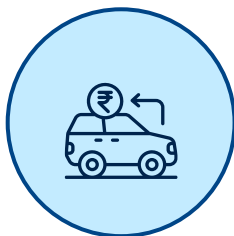




Retail Assets

Index



Xpress Digital Car Loans: Industry First Digital End to End Car Loan Disbursal



Retail Asset Trends

- Fundamental Tenets of Growth
- Growth Drivers



Digital Landscape



Xpress Digital Car Loans

Industry First Digital End to End Car Loan Disbursal

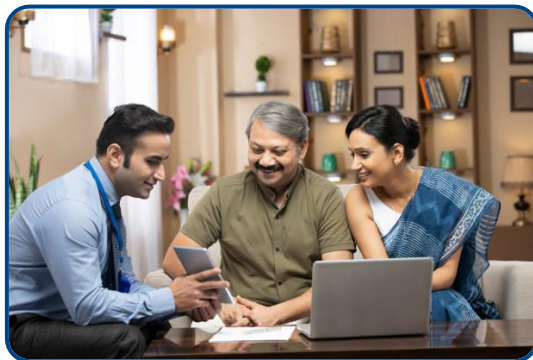
Retail Assets

What does HDFC Bank's new Digital Car Loan experience promise to deliver...



Objective

- While **90% car** buying journeys begin online, less than **2%** are end to end digital at the dealership, at the industry level.
- **HDFC Bank** aims to begin with **20% - 30% E2E digital disbursement** for both Existing to bank as well as **New to Bank Customers**



End to end Digital Lending Journey from Present Paper based loans, catering to New to the Bank Customers also.



Seamless Loans across geographies. Expanding Our reach to Semi Urban & Rural markets for deeper penetration.



Available online (24 X 7) Anytime Anywhere Car Loans with Seamless connectivity to Multiple Platforms ¹

Retail Assets

Major Assumptions while identifying and understanding needs of the customer



90% of all car buying Journeys begin online
We aspire to begin with 20% - 30% Digital Disbursement End to End



50%+ of incremental sales growth likely to come from Semi Urban/Rural
Strengthening our reach to cater deeper geographies



40%+ Annual Auto credit products growth in Semi Urban and Rural
To provide seamless integrated Digital Solution for New to the Bank Customers

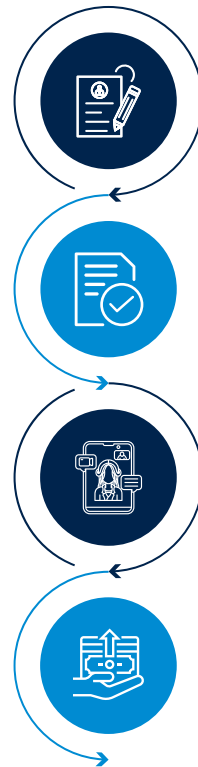
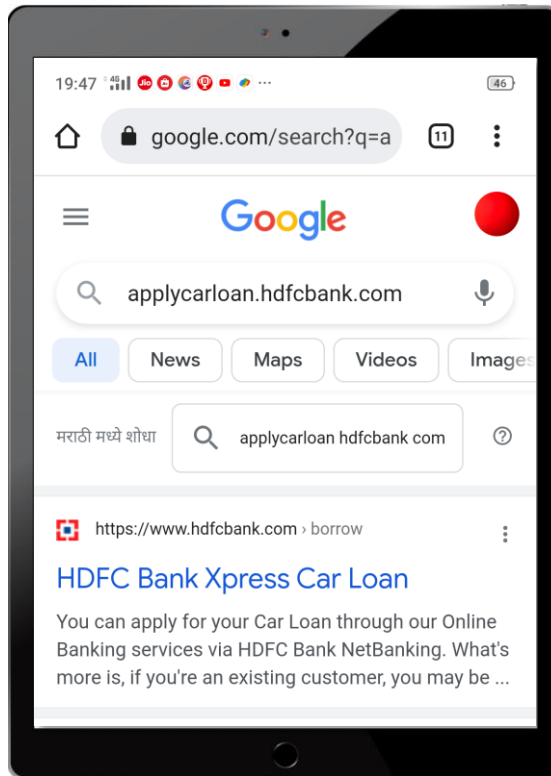


80%+ OEM's building dedicated channels for sales in Semi Urban & Rural India
Leverage on OEM's expansion especially in Semi Urban & Rural India

Xpress Digital Car Loan - Online Journey Process

HDFC Bank offers an industry first end to end New Car digital journey Available For Existing & New to the Bank Customers. Expecting A New Wave

24/7 Open



Application

3-5 steps based offer generation

Sanction

Instant approval Generate sanction letter

KYC

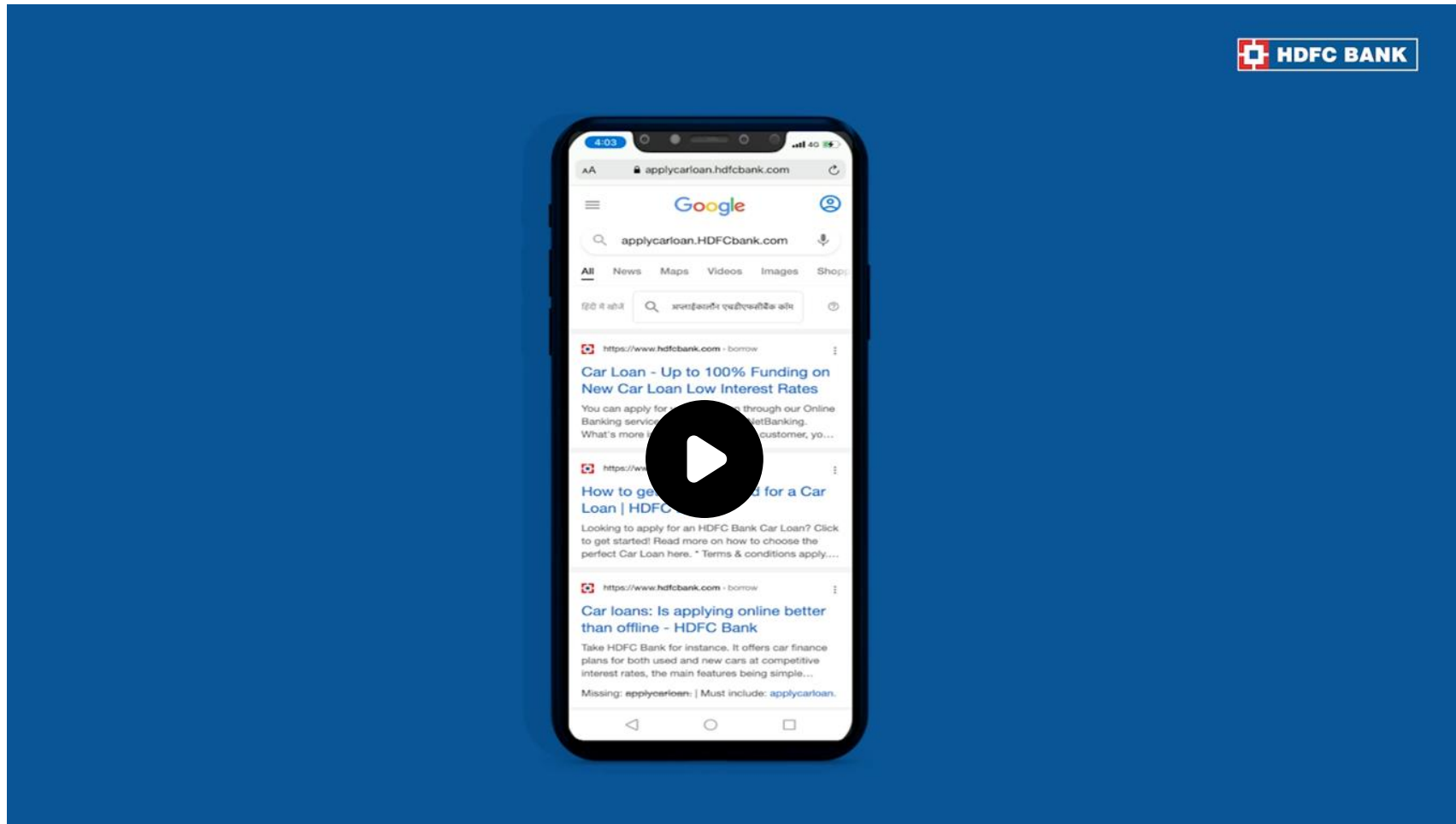
EKYC Video KYC

Disbursal

Disbursement in ~30 mins



Xpress Digital Car Loan - Online Journey Process



Channel Partners Speak...



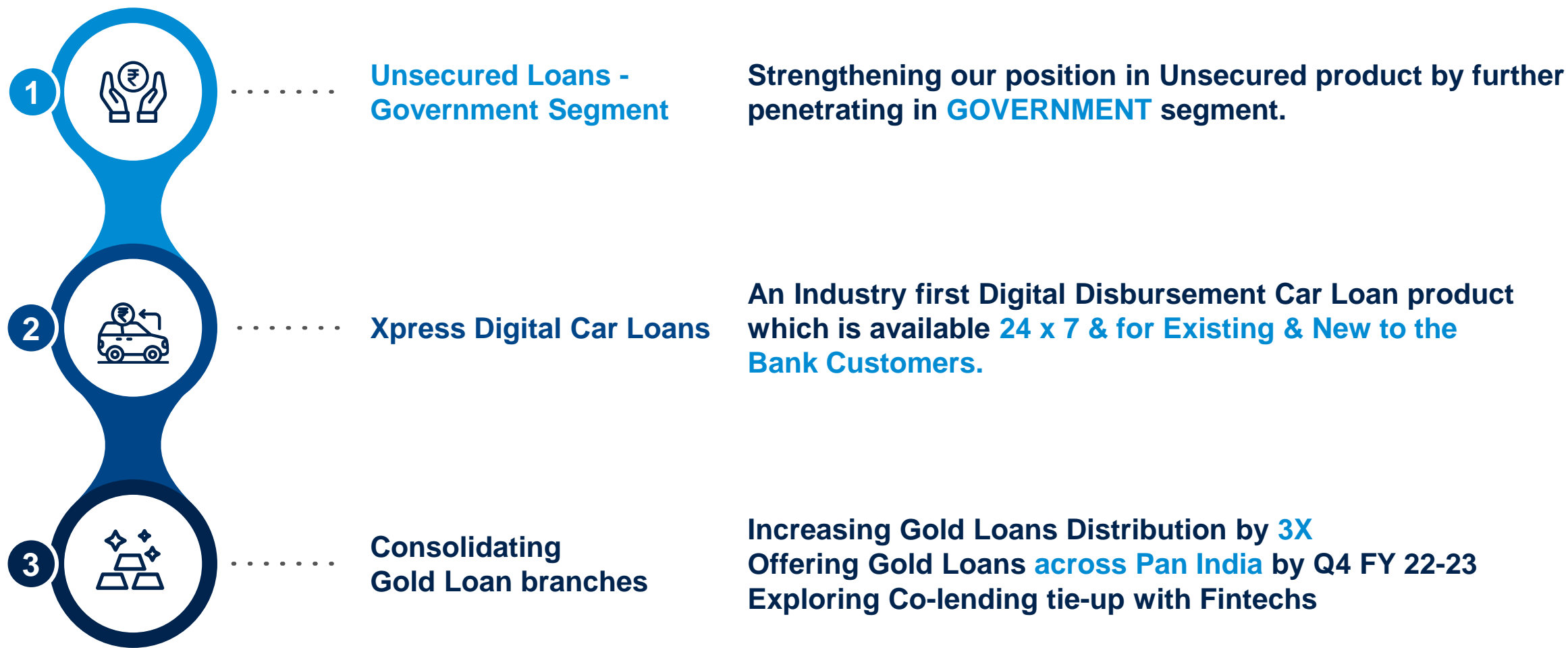


Retail Assets – HDFC Bank

Retail Assets – Fundamental Tenets of Growth



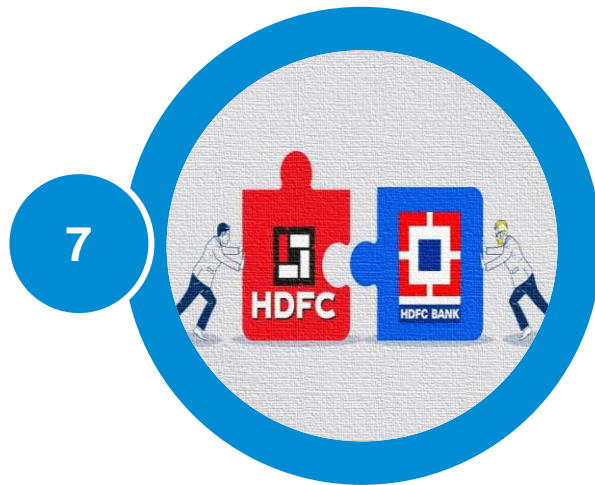
Retail Assets: Specific Strategic Growth Levers



Retail Assets: Specific Strategic Growth Levers (Continued...)



Retail Assets: Specific Strategic Growth Levers (Continued...)



Merger Approvals Awaited

- **Aggressive plans in place to grow Bank's Home loans portfolio across all Customer segments i.e.**
 - **Corporate Salary Account Holders,**
 - **Government Segment,**
 - **Enhancing Channel distribution etc**
- **Boosting our analytics skillsets on Home Loan sourcing similar to our other Retail Asset products.**
- **Expect Enhanced Momentum post integration.**
- **Digitized Loan origination for frontend for Loan against property.**
- **Geared up to deliver CONSISTENT ROBUST Growth for Next 3 Years with fine balance of Pricing and Portfolio Quality**

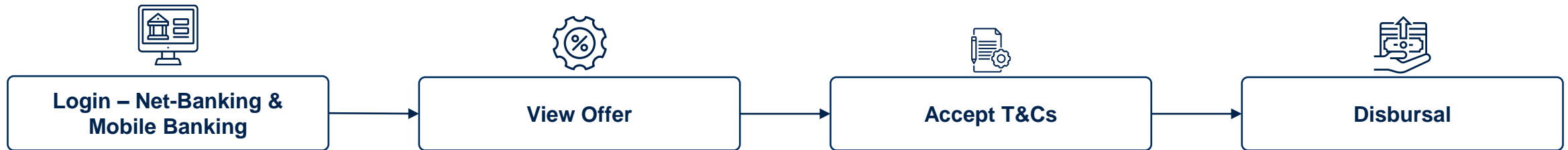


Digital Landscape

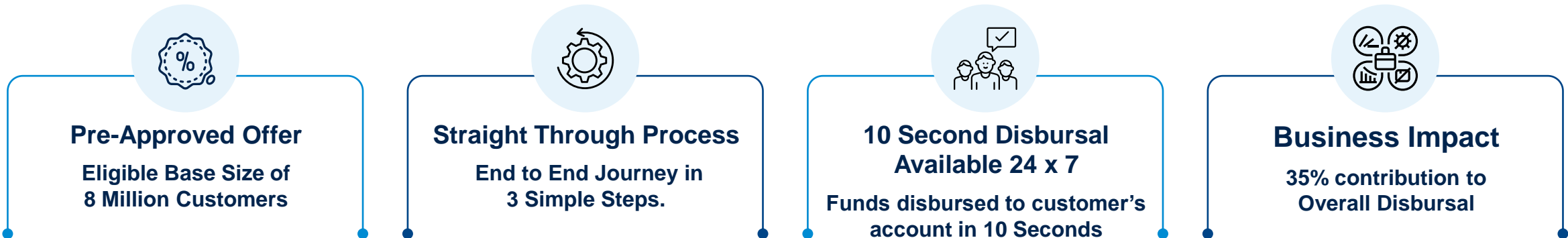
10 Sec Unsecured Loan

Get Money instantly- Anytime! Anywhere! With HDFC Bank's 10 Sec Loans

24/7 Open



2.7 Million loans since 2015



Basis volume in FY 2021-22

Digital Loans Against Shares

2X

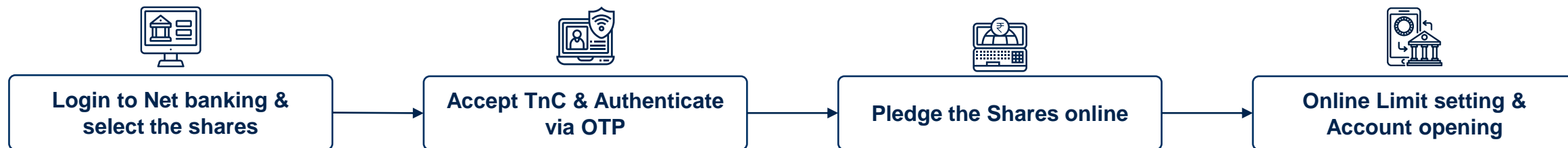
Growth in first year of launch (FY 17-18)

3X

Growth in FY 21-22 as compared to FY 16-17

81%

Cases processed digitally



Get Money instantly- Anywhere! With Digital Loan Against Shares



Online and Instant processing of Loan



Available for both depositories ie. NSDL & CDSL



No documentation required

Basis volume in FY 2021-22

Digital Loans against Mutual Funds

4X

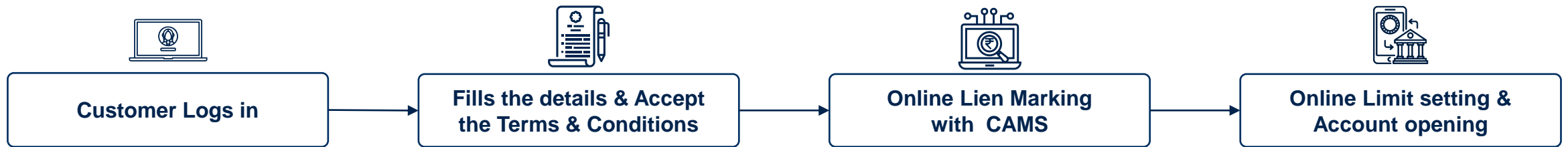
Growth in first year of launch (FY 18-19)

7X

Growth in FY 21-22 as compared to FY 17-18

90%

Cases Processed digitally



Get Money instantly- Anywhere! With Digital Loan Against Mutual Funds



Online and Instant Loans Limit Set-Up



Loan up to INR 10 mn



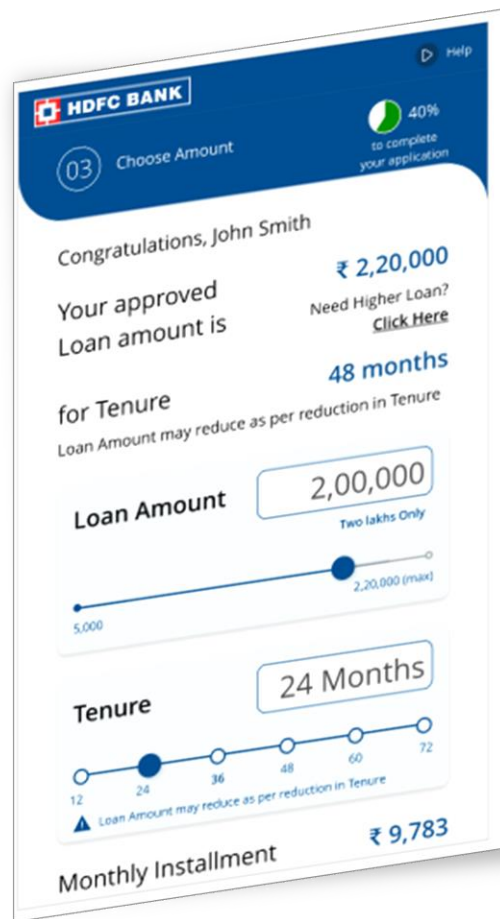
No documentation required



Customer Centric Experience

Basis volume in FY 2021-22

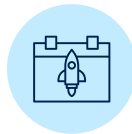
Unsecured Loans – Digital End to End New to Bank Journey



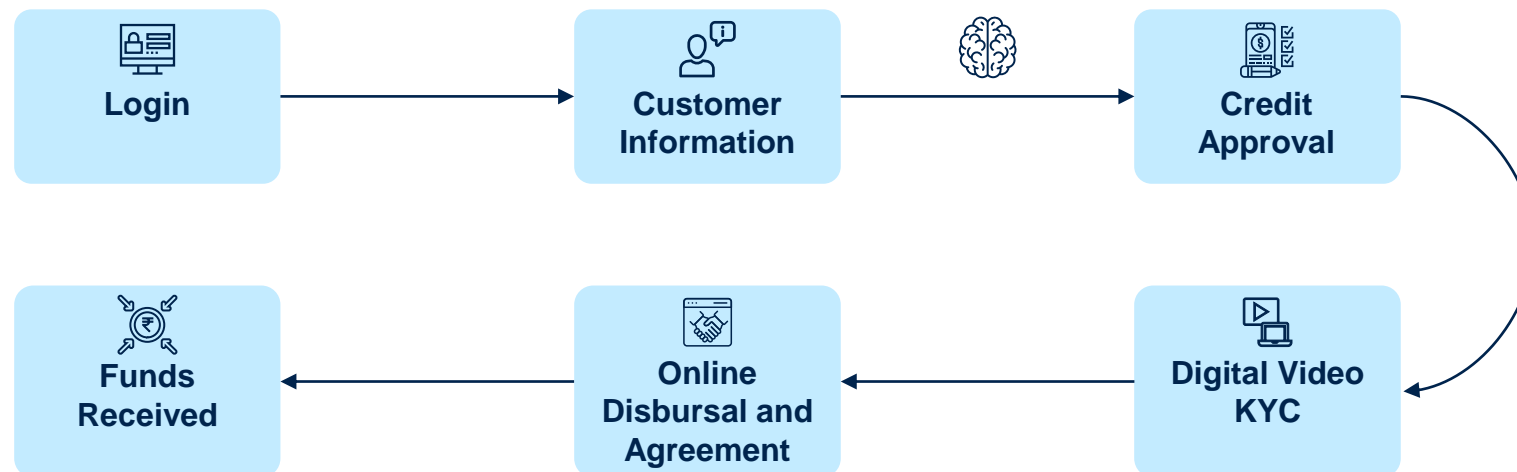
New to Bank Customers will now receive Algorithmic -based Credit Approval



No physical documents required - End to End Digital Experience



Launch Date - Q3 FY22-23



Thank You