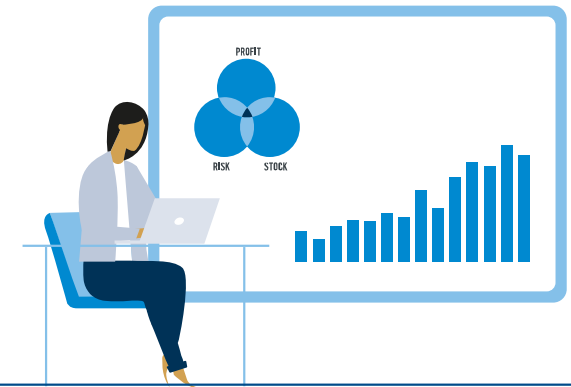


HDFC Bank Day 2023

Buy Side

October 30, 2023



India provides opportunities

Execution key to capture growth; risk management in place to efficiently deliver returns

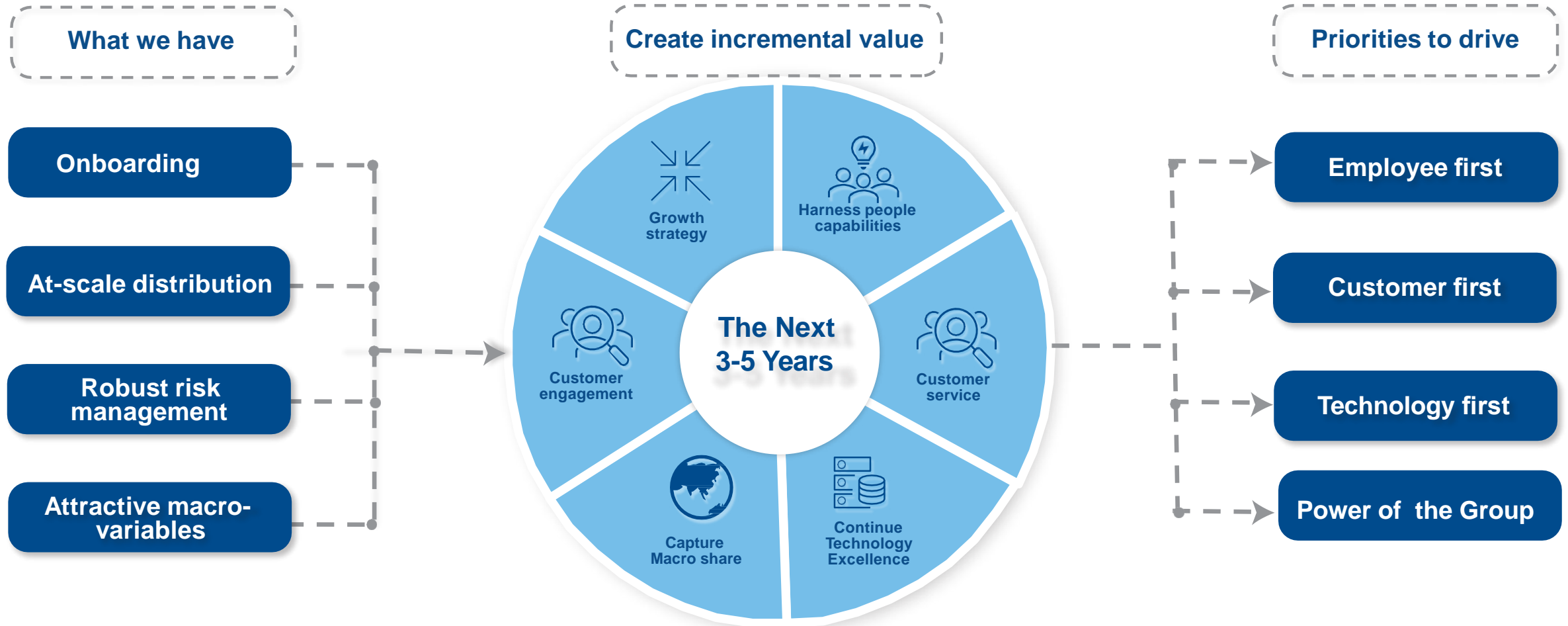
- Credit – under-served and under-penetrated
- Demographic advantage
 - over 50% population in the under 35 years age bracket
- GDP per capita picking-up – increasing affordability
 - US\$ 9,073 (PPP) in 2023 (1.7x from 10 years ago)
- Growing demand for consumer and financial products

Leadership team

Well poised for capturing growth opportunities

- Organisation structure renewed effective 1st Oct'23
- Leadership rotations every 3 to 5 years – provides resiliency in management
- Leadership depth – many levels below the senior leadership

What we have – positioned to consistently create value



Employee – Customer – Technology

Employees

- ~200K empowered personnel
- Culture Elevation; fostering positive, respectful and a good working environment
- KPI for managers – nurturing, caring and hand-holding their teams
- Employee engagement score 83

Customers

- 91 million customers – Sep'23; customers are the focal point and customer service our obsession
- Net Promoter Score* of 54 (vis-à-vis 4-peer average of 45)
- 3 million unique customers of eHDFC seamlessly merged – unified view of relationship made available

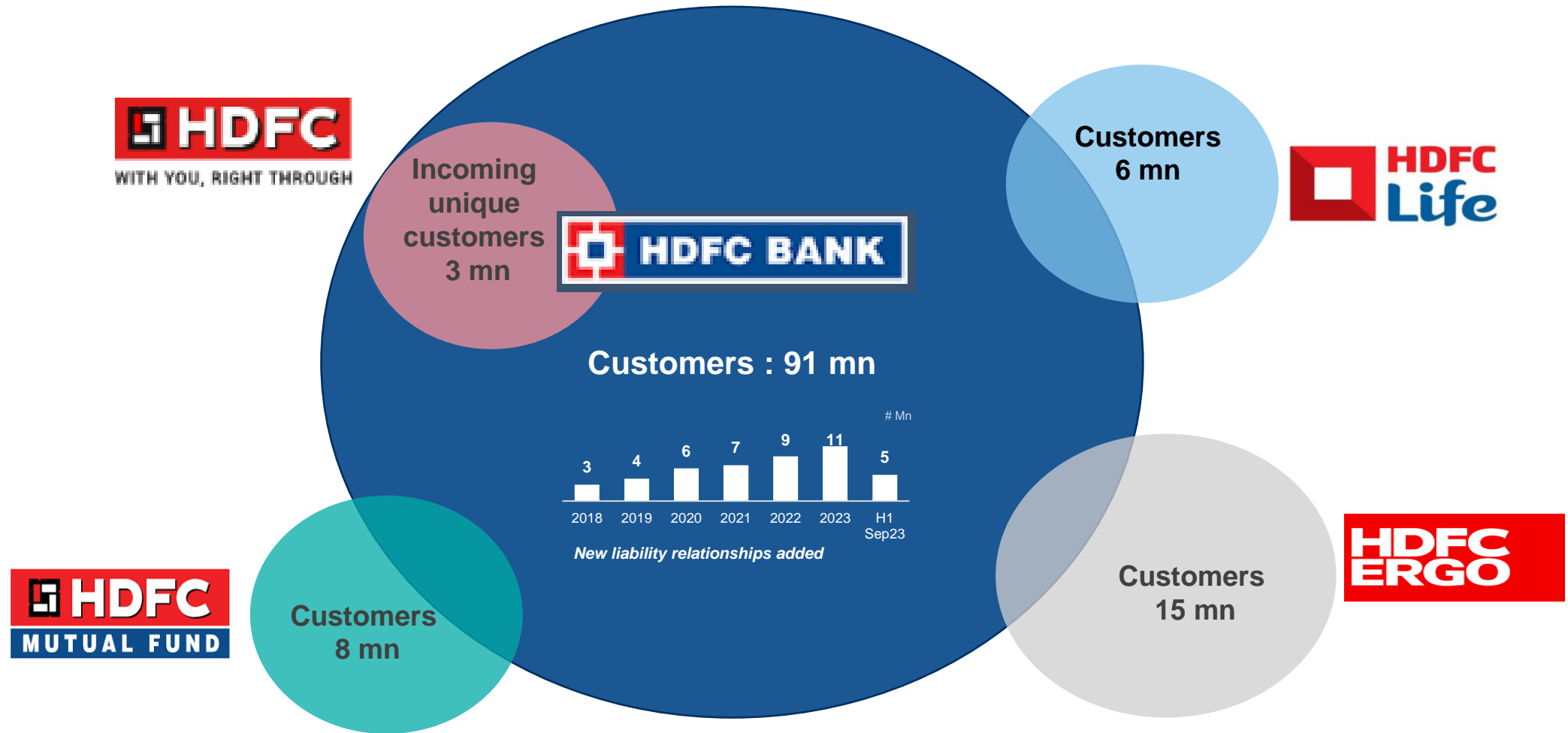
Technology

- Technology investments driving growth and efficiencies
- 60+ million customers engage through digital channels per month
- Digital orchestration for bundled offerings progressing for launch
- Intuitive and user-friendly cloud native journeys to make the Bank ready for the next 100 million customers

These will lead to sustainability of our growth

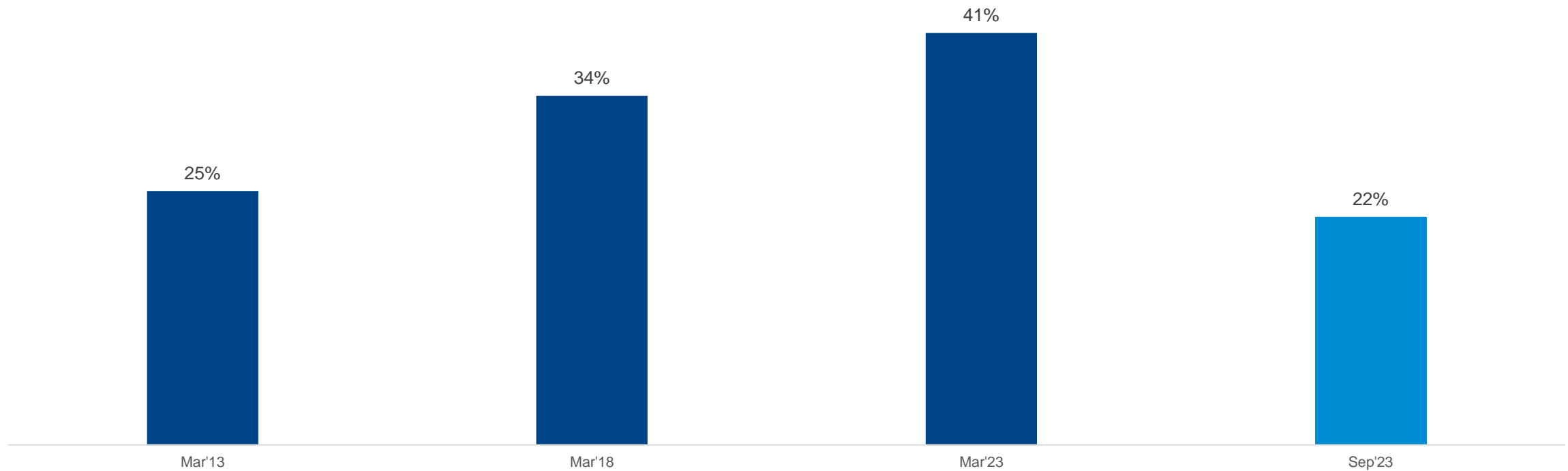
Group customer experience, avenue to deepen relationship

Group companies to provide synergistic benefits and avenue for future growth



Merger creating runway for growth in unsecured lending

% mix of personal loans and payment products in retail



To summarise – outcome of driving our priorities

- Granular and sustainable retail funding
- Healthy mix of low-cost funds
- Asset mix shift towards retail
- Greater mobilisation through internal channels
- Credit deployment – in quality assets
- Home loans – step-up in activation of distribution network, partner channels and penetration into customer base
- Launch of digital orchestration for bundled offerings

THANK YOU