

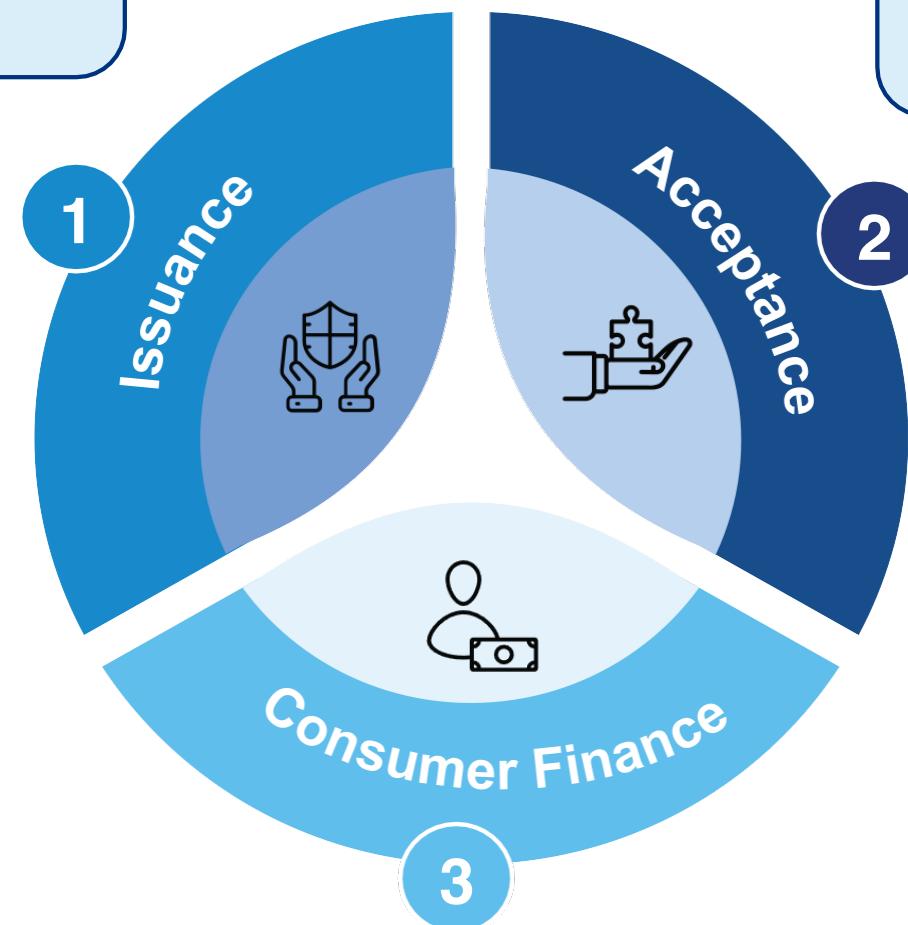


Payments Business

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 Acceptance:- **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%**

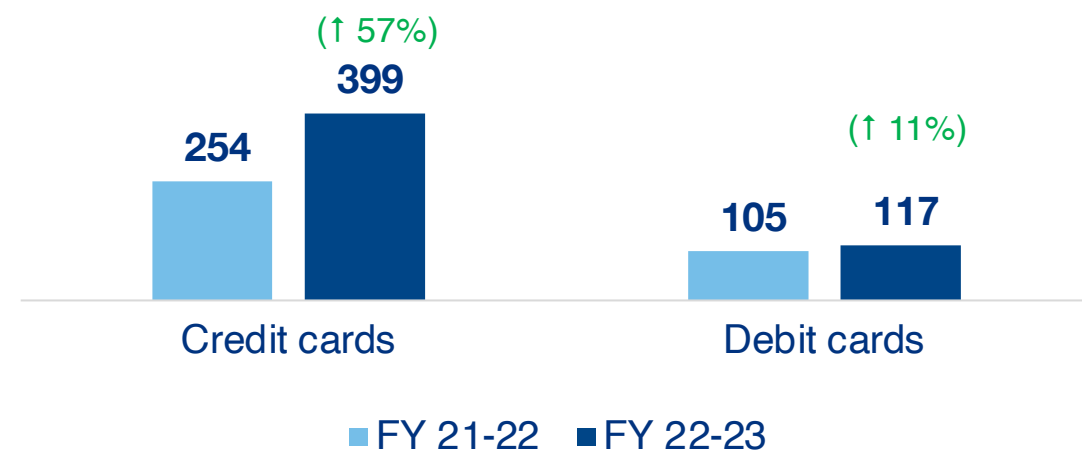
Value to Bank

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

Core Metrics - Reflect Scale, Strength of Customer Franchise

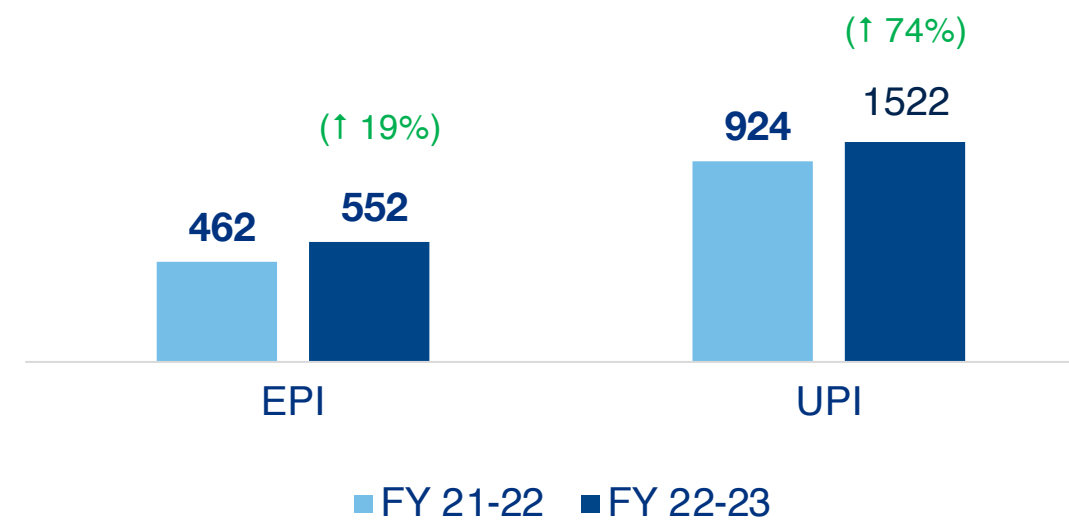
Credit & Debit Card Spends

In Rs '000 Cr



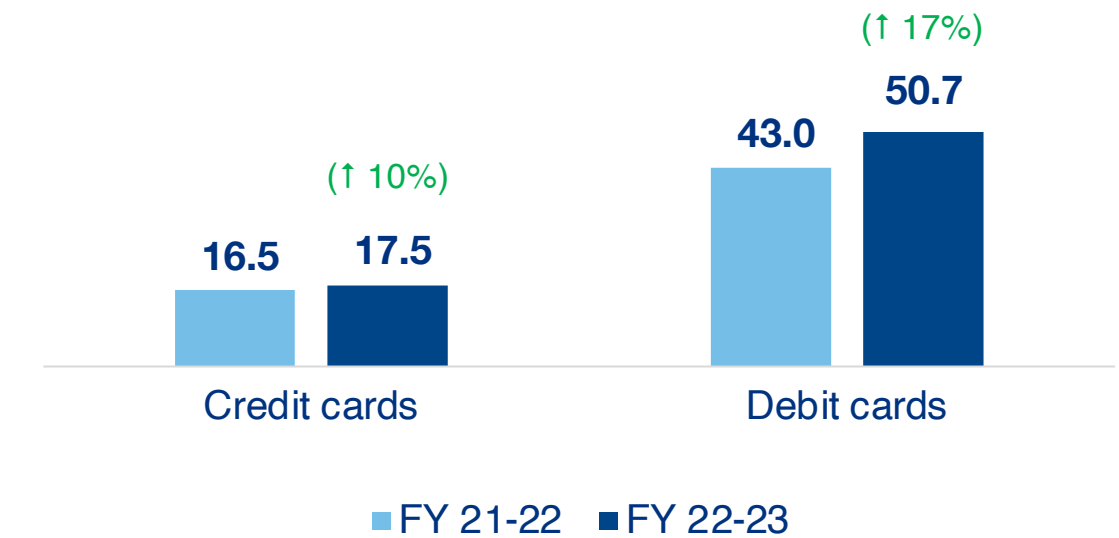
Direct Account Debit (EPI & UPI) Spends

In Rs '000 Cr



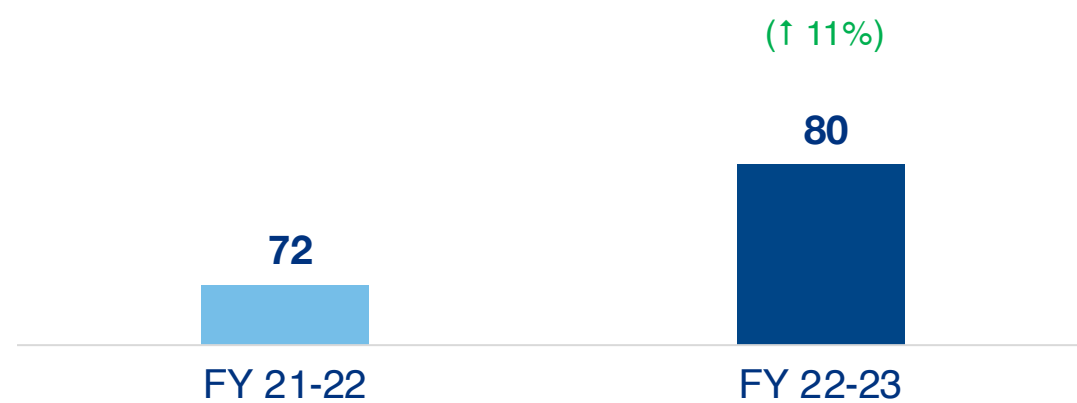
Card Leadership in CIF

In Mn



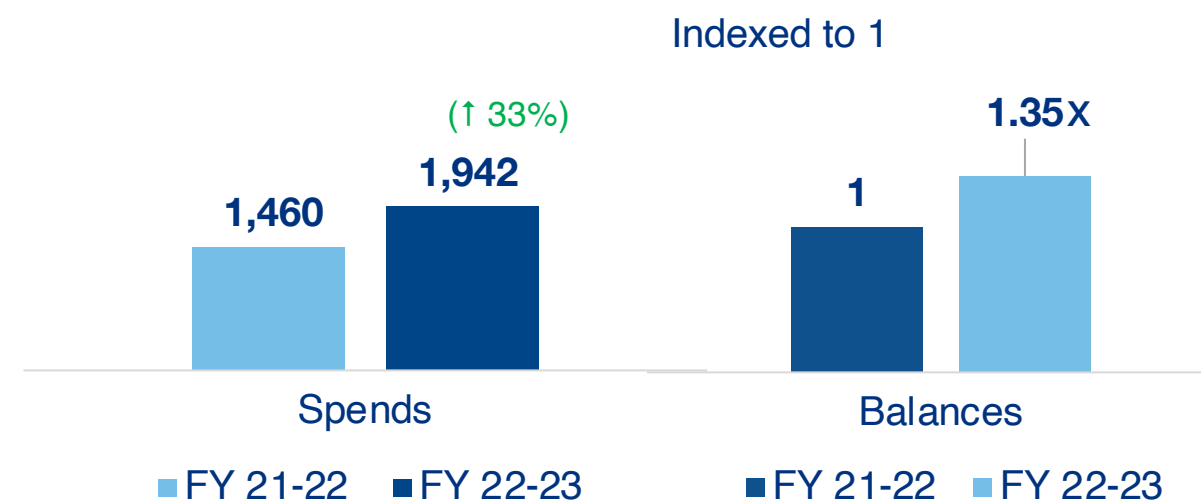
Dominating Credit Card Book (ENR)

In Rs '000 Cr

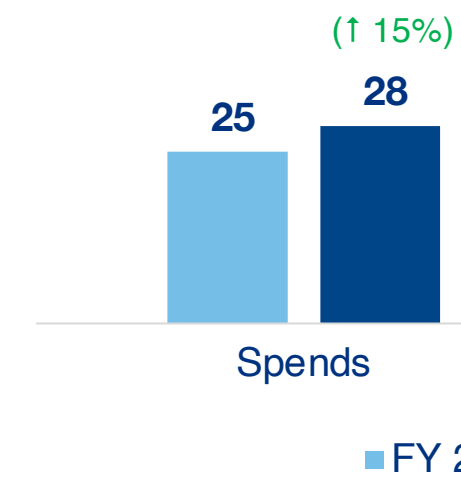


Merchant Acquiring Spends & Balances (Cards, UPI & EPI)

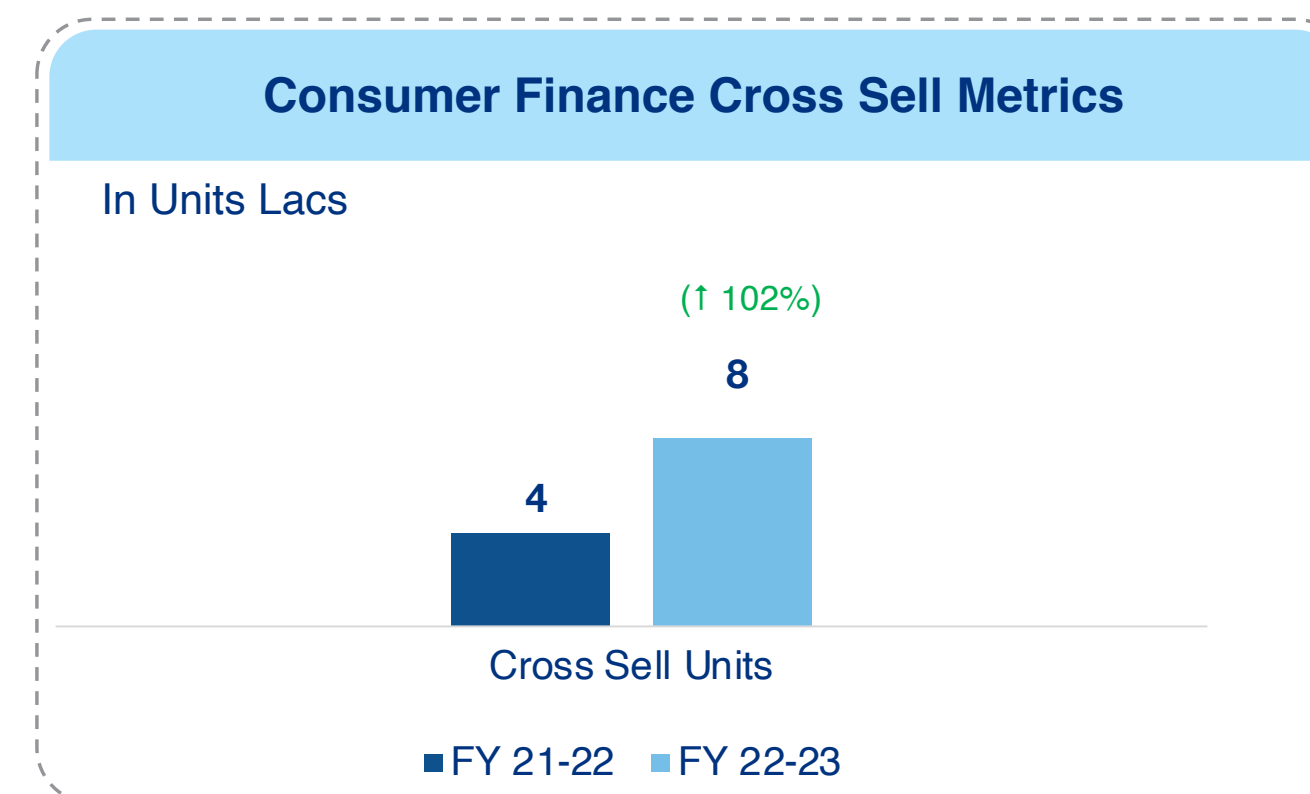
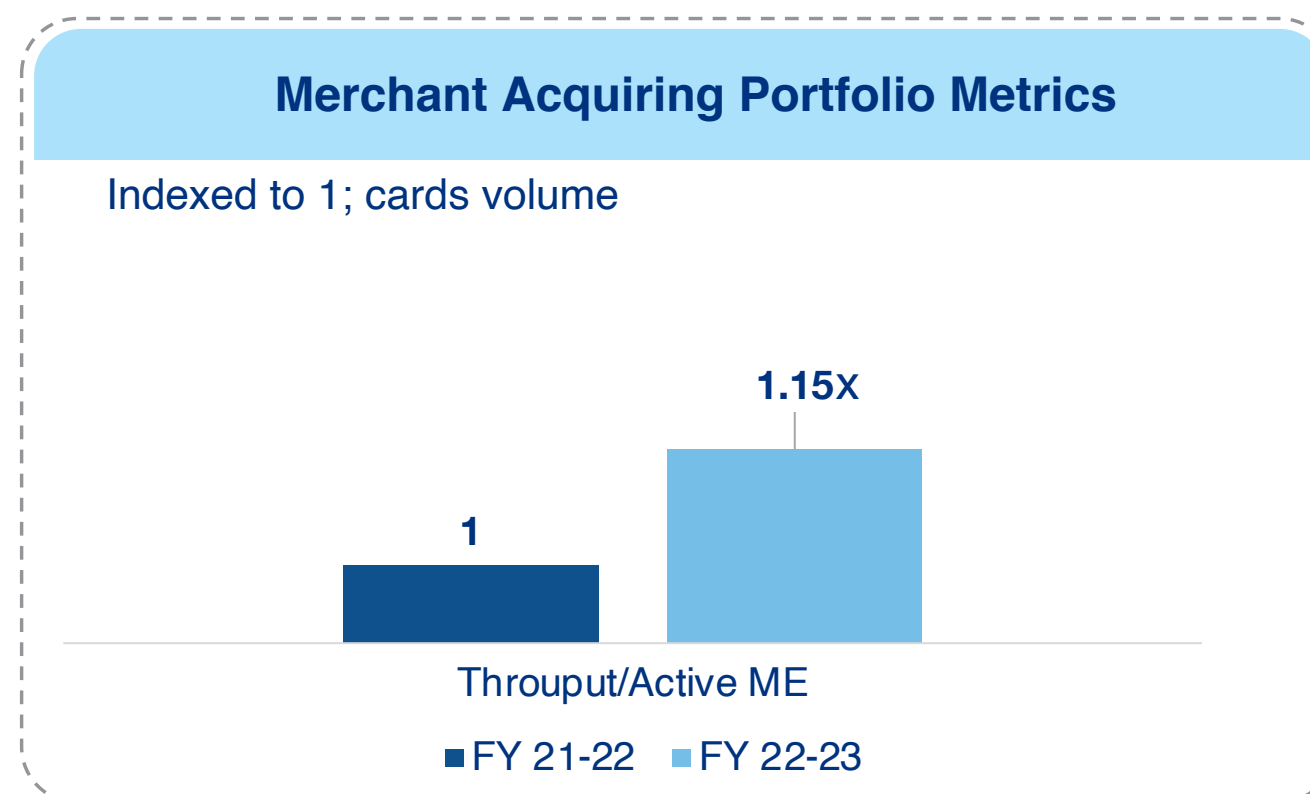
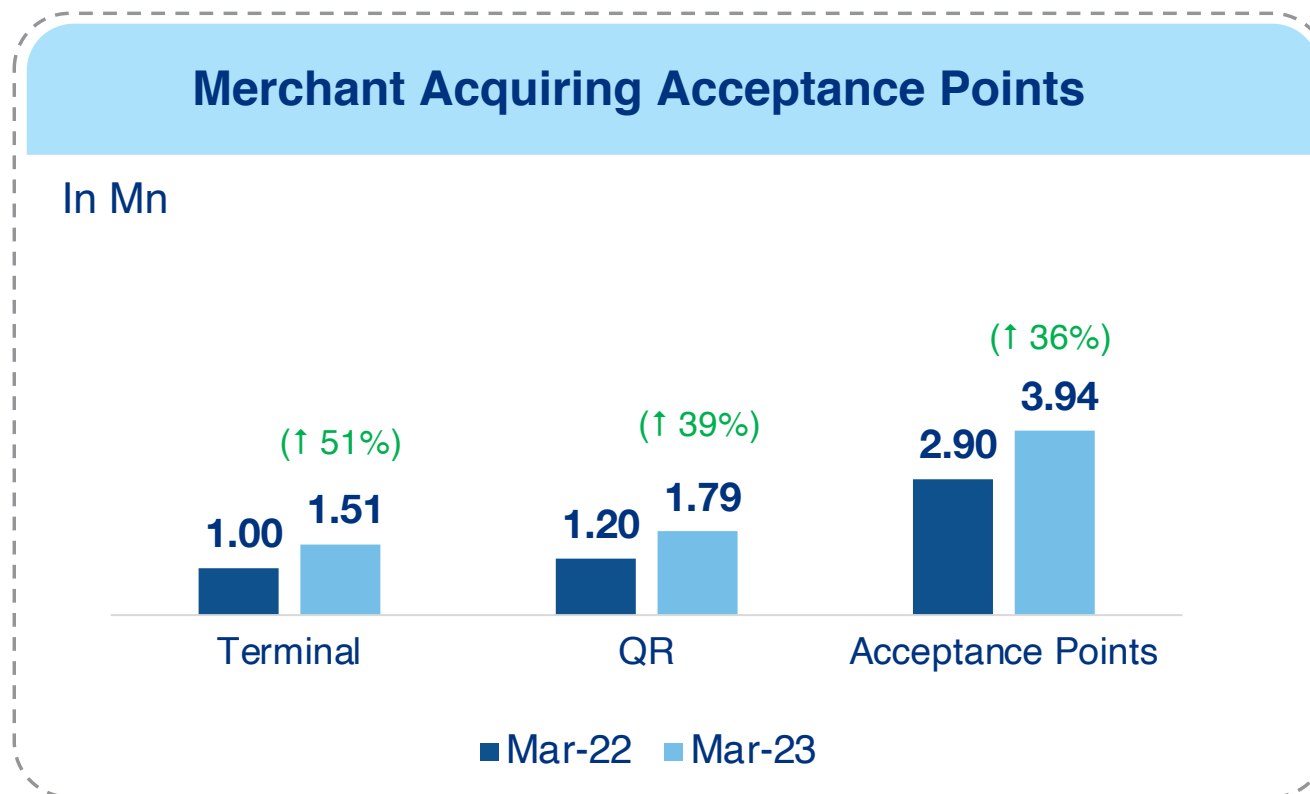
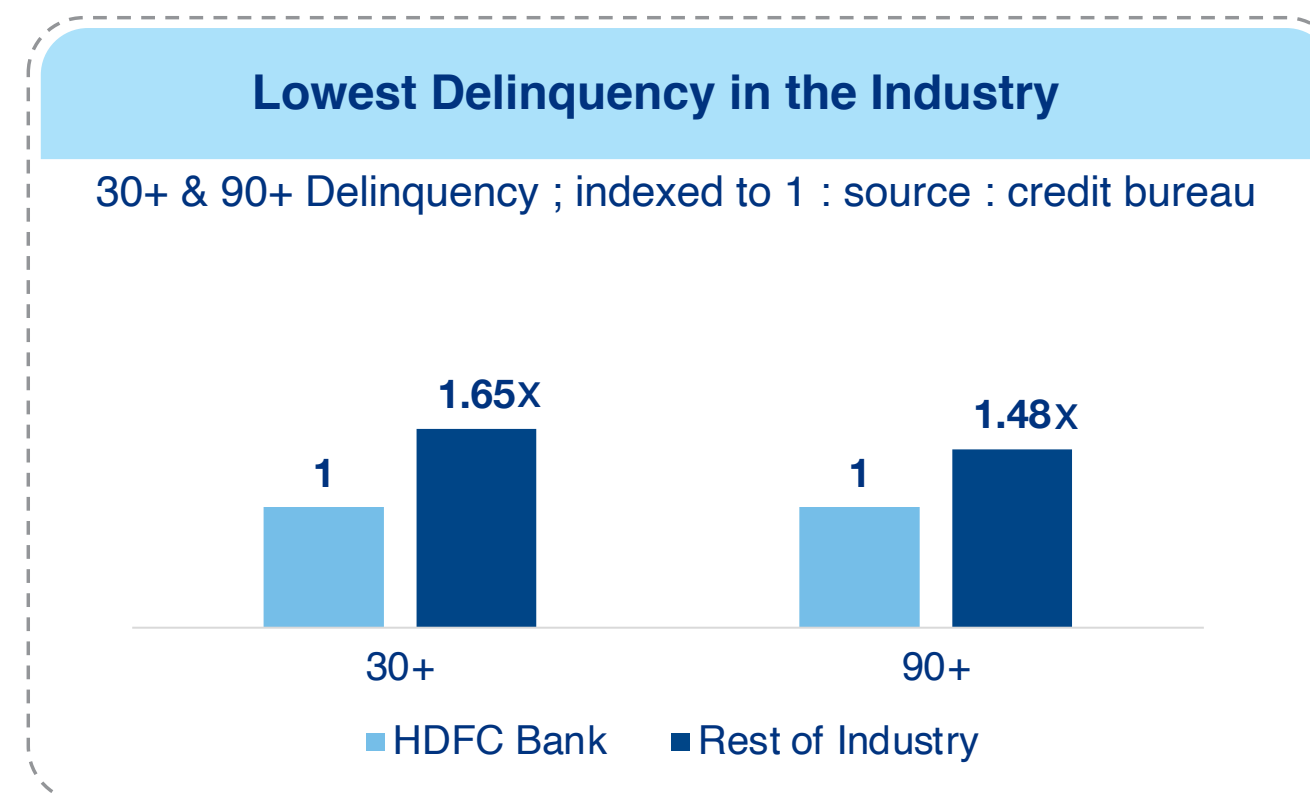
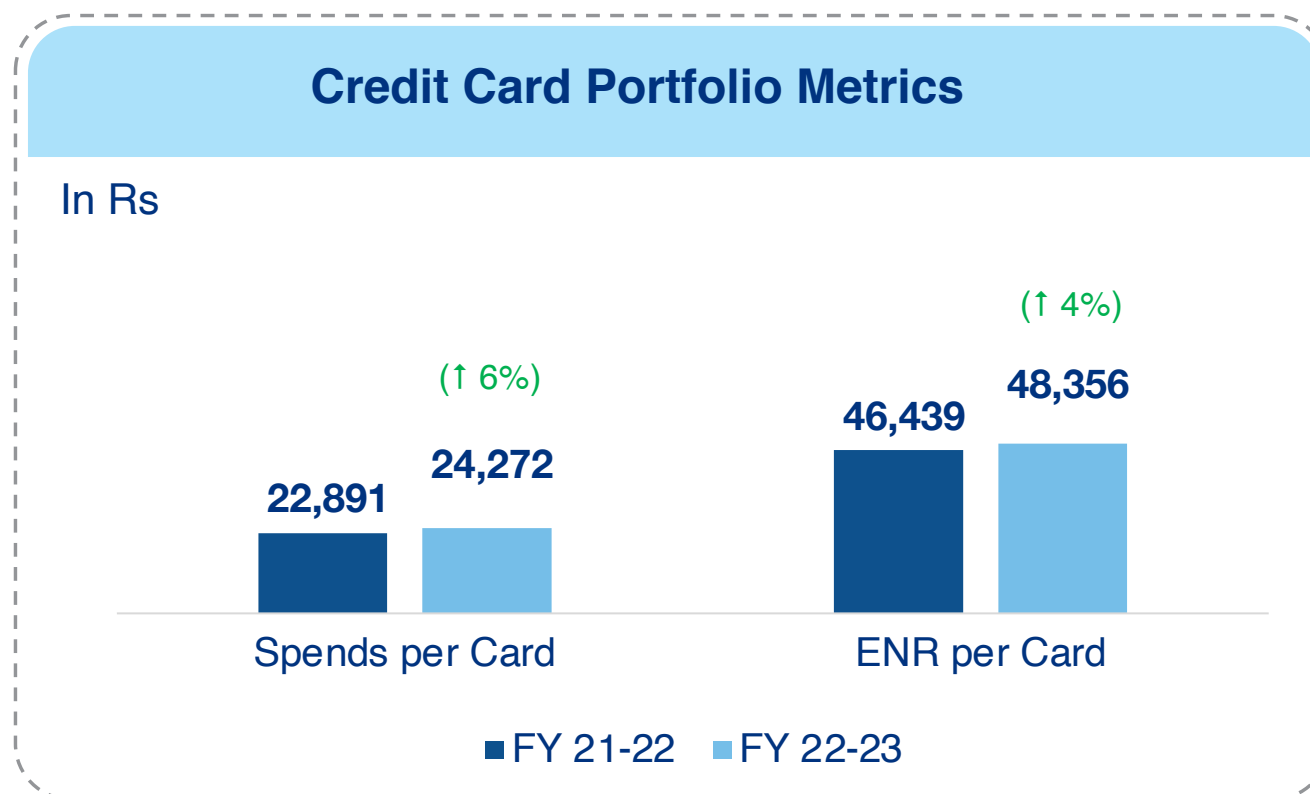
In Rs '000 Cr



Consumer Finance Spends & Book (ENR)



Portfolio Metrics - Reflect Quality & Depth of Customer Engagement

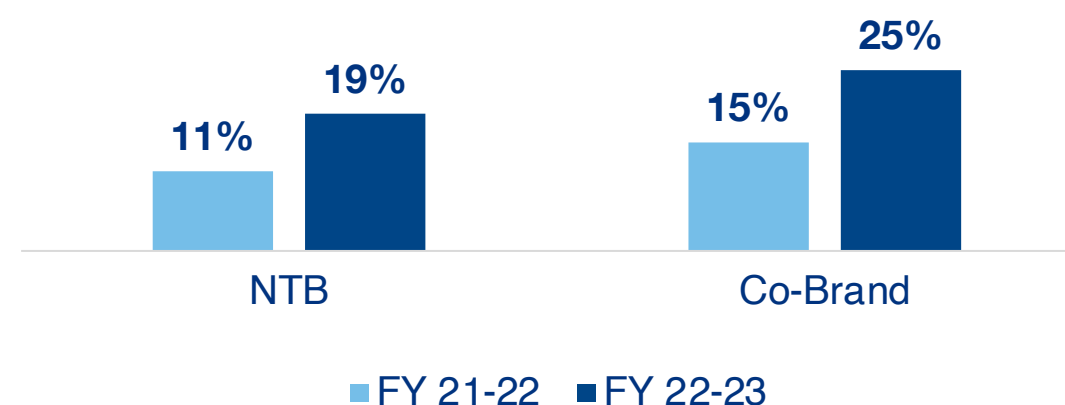


Bank Poised for Leap in FY 24 and onwards

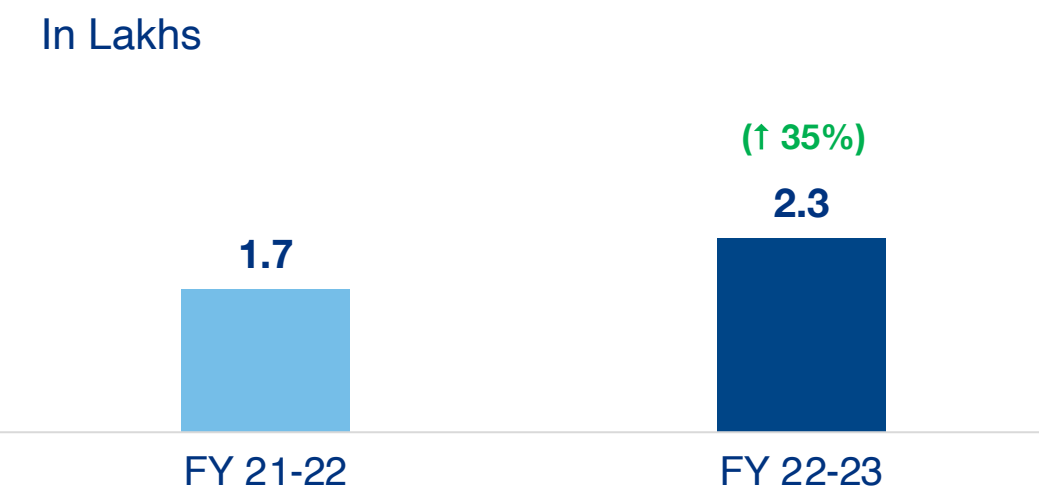
New to Credit – Expanding the Universe



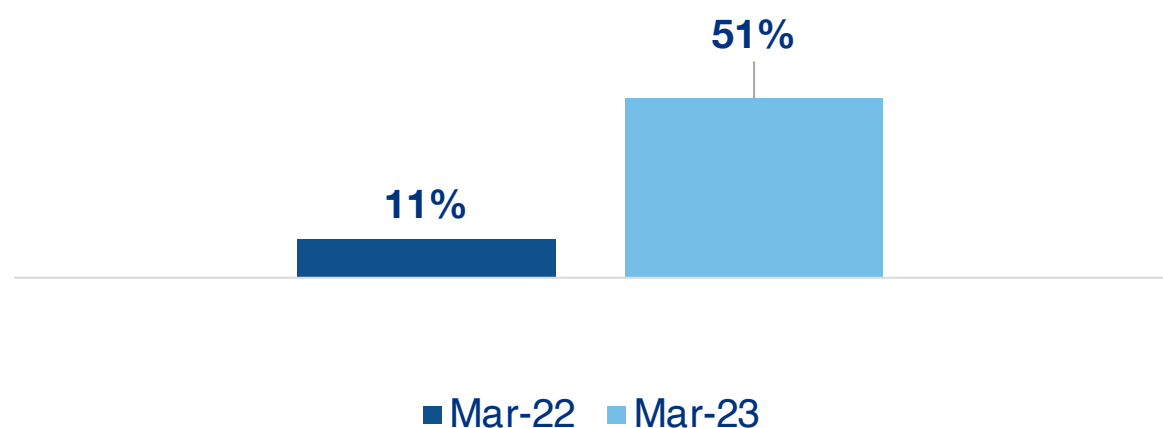
Scale in NTB & Co-Brand



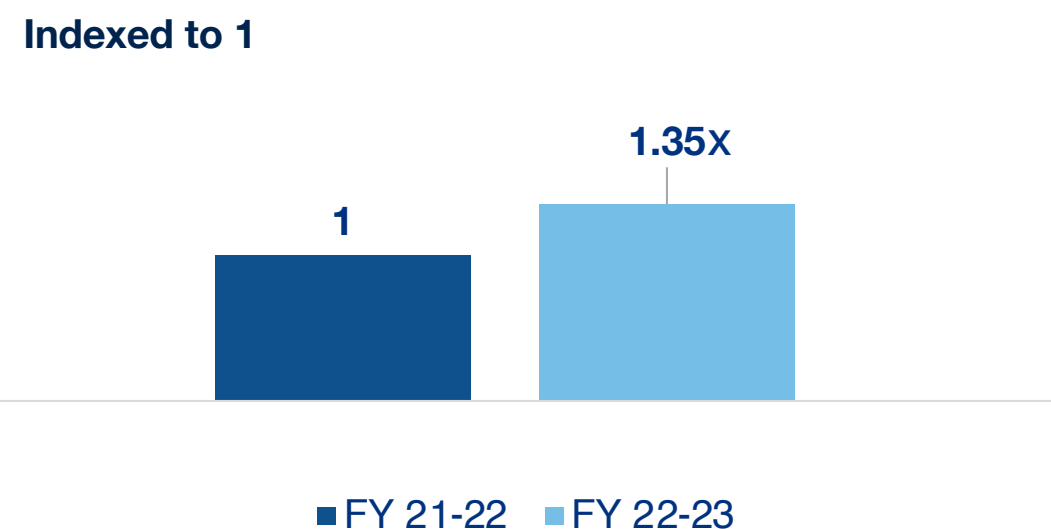
Growth in AMB – Carded Customers



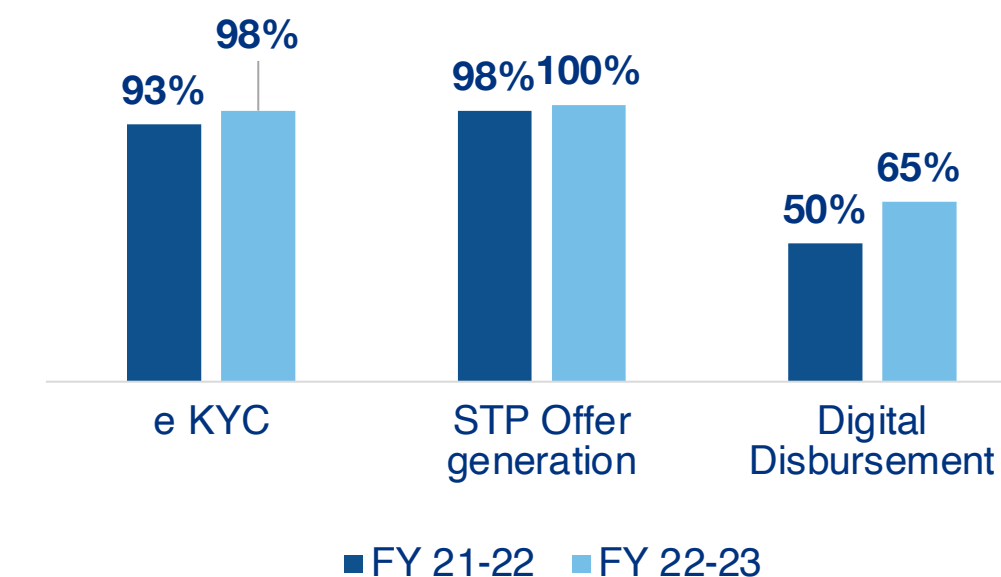
Merchant Acquisition digital Penetration



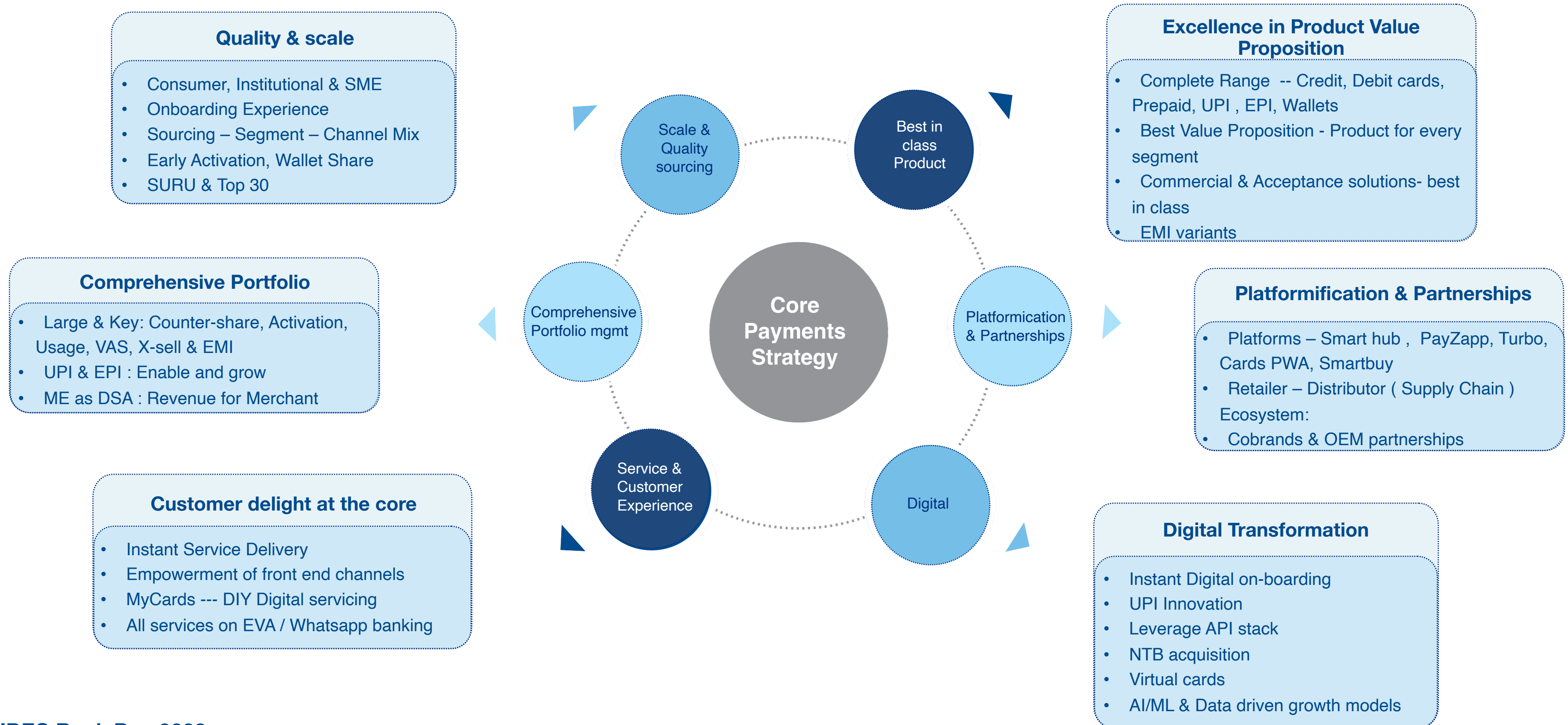
Merchant Lending



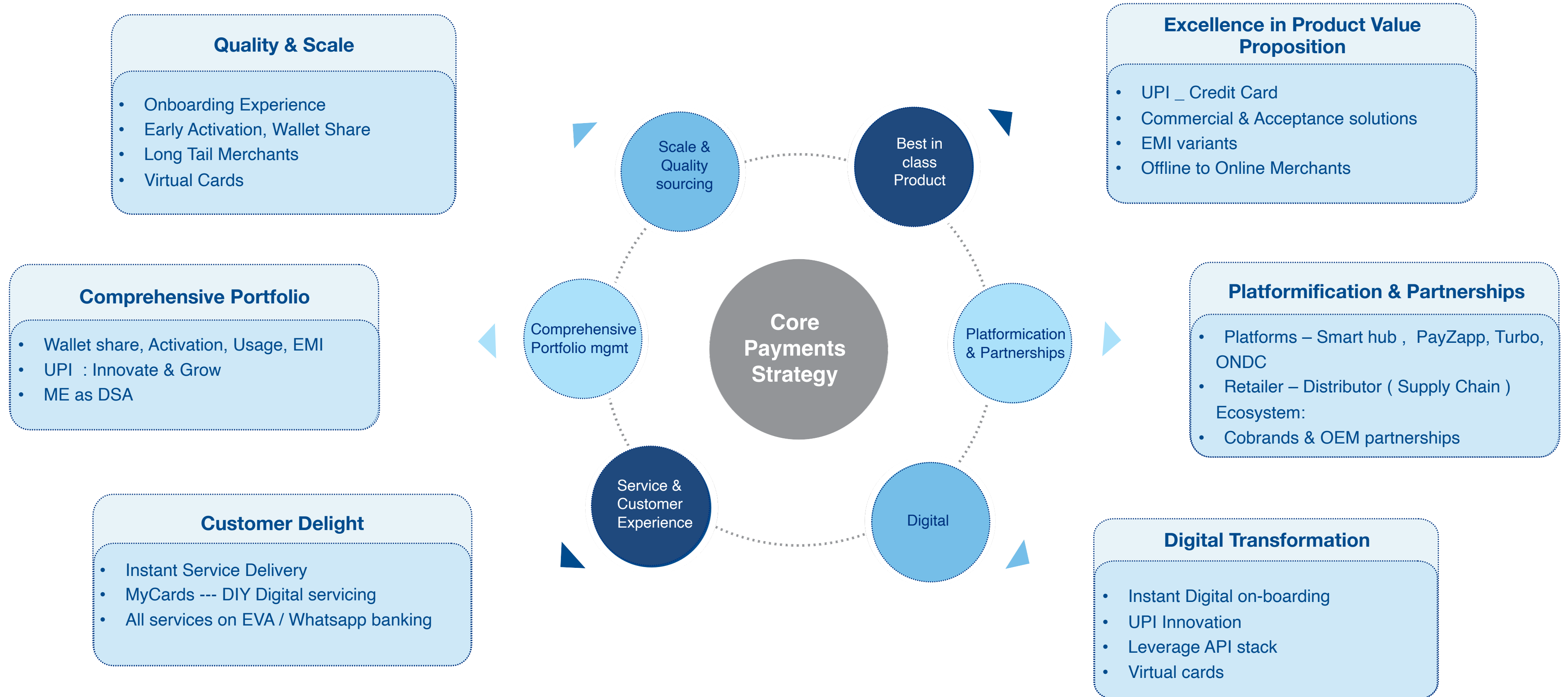
Consumer Durable



360° Comprehensive Strategy – Payments Business



Top Focus Areas – Payments Business



THANK YOU