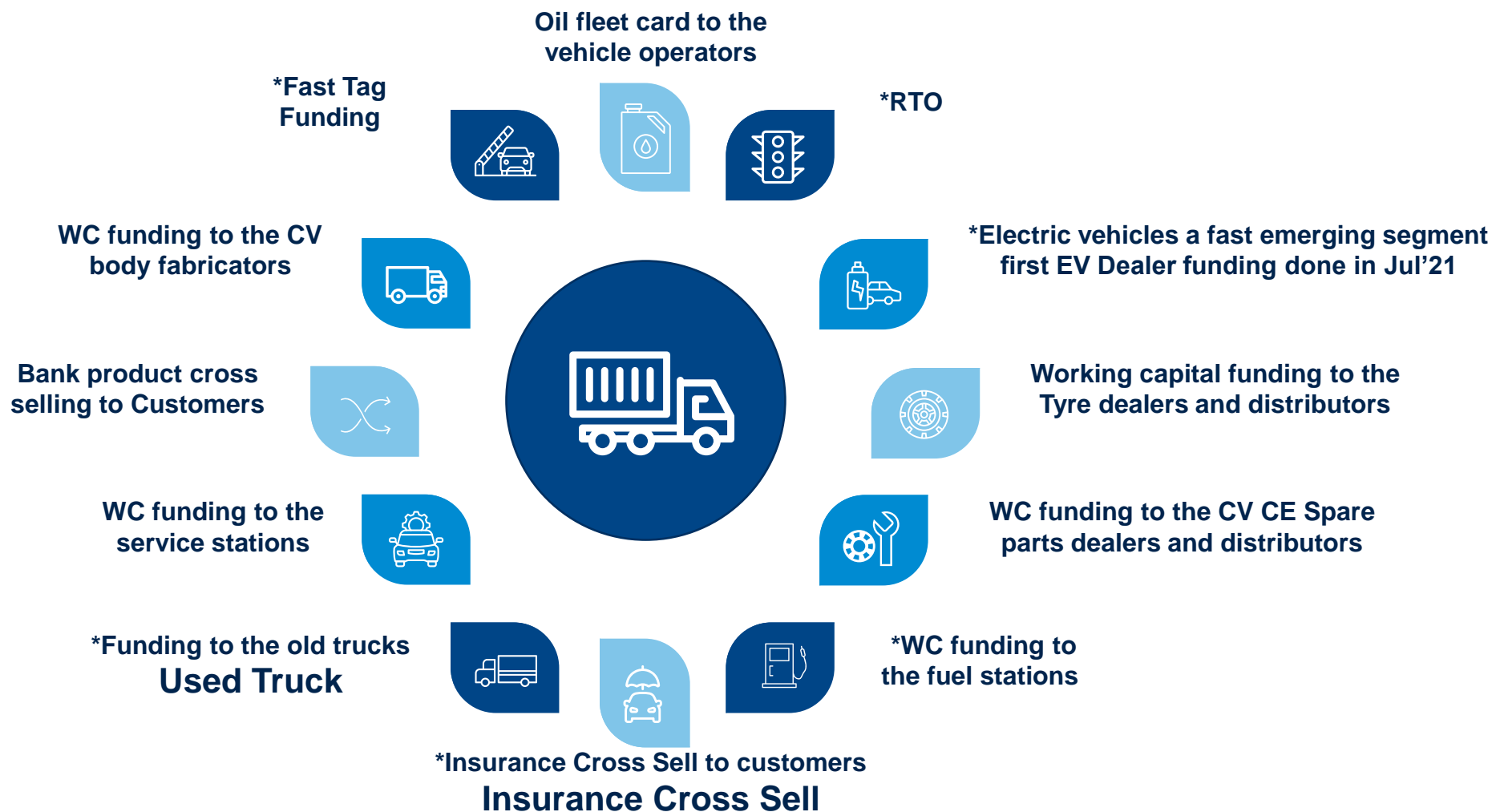


LCV/ULCV



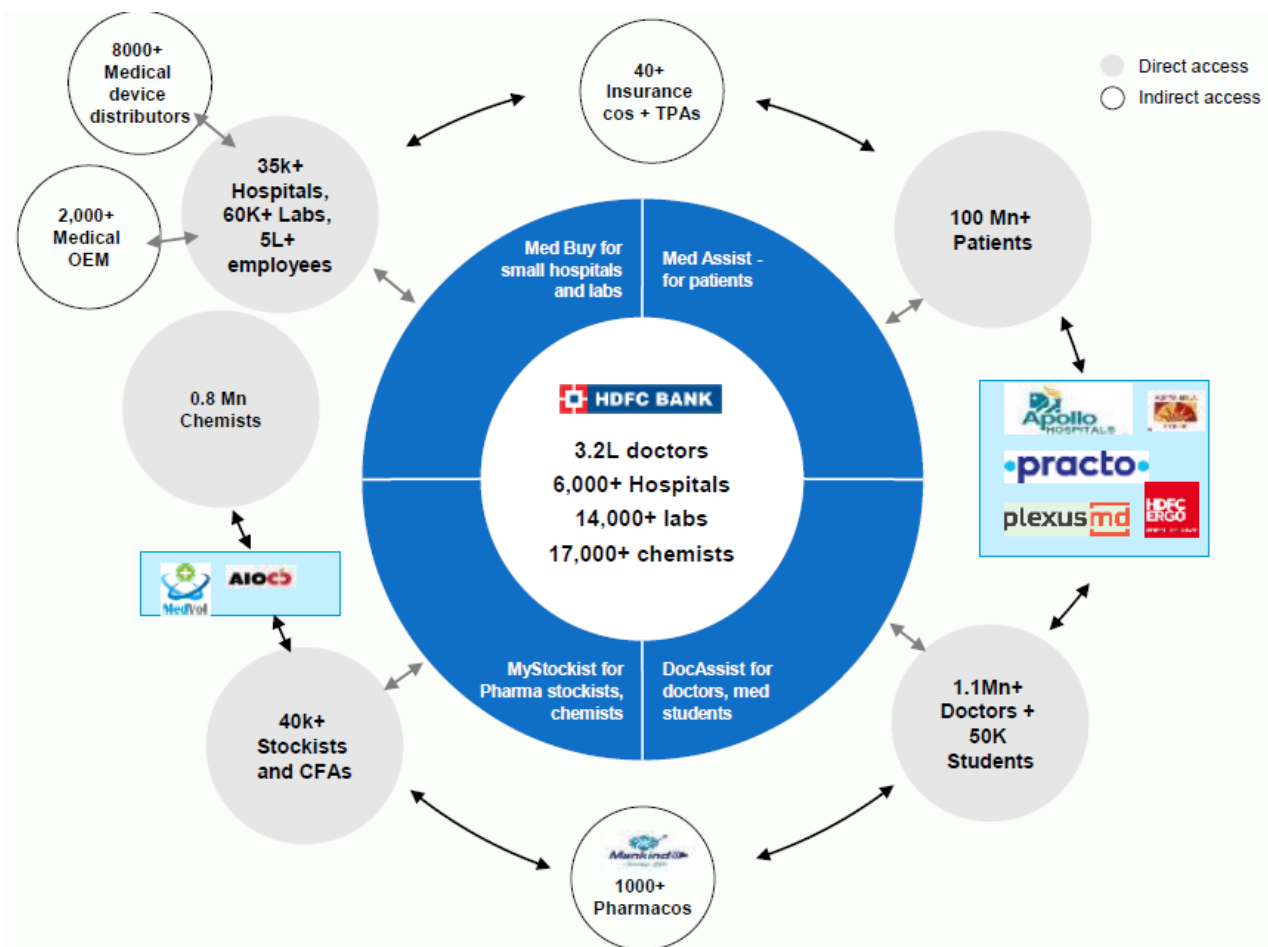
Logistics Ecosystem – Product Charter

Transportation



COMMERCIAL AND RURAL BANKING

Healthcare Ecosystem

Healthcare


Hospital Chain

- ~750 Corporate Hospital Chain
- 27k+ Nursing Homes
- 5k+ Large standalone hospitals
- 8k+ Public Hospitals
- ~250k crores Hospital revenues
- 25-30k crores claims through TPA

Doctor Ecosystem

- ~11.5 Lakh registered allopathic Doctors
- ~2.5 Lakh registered Dental Surgeon
- ~8 Lakh registered Ayush Doctors
- ~120k crores total revenue of Pvt Doctors

CRB Goals

Strategy



GROWTH + PSL + INCOME

Execution Plan

Strategy
STRATEGIES

- Geo Expansion
- Market Share Gain
- Customer Acquisition
- Govt. Sponsored Schemes
- Deeper Village Penetration
- Logistics Ecosystem
- Healthcare Ecosystem
- Rural Ecosystem
- High Cash Crop Cluster

FOCUSED CHANNELS

- Branch Leads
- Direct Sourcing
- Digital Sourcing
- VRM
- CSC

PEOPLE

- Succession Planning
- Deep Managerial Bench
- Regular Training
- Focused Productivity

ECG
BBG
EEG
RBG
TFG
HCF

COMMERCIAL AND RURAL BANKING

Geographical Expansion

Strategy


Mid Market Business # Cities

- Mar'22 – 135
- Mar'23 – 250



MSME Presence # Districts

- Mar'22 – 573
- Mar'23 – 650



KCC Business # Villages

- Mar'22 – 1.35 Lacs
- Mar'23 – 1.65 Lacs

Benefits for SME - Digital Offerings

Digital



Rise of Digitally Enabled Customer



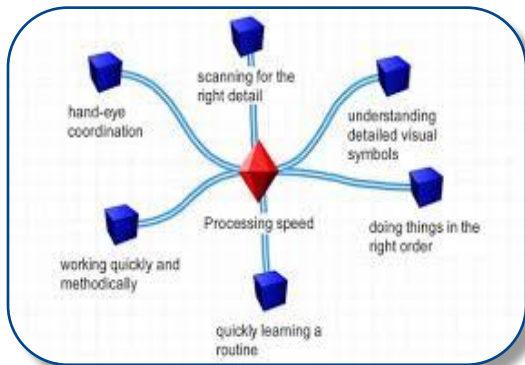
Reduction in Cash Economy



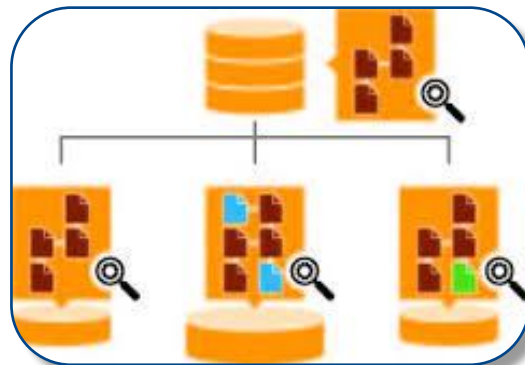
Personalisation of services and Interaction



Customer convenience to gain wallet share



Speed of processing



Analytical Edge availability



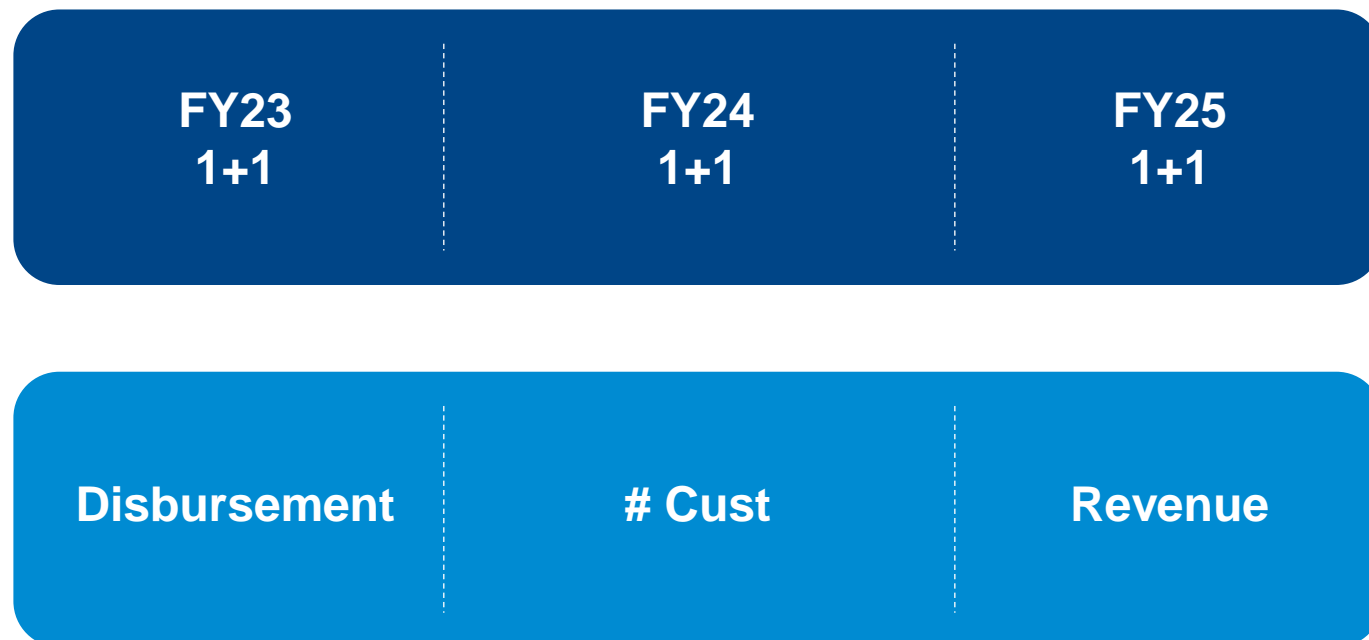
Scaling up of business with existing infrastructure



Cost Effectiveness

CRB Goals

Strategy



Thank You

Digital Transactions

Digital

EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM - DISTRICT SAMBA (UPTO 30.11.2021)

SRL	BANK NAME	SAVING ACCOUNTS			BUSINESS ACCOUNTS		
		ACCOUNTS ELIGIBLE FOR DIGITAL ONBOARDING	ACCOUNTS COVERED WITH AT LEAST ONE DIGITAL CHANNEL	%AGE OF DIGITAL COVERAGE	ACCOUNTS ELIGIBLE FOR DIGITAL ONBOARDING	ACCOUNTS COVERED WITH AT LEAST ONE DIGITAL CHANNEL	%AGE OF DIGITAL COVERAGE
1	J&K BANK	181147	163203	90%	2637	2555	97%
2	SBI	62714	61988	99%	680	660	97%
3	PNB	43582	41528	95%	430	419	97%
4	UCO BANK	3163	3123	99%	149	148	99%
5	CANARA BANK	9913	9913	100%	314	314	100%
6	HDFC	13317	13313	100%	780	778	100%
7	ICICI	6905	6575	95%	303	272	90%
8	JKGB	48933	45564	93%	569	569	100%
9	EDB	1778	1673	94%	40	33	83%
10	OTHERS	44522	42299	95%	974	861	88%
TOTAL		415974	389179	94%	6876	6609	96%

Digital Transactions

Digital

EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM - DISTRICT SRINAGAR (UPTO 30.11.2021)							
SRL	BANK NAME	SAVING ACCOUNTS			BUSINESS ACCOUNTS		
		ACCOUNTS ELIGIBLE FOR DIGITAL ONBOARDING	ACCOUNTS COVERED WITH AT LEAST ONE DIGITAL CHANNEL	%AGE OF DIGITAL COVERAGE	ACCOUNTS ELIGIBLE FOR DIGITAL ONBOARDING	ACCOUNTS COVERED WITH AT LEAST ONE DIGITAL CHANNEL	%AGE OF DIGITAL COVERAGE
1	J&K BANK	852251	607756	71%	48744	38547	79%
2	SBI	96208	71064	74%	6148	1865	30%
3	PNB	76884	57957	75%	10018	6815	68%
4	UCO BANK	14168	7700	54%	1284	950	74%
5	CANARA BANK	9968	9141	92%	281	17	6%
6	HDFC	67365	67258	100%	8210	8155	99%
7	ICICI	10890	12384	114%	1091	822	75%
8	JKGB	3888	3632	93%	120	107	89%
9	EDB	20329	18533	91%	1226	1	0%
10	OTHERS	102497	45571	44%	8114	6105	75%
TOTAL		1254448	900996	72%	85236	63384	74%

ECLGS Support

MSME

ECLGS Disbursement by HDFC Bank	#	Rs in crs
ECLGS 1	1,26,028	24,824
ECLGS 2	767	7,162
ECLGS 3	536	1,456
ECLGS 1 Extn	13,414	6,043
ECLGS 2 Extn	208	1,677
ECLGS 3 Extn	13	131
Total	1,40,966	41,293

- **Supported customers through ECLGS scheme across the Bank**
- **Regular interaction with customer for schemes and extension of timeline for ECLGS availment**
- **Ease of application and disbursement through digital mode**

Sales Process & Growth Strategy - MSME

Strategy

