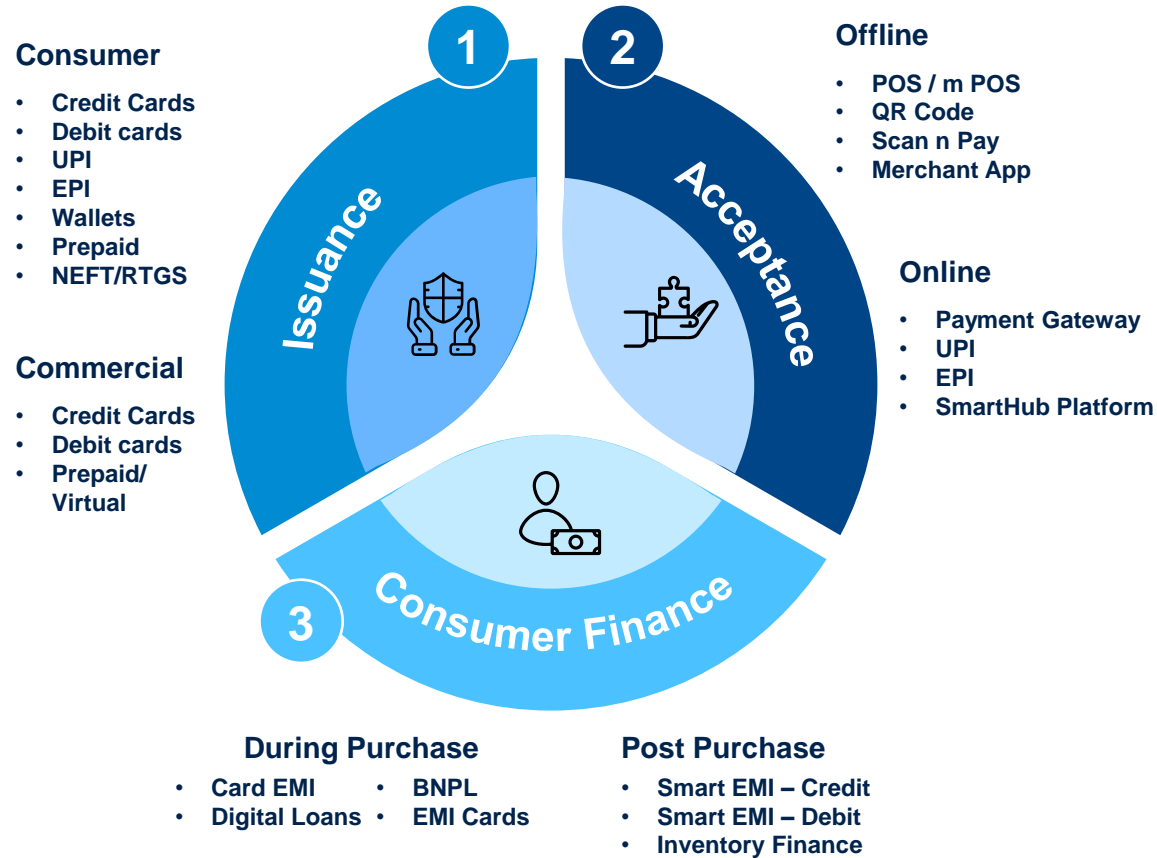




Payments Business

Dominant Presence in Payments & Consumer Financing

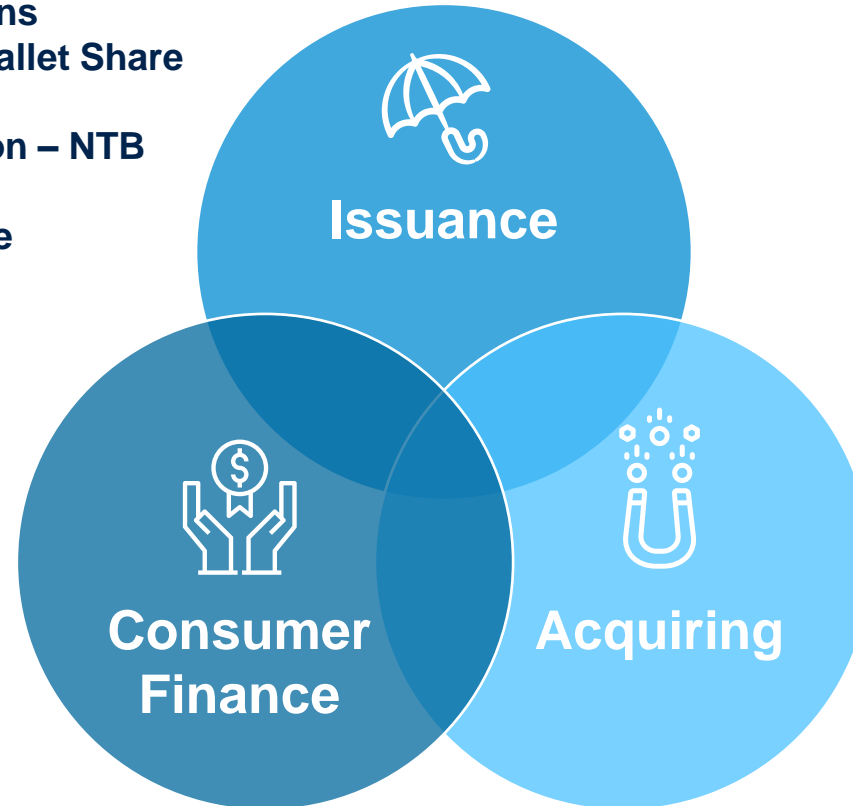


- 1 Make Payments**
Consumer & Commercial Issuance solutions
- No 1 in Credit cards
 - No 2 in Debit Cards
 - No 2 in Commercial Cards
- Market Share**
- Credit Card Spends - 27%
 - Debit Card Spends -15%
-
- 2 Build Network & Receive Payments**
Online, Offline, Remote Acceptance Solutions
- No 1 in Offline Card Acceptance
 - No 1 in Online Card Acceptance
- Market Share**
- 44% Market Share in Offline Cards
 - Acquiring 48% Market Share in Online Cards Acquiring
 - 13% Market Share in UPI (P2M)
 - 25% Market Share in EPI
-
- 3 Lend at Point of Sale**
Full Range of Consumer Finance Offerings
- No 2 in Overall Consumer finance
 - No 1 in CC EMI
 - No 1 in DC EMI

Source: XX

Payment Business – Value to the Bank

- **Recency / Frequency of Engagement on Payment Transactions**
- **Consumer Spend Wallet Share Maximization**
- **Customer Acquisition – NTB**
- **Brand Image**
- **Interest / Fee Income**



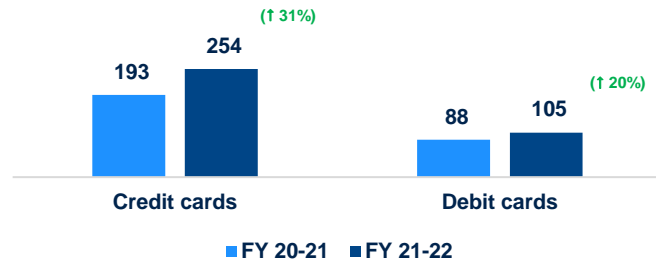
- **Sticky Spends**
- **Longevity of Relationship & Earnings**
- **Interest Income**
- **Customer Acquisition – NTB**

- **Railroad for Issuance Business**
- **Drive On-US**
- **Merchant /MSME segment penetration**
- **Money Movement market share**
- **Float**
- **Lending**
- **CUG Network effect – Festive Treats**

Core Metrics Reflect Scale, Strength of Customer Franchise

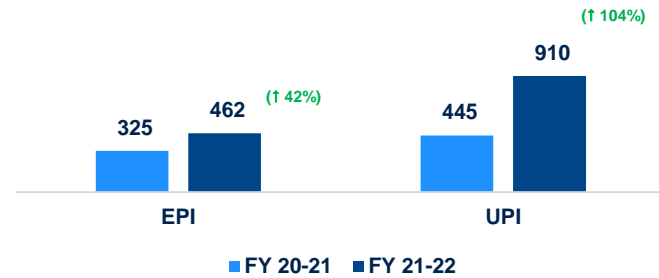
Credit & Debit Card Spends

In Rs '000 Cr



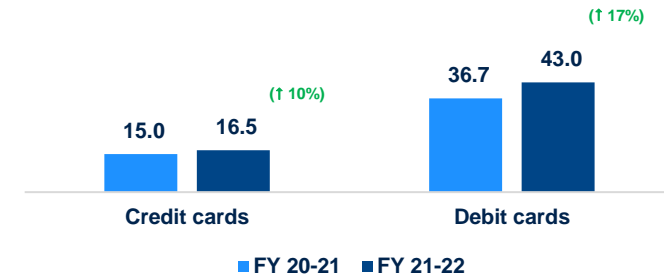
Direct Account Debit (EPI & Total UPI) Spends

In Rs '000 Cr



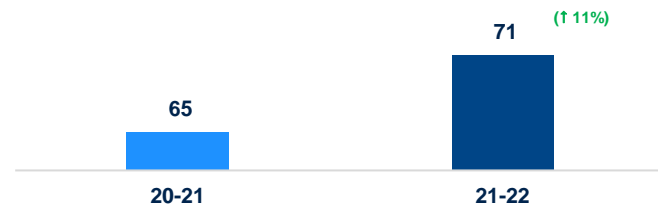
Leadership in CIF

In Mn



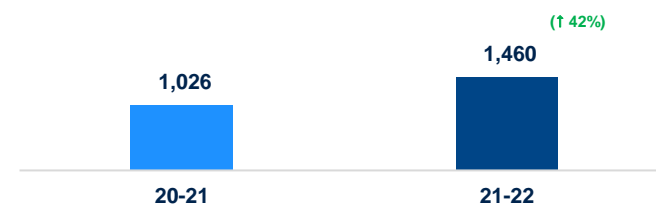
Dominating Credit Card Book (ENR)

In Rs '000 Cr



Total Merchant Acquiring Spends

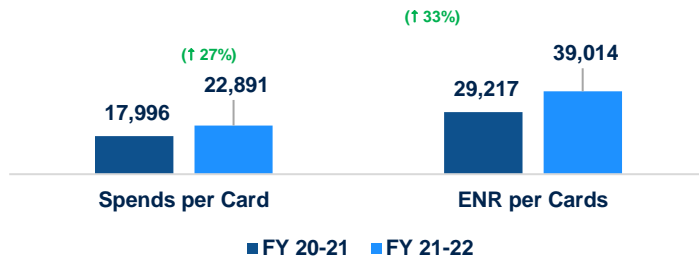
In Rs '000 Cr



Portfolio Metrics Reflect Quality & Depth of Customer Engagement

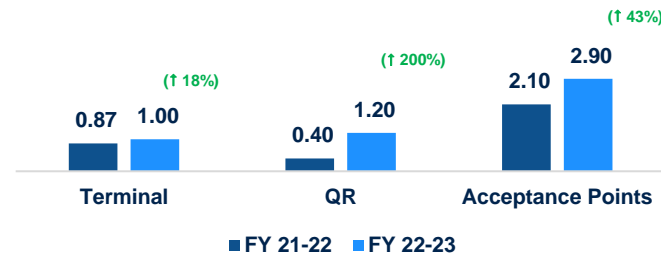
Credit Card Portfolio Metrics

In Rs



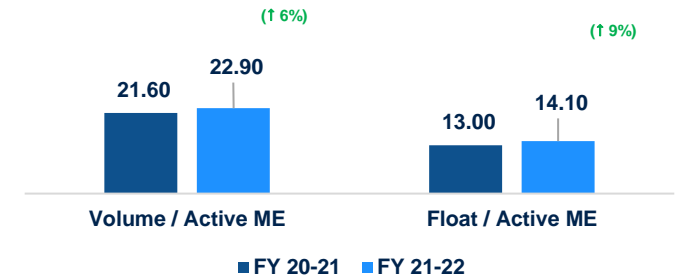
Merchant Acquiring Acceptance Points

In Mn

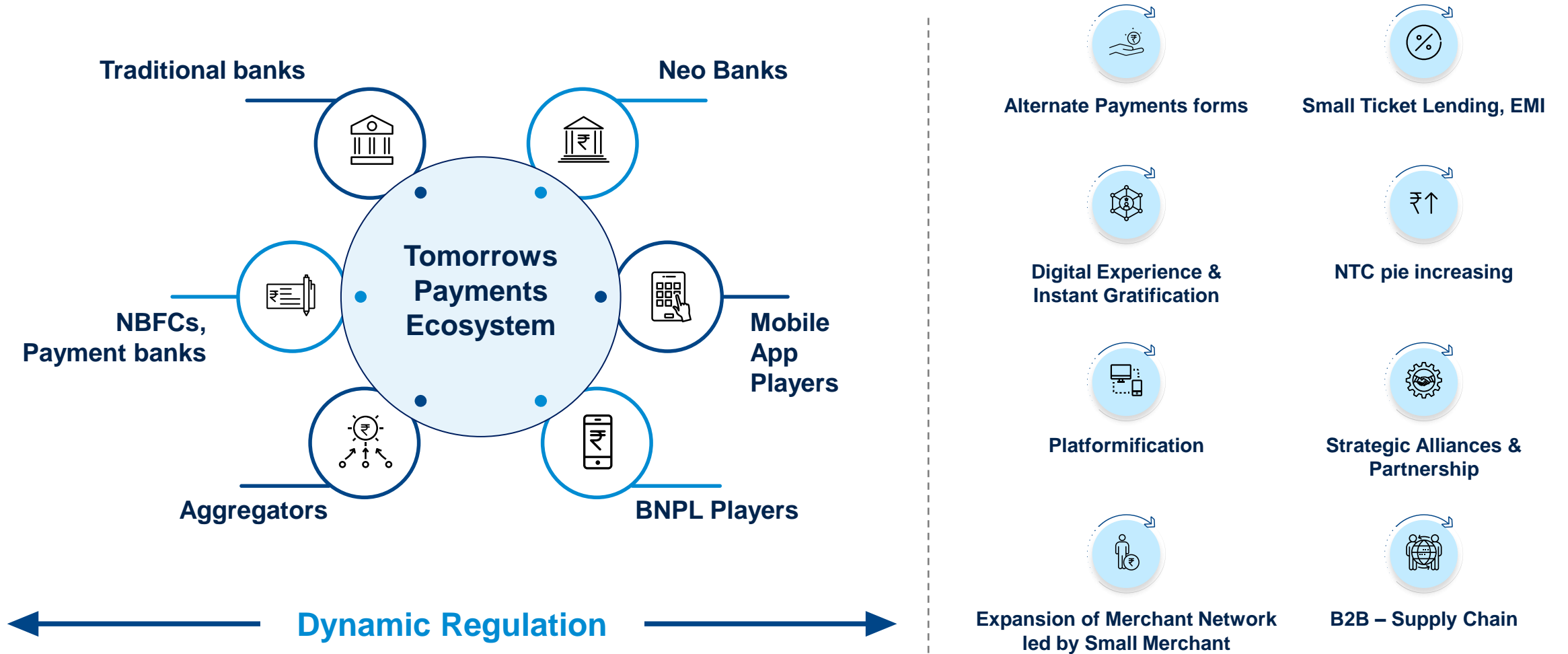


Merchant Acquiring Portfolio Metrics

In Rs Lac



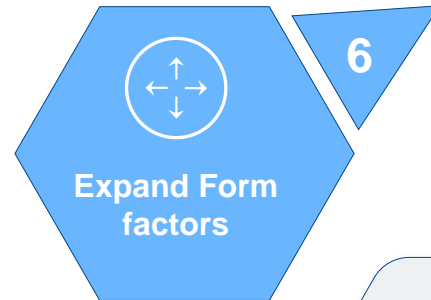
Proliferation of Competition leads to Diverse Opportunities in Payments



Issuance Strategy

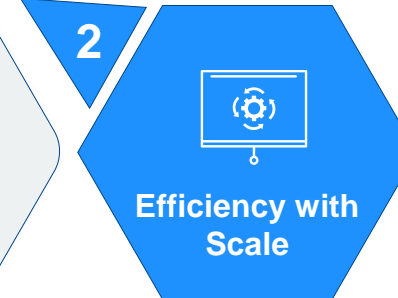
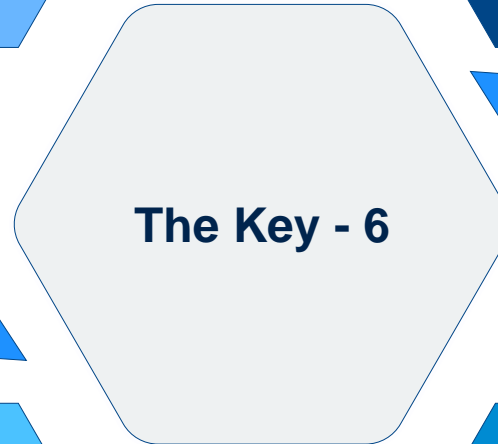
Full Suite Offerings

- UPI 2.0
- Scan , OD , SI , P2P & P2M
- EMI variants
- CC , DC , Flexipay
- Bills & SI
- Loan on cards



Top Notch Product & Sales Management

- Complete Range -- Credit, Debit cards, Prepaid, UPI , EPI, Wallets
- Best Value Proposition
- Product for every segment
- Mass , Millenials, Affluent, Super Affluent, Business, Commercial
- Deep & Diverse Distribution Capability

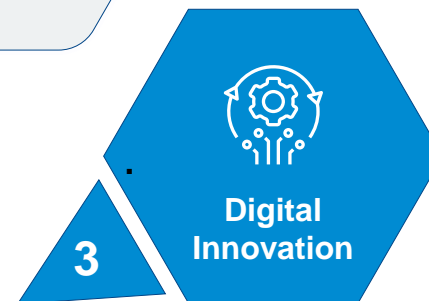


Digital Transformation

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

Digital & Self Service Customer Experiences

- Instant service delivery
- Empowerment of front end channels
- Common PWA for self help
- All services on EVA / Whatsapp banking



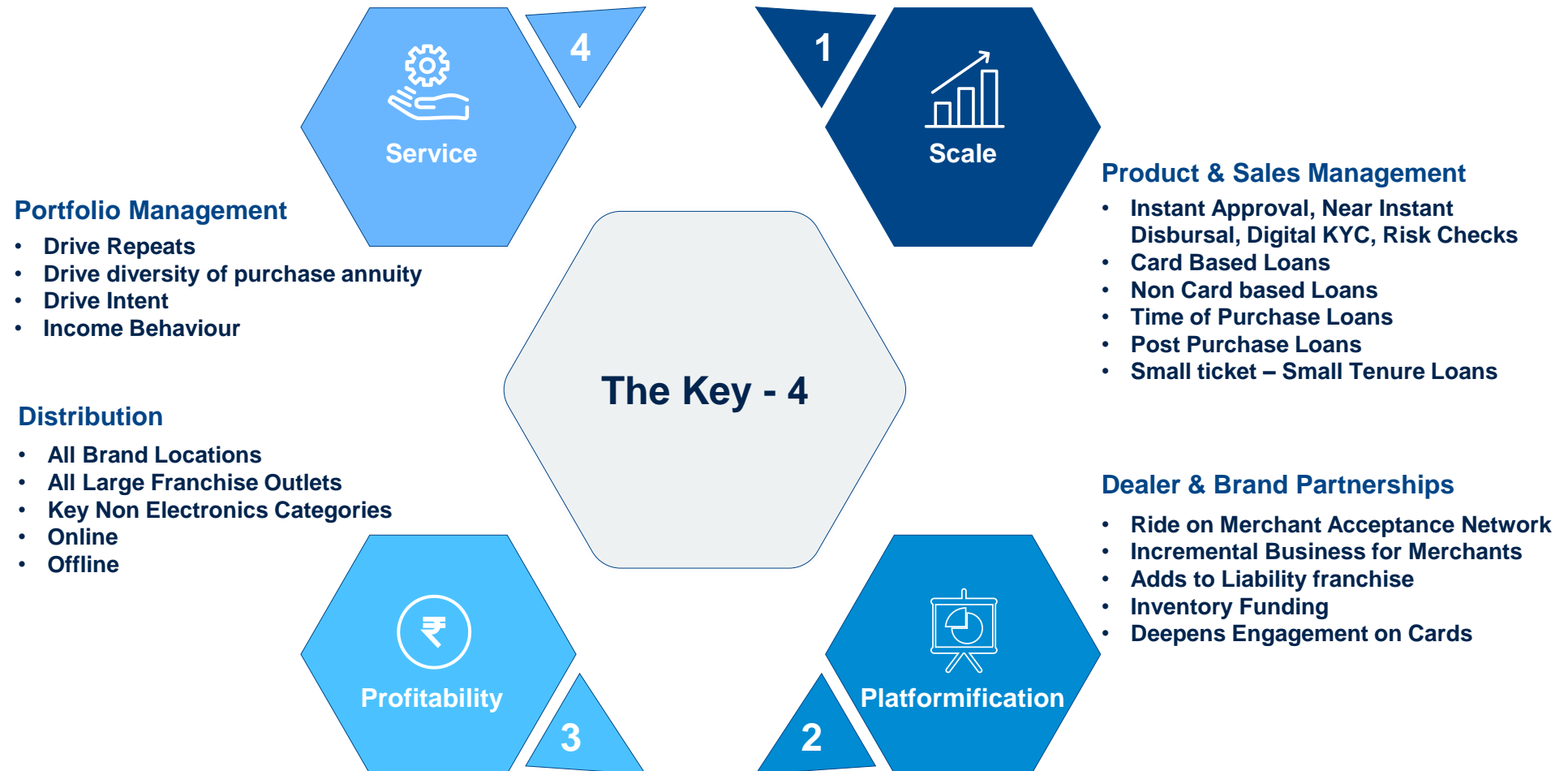
Platformification & Partnerships

- Platforms – PayZapp, Turbo, Cards PWA, Smartbuy
- Partnerships & Co brands
- Tokenisation

Acquiring Strategy



Consumer Finance (Affordability) Strategy



Digital Initiative – PayZapp 2.0 Mobile Commerce Payment App

Comprehensive Mobile Commerce Payment App

- Frictionless Customer Onboarding
- Accepts all Debit / Credit Cards
- Pay now, Pay later, Wallet, Cards, UPI
- Offline– Scan n Pay & Tap n Pay
- Online- Swipe2Pay for HDFC Bank cards
- Integrated Market Place (Smartbuy)
- All Spend categories
- Deeply integrated In – App Merchants
- Acceptance at 25 MIn merchants

- Increase share of customer wallet
- Build revenue linked payments
- Acquire new customers for bank – CASA / Insta CC /Loan products
- Investment products to engaged & active Bank customers

Payment Innovations



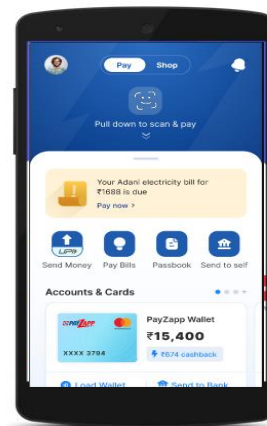
Data & Analytics Monetisation



Integrated Commerce



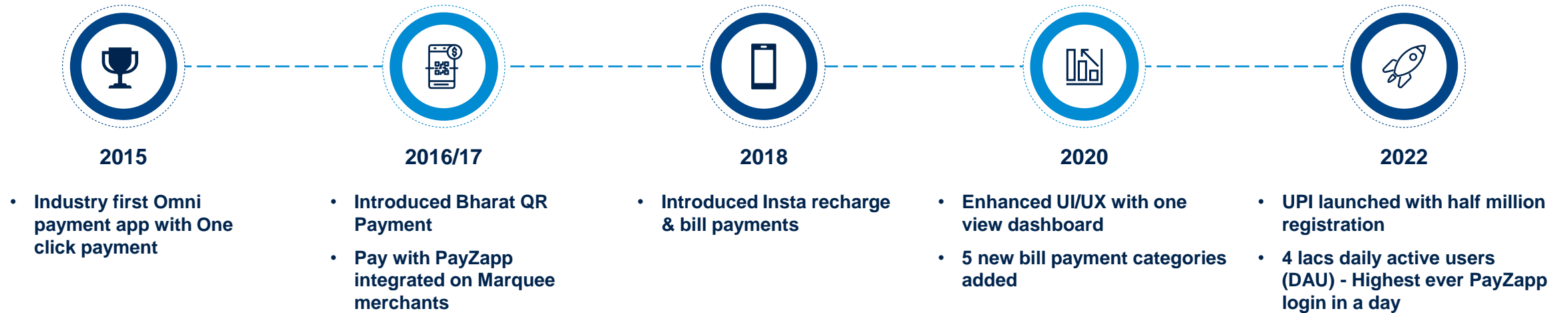
Digital Platform for Upsell & X-Sell



PayZapp 2.0 Architecture

- Cloud native digital stack
- Containerised and scaleable
- API based integrations
- Deeply integrated to Bank systems
- AI & ML based Digital Customer marketing
- AI & ML Based Risk monitoring

PayZapp 1.0 – Today’s Business - Significant Growth Planned with V 2.0



<p>30 lac Total Customer Base</p>	<p>Rs 6000 Spends per active customer</p>	<p>Spends Category Distribution</p> <ul style="list-style-type: none"> Recharge Billpay Fastag Electricity
<p>20,000 CR Total Spend Volume</p>	<p>Rs 1900 Average ticket Size</p>	
<p>10,000 CR M Commerce Spends</p>	<p>3 Transactions Per Customer</p>	

Clocking 3 million monthly active users (MAU)

Digital Initiative – Turbo No Touch Digital Card Program

1st EVER, completely DIGITAL Credit card program from India's No. 1 bank !

New Age Digital On-Boarding

Customize Card Design & Features

India's 1st ever digi-card issued in less than 5 minutes

Make your own card Design | Choose Benefits | Define Usage

Swipe to Pay on App No ECOM OTP

Mobile Tap & Pay

Best Credit Card Proposition For Entire Family | Unique Card for Every Family Member

Real Time Push Notifications

In-App Card Management

Tap & Pay | Swipe to Pay | Track Usage | In App Customer Service

Spend Analyzer & Payments

Digital Service

Ask & Get - Exclusive 'On Demand' services!

Digital Initiative – Self Service Digital Platform to Access & Service Card Payments

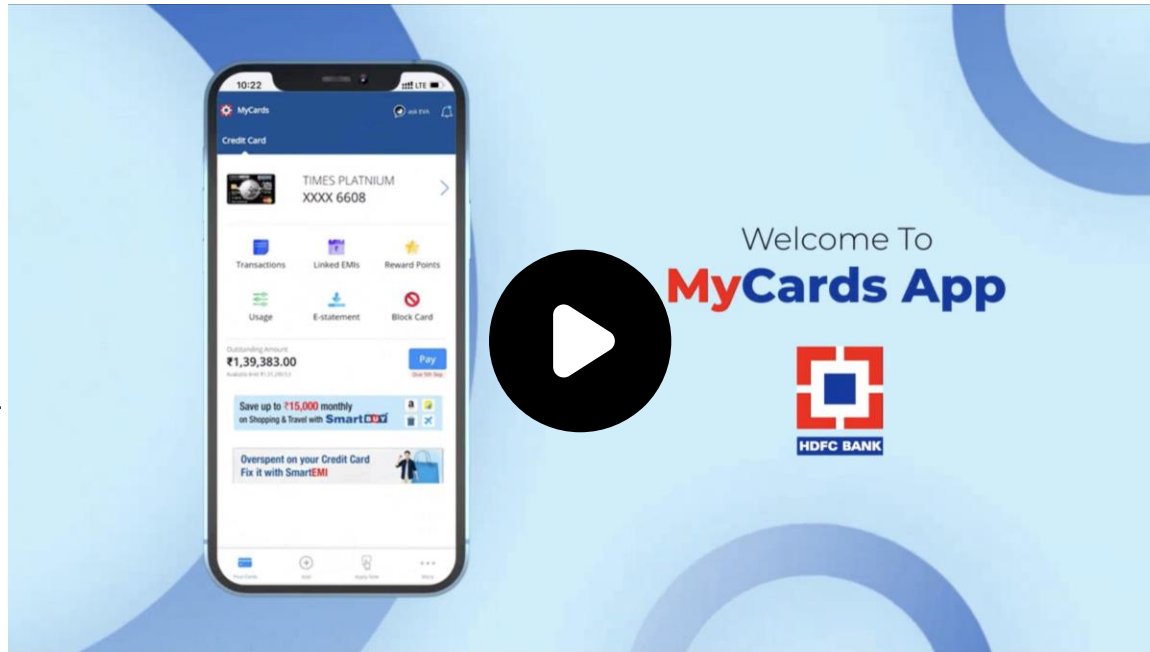
Products Covered

Credit Card | Debit Card | Consumer Durable Loan | Debit Card EMI | FASTAG Wallet

MVP 2 – September 22

LIVE SERVICES ○

- Card Summary
- Transactions
- Card Control
- Reward Points
- Emi Summary
- Block Card
- Consumer Durable Loan



Customer Engagement

- Card Upgrade
- Limit Increase
- Loan On Card
- Smart EMI

Credit Card Services

- Pin Setting
- Face_id Login
- Dual Card

Other Products

- Fastag Services

MOBILE WEB-BASED PLATFORM

Single OTP-based Login | Manage Card on the go | No download/installation required

Digital Initiative – SmartHub Vyapaar 2.0 – Integrated Mobile Merchant Ecosystem

What is SmartHub Vyapaar 2.0 ?

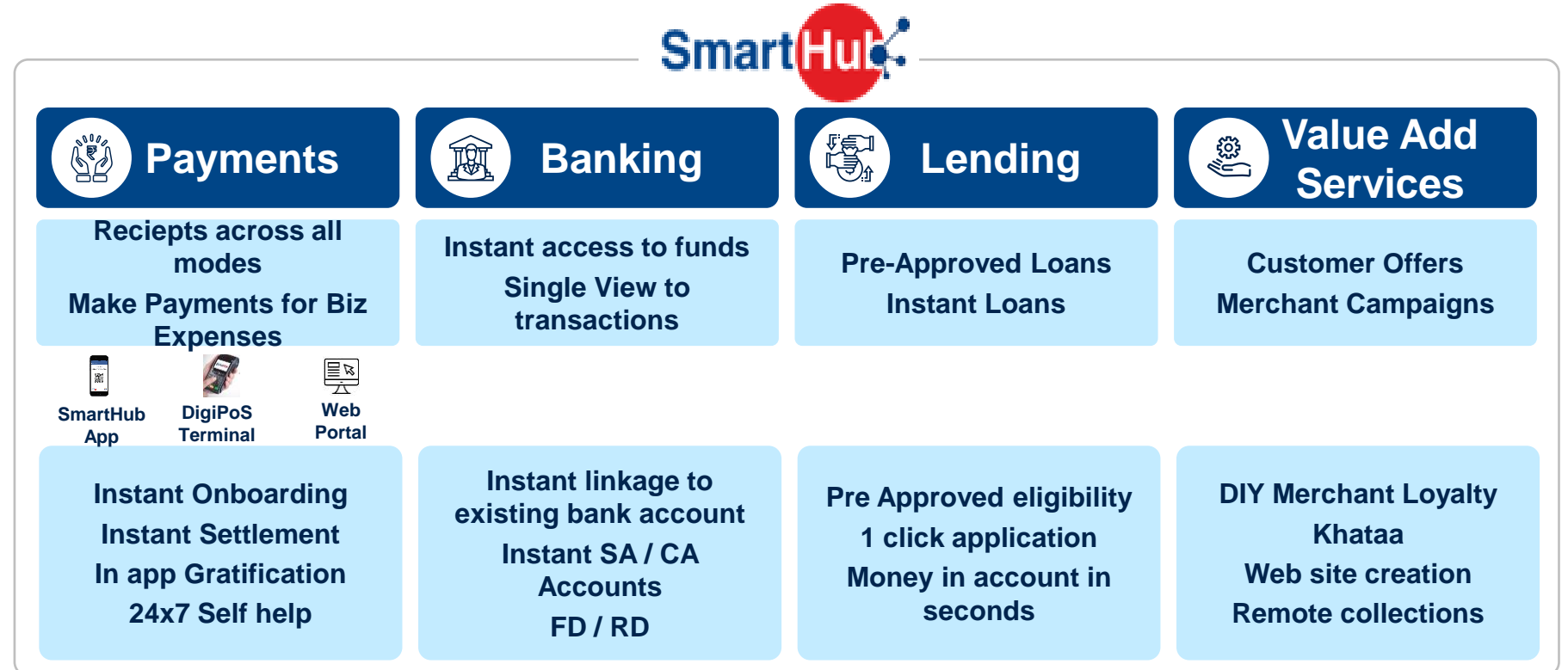
- Integrated Mobile Merchant Ecosystem
- POS +PG + QR+ UPI in 1 APP
- Banking Products + Loans on 1 APP
- Business Productivity features in 1 APP

Gives the Merchant

- 1 Bank to deal with
- All Financial products in 1 APP
- Simple Zero Cost Integration
- Business Productivity tools

Gives the Bank

- Payment Volumes
- Liability Float
- Asset Book



Performance SH 1.0 v/s SH 2.0

	SH 1.0 (Aug-21)	SH 2.0 (Apr-22)	Change
SH APP Platform Base (in Lacs)	4.62	6.75	1.5
Digital Volume (Rs Cr)	1017	2915	2.9
Thruput/Active ME (Rs)	0.66	1.26	1.9
Float/Active ME (Rs Lacs)	1.83	2.01	1.1
Avg. Ticket Size (Rs)	1530	2795	1.8
Play Store Rating	4.0	4.4	

Digital Volume increased by 2.9 X led by 1.4 X growth in Active ME & 1.8 X in Throughput /ME

Thank You