

Investor Presentation

Q4 FY 2017-18 / FY 2017-18

May 2018

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Contents

Performance Highlights - UFSL and USFB



Business Performance Overview



Liabilities Profile



Financial Performance Overview - Consolidated

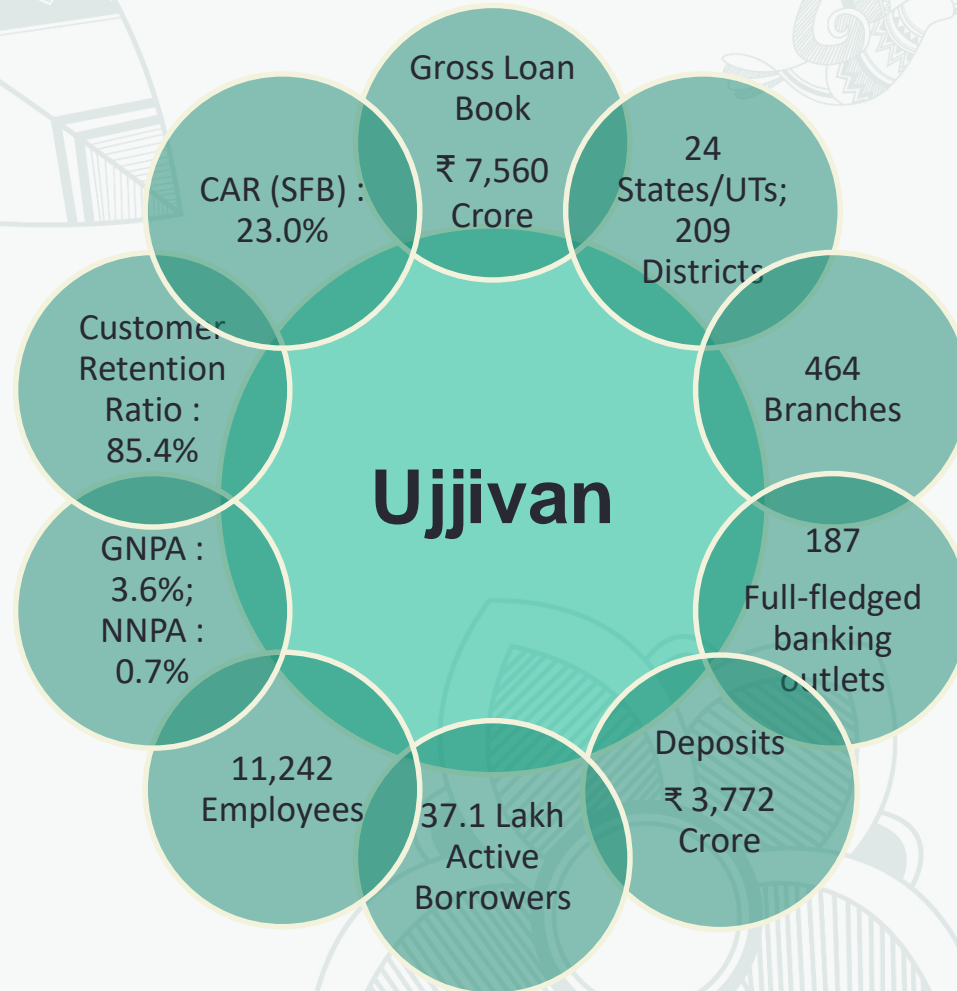


Financial Performance Overview - Ujjivan SFB



Performance Highlights – UFSL and USFB

Performance Highlight



FY 2017-18: One year of banking operations

Launch of Banking Services

- Phased launch with 187 banking outlets including 47 URCS
- Stabilization of systems, processes and policies
- Getting scheduled bank status
- Building Deposit and TASC team

Managing Demonetization and asset business

- Stabilization of portfolio quality
- PAR>0 at 4% against 10% as of Mar'17
- MFI portfolio witnessing steady growth; MSE & Affordable Housing witnessing rapid growth
- Growth of non-MFI portfolio to 7.3% from 2.4% in March'17

Developing Deposit business

- Build up and mobilization of deposits ~ ₹ 3,772 crore
- Mobilized institutional deposits and CDs to retire high cost legacy borrowings (64% legacy borrowing repaid)
- Reduction in cost of funds from 10.4% in Mar'17 to 9.0% in Mar'18

Building brand Ujjivan

- Establish Ujjivan as a Bank of choice amongst target audience
- Drive quality acquisitions through segment-based communications

- Product Communication and awareness thrusts on liabilities, MSE, Housing, MFI & Rural business



- Catchment Area Awareness & Micro Marketing Activities for lead generation and conversions

- Mass media agents being leveraged to build superior brand imagery & recall
- TV, Print, Cinema, Radio, Outdoor, Digital

Business and Operational Highlights



- Loan Book at ₹7,560 crore; growth of 6.5% over Q3-FY18 and an increase of 18.5% over Q4-FY17
- Disbursement for Q4-FY18 at ₹2,262 crore; an increase of 6.0% over Q3-FY18 and an increase of 60.8% over Q4-FY17
- Disbursement for FY 2017-18 at ₹8,052 crore; an increase of 12.9% over FY 2016-17
- 7.6 lakh new borrowers added during this fiscal year and 2.2 lakh new borrowers in Q4-FY18
- Out of 464 branch network, 187 are full service banking outlets including 47 banking outlets in Unbanked Rural Centres (URCs), complying with the RBI prescribed norm of 25% URCs
- Secured portfolio increased to ₹406.4 crore in Q4-FY18 and now constitutes 5.4% to the portfolio
- New business from January 2017 is at 99.6% collection efficiency and constitutes 86% of the portfolio
- GNPA at 3.6% and NNPA at 0.7% in Q4-FY18 against 4.2% and 1.0% respectively in Q3-FY18
- Prudential write off of ₹177 crore in FY18 (covered by provisions)
- Provision Coverage Ratio at 81.5%
- Overall PAR reduced by ₹346 crore during FY18, PAR >0 stands at 4.0% and PAR>90 at 3.6% as of Mar'18

Financial Highlights for Q4-FY18 – Consolidated



The financials and ratios as below are based on consolidated numbers:

- Total Income of ₹460.9 crore in Q4-FY18, an increase of 20.0% over Q3-FY18 and an increase of 35.6% over Q4-FY17
- Net Interest Income of ₹210.9 crore in Q4-FY18, an increase of 7.7% over Q3-FY18 and an increase of 64.4% over Q4-FY17
- Net Interest Margin at 11.6% in Q4-FY18, a decrease from 11.8% in Q3-FY18 and an increase from 8.6% in Q4-FY17
- Cost to Income ratio at 57.0% in Q4-FY18, a decrease from 69.0% in Q3-FY18 and a decrease from 76.7% in Q4-FY17
- Net Profit of ₹64.9 crore in Q4-FY18, an increase of 121.2% over Q3-FY18 and an increase of 235.2% over Q4-FY17
- ROA at 2.8% and ROE at 15.0% for Q4-FY18 against 1.3% and 7.0% respectively for Q3-FY18

Financial Highlights for FY18— Consolidated

The financials and ratios as below are based on consolidated numbers:

- Total Income of ₹1,581.7 crore in FY 2017-18, an increase of 13.2% over FY 2016-17
- Net Interest Income of ₹709.5 crore in FY 2017-18, an increase of 1.8% over FY 2016-17
- Net Interest Margin at 10.6% in FY 2017-18, a decrease from 12.6% in FY 2016-17
- Cost to Income ratio at 67.1% in FY 2017-18, an increase from 53.8% in FY 2016-17
- Total credit costs for FY 2017-18 at ₹310.8 crore (4% of portfolio)
- Net Profit of ₹7.3 crore in FY 2017-18, decrease from ₹207.7 crore in FY 2016-17 predominantly due to credit provisioning
- Diluted EPS at ₹0.6 for FY 2017-18 against ₹17.1 in FY 2016-17
- ROA at 0.1% and ROE at 0.4% for FY 2017-18 against 2.9% and 14.1% respectively in FY 2016-17

The board has recommended a dividend at the rate of 5% for the FY 2017-18

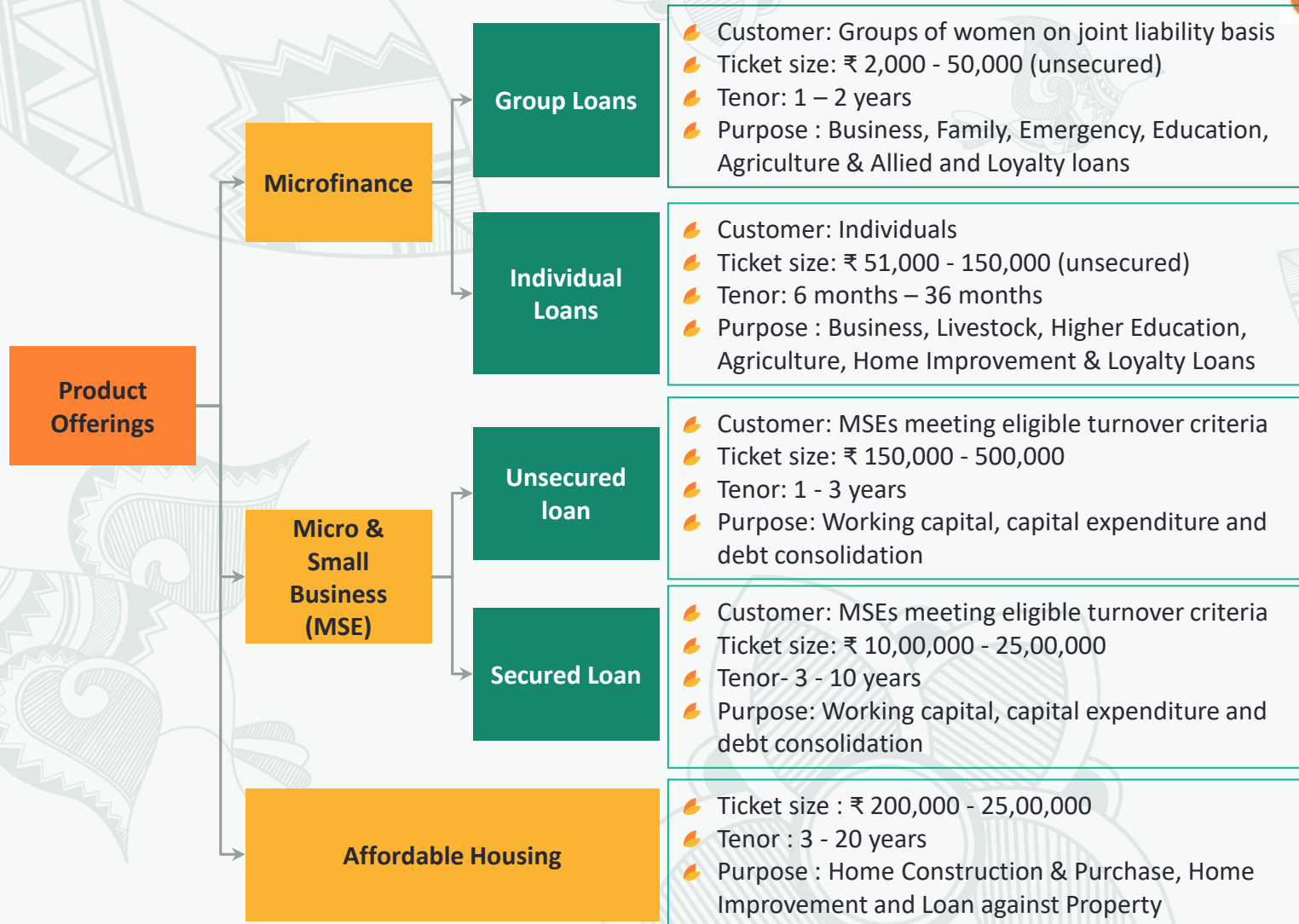
Financial Highlights – Ujjivan SFB



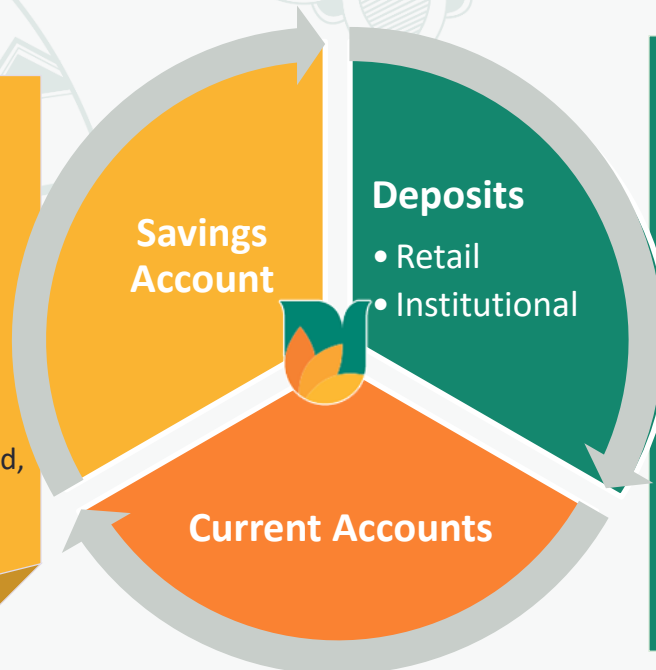
- NII of ₹857.3 crore in FY-18 ; ₹271.2 crore in Q4-FY18 with an increase of 24.8% over Q3-FY18
- NIM at 10.3% in FY-18; 12.8% in Q4-FY18 against 11.1% in Q3-FY18
- Operating Expense Ratio at 9.7% in FY-18; 9.5% in Q4-FY18 against 10.0% in Q3-FY18
- Cost to Income Ratio at 67.1% in FY-18; 56.6% in Q4-FY18 against 69.2% in Q3-FY18
- Deposit base of ₹3,772 crore in Q4-FY18 against ₹2,437 crore in Q3-FY18, Deposit base includes ₹2,166 Crore of certificate of deposits
- Cost of funds is reduced to 9.0% from 10.4% in FY17 and 9.3% in Q3-FY18
- Deposits constitute 50% of Advances in Q4-FY18 against 36% in Q3-FY18
- Deposits contribute 49% to total funding in Q4-FY18 against 35% in Q3-FY18
- CASA at 3.7%, Retail to Total Deposit at 11.3% as of Q4-FY18

Ujjivan SFB Business

Asset Offerings



Liability Offerings Update



- No minimum deposit charges, no minimum balance requirement
- Unlimited free transactions at Ujjivan SFB ATMs
- Product for Senior Citizen launched on 11th Dec; provided free lifetime debit card
- Pilot Launch of Salary Savings account at 6 locations: Ahmedabad, Bangalore, Baroda, Delhi, Pune, Surat
- Interest rate : 4%

Deposits

- Retail
- Institutional

- Attractive Entry Level - ₹ 1000 for FD and ₹ 100 for RD
- No penalty upon premature and partial withdrawal after 6 months
- Processing through branch, centre meetings, mobile and internet banking
- Interest rate of 5.5% - 8%, additional interest rate of 0.5% for senior citizens

TAX SAVER FIXED DEPOSIT (launched 8th Jan'17)

- Avail tax exemption under Section 80C of Income Tax Act, 1961
- Min Rs 1000 and Max of Rs 1,50,000 with monthly/quarterly interest pay out

- Free cash deposits across all Ujjivan branches upto 10 times of the previous month's average balance
- Electronic fund transfer and unlimited free ATM transactions at Ujjivan ATMs

Fee Based Products (Third Party Insurance products)

- Partnered with Bajaj Allianz Life Insurance Co Ltd, HDFC Standard Life Insurance Co Ltd, Aditya Birla Sun Life Insurance Co Ltd to cover our Loan Borrowers.
- Pilot Launched in 42 Bank Branches with 15 Individual Insurance Products targeted at existing and new to Bank customers.
- Product and process finalization with Bajaj Allianz General Insurance for insuring the property mortgaged

Easy and Convenient Banking

Modes to facilitate banking



Paperless / Cashless

- Quick and simple account opening / processes without forms
- Encourage use of cashless transactions



Assisted banking

- Educate and assist people to use different banking channels
- Bank staff to assist customers till they are able to use channels independently

Key channels



Branch

- All current branches to convert into bank branches
- Additional URCs to be opened



ATMs

- All branches to have ATMs
- ATMs with biometric and security pin access



Internet/ Mobile

- Pay bills, transfer funds, etc.
- Instant banking, easy to monitor
- Additional facilities – registration, generation/change of password



Phone

- 24x7 helpline; No lengthy IVRs
- Access to account related info, request for services, handle complaints, grievances



Missed call / SMS

- Simple short codes for quick requests / enquiries
- Balance and mini-statement through missed call on specified numbers



Doorstep

- Mobile ATMs carried to centre meetings held in neighbourhoods
- Deposits / withdrawals and other transactions

Why will people save with Ujjivan

Treat customers with RESPECT and provide courteous service

Ease of access through multiple channels

Brand franchise - Leverage on existing customer base

Employees from local community to serve as brand ambassadors

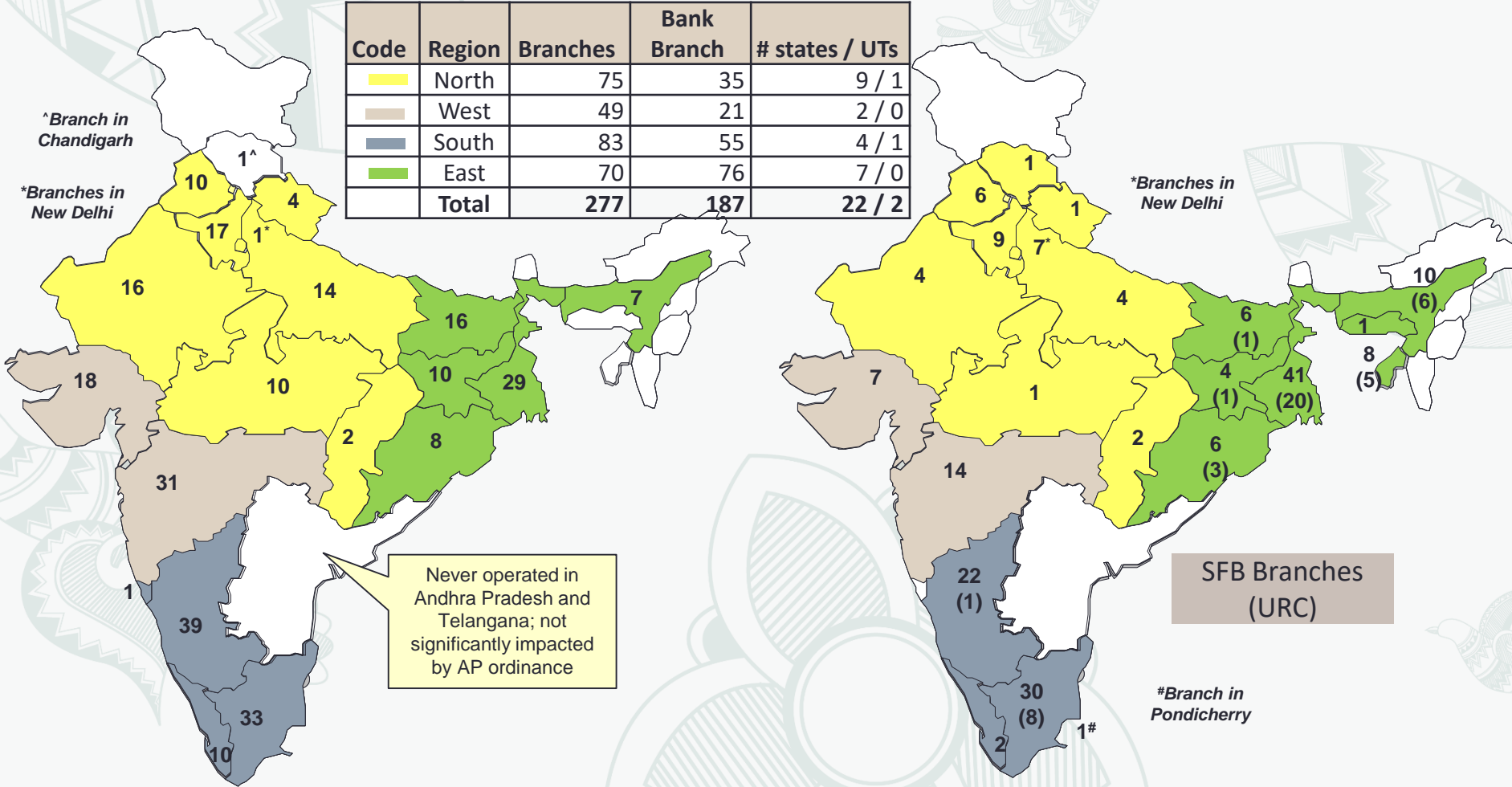
Wide Geographical Distribution



State wise Branch Mix

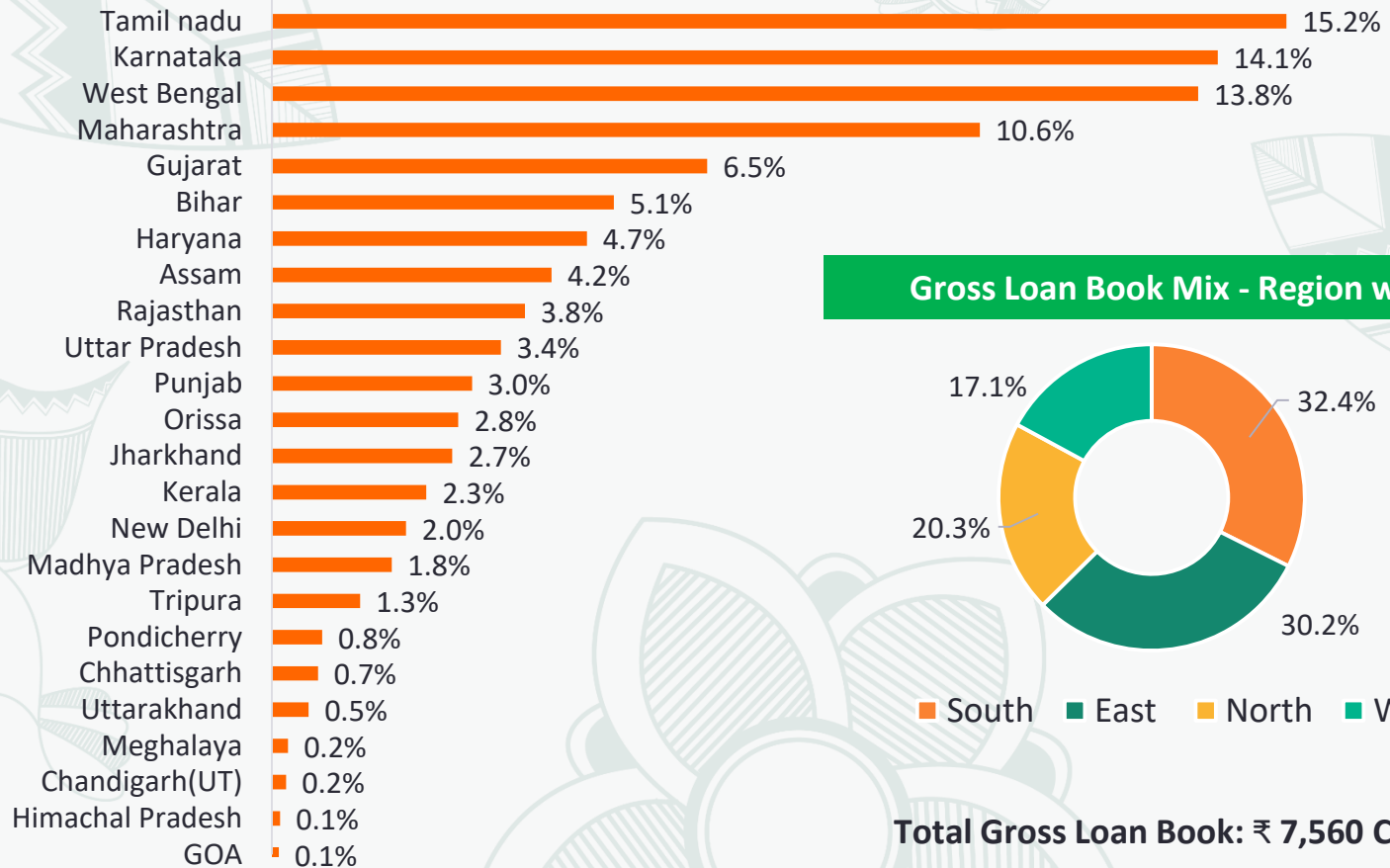
Code	Region	Branches	Bank Branch	# states / UTs
Yellow	North	75	35	9 / 1
Brown	West	49	21	2 / 0
Blue	South	83	55	4 / 1
Green	East	70	76	7 / 0
	Total	277	187	22 / 2

State wise Full-fledged Bank Branches



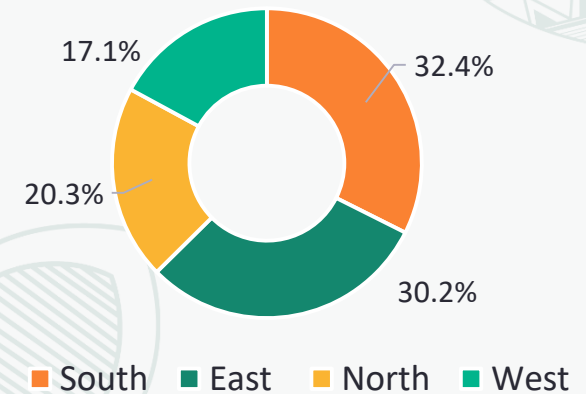
Diversified Portfolio Mix

State wise Portfolio Mix (%) – Q4 FY2017-18



Highly diversified with no state accounting for more than 16% of overall portfolio

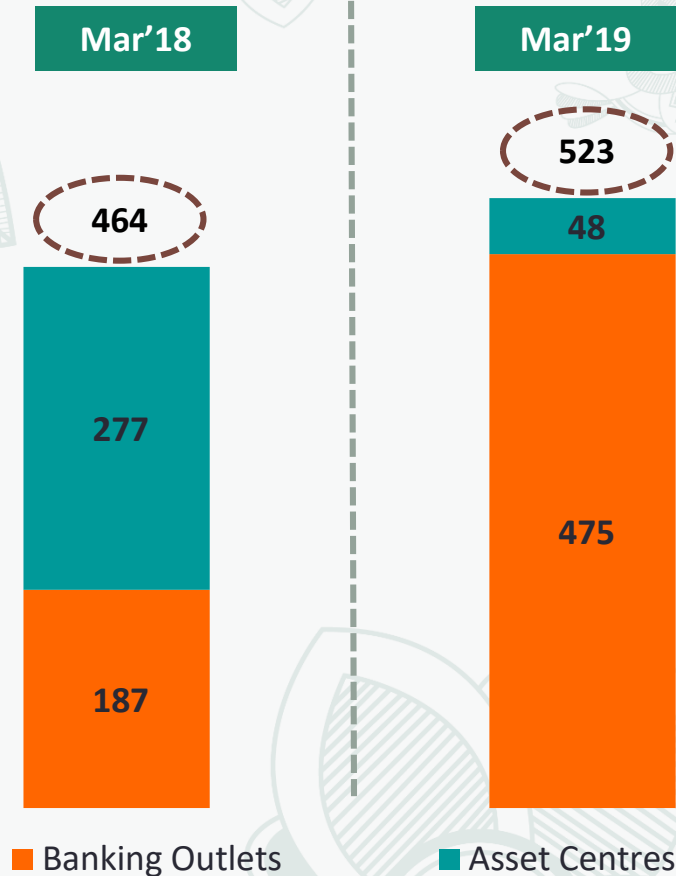
Gross Loan Book Mix - Region wise



Total Gross Loan Book: ₹ 7,560 Crore

Banking Outlets Roll out

- Added 66 banking outlets in Q4-FY18 taking the toll of SFB branches to 187 across 20 states
- SFB branches comprises of 47 banking outlets in Unbanked Rural Centres (URCs)
- Out of total URCs opened, 7 are operating as Business Correspondents (BCs) in West Bengal and the remaining 40 are 'brick and mortar' banking outlets



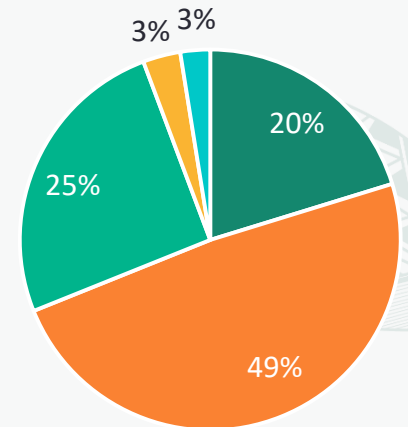
- 288 additional banking outlets to be rolled out in FY-19
- Conversion of 221 of existing branches
- 8 new branches in Chennai, Gurugram, Noida, Mumbai and Kolkata
- 59 new URCs in West Bengal, Bihar, Odisha, Gujarat, Karnataka and Tamil nadu

Each bank branch to cover both asset and liability offerings

Process Improvements and Digitization

- 🔥 **ATM:** Network of 147 biometric ATMs
- 🔥 7,000+ handheld devices for account opening
- 🔥 94% of FD and RD accounts were sourced through hand held device, mobile and internet banking
- 🔥 Introduced '**Insta-kits**' and '**Insta debit cards**' to streamline and speed up account opening process and reducing overhead costs of manufacture and storage
- 🔥 **GLOW** – an improved process which includes paperless mode of booking, sanctioning and disbursing group loans had led to reduction in TAT significantly from around 8 days to 3 days. As of March'18, it is live in more than 430 branches
- 🔥 Image based processing of individual loans in MFI category improved TAT (from 13 days to 5 days)
- 🔥 Digi-buddies deployed across 56 branches (1st phase) to hand hold customers to operate on digital platforms. This will improve account usage thorough alternate channels

Transaction through Channels in Q4-FY18

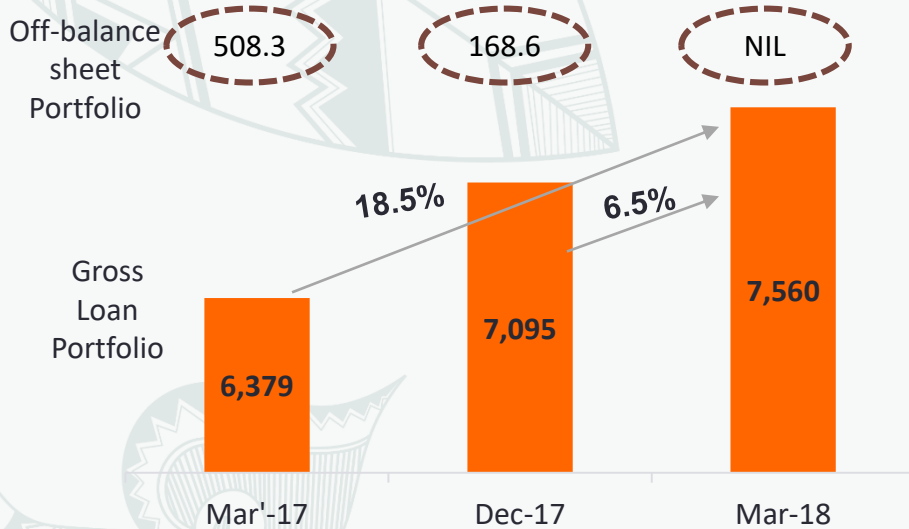


- ATM
- Branch
- Mobile & Internet Banking
- Hand-held Device (Mobile ATMs)
- ECOM and POS

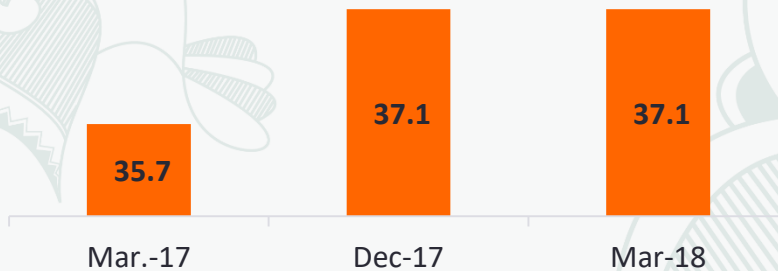
Business Performance Overview

Loan Book Overview

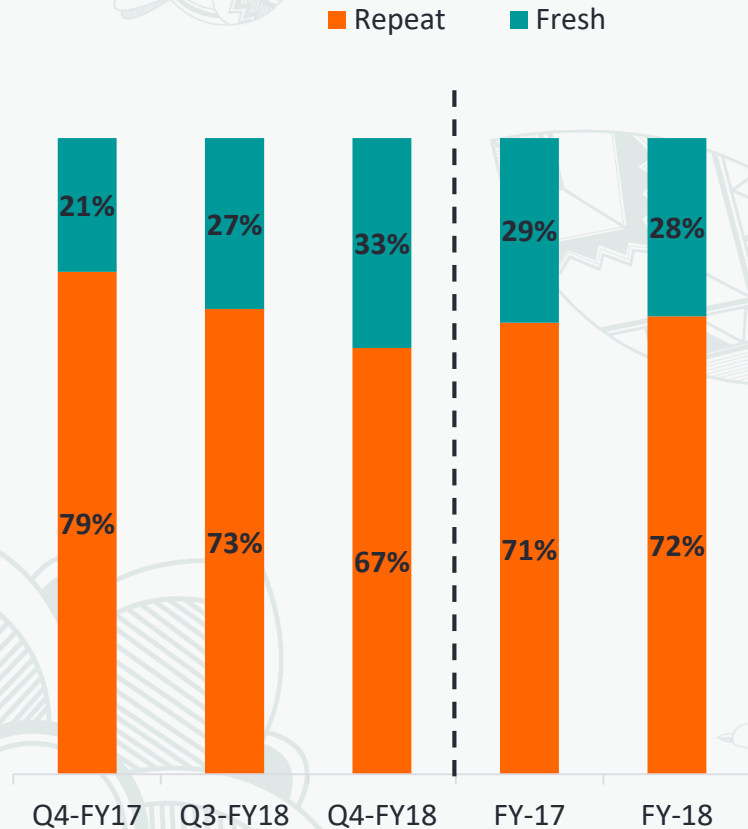
Gross Loan Portfolio & Off-Balance Sheet Portfolio (₹ in Crore)



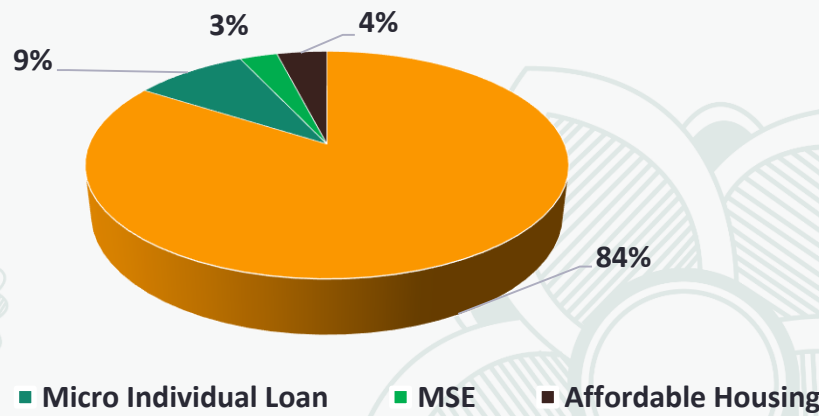
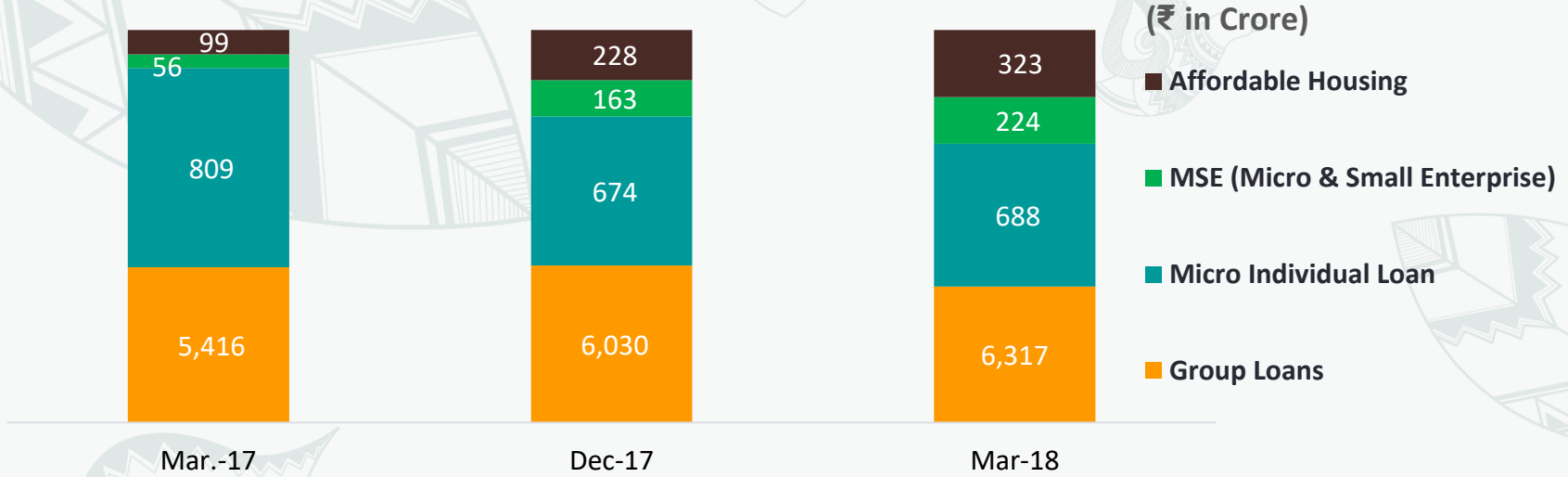
Number of Active Borrowers (in lakhs)



Type of Loan (on Disbursement)



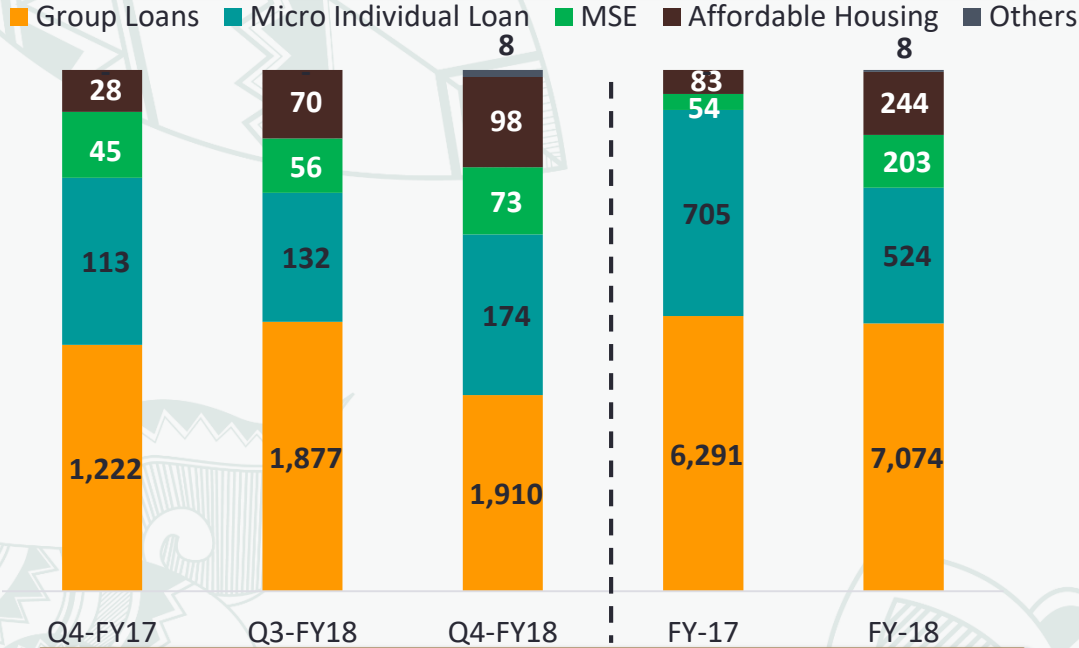
Composition of Gross Loan Book



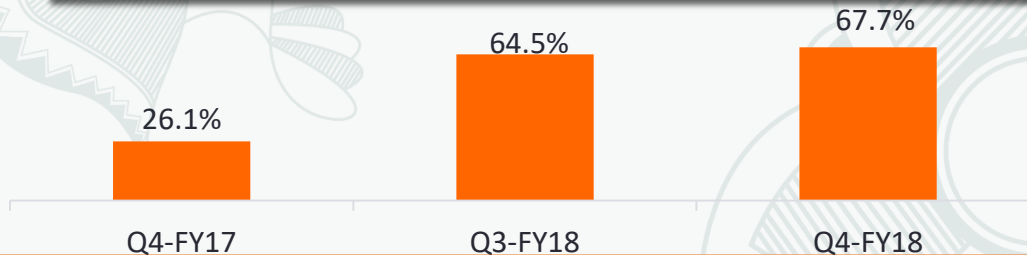
Product Bifurcation	% Share in Gross Loan Book
Microfinance (Group Loan & Individual Loan)	93%
MSE	3%
Housing Finance	4%

Disbursement Spread and Average Ticket Size

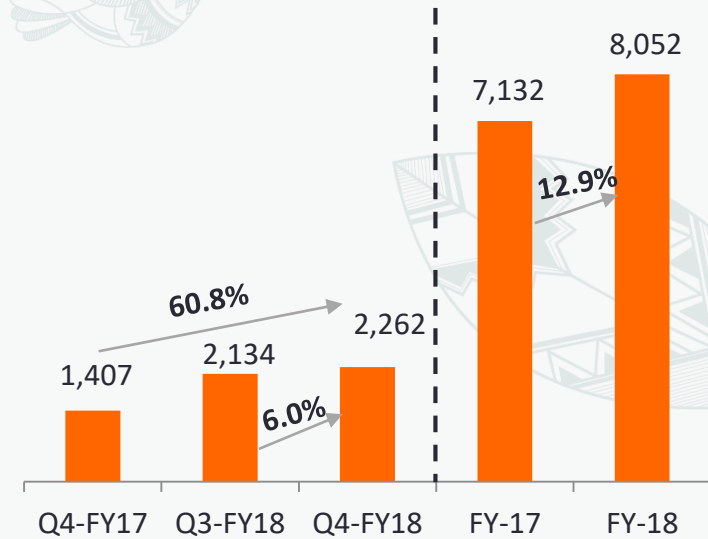
Product wise Disbursement (₹ in Crore)



Cashless Disbursement (%)



Total Disbursements (₹ in Crore)

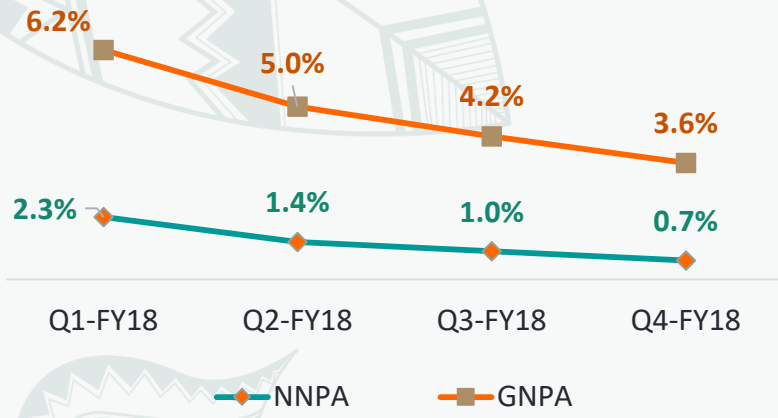


Average Ticket Size – FY 2017-18

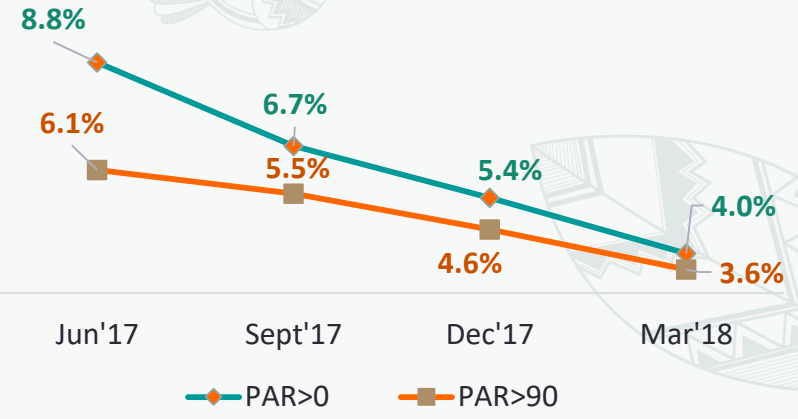
Product	in ₹
Group Loans	26,828
Micro Individual Loan	75,518
MSE	3,46,830
Housing Finance	6,31,213

GNPA, NNPA and PAR

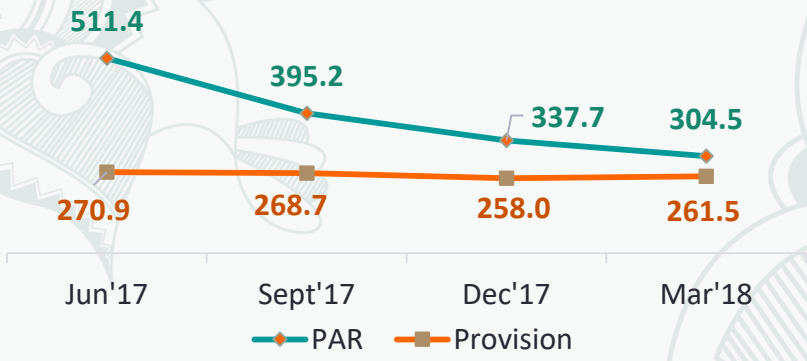
GNPA and NNPA



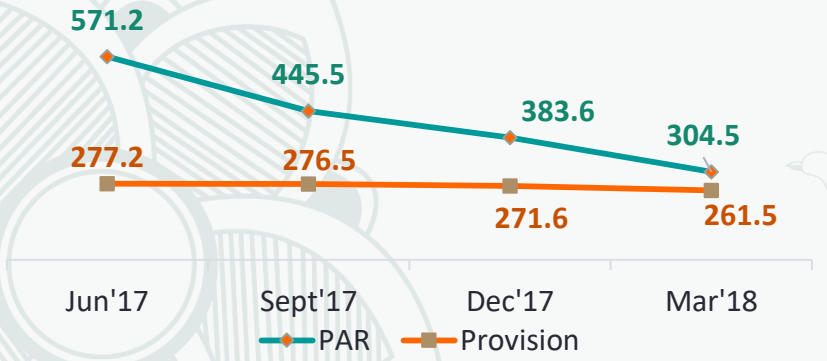
PAR %



PAR and Provision - On Book (₹ in Crore)



PAR and Provision - All Assets (₹ in Crore)



Provisioning and Write offs

Particulars	Q4 FY-18 (₹ in Crore)
GNPA	3.6%
Standard Assets	7,284.5
NPA	275.9
Provision on NPA	225.0
Cumulative Provision	261.5
Provision Coverage Ratio	81.5%

- Overall PAR has reduced by ₹79.1 crore during the quarter and stands at ₹304.5 crore as of 31st March'18 (post write-off)
- FY18 write off amount at ₹176.5 crore, Q4-FY18 write off amount at ₹44.8 crore
- Traction on accounts (part-repayment, full repayment, excess repayment) of 32% in Q4-FY18 observed in the hard bucket overdue

Liabilities Profile

Highlights on Marketing / Promotions

Two Thematic Campaign to establish Ujjivan as a Bank
 a.) Ujjivan ab ban gaya hai bank b.) Ek Alag Bank

Marketing Communication focused on USP Products – 8% interest, formless banking, instant A/c opening etc.

Localized Communication for each State Launch
 Integrated messaging on MSE, Housing and Rural product offerings

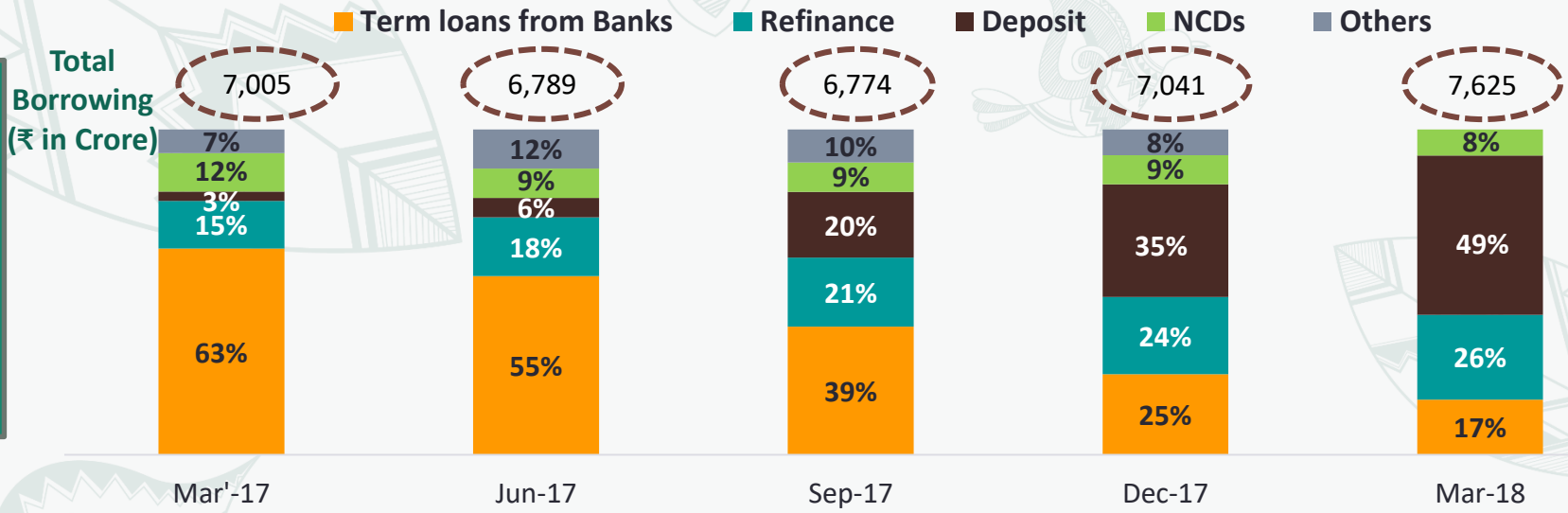
Advertising outreach in newspapers, radio, outdoor, cinema & digital
 Ujjivan's debut TV Commercial in Karnataka & West Bengal

Lead generation activities in catchment areas of branches to create brand awareness and aid customer acquisitions

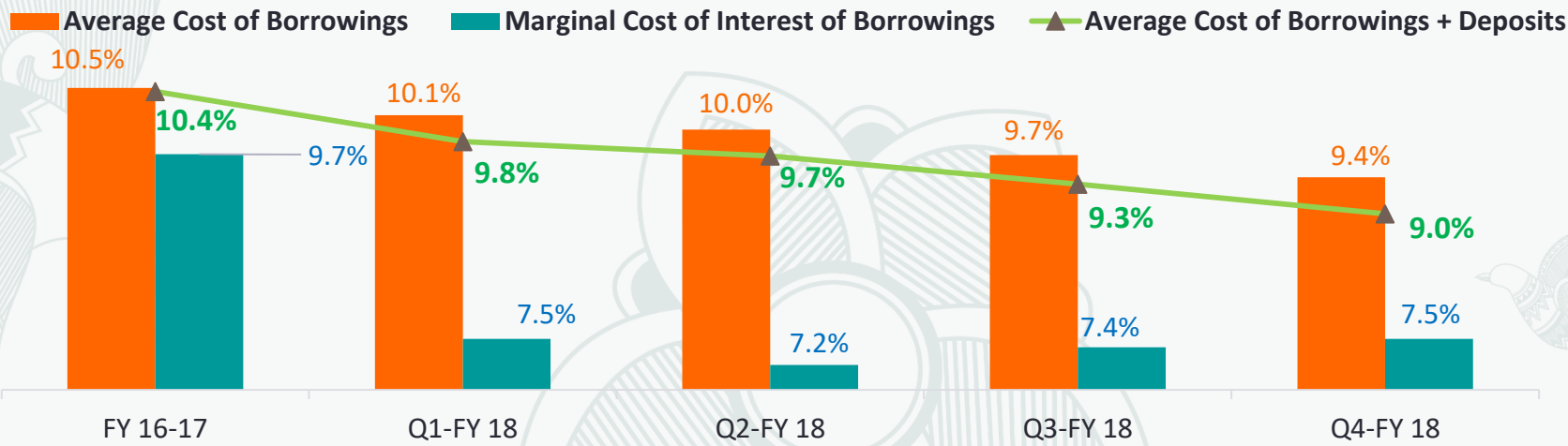


Borrowings Profile and Cost of Borrowing

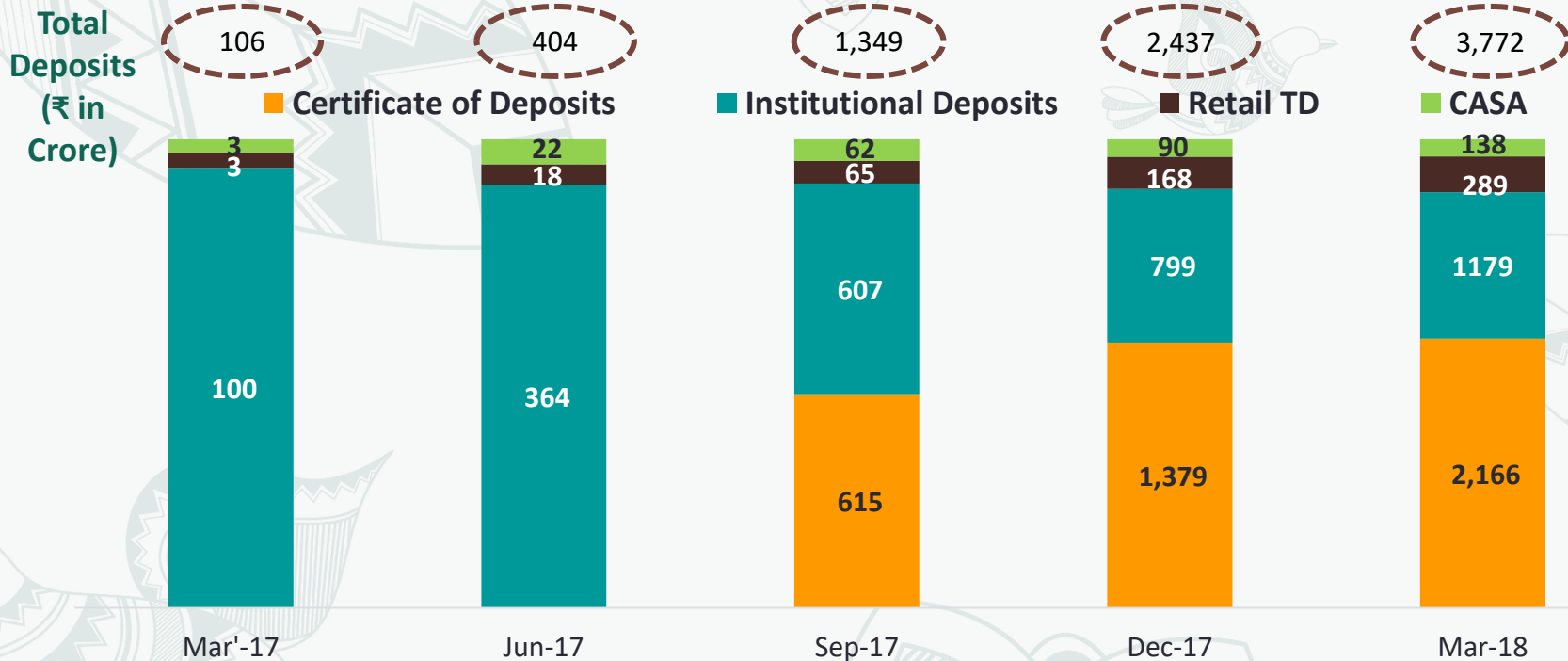
Borrowings Profile



Cost of funds



Deposits Update – USFB



Deposit Ratios	Mar-18
CASA Ratio	3.7%
Retail to Total Deposit	11.3%
Credit to Total Deposit	2.0x

- Focus for the 1st year was on institutional deposits and CDs to retire high cost legacy borrowings, scheduled bank status in August'17 boosted deposit business
- Retail deposit to grow inline with the branch roll out
- 73% of the retail base garnered from new to bank customers

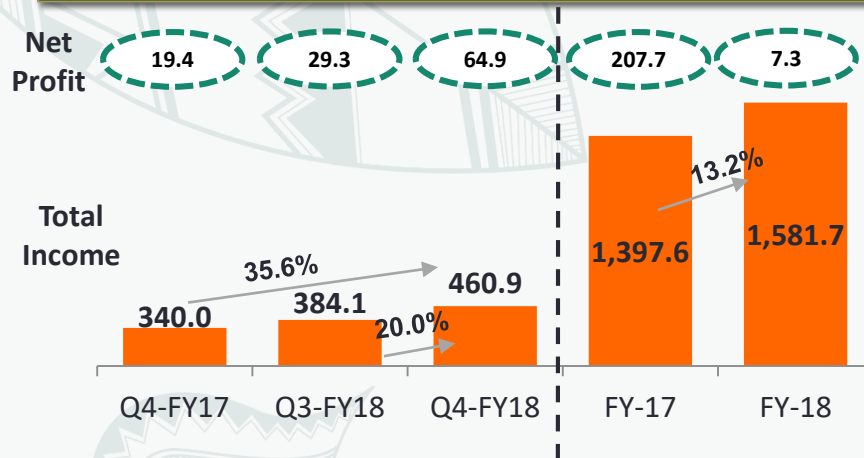
Credit Ratings for Ujjivan SFB

Particulars	₹ in Crore	Rating Agency
Long Term Borrowing	6,000.00	CARE A+ (Stable)
NCD	200.00	CARE A+ (Stable)
NCD	425.00	ICRA A+ (Stable)
Certificate of Deposit	4,000.00	CRISIL A1+ & ICRA A1+
Short term fixed Deposit	3,000.00	CRISIL A1+ & ICRA A1+

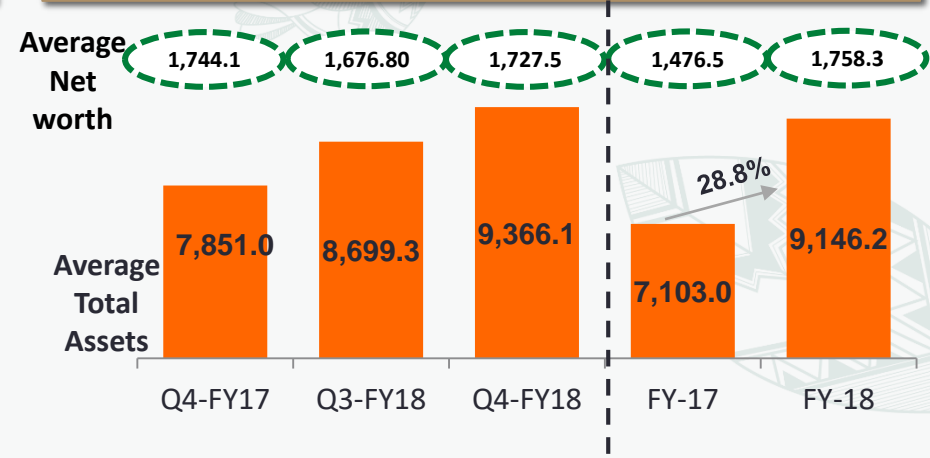
Financial Overview – Consolidated UFSL

Financial Overview

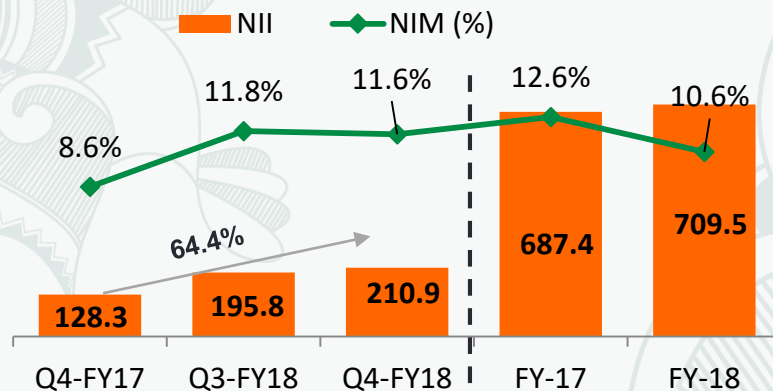
Total Income and Net Profit (₹ in Crore)



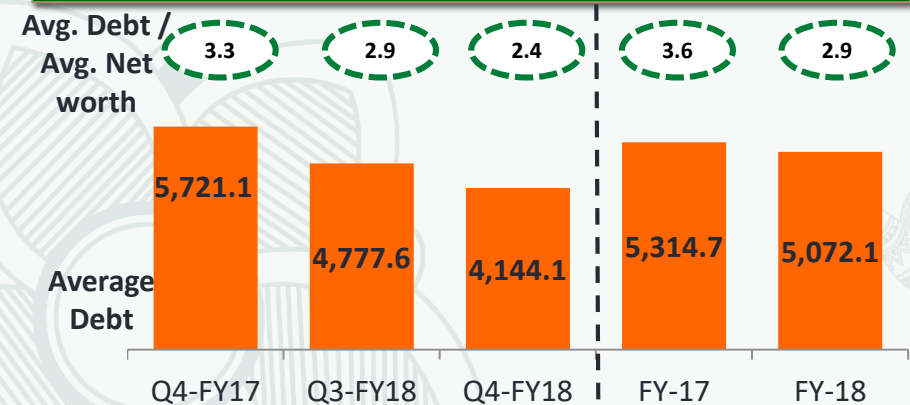
Average Total Assets and Net worth (₹ in Crore)



NII (₹ in Crore) and NIM

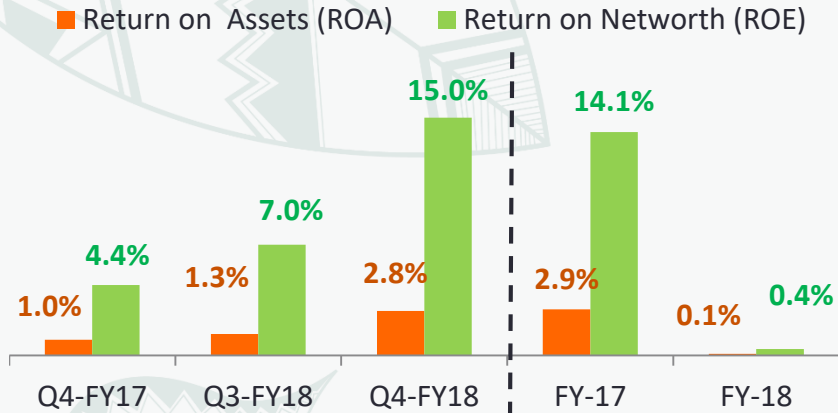


Average Debt (₹ in Crore)

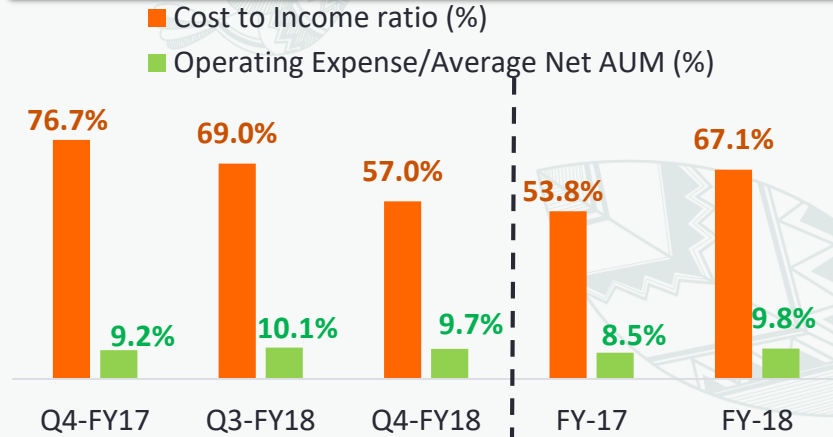


Financial Overview (Contd.)

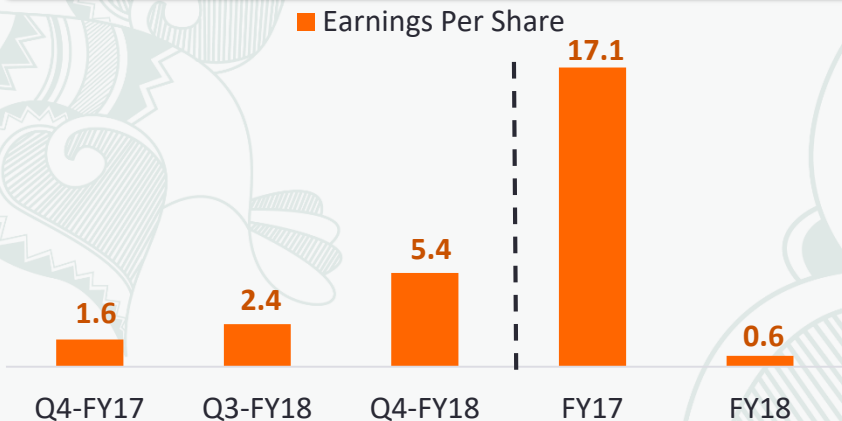
ROA and ROE



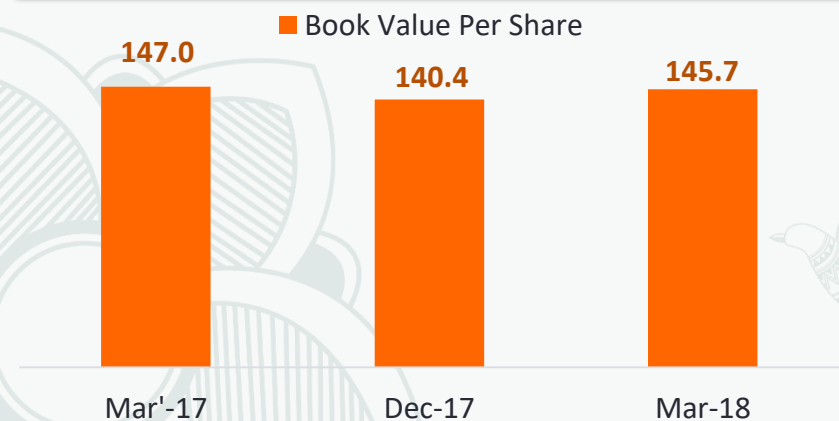
Operating Efficiency



Diluted Earning Per Share (in ₹)



Book Value Per Share (in ₹)



Financials – Profit and Loss Statement



₹ in Crore

Particulars	Q4-FY18	Q4-FY17	YOY Growth (%)	Q3-FY18	QoQ Growth (%)	FY 2017-18	FY 2016-17	YOY Growth (%)
Revenue from operations	422.6	314.5	34.4%	358.1	18.0%	1,443.4	1,349.4	7.0%
Other income	38.3	25.5	50.3%	26.1	46.8%	138.3	48.3	186.7%
Total Income	460.9	340.0	35.6%	384.1	20.0%	1,581.7	1,397.6	13.2%
Finance costs	153.3	161.7	-5.2%	141.4	8.5%	604.9	542.7	11.5%
Employee expenses	95.8	76.5	25.1%	93.2	2.7%	366.4	271.6	34.9%
Other expenses	67.0	54.8	22.1%	63.1	6.2%	246.3	173.8	41.7%
Depreciation	12.3	5.1	139.2%	11.1	10.2%	41.4	12.6	227.6%
Provisions and write offs	34.7	7.2	384.0%	28.7	21.0%	310.8	75.1	313.8%
Total Expenses	363.0	305.4	18.9%	337.5	7.6%	1,569.9	1,075.9	45.9%
Profit before tax	97.9	34.6	182.8%	46.7	109.7%	11.8	321.7	-96.3%
Total tax expense	33.0	15.3	116.3%	17.3	90.3%	4.6	114.1	-96.0%
Profit After Tax	64.9	19.4	235.2%	29.3	121.2%	7.3	207.7	-96.5%

Financials – Balance Sheet



₹ in Crore

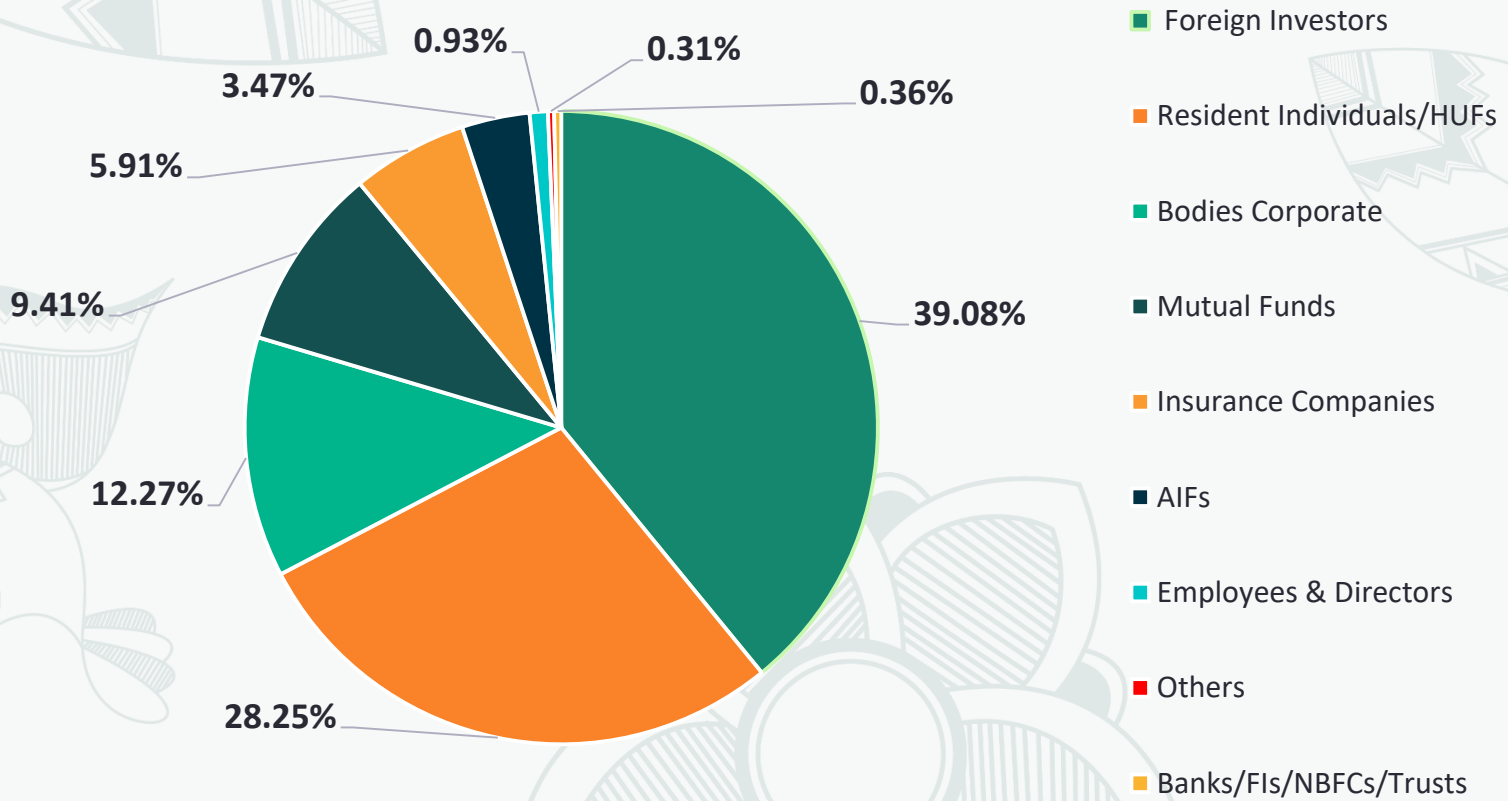
Particulars	Mar-18	Dec-17	Mar-17
Share capital	120.9	120.6	119.4
Reserves and surplus	1,640.5	1,573.0	1,635.9
Borrowings	3,852.8	4,435.4	6,291.4
Deposits	3,796.8	2,335.4	106.4
Provisions	285.8	292.5	147.4
Other Liabilities	117.0	161.5	178.1
Total	9,813.9	8,918.4	8,478.6
Cash and cash equivalent	593.7	433.0	760.1
Advances	7,559.7	6,926.7	5,871.2
Investments	0.10	0.10	0.10
Fixed & tangible assets	198.4	183.9	139.8
Other assets	1,462.0	1,374.7	1,707.5
Total	9,813.9	8,918.4	8,478.6

Shareholding Pattern as of 31st March 2018



Shareholding Pattern of Ujjivan Financial Services

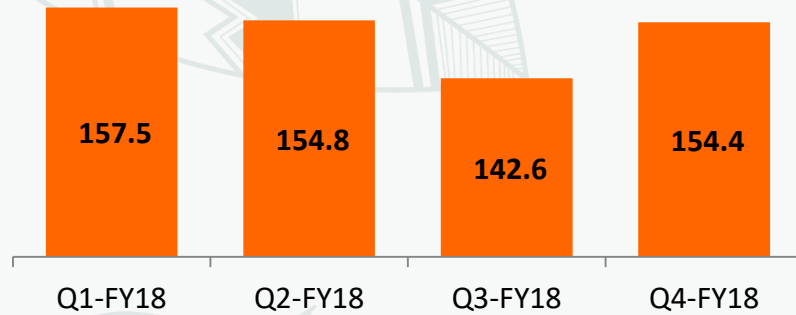
Shareholding Pattern as of 31st March, 2018



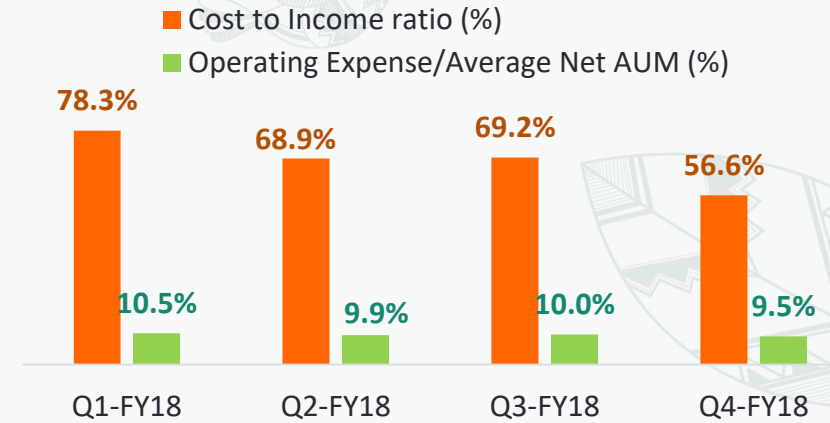
Financial Overview – Ujjivan SFB

Financial Overview

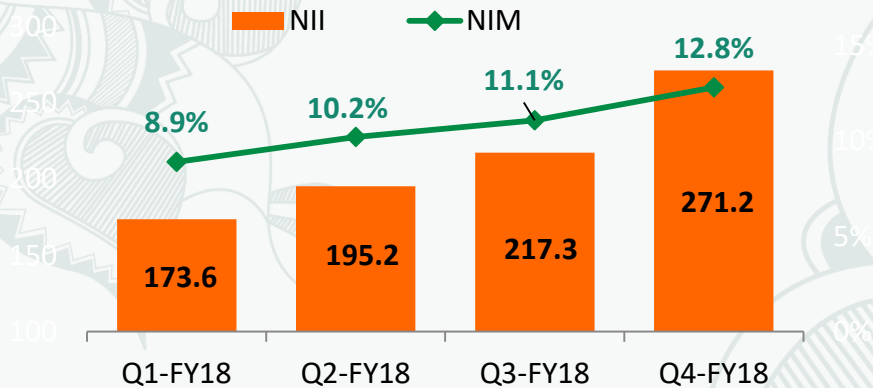
Finance Expense (₹ in Crore)



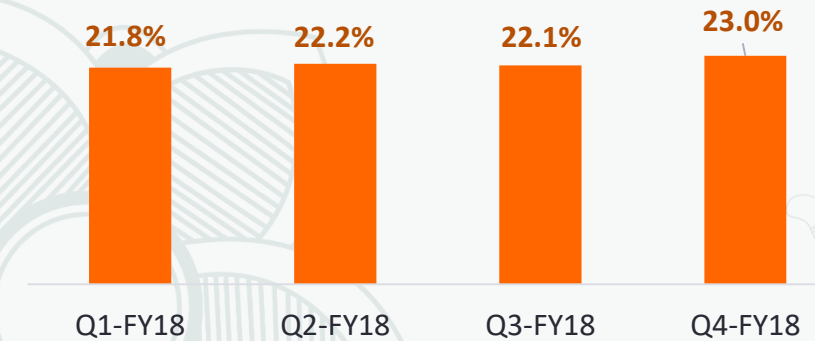
Operating Efficiency (%)



NII (₹ in Crore) & NIM



Capital Adequacy Ratio (%)*



* CAR computation is as per RBI directive dated November 8, 2017 which provided exemption to all SFB with no capital charge on market and operational risk weighted asset.

Income Statement – USFB

₹ in Crore

Particulars	Q4-FY18	Q3-FY18	QoQ Growth (%)	FY 2017-18	PY 2016-17*
Interest Earned	425.6	359.9	18.2%	1,446.7	216.9
Other Income	34.3	23.9	43.9%	112.7	9.2
Total Income	459.9	383.8	19.8%	1,579.4	226.1
Interest Expended	154.4	142.6	8.3%	609.3	109.4
Operating Expenses	172.9	167.0	3.6%	650.4	111.4
Provisions and Contingencies	67.4	44.4	51.9%	312.8	5.3
Total Expenditure	394.8	353.9	11.5%	1,572.5	226.1
Net profit for the period	65.1	29.9	118.2%	6.9	0.0
Profit brought forward	-	-	-	0.0	-
Total	65.1	29.9	118.2%	6.9	0.0

* PY refers to period from July 2016 to March 2017. Banking operations launched in Feb 2017

Balance Sheet – USFB



₹ in Crore

Particulars	Mar-18	Dec-17	Mar-17
CAPITAL AND LIABILITIES			
Capital	1,640.0	1,640.0	1,640.0
Reserves and Surplus	6.9	(58.3)	0.0
Deposits	3,772.5	2,437.0	206.4
Borrowings	3,852.8	4,435.4	6,291.4
Other Liabilities and Provisions	200.9	234.4	297.7
TOTAL	9,473.2	8,688.6	8,435.6
ASSETS			
Cash and Balances with Reserve Bank of India	197.6	160.0	260.9
Balance with Banks and Money at Call and Short Notice	297.2	273.8	501.9
Investments	1,232.5	1,079.5	1,446.7
Advances	7,335.5	6,711.3	5,861.0
Fixed Assets	198.3	183.9	139.8
Other Assets	212.1	280.1	225.3
TOTAL	9,473.2	8,688.6	8,435.6

Way Forward

- Focus on building a significant Liability base
- Steady growth in MFI business with selective expansion; Rapid growth in MSE and Affordable Housing thorough expanding in new clusters with focus on product diversification
- New Business Initiatives: Personal Loans, Two Wheeler loans, FIG, Rural and Agri businesses
- Build a “Sell” culture and have customer service as primary focus
 - Doorstep, Remote solutions for account opening and account management
 - Assisted to Self-Service journey of customers: enabled by Hand Held Device, Digi buddy program
 - Quick Turn Around time – to be amongst the best in class
- Completion of banking transition: roll out of remaining branches
- Leverage technology to aid financially underserved and unserved customers navigate banking and Leverage large database for Cross-Sell enabled by Analytics and Channels
- Productivity Optimization through process improvement & digitization
- Enhancing Customer connect and financial literacy through Diksha and other programs

Thank You!