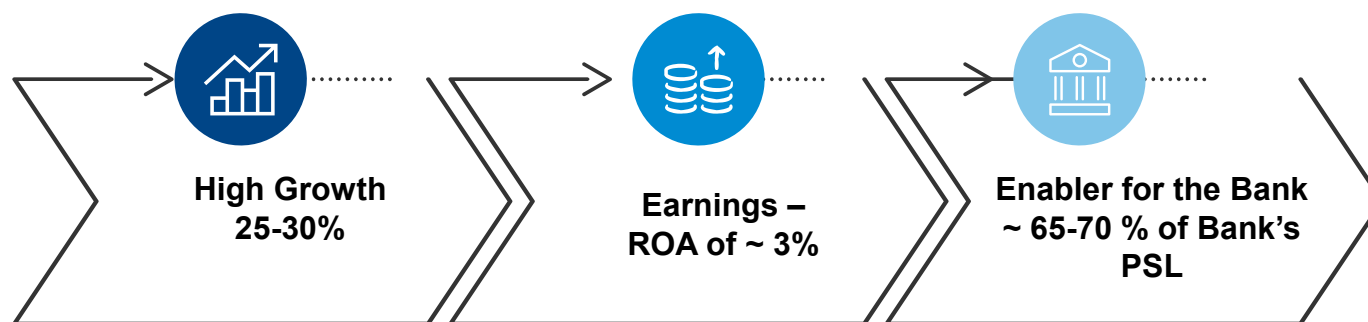
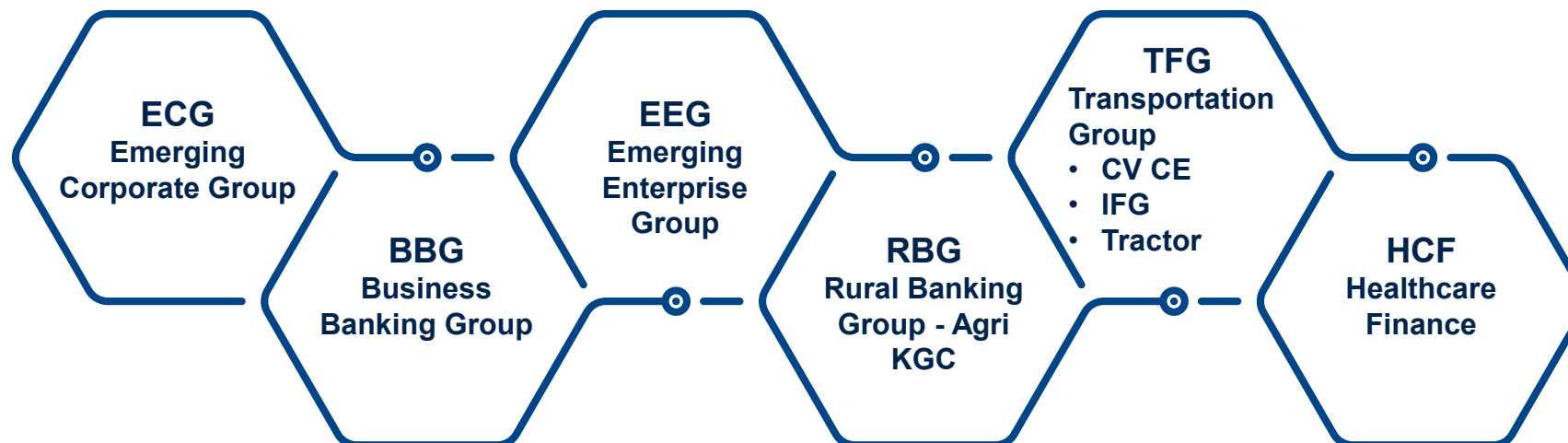




Commercial and Rural Banking

COMMERCIAL AND RURAL BANKING

Commercial and Rural Banking

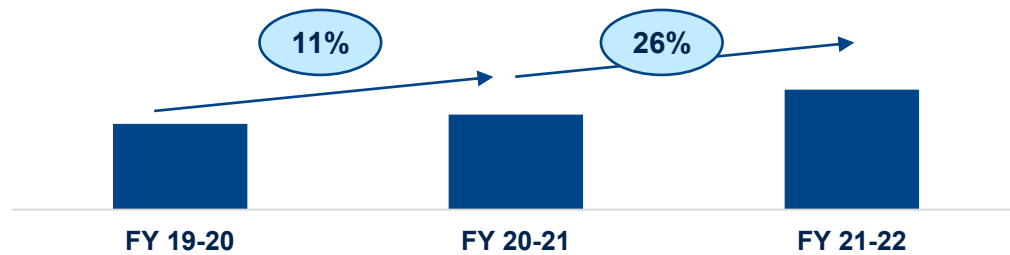


Product Suite	
Working Capital and Term Loan Assets	<ul style="list-style-type: none"> • Working Capital Loans • Term Loans • Supply Chain Management • Project Finance • Export Finance
Transportation Finance Group	<ul style="list-style-type: none"> • Commercial Vehicle / Equipment Finance • Tractor Finance • 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

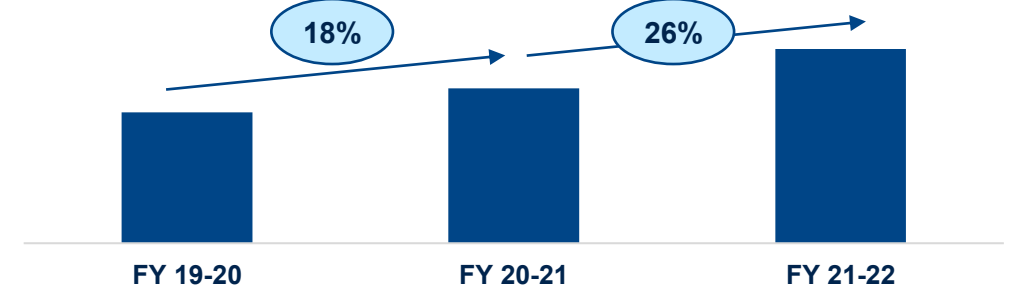
COMMERCIAL AND RURAL BANKING

CRB Performance Snapshot

Average Asset (CAGR 17%)



Revenue (CAGR 18%)



CAGR – Compounded Annual Growth Rate Last 3 years

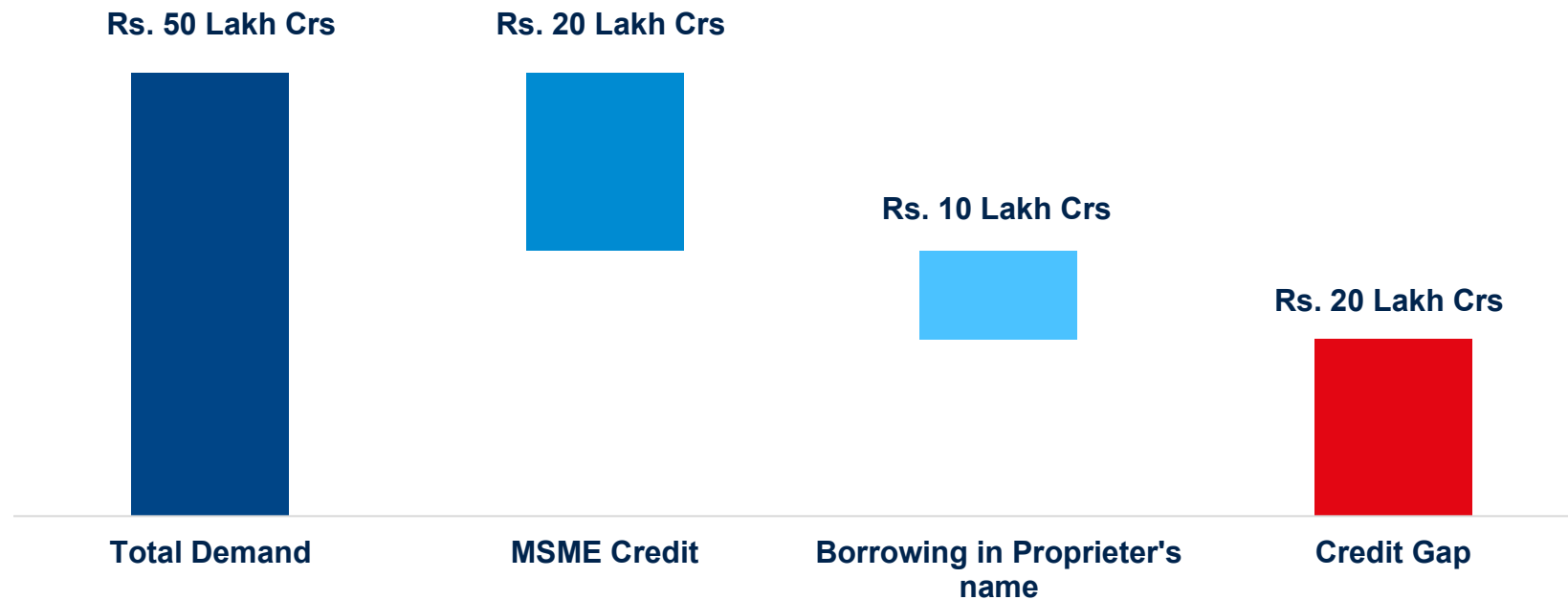
Gross NPA FY 21-22 – 1.15% (Ex Agri)

Total Customers – 11 Lacs

MSME Market Opportunity

MSME

SME Credit in India



Source: Transunion Cibil, BCG, Jefferies

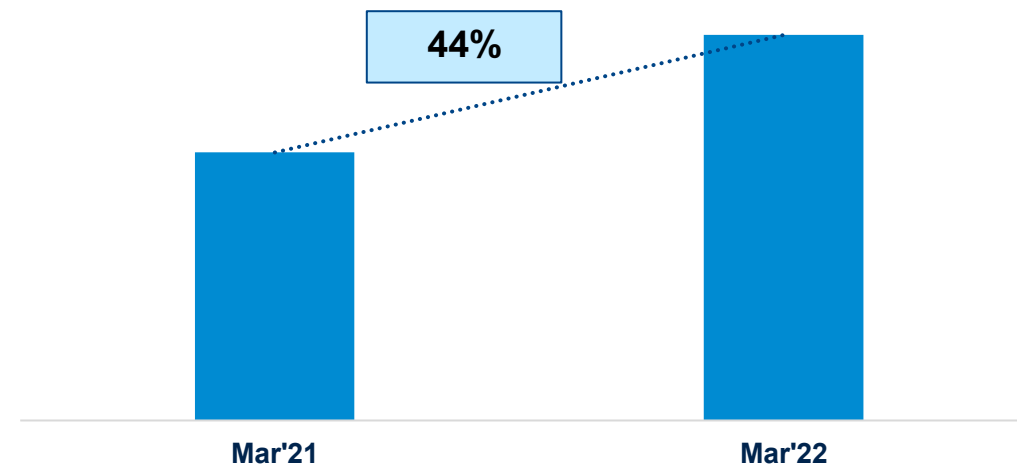
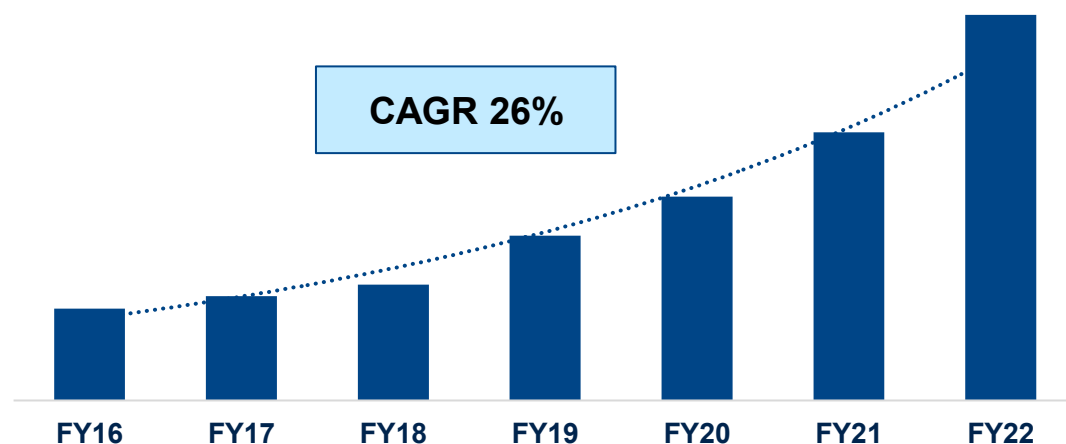
Growth of Lending to MSME Segment

MSME

All figures are in INR crore

Acceleration During Pandemic

Network Effect



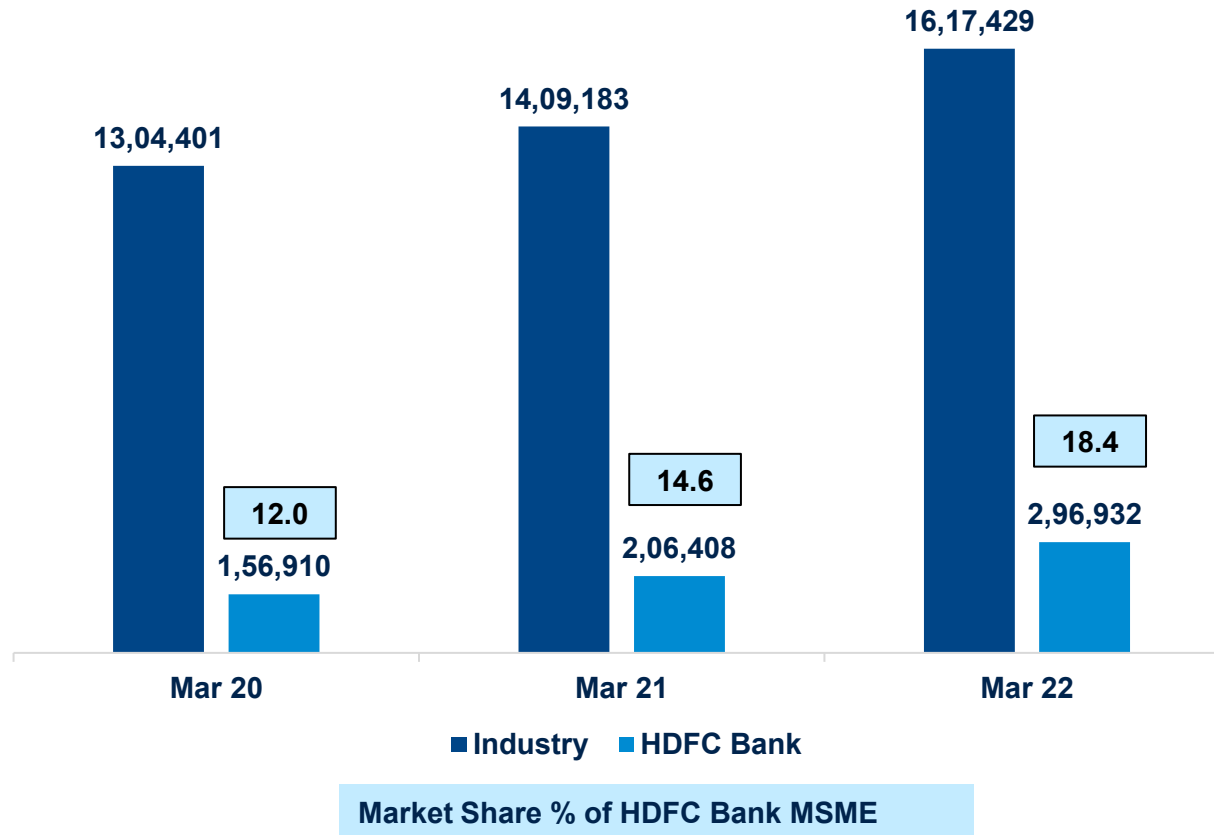
- # 1 Bank in lending to MSME segment
- Consistent growth in Market Share
- 3.3 x Portfolio growth in last 5 years

- 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



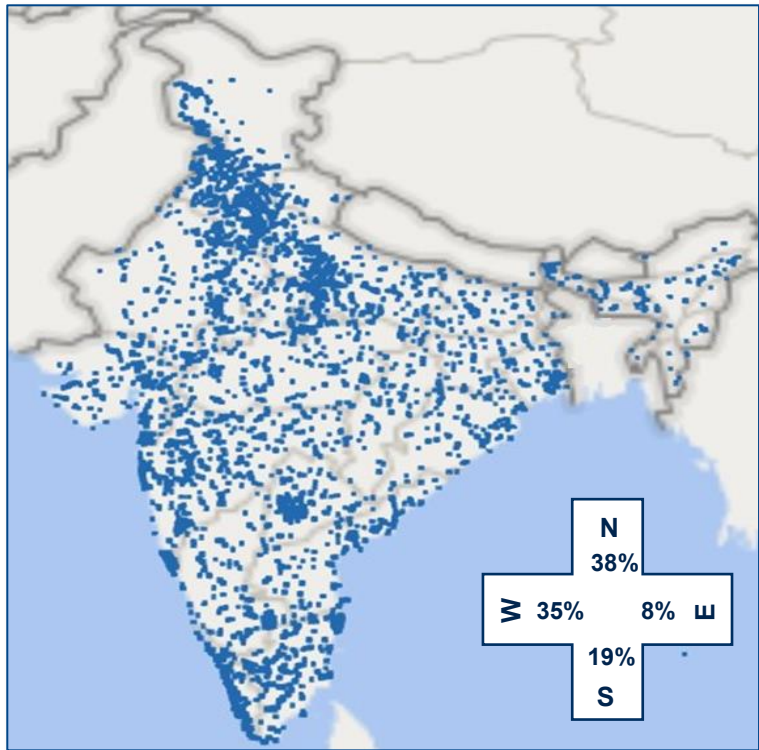
- Market Share gained from 12% to 18.4% in last two years
- YoY growth of 44% in March 22 against industry YoY growth of 15%
- 16.6% Market share in Micro and Small Segment

* Source: RBI data

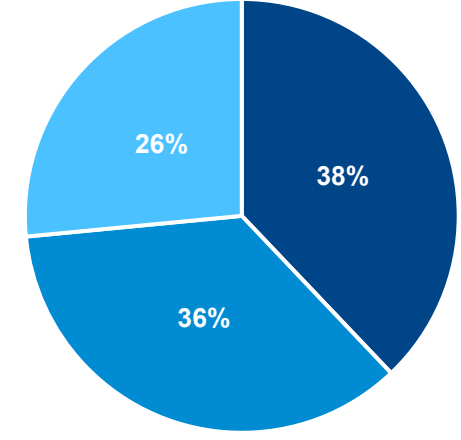
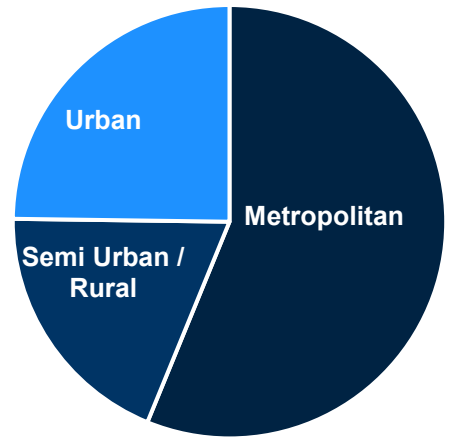
MSME Geographical Spread

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

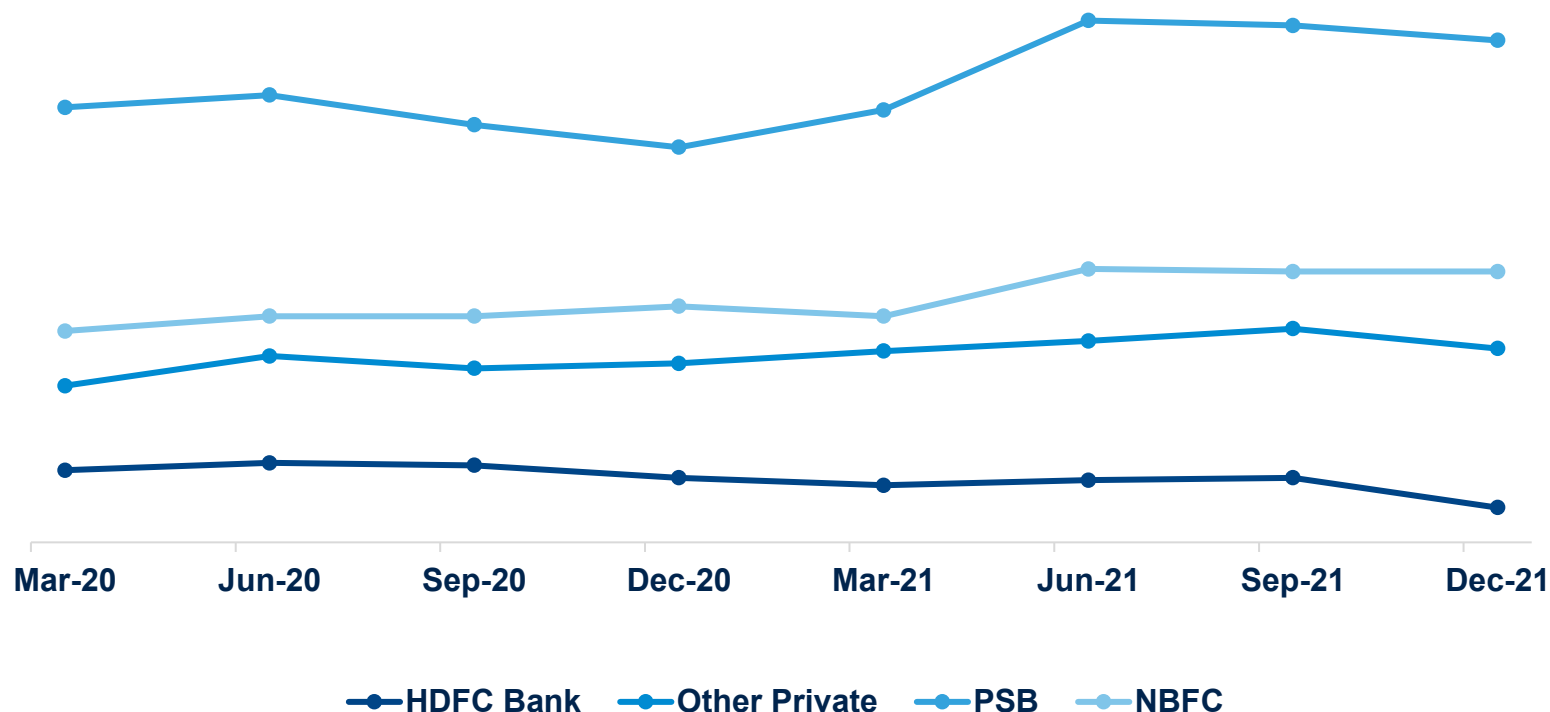
Distributed Portfolio Across Segments

Granular Portfolio with Complete Cash Flow

Industry MSME GNPA Trends

MSME

All figures are in INR crore

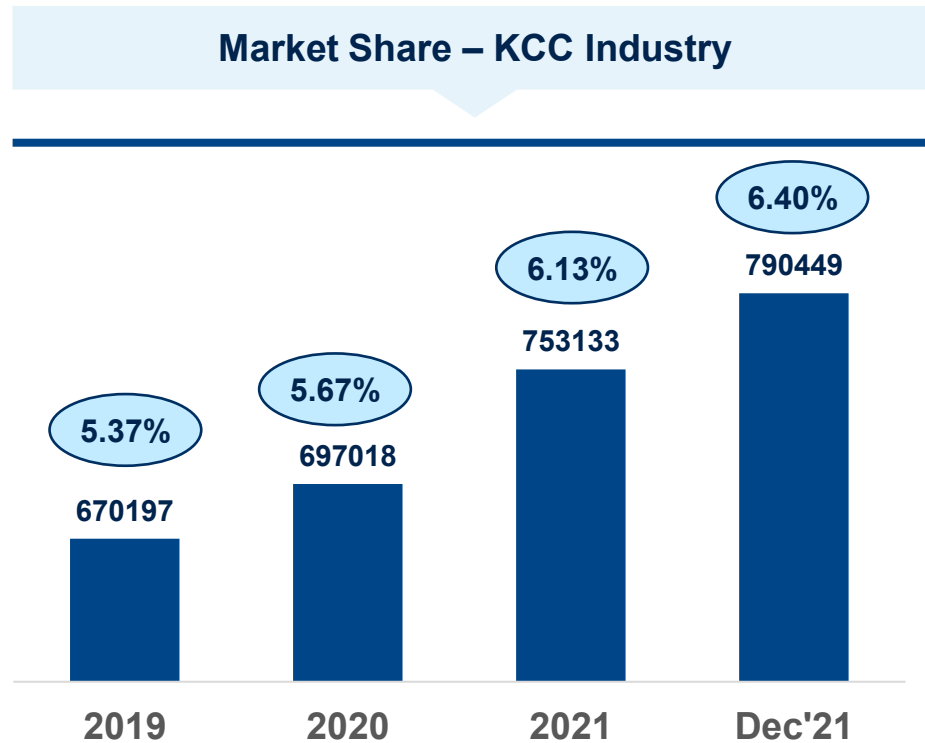


- **Well Managed GNPA**
- **Secured Portfolio with Collateral cover**
- **Structured Sourcing model with Laid down Risk Mitigants & Processes**
- **Complete relationship including promoters & family liability accounts to contain risk**

* Source: TransUnion CIBIL | Data for entities only

KCC Market Share

Rural Banking

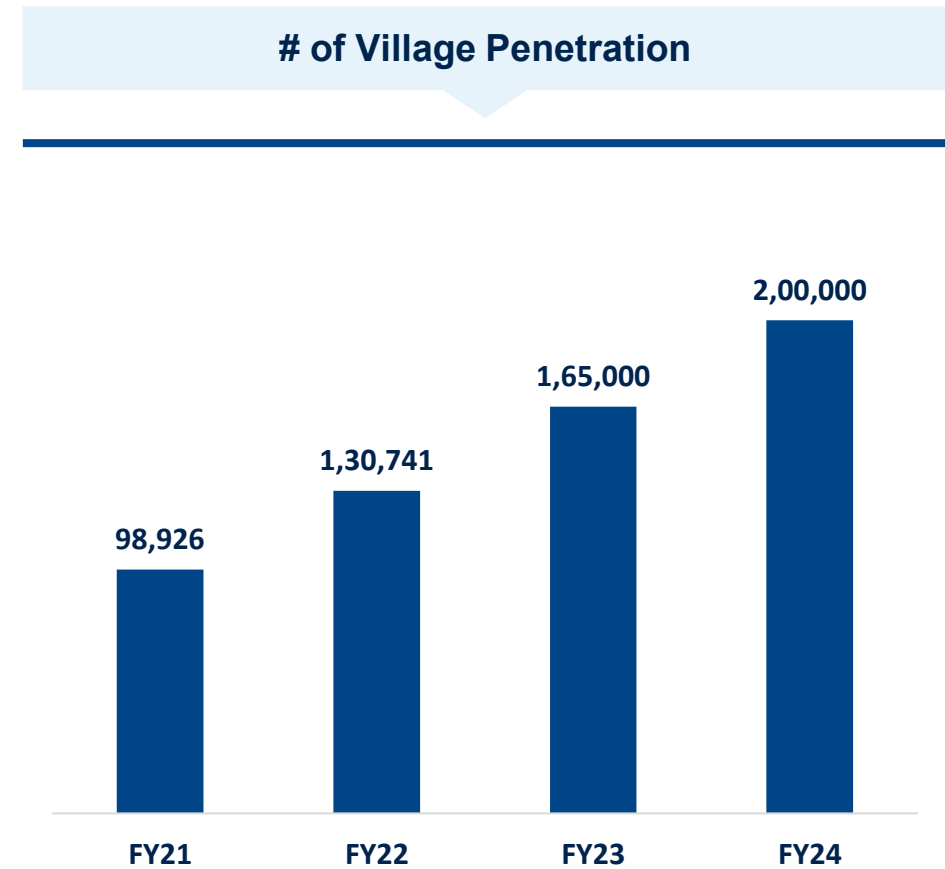
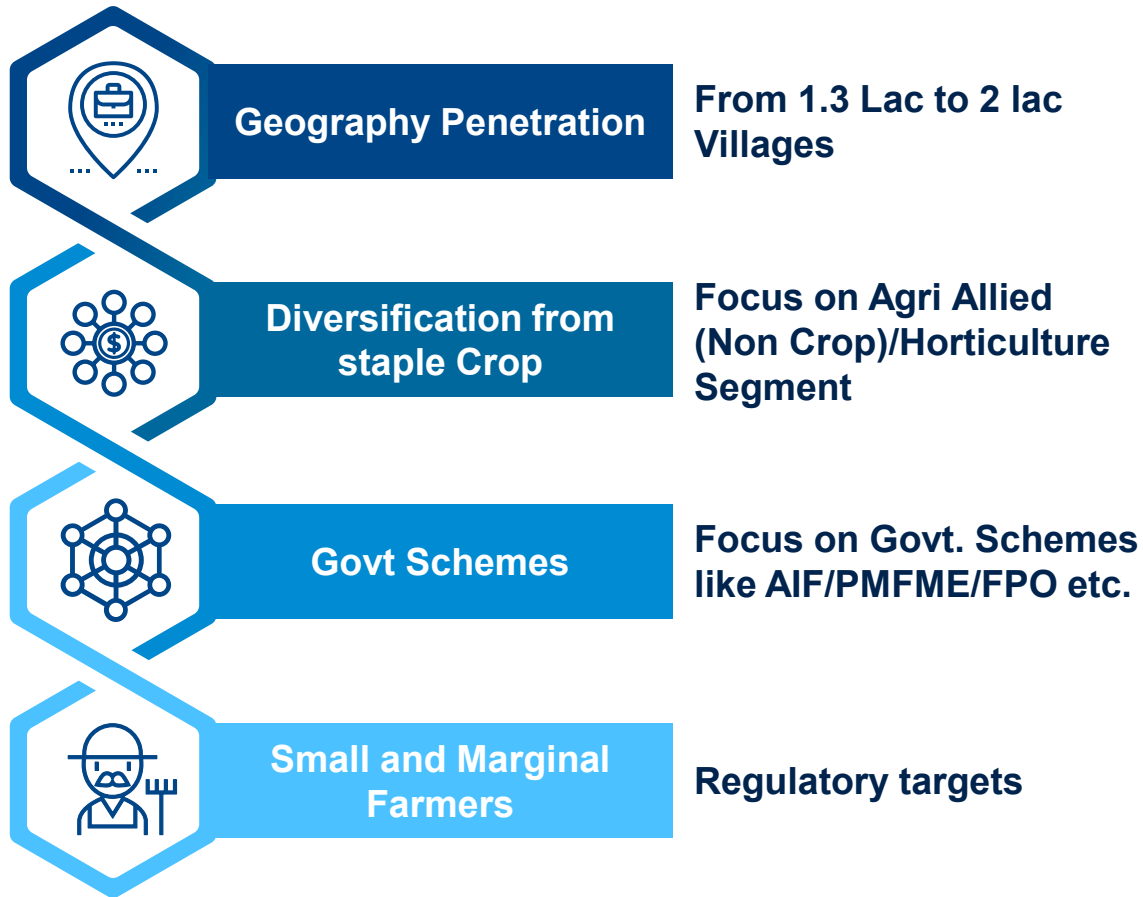


Targeted Market Share
9% (by FY24)

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

Village Expansion and Diversification

Rural Banking

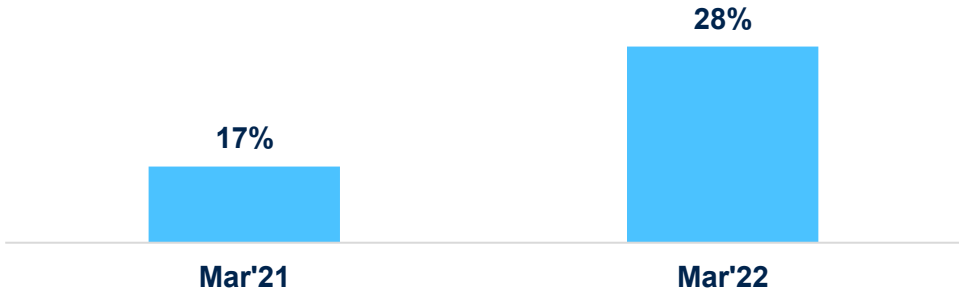


Transportation Segment Market Share

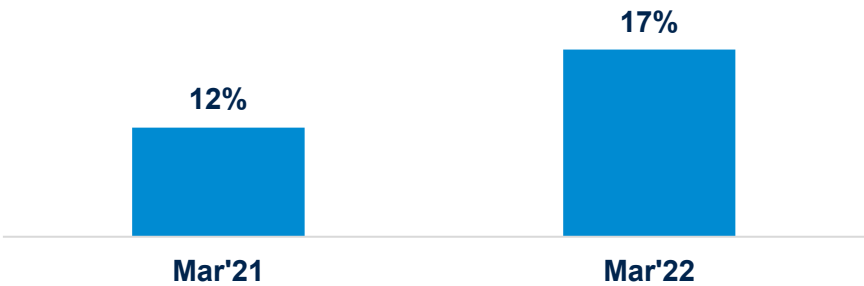
Transportation

1

HCV



CE

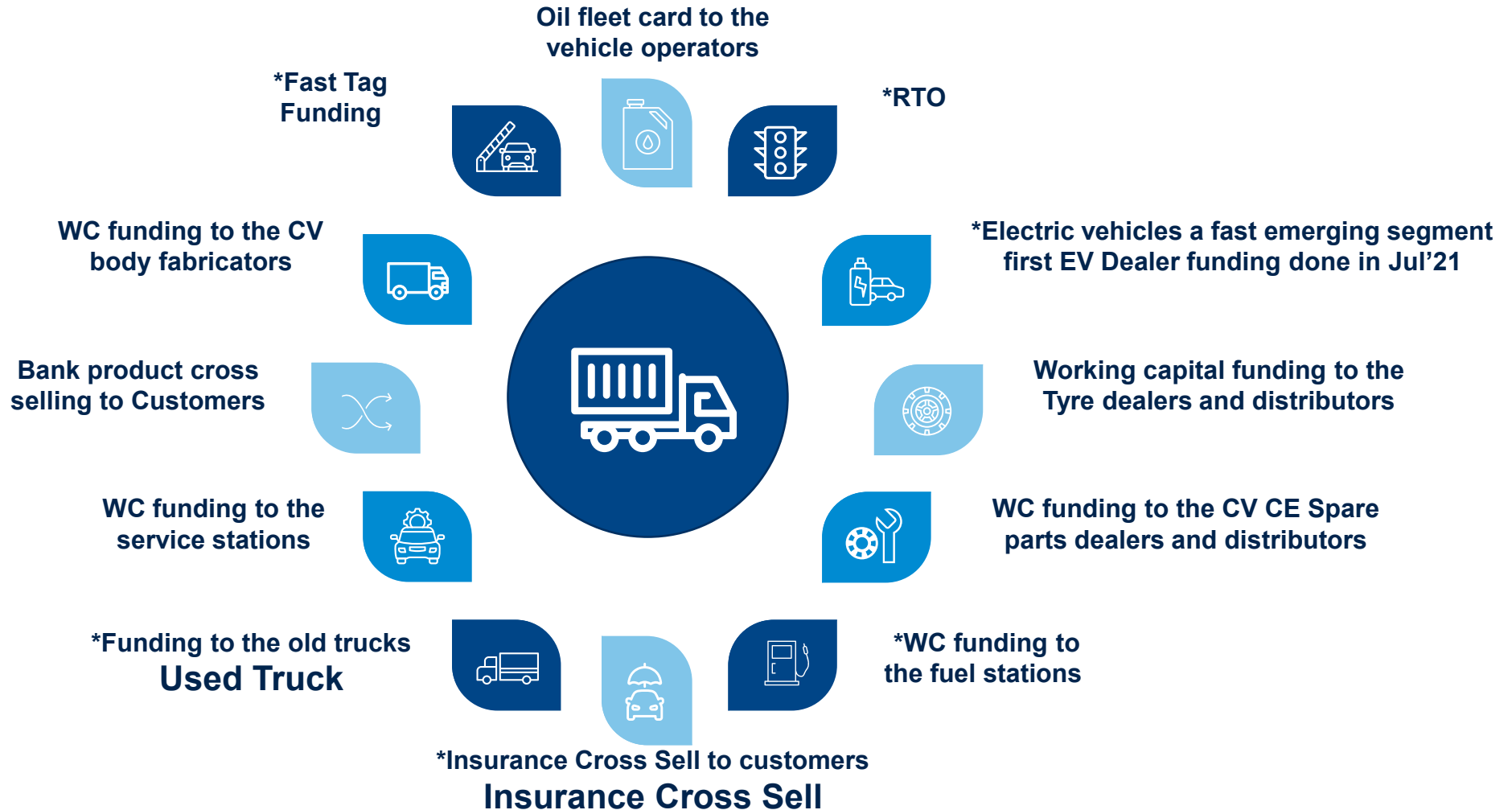


LCV/ULCV



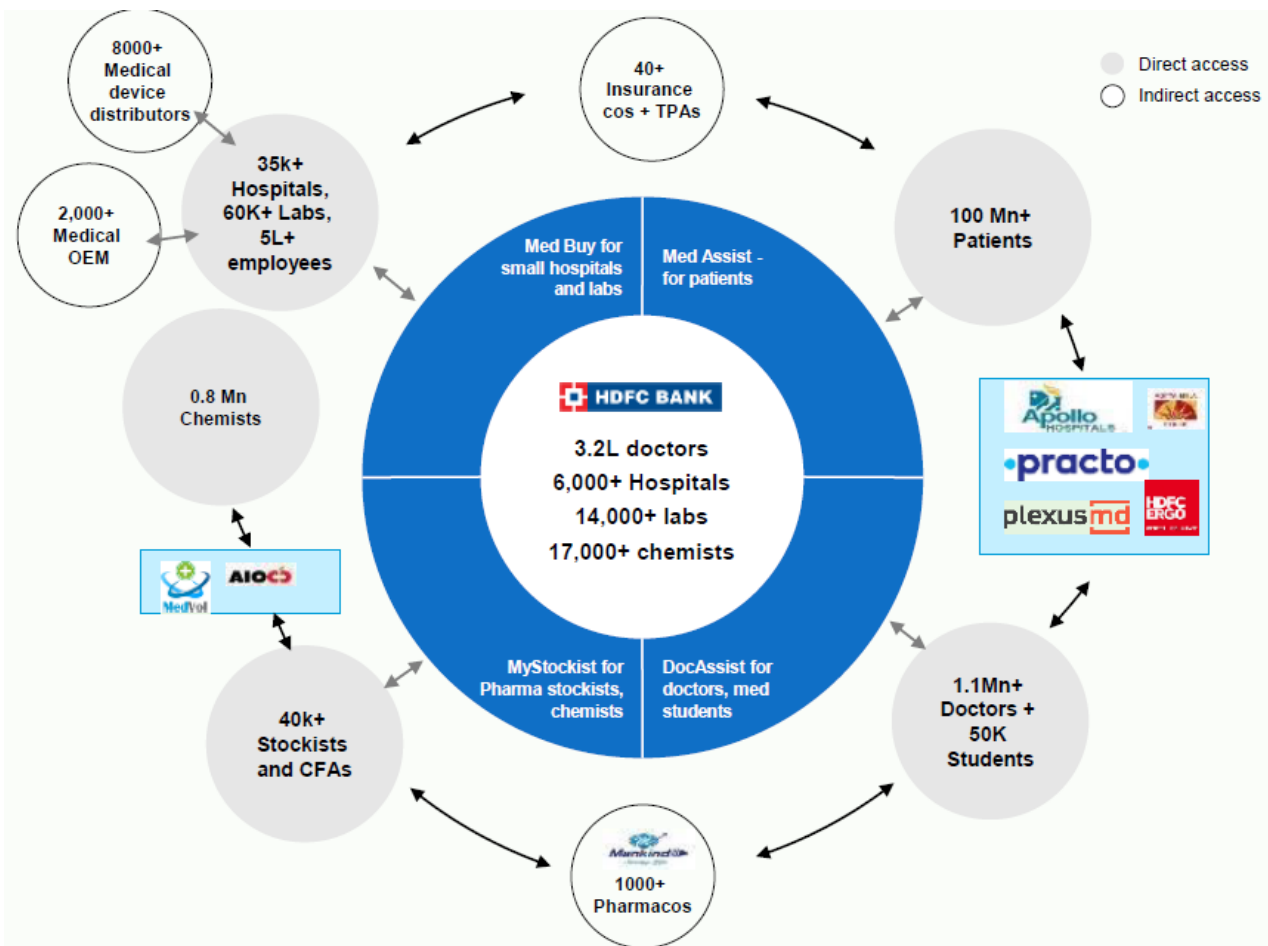
Logistics Ecosystem – Product Charter

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

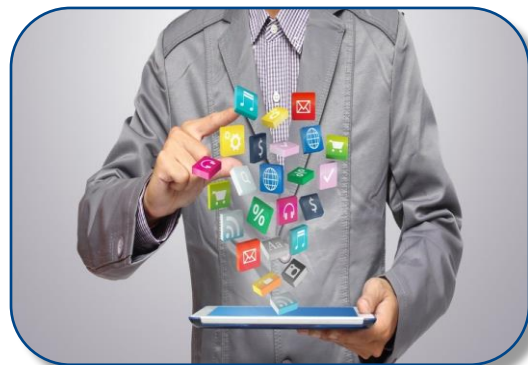


KCC Business # Villages

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

Benefits for SME - Digital Offerings

Digital



Rise of Digitally Enabled Customer



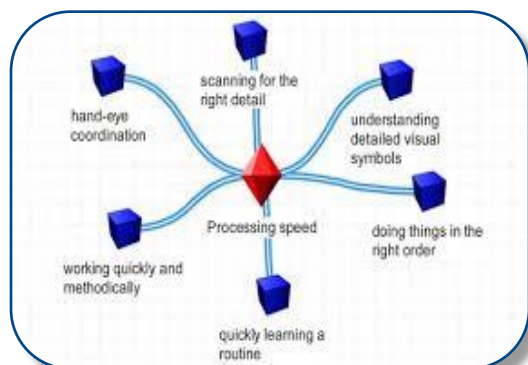
Reduction in Cash Economy



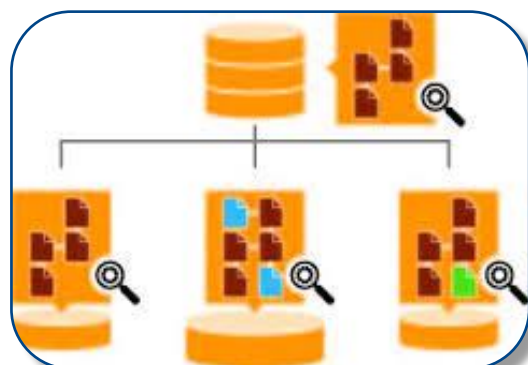
Personalisation of services and Interaction



Customer convenience to gain wallet share



Speed of processing



Analytical Edge availability



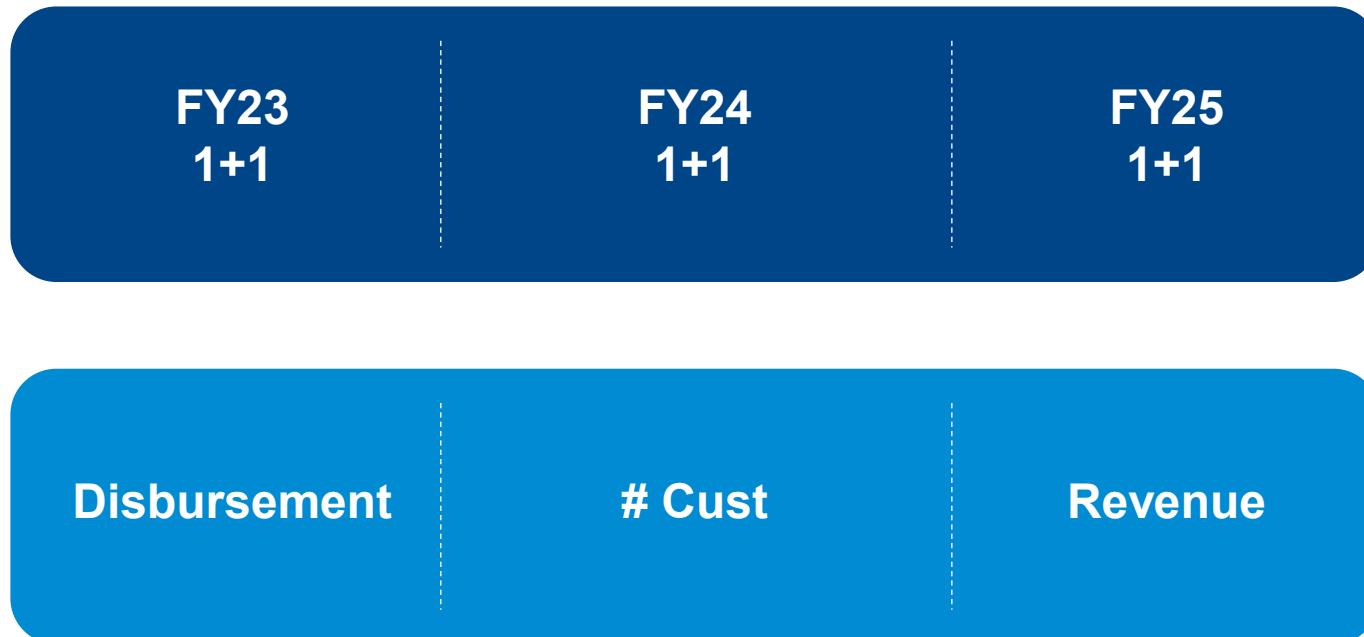
Scaling up of business with existing infrastructure



Cost Effectiveness

CRB Goals

Strategy



Thank You