



Exciting Opportunities Ahead



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1. Airtel Payments Bank; leading scale and growing rapidly



Revenue * Rs 943 crores	EBITDA * Rs 42 crores	Net Income * Rs 23 crores
GMV * Rs 128,360 crores	Merchant Base 8 million	Take Rate 0.74%
Total Customers 115+ million	MTU 31+ million	Total Transactions 1+ billion quarterly

One of its kind multi-segment Payments Bank in India



Driving digital leadership with significant, relevant & monetisable use cases

Target Segment	Tier III+ Markets (Bharat)	Digital (India)	B2B
Engagement & Monetisation	<ul style="list-style-type: none"> Cash Deposit and Withdrawal of DBT Money Remittances: Domestic & Foreign Cross Selling of loans & insurances AePS Full stack digital savings account 	<ul style="list-style-type: none"> Rewards123 Higher interest rates (upto 6% p.a) Thanks app integration Recharges UPI Payments FASTag Digi Gold Insurance, Loans & Pension Utility Bill Payments Gift Cards & Train Tickets 	<ul style="list-style-type: none"> Cash Management Services (CMS) Bharat Bill Pay (BBPS) Salary Payments / Disbursals
	~500,000 business correspondents network	Leveraging over 180 mn Airtel's digital customers	~\$100 bn# cash digitized monthly at industry level

Airtel Estimates

Payment Bank Product Suite



Banking

 Rewards 123 ₹960/yr b...	 Debit Card	 Send to bank	 Add Money 6% Interest	 Offers	 ATM Withdrawal	 Send Money	 BHIM UPI	 Scan any QR	 Check Balance New
 Cash Drop	 Cash Withdrawal	 Link/Delink Aadhaar for DBT	 Cash Deposit						

Payments




 Recharge	 DTH	 FASTag Recharge	 Cable TV	 Postpaid Payment	 Broadband Bill	 Electricity Bill ₹20 back	 Book Cylinder ₹20 back	 Piped Gas ₹20 back	 Water Bill ₹20 back
 Credit Card	 Municipal Taxes	 School Fees	 Subscrip tion	 Municipal Services	 Hospital Bills	 Clubs and Associati...	 Housing Society	 NETC FASTag ₹100* back	 eCom Payments
 Gift Card	 Google Play	 Flipkart Gift Card	 Train Tickets	 Aadhaar Enabled Payment System					

Cross Sell

 Term Life Insurance	 Income Guarantee	 Mobile Insurance	 2 Wheeler Insurance	 Insurance Premium	 Car Insurance	 Personal Loan New	 Atal Pension Yojna	 Western Union	 Covid19 Insurance	 Loan EMI Payment	 Manage Insurance
 Digi Gold	 Shop Insurance	 Insurance Profile	 Group Health Assure	 Term & PA Insurance	 Vector Borne Disease Insurance						

2. Airtel Business; future proof portfolio



Segments	 Voice	 Connectivity & related	 CPaaS
Revenue Growth	Performance in line with industry trend	Outperforming the industry; growing double digit	Industry leading revenue growth
Other trends	Focus to grow market share & cash generation	31.7% market share in enterprise data market and 44% in enterprise mobility market	USD 1 bn# India cloud communication market, growing ~20%# annually

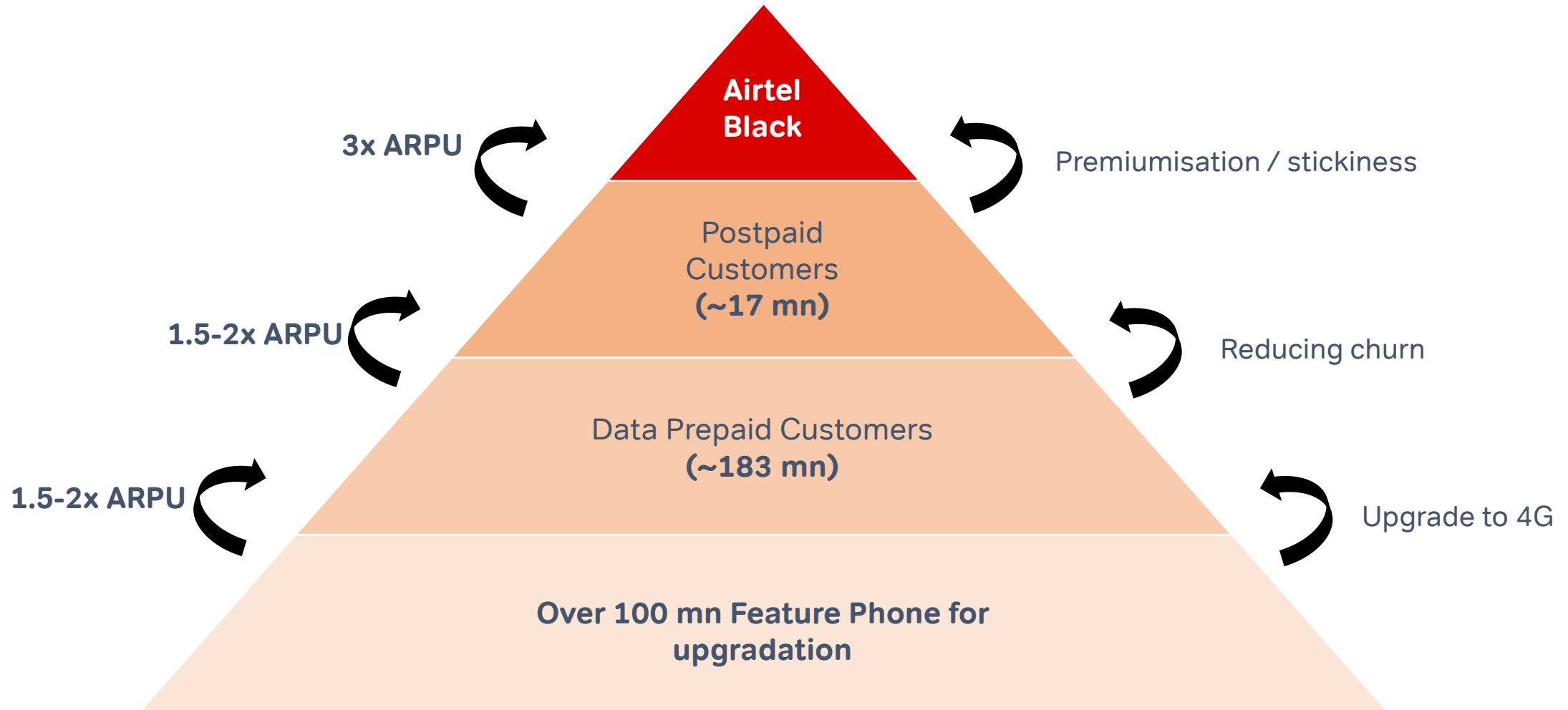
CPaaS Opportunity

- ❑ CPaaS the fastest growing part of our portfolio at very strong double digits
- ❑ Plays to our strengths of combining our network and digital strengths
- ❑ **Airtel IQ:** Already serving over 175 customers spanning across biggest internet companies, banks and more

3. Premiumisation Opportunity

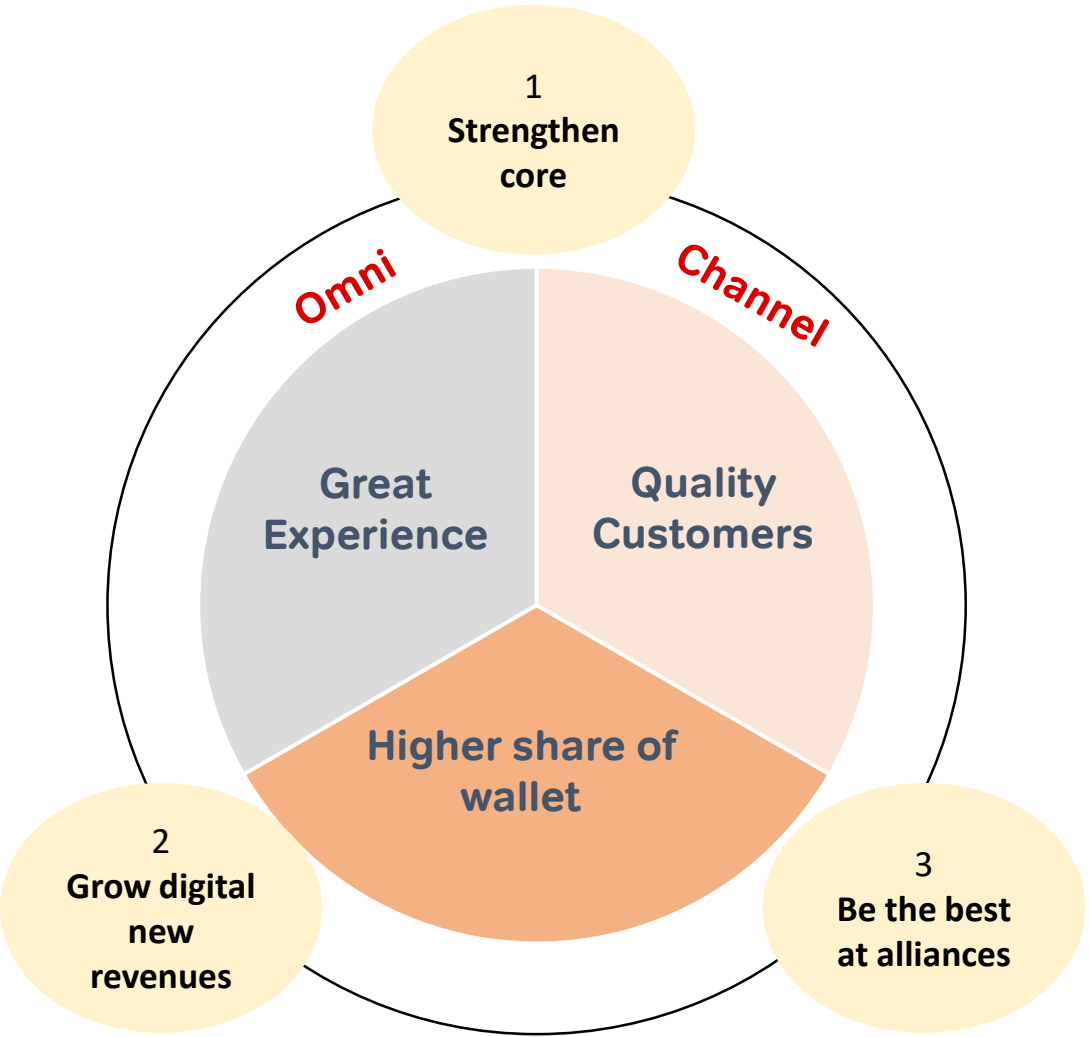


■ Upgrades at every step of ladder



* Based on current trends and estimates

4. Leveraging data capabilities



	Data	Distribution	Payments	Network
Strengths	Rich customer understanding	Access to customers: B2C/ B2B	Omni Channel capabilities	Ubiquitous presence with API's
Capabilities	Customer 360	App. Web. Stores	Banking License	Location
	AI/ML Reco Engine	Homes	Digitising Cash	Coverage
	Identity. Credit Scores	Enterprise Hub	Add to Bill	Edge Capabilities



Thank You
