



 **DBS** Live more,
Bank less

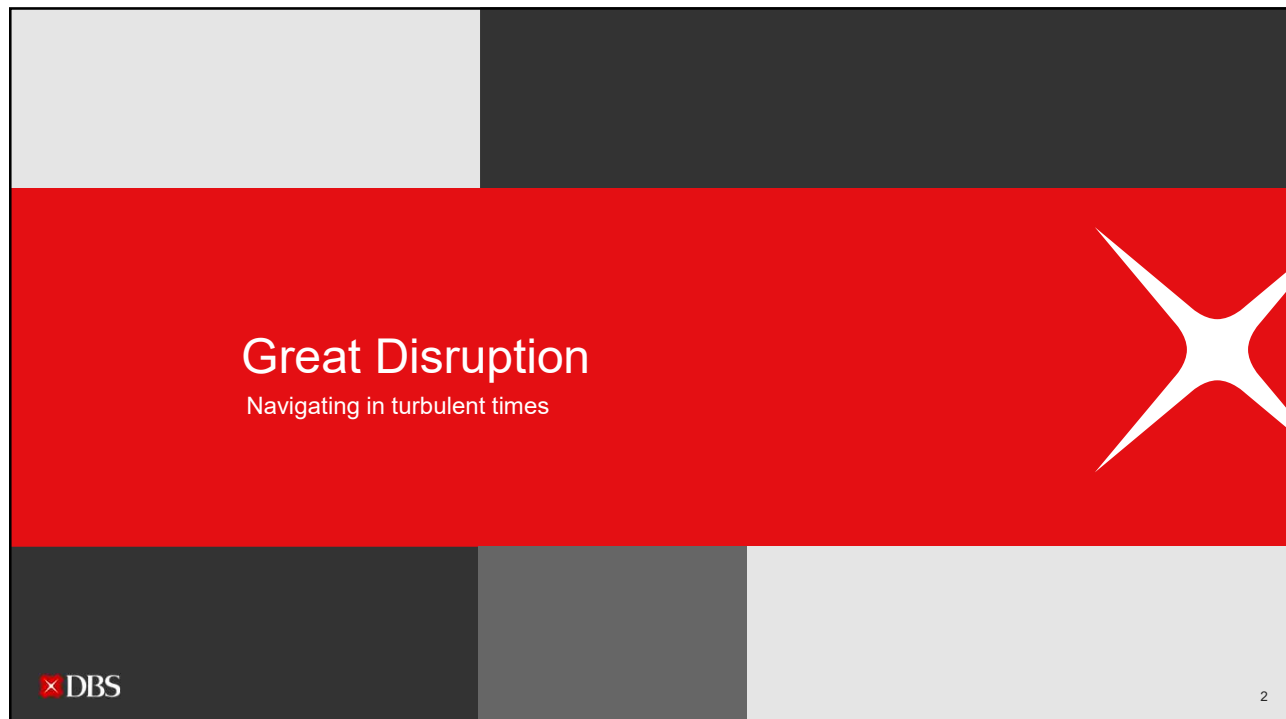
Financing & Building Resilience in Value Chain

DBS India

Co-Creating mutually beneficial solutions for your ecosystems


Divyesh Dalal
Managing Director and Country Head
Corporate Banking (Financial Institutions and SME) and Global Transaction Services

1



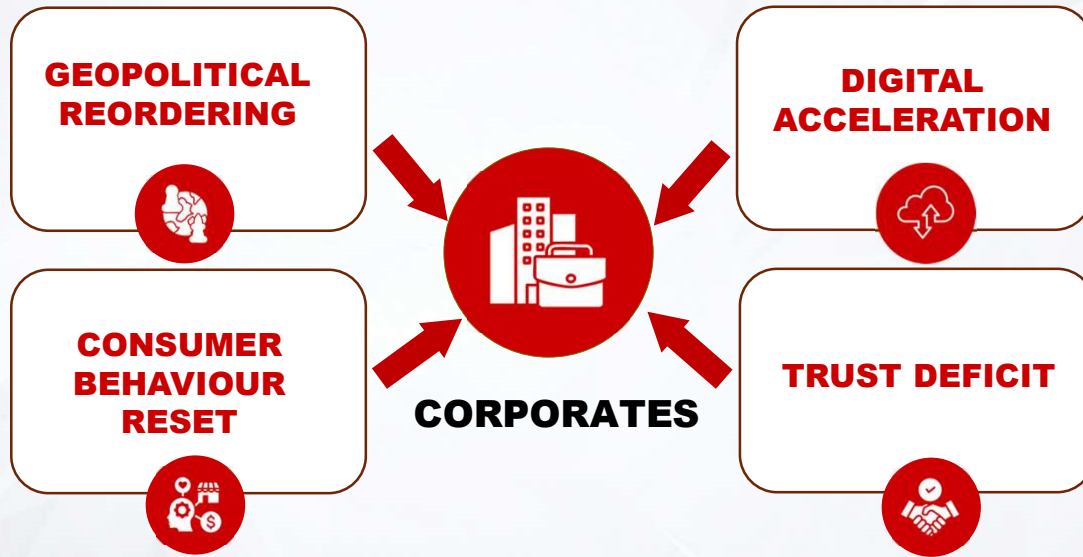
Great Disruption

Navigating in turbulent times

 **DBS**

2

The Big 4 Forces



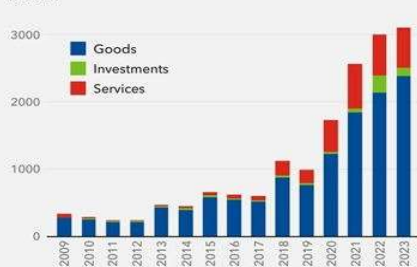
3

Geopolitical Reordering

THE GLOBAL BACKDROP

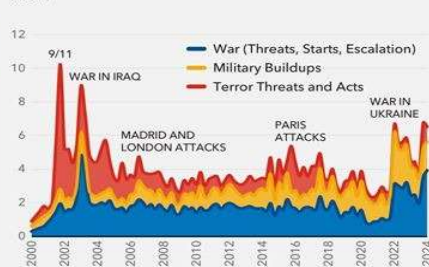
TRADE RESTRICTIONS HAVE INCREASED SHARPLY ALONGSIDE GEOPOLITICAL RISK.

TRADE RESTRICTIONS
(NUMBER)



Source: Global Trade Alert
Note: Data accessed March 6, 2024; includes adjustment for reporting lags.

GEOPOLITICAL RISK
(INDEX)



Source: Caldara, Dario, and Matteo Iacoviello. "Measuring geopolitical risk." American Economic Review 112.4 (2022): 1194-1225.

External Environment

Market Sentiment

FACT

"Over 3,000 trade restrictions were put in place globally in 2023—three times the pre-2019 average"



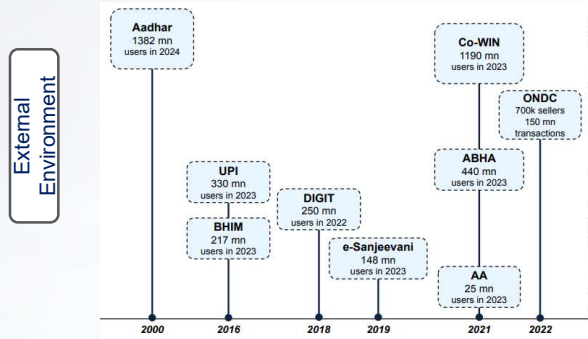
IMPACT

Not just a problem for Governments—it's a strategic shift for businesses, investors and local entrepreneurs

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Digital Acceleration

GOI's Timeline of introducing DPIs



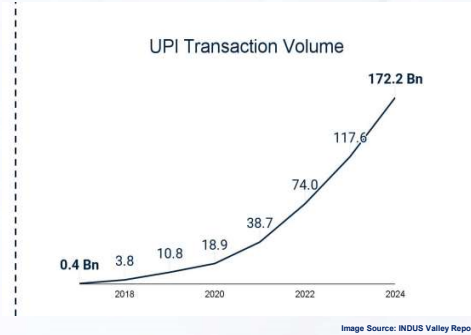
Market Sentiment

FACT

"In 2024 alone, companies spend over \$2.5 trillion on digital transformation. 78% of global firms already use AI in some capacity"



Growth in UPI Txn Vol in last 5 yrs



IMPACT

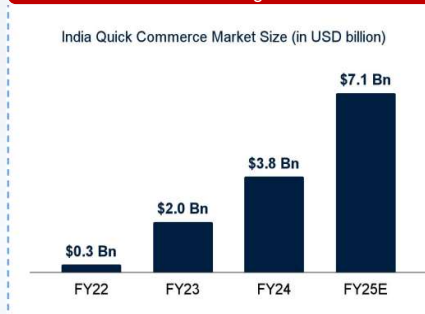
The success of Digital Public Infra is a great examples of frugal innovation. Could AI models be the next one? The real challenge now isn't whether to go digital—it's whether you can do it fast, humanely, and with trust baked in

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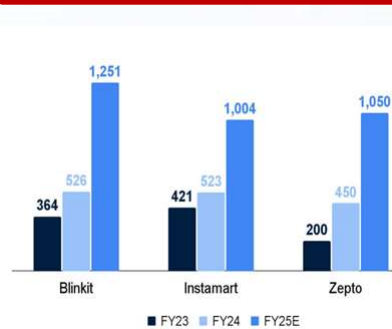
Consumer Behaviour Reset

External Environment – RAPID Evolution of Quick Commerce in India

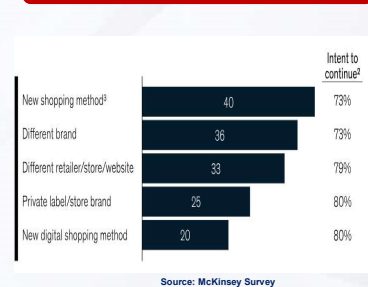
Quick Commerce is India's Fastest Growing Sector



Rise in Dark Stores count of Top 3 Players



Post Covid-19, Behaviour change



Market Sentiment

FACT

"With Rapid growth of Quick Commerce and global consumers switching brands during and after the pandemic indicates that fluidity is here to stay"



IMPACT

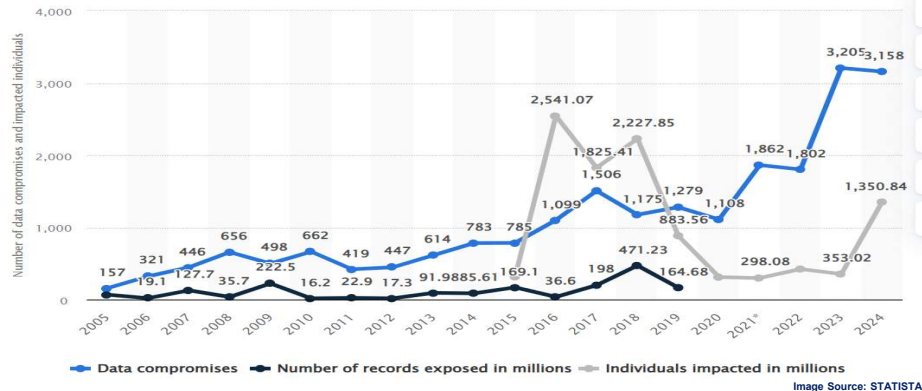
People are voting with their wallets, yes—but also with their values. They want convenience, but also purpose. Speed, but also sincerity. It's not either/or anymore

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Trust Deficit

External Environment

Rising Cases of Data Compromises impacting millions of Individuals



Market Sentiment

FACT

"In 2024, # of data compromises in the US at 3,158 cases. Approx 1.35 billion individuals were affected in the same year by data compromises, including data breaches, leakage, and exposure. "

IMPACT

Leaders believe digital trust will be critical to success—but only few are actually investing in it. We have seen fallout when trust breaks—whether it's data privacy, fake news, or tone-deaf brands



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DBS Bank

About the Bank

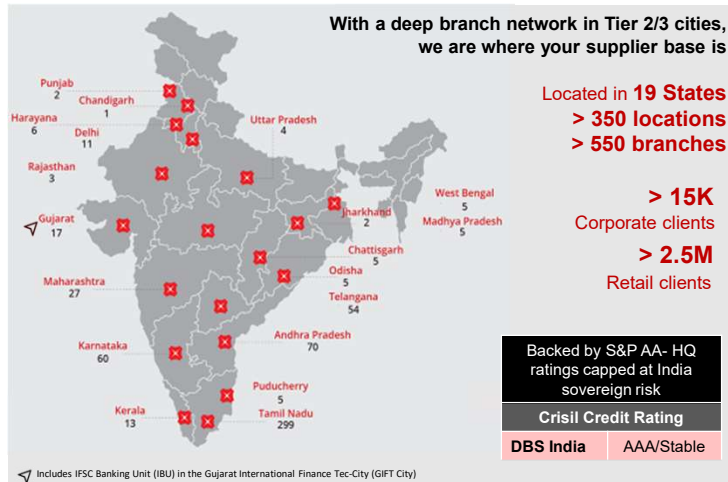


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DBS – Trusted Partner

Present in India for 30+ years since 1994



Deeply committed to India

Wholly owned Subsidiary

Nov 2020, Amalgamation of Lakshmi Vilas Bank

GIFT City 2023

Captive Tech Dev centre in Hyderabad

Sustainable Finance



Best Overall Bank for Cash Management 2022 & 2023



Euromoney Survey 2022

DBS Group – a leading bank for Sustainable Finance in Asia

Why DBS?

- Extensive track record in structuring and executing sustainable finance transactions across industries
- Dedicated Sustainability team comprising of industry experts to advise you on structuring a credible sustainable finance transaction
- Award winning sustainable finance franchise both regionally and across our core markets

Global Finance Sustainable Finance Awards

- Best Bank for Sustainable Finance – Asia Pacific (2024)
- Best Bank for Sustainable Finance – SG (2024, 2022), CN (2024), IN (2024), TW (2024)
- Best Bank for Sustainable Transparency – Asia Pacific (2024)
- Best Bank for Sustainable Financing in Emerging Markets – Asia Pacific (2024)
- Best Bank for Social Bonds – Global (2024)
- Outstanding Leadership in Transition / Sustainability Linked Loans (2023, 2022)
- APAC Country Winner – HK (2023)



The Asset Awards

- **Country Awards for Sustainable Finance:**
 - Best Bank for Sustainable Finance – SG (2024, 2022), HK (2024, 2022)
 - Best Sustainability-linked/Green/Blue Loan – SG, HK, CN, ID, TW (2024, 2022, 2020, 2019)
 - Best Sustainability/Green Bond – SG, HK, CN (2024, 2022, 2020, 2019)
- **Treasurer Awards:**
 - Best ESG Solutions (Trade Finance) – Regional (2024), IN (2024), SG (2022)
- **Sustainable Capital Markets Awards:**
 - Best ESG Bank – SG (2022)
 - Deals of the year – Best Green/Sustainability-linked/Social/Blue/Project Bond – SG (2022, 2021, 2020)
 - Deals of the year – Best Green, Sustainability-linked Loan – SG (2022, 2021)



Global network with core market presence in Asia



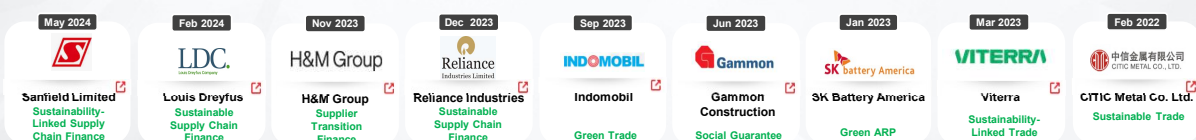
USD 550 billion
In Assets

USD 58.95 billion
Market Capitalisation

Adviser, Enabler & Accelerator of our client's path to Net Zero

SGD 70 billion
Sustainable financing ahead of 2024 target.

Net-Zero
Commitment by 2050



Our Role

Partnership Approach...

DBS

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Future Playbook
Top 3 **Priorities** for Corporates

Design for Flexibility **Centre on Trust** **Scale Purpose**

DBS – Trusted Partner to build on Strategic Priorities

DBS

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DBS – Enabling Transition in Asia

Our Strategic Objective

Deploying our capacities in the manufacturing axis of Greater China, South Asia, Southeast Asia to mobilise and scale transition finance

SGD
70
Billion

In sustainable financing commitments (as at Dec 2023)



Our Enablers



Industry expertise



Connectivity & Ecosystems



Co-creating solutions to drive Sustainability



Tech / GenAI

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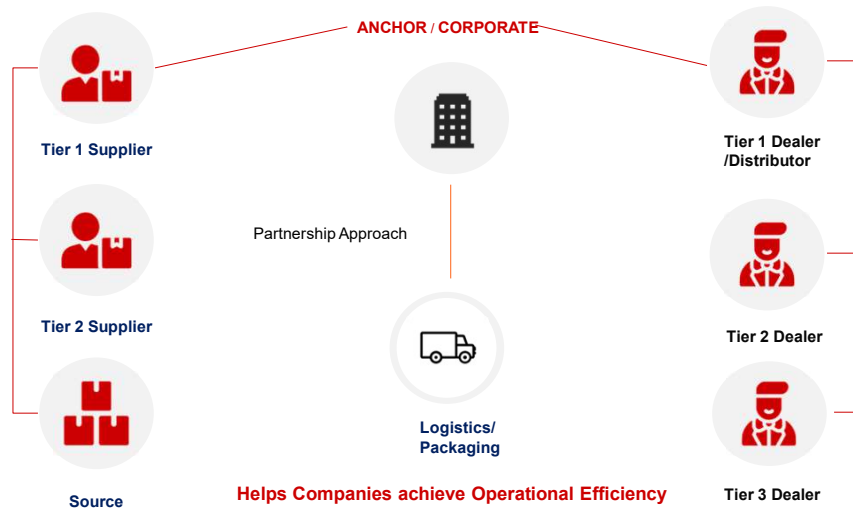
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DBS | The One stop Solution

DBS can provide end to end solutions for your value chain

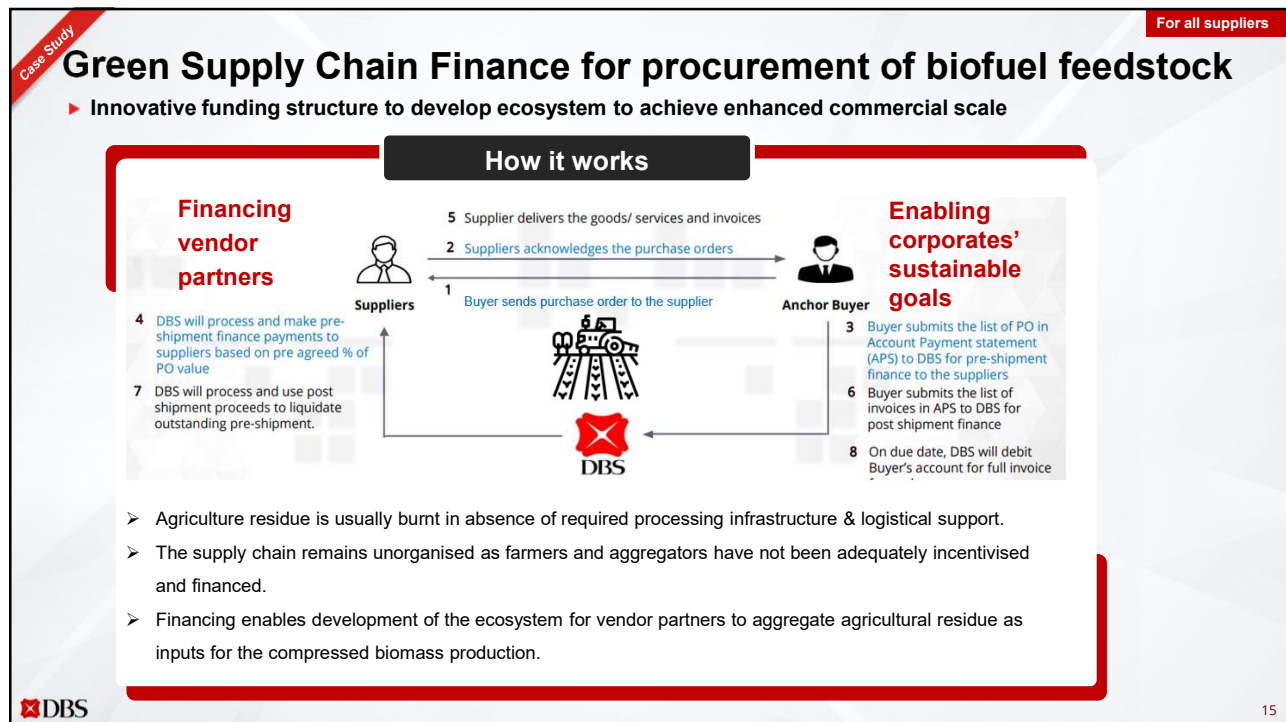
Onboarding vide our Digital Stack

Large Distribution network given our 600+ branches across India

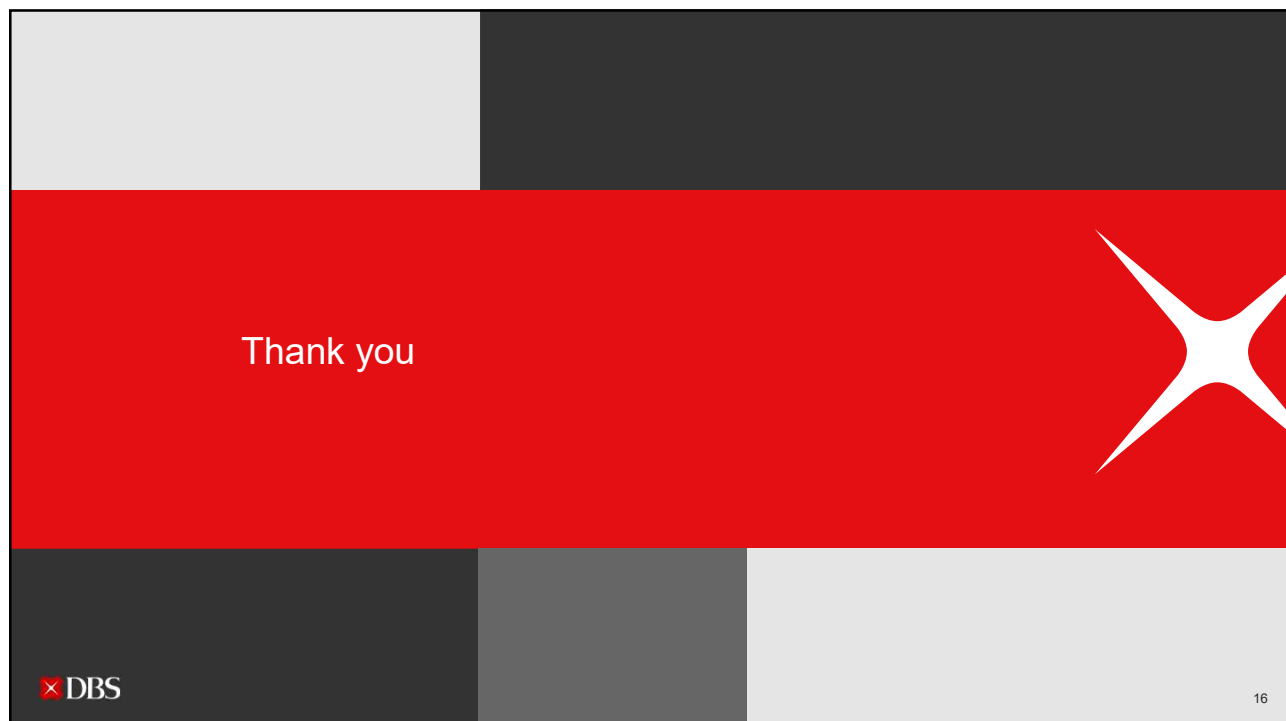


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AV on Entire ecosystem



Scan QR to watch the video



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INDIA Market Opportunities

Geopolitical trends

- **China + 1 strategy** a key factor in businesses and their supply chains shifting to India
- **Growing domestic market (expected between ~6.5% in FY24) and young population** as key advantages
- Restrictions on operations of Chinese companies being eased

Growth drivers

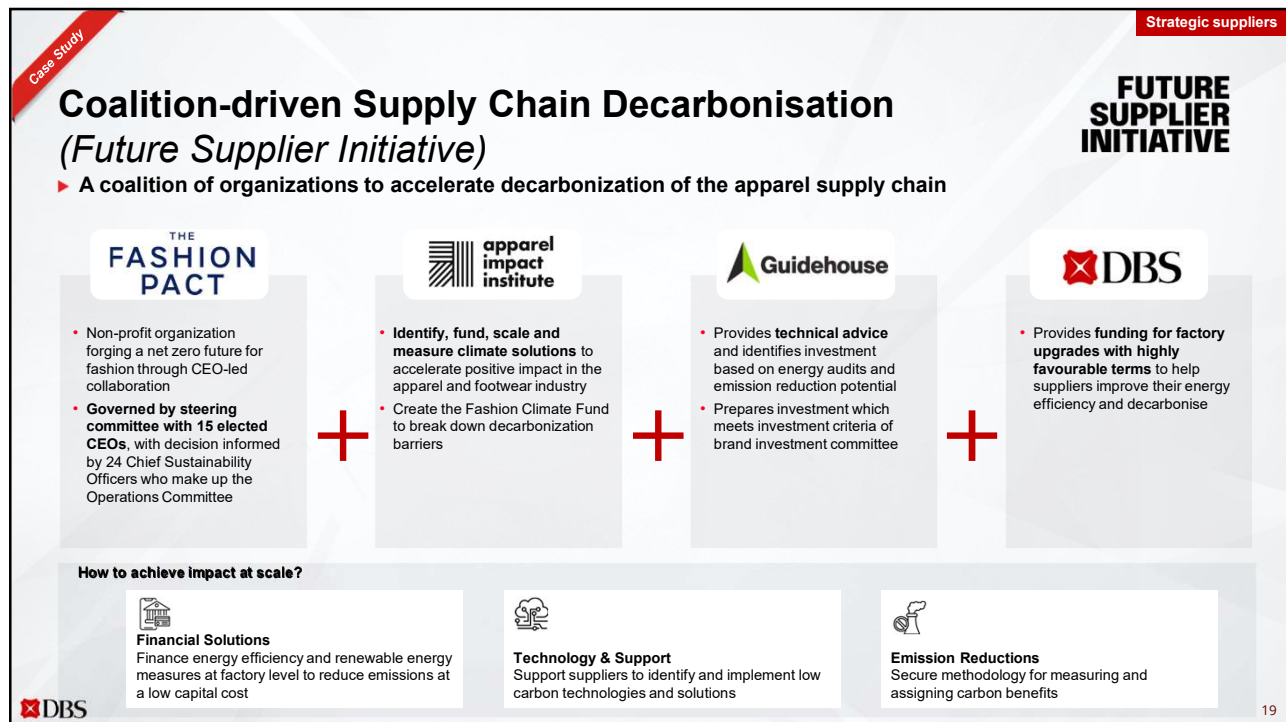
- **Make in India, Manufacturing Clusters schemes and Production Linked Incentive (PLI) scheme** as strong drivers,
- Investments in **Special Economic Zones (SEZs) and other such entities** where companies can avail tax holidays and subsidies as examples.
- Robust development of physical and digital (inc. payments) infrastructure

Examples of supply chain shifts

- **Foxconn** planning multiple expansions of facilities in India
- **Tesla** starting engagement with Centre to establish gigafactory
- **Micron Tech** to establish semiconductor assembly & testing factory
- **Boeing** to set up Global Logistic Centre as well as JVs (with Tata)
- **Haier** to invest significantly in expanding manufacturing plant in Noida



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Get in touch with our team to explore how we can support your business

DBS

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