



What started in 1865 with a clear and simple aim – to establish a local bank to support and finance trade between the then-thriving economies, Europe and Asia, has now grown into one of the world’s biggest financial institutions. The Hongkong and Shanghai Banking Corporation (HSBC) was recently recognised by The Financial Express as the Best Foreign Bank in India at the FE Best Banks Awards - 2019. HSBC has grown steadily and now offers products and services to corporate and commercial banking clients and retail customers by connecting them to opportunities and helping them to thrive.



Foreign Bank in the Credit Cards Category, as voted by the consumers of Reader's Digest. HSBC was also recognised as the Top Retail Bank with Experience Advantage and Top MNC Bank Delivering Lasting Moments for offering great customer experience. The awards were based on The Experience Advantage (CX+) 2019 Retail Banking Report India, an independent research conducted by Kantar with 7,280 retail banking customers across 27 banks in India.

In 2018, HSBC won the Most Respected Foreign Bank in India by Business World Magazine.

On the business banking front, HSBC was ranked Best Trade Finance Bank in India and some overseas markets by the 2019 Euromoney Trade Finance Survey. HSBC also swept the Best Mobile Payments Solution for HSBCnet at the Annual Payments Awards - 2018 and Best Mobile Technology Solution at the Treasury Management International

(TMI) Awards for Innovation and Excellence - 2018. Known for its excellent banking solutions

and services for businesses around the world, HSBC was also recognised as the World's Best Bank for Transaction Services and World's Best Bank for Corporates at the Euromoney Awards for Excellence - 2018.

History

HSBC's origins in India date back to 1853, 167 years ago, when the Mercantile Bank of India, London and China was founded in Mumbai (then Bombay). By 1855, the Mercantile Bank had successfully opened offices and was operating in London, Chennai (then Madras), Colombo, Italy, Kandy, Kolkata (then Calcutta), Singapore,

Market

HSBC is one of the largest banking and financial services organisations in the world. It operates in 65 countries and territories, serving over 40 million customers globally.

HSBC SERVES OVER **40** MILLION CUSTOMERS GLOBALLY

With the India corporate office at Fort, Mumbai, HSBC India serves its customers in India through three global businesses – Retail Banking and Wealth Management, Commercial Banking, and Global Banking and Markets.

India is one of the fastest-growing markets for digital customers. With the number of internet users growing at a very fast pace, digital banking penetration is essential for the Banks' customer reach and growth. HSBC India has always been at the forefront of innovation to make banking easier and convenient for its valued customers.

HSBC has introduced several initiatives on the digital banking front to meet its customers' international as well as domestic needs. It was one of the first few banks to introduce the Unified Payments Interface (UPI) back in 2016 through the HSBC SimplyPay app. HSBC also makes banking online convenient through its websites and mobile apps for both its consumers and businesses.

Achievements

From the quality of service provided to its customers, to the Bank's efforts in supporting diversity and inclusion at the workplace, HSBC has won many awards around the world for a variety of reasons.

In 2019, HSBC India was adjudged India's Most Trusted

Winning accolades, with you by our side

- Rated as a 'Superbrand' for 2019 – a recognition for being one of the best brands in India
- Ranked as #1 Retail Bank with experience advantage and top MNC Bank delivering lasting moments for customer experience by Kantar - 'Retail Banking Report, India 2019'



Hong Kong, Guangzhou (then Canton), and Shanghai. In 1950, it moved into its new head office building at Flora Fountain in Mumbai.

It was then bought in 1959 by HSBC to serve the needs of Chinese merchants and the flourishing trade between China, Europe, and the US. Since then, HSBC has been active in the development of the Indian banking industry – even giving India its first ATM in 1987.

For more than 150 years, it has weathered change in all forms – revolutions, economic crises, new technologies – and adapted to survive and serve. HSBC has steadily grown in reach and service offerings, keeping pace with the evolving banking and financial needs of its customers.

In India, HSBC offers a comprehensive suite of world-class products and services to its corporate and commercial banking clients as also to a fast-growing personal banking customer base. HSBC has 26 branches across fourteen cities in India, offering a premium banking experience to its customers.

Today, in its 167th year of serving its customers in India, HSBC has emerged as one of the largest foreign banks in India.

Product

HSBC has always been a bank that understands the needs of its ever-growing 'digital native' customer base. HSBC recently launched another variant to its suite of credit card offerings – HSBC Cashback Credit Card. A relevant offering for today's digital consumers, the card is specifically developed keeping in mind the contemporary needs of the cardholders in India. Positioned around simplicity and convenience, the card aims to encourage customers to use this mode of payment and enjoy unlimited cashback on all transactions.



"We are a customer insights centric organisation and keep our customers firmly at the centre of everything that we do. We identified that the digitally savvy younger populace of the country seek instant gratification, and there was a gap in the credit card space where cashback was linked primarily to offers. We therefore worked on a proposition that offers unlimited cashback for every and any spend and launched the HSBC Cashback Credit Card.", said S. Ramakrishnan, Head Retail Banking and Wealth Management, HSBC India.

With a growing number of Indians moving overseas for work, there is a need to address their banking requirements back home. Keeping this in mind HSBC India offers the mariner's proposition, specifically for the seafarers as they are constantly on and off the ship. This

unexpected through storytelling, thereby promoting HSBC Premier and HSBC Wealth Management solutions.

The stories – Hello! Housekeeping?, Pressure Point, and Wed-Locked – highlighted the importance of financial planning, retirement planning, and planning for the unexpected, respectively.

Roping in India's finest actors, writers, and directors, the stories were also produced for television and digital media to maximise the reach. HSBC also made optimum usage of print, digital and outdoor media to promote the campaign.

HSBC also released a ten-part series of twenty second quirky videos using Zachary - the common character from the three scripts of Life In Telling. The videos were aimed to further educate customers and reach a wider audience through simple one-liner financial planning imperatives.

The campaign ran on social media and successfully reached out to an audience of over 59 million viewers in India. It was well received by industry experts and customers alike, putting

HSBC India, a step ahead of its competitors.

Brand Values

For over 160 years, HSBC has believed in 'how we do business is just as important as what we do'. And the Bank's values are at the centre to achieve this aim.

HSBC's values – to be dependable, open to different ideas and cultures, and staying connected to customers, communities, regulators and each other -reflect the best aspects of the Bank's heritage and remain key to its long-term success.

Seen as the key symbols of HSBC, the HSBC lions represent strength, security, and stability HSBC offers to its customers.



#LiveThePremierLife

For when the unexpected makes your story richer

Life In Telling

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unique proposition also takes into account the needs of the mariner's family back home.

On the digital front, HSBC India recently launched its refreshed mobile banking app to make banking even more convenient for today's digital consumers.

Recent Developments

With a promise of being there for its customers even beyond the borders, HSBC India introduced service offerings for its Non-Resident (NR) customers as part of its international services.

HSBC introduced a comprehensive solution to help manage finances while studying abroad – facilitating overseas account opening through International Business Centers (IBC) even before taking off from the home country. Through this offering, HSBC's customers can avail necessary assistance to make the transition even more seamless.

Emergency support in case of lost or stolen cards, preferential rates on credit services and money transfers, country guides, and pre-departure checklists – the list of offerings is endless.

HSBC has strived to make banking hassle free with its world-class services for today's global Indian.

Promotion

While today's customers are more aware of their financial responsibilities, when it comes to planning for the future and the unexpected, they consider financial planning to be complex and full of jargon.

Building on this insight, HSBC India conceived Life In Telling – three unique stories that unveiled the importance of financial planning for the

Things you didn't know about HSBC INDIA

- * HSBC was the first bank to introduce ATMs in India way back in 1987 in Mumbai
- * HSBC's red and white hexagon symbol was developed from the bank's original house flag which was in turn based on the cross of St. Andrew
- * The HSBC lions are nicknamed Stephen and Stitt after senior managers from the 1920s
- * HSBC issues its designs of banknotes in denominations of HK\$ 20, HK\$ 50, HK\$ 100, HK\$ 500, and HK\$ 1,000, the official currency of Hong Kong
- * In 2006, HSBC became the first bank to offer security device (OTP token) for internet banking in India and also the first bank to offer Fixed Deposits through ATMs in 2008 to its Indian customers

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