

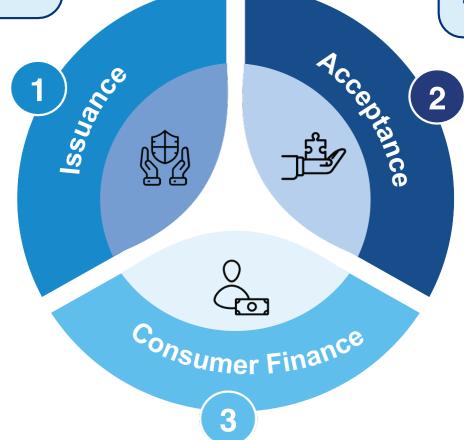
Payments Business



Dominant Presence in Payments & Consumer Financing

- No 1 in Credit cards: 28.6%
 Market share
- No 1 in Commercial Cards
- No 2 in Debit Cards: 17%
 Market share

- No 1 in Offline Card Acceptance:
 46% Market share
- No 1 in Online Card Acceptancee: 47% Market share
- UPI (P2M) 12% Market Share
- EPI 25% Market Share



- No 2 in Overall Consumer finance
- No 1 in CC EMI 44% Market share
- No 1 in DC EMI Online Market share
- CD Market share 10%

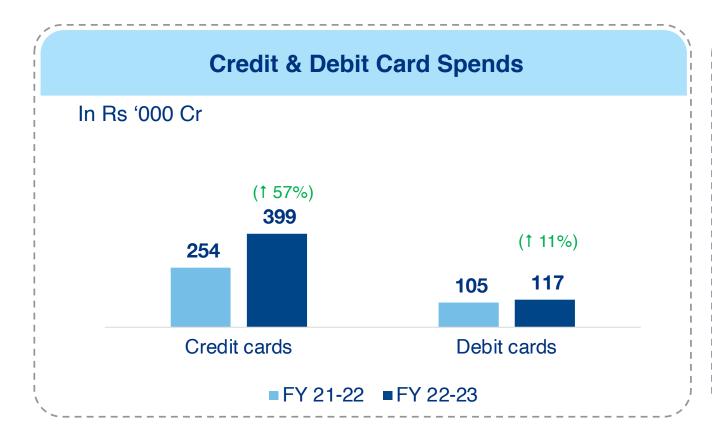
Value to Bank

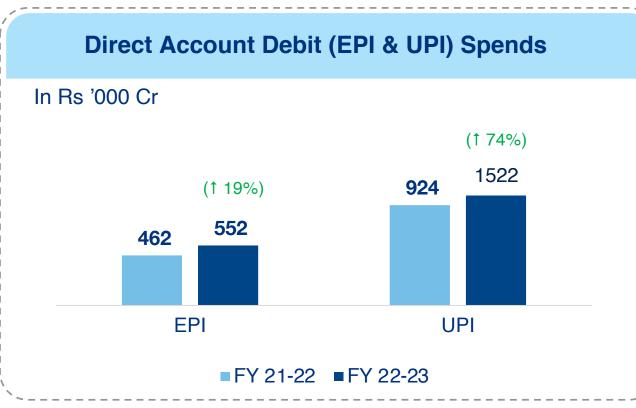
- 1. Brings Scale to Customer Franchise
 - Existing to Bank Deepen relationship
 - New to Bank Acquisition & Xsell
 - New to Credit Build Credit Behaviour
- Customer Wallet Share across multiple form factors
- 3. Liabilities Build & Enrich balances
- 4. Assets -- Drive sticky profitability
- 5. Enhance Bank branding

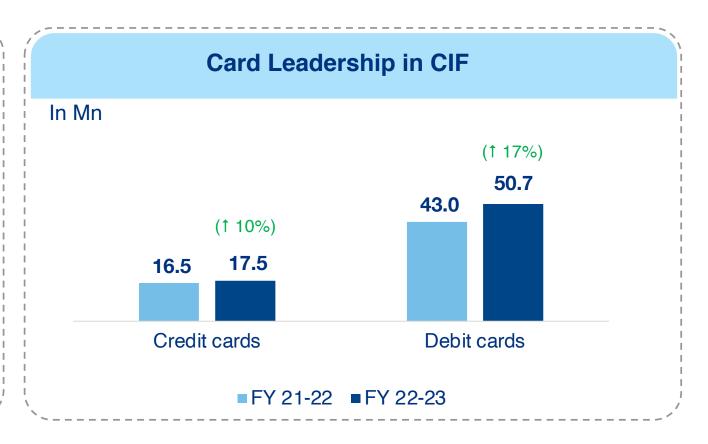
PAYMENT BUSINESS

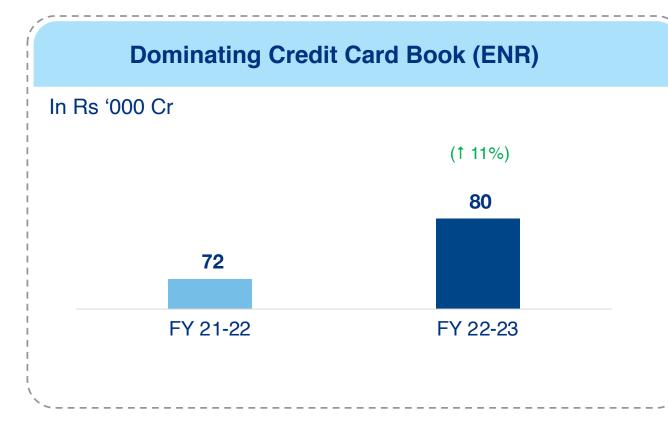


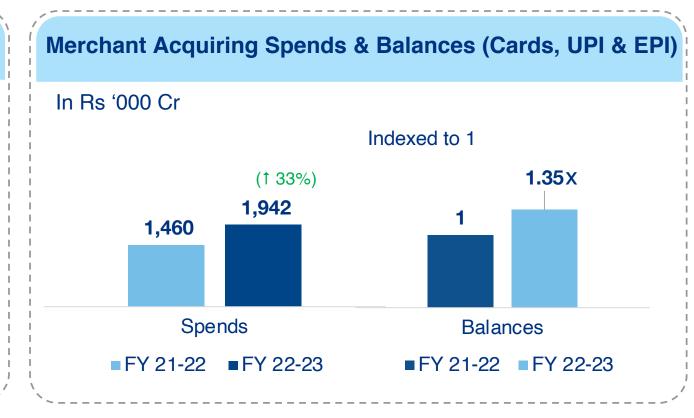
Core Metrics - Reflect Scale, Strength of Customer Franchise

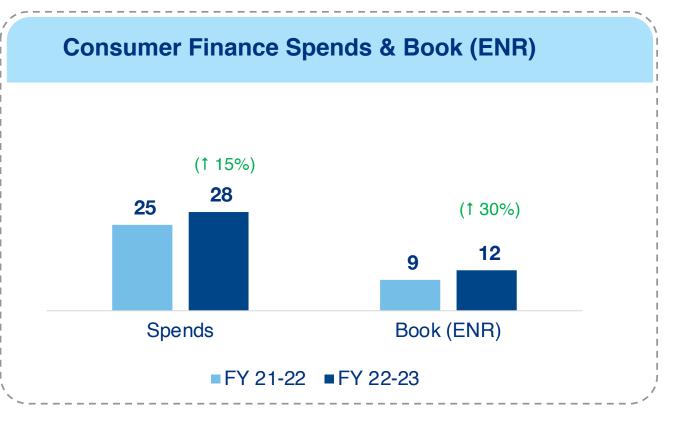








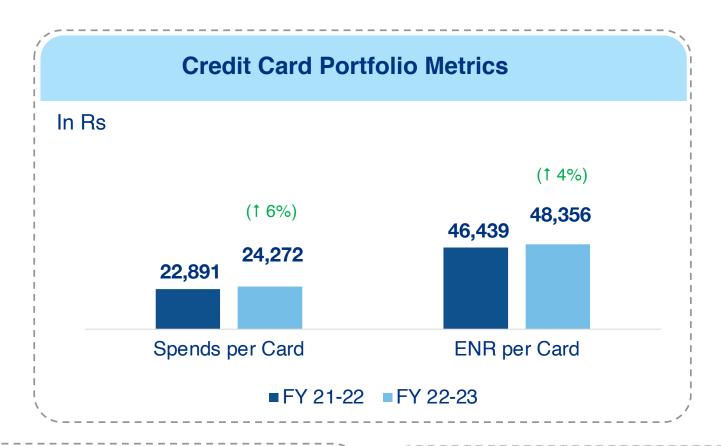


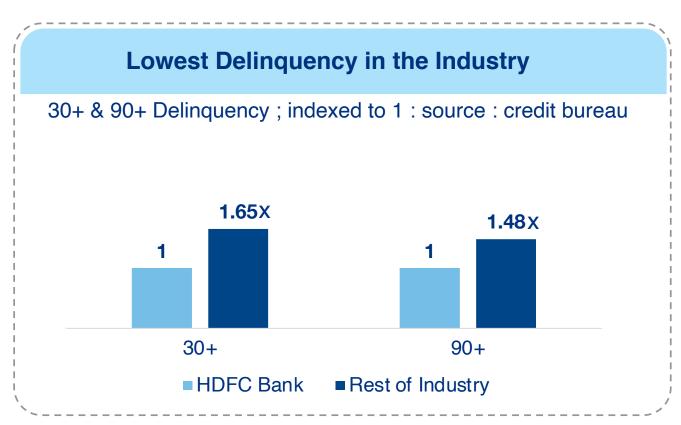


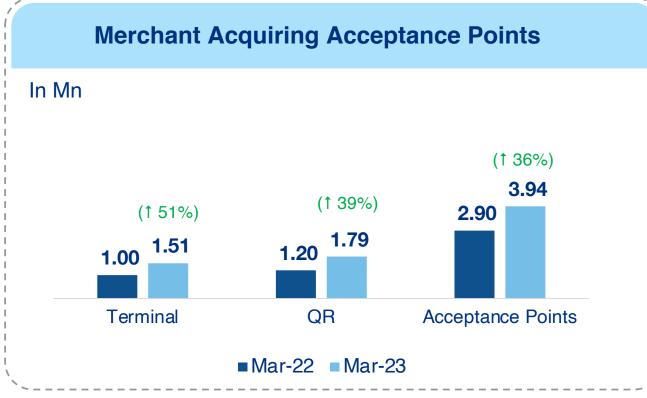


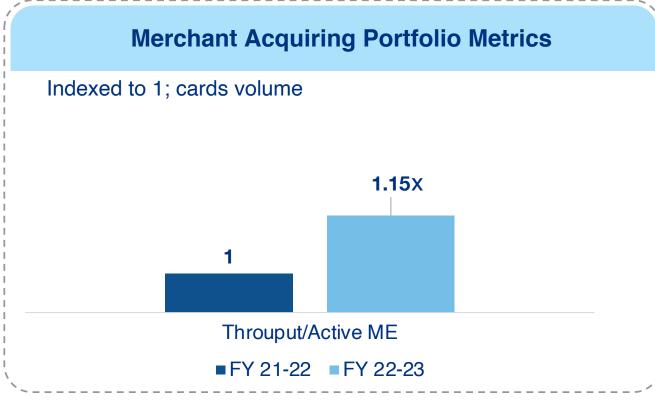
Portfolio Metrics - Reflect Quality & Depth of Customer Engagement

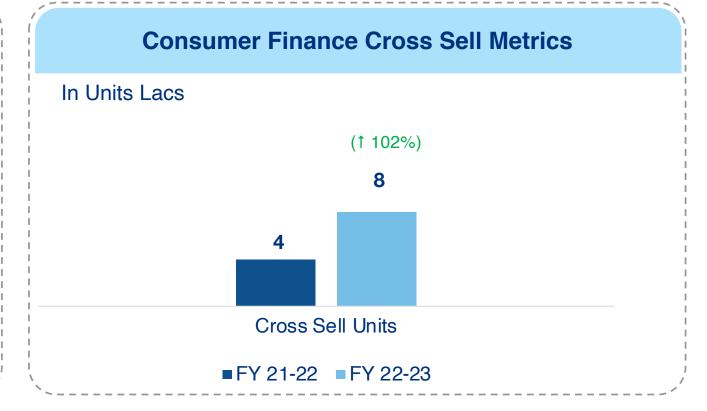
Classification - Public







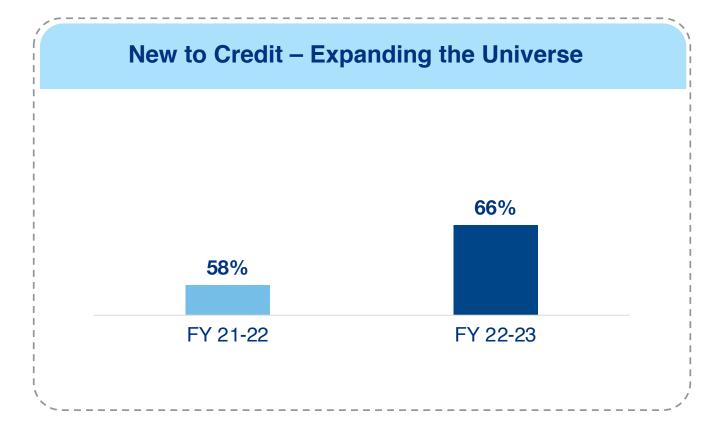


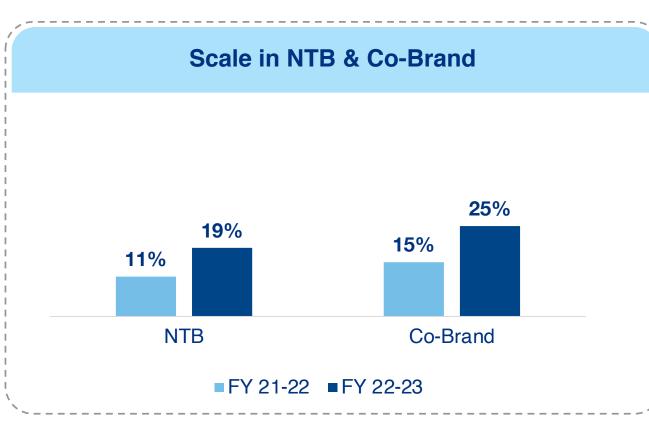


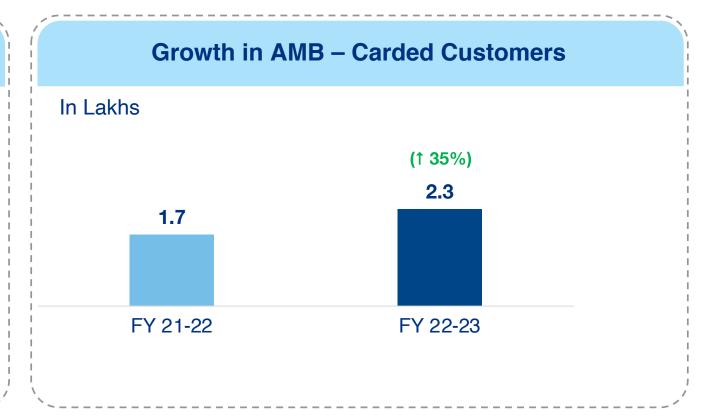


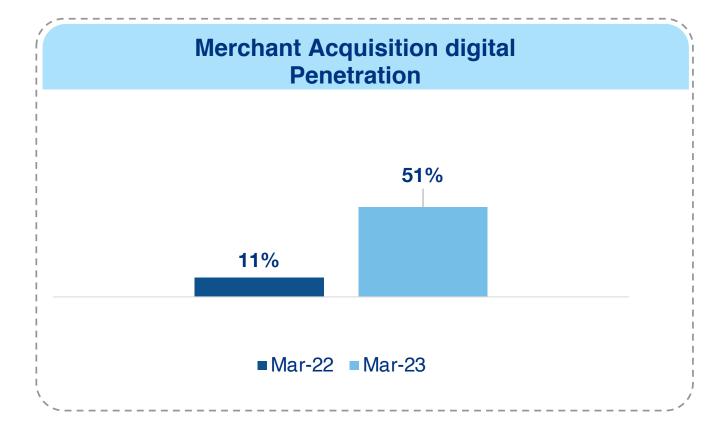
Bank Poised for Leap in FY 24 and onwards

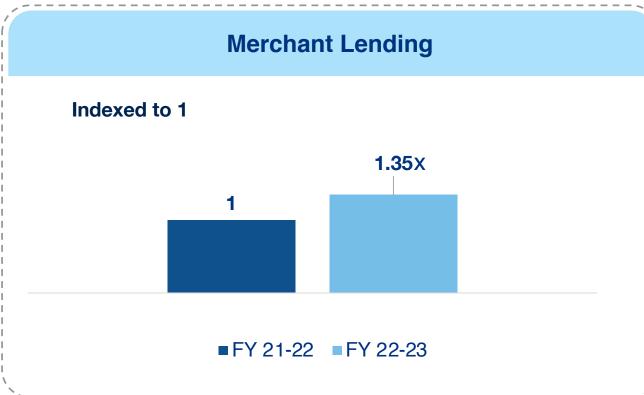
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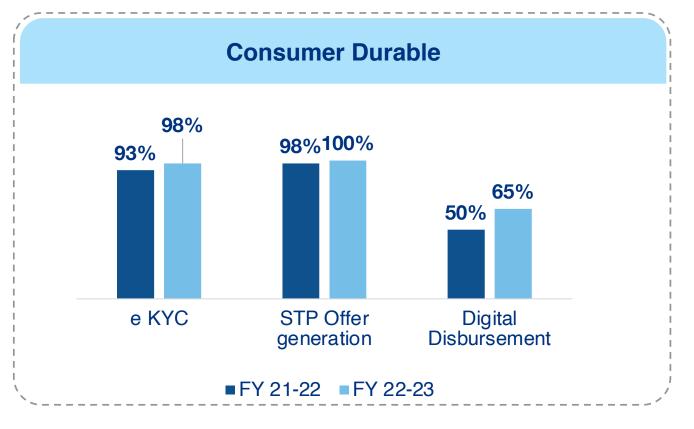














360° Comprehensive Strategy – Payments Business

Quality & scale

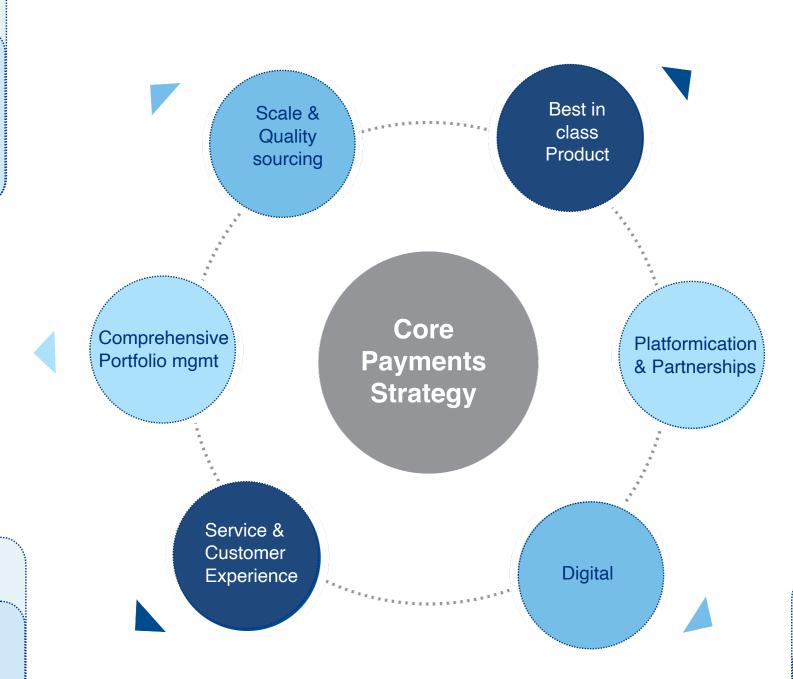
- Consumer, Institutional & SME
- Onboarding Experience
- Sourcing Segment Channel Mix
- Early Activation, Wallet Share
- SURU & Top 30

Comprehensive Portfolio

- Large & Key: Counter-share, Activation, Usage, VAS, X-sell & EMI
- UPI & EPI : Enable and grow
- ME as DSA: Revenue for Merchant

Customer delight at the core

- Instant Service Delivery
- Empowerment of front end channels
- MyCards --- DIY Digital servicing
- All services on EVA / Whatsapp banking



Excellence in Product Value Proposition

- Complete Range -- Credit, Debit cards,
 Prepaid, UPI, EPI, Wallets
- Best Value Proposition Product for every segment
- Commercial & Acceptance solutions- best in class
- EMI variants

Platformification & Partnerships

- Platforms Smart hub, PayZapp, Turbo, Cards PWA, Smartbuy
- Retailer Distributor (Supply Chain)
 Ecosystem:
- Cobrands & OEM partnerships

Digital Transformation

- Instant Digital on-boarding
- UPI Innovation
- Leverage API stack
- NTB acquisition
- Virtual cards
- AI/ML & Data driven growth models



Top Focus Areas – Payments Business

Quality & Scale

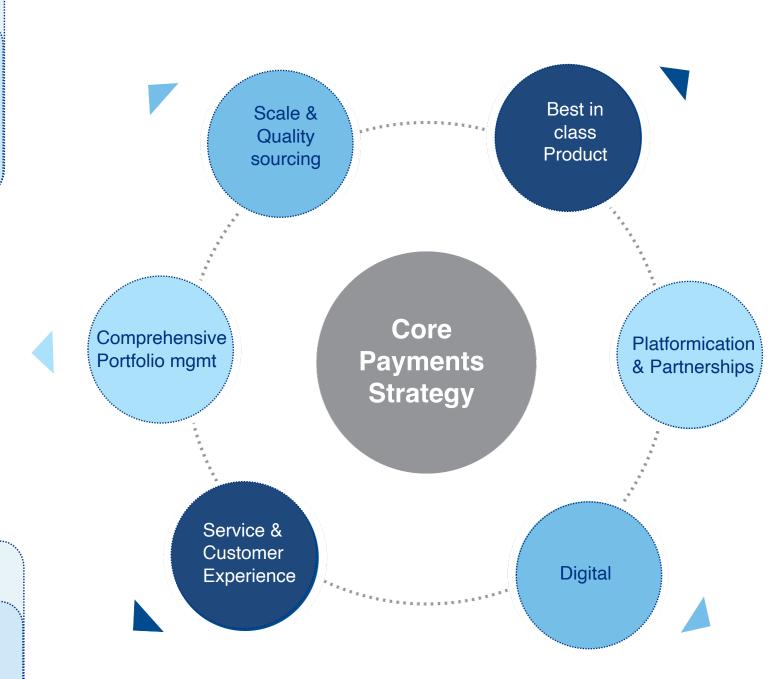
- Onboarding Experience
- Early Activation, Wallet Share
- Long Tail Merchants
- Virtual Cards

Comprehensive Portfolio

- Wallet share, Activation, Usage, EMI
- UPI : Innovate & Grow
- ME as DSA

Customer Delight

- Instant Service Delivery
- MyCards --- DIY Digital servicing
- All services on EVA / Whatsapp banking



Excellence in Product Value Proposition

- UPI _ Credit Card
- Commercial & Acceptance solutions
- EMI variants
- Offline to Online Merchants

Platformification & Partnerships

- Platforms Smart hub, PayZapp, Turbo,
 ONDC
- Retailer Distributor (Supply Chain)
 Ecosystem:
- Cobrands & OEM partnerships

Digital Transformation

- Instant Digital on-boarding
- UPI Innovation
- Leverage API stack
- Virtual cards



THANKYOU