

# Retail Liabilities

## Key Drivers

CASA & TD

Distribution Income

Alternate Channels

# Strategic road map

## Network & Foundation

- 375 Branches in 12 Months
- Leadership team hiring
- Visa & Rupay
- Distribution tie ups
- Loyalty program
- Tab Banking

## Differentiated products

- Affluent Products
  - Wings Savings Account
  - Wings Current Account
- Millennials
  - Selfe Savings
- Technology led
  - FastTag
  - Digital Wealth Management

## Focus on Profitability

- 24/7 Store profitability
- Liability Fee income focus
- Relationship Banking

## Value Proposition

Best in class rates & product offerings for the Mass Affluent segment.

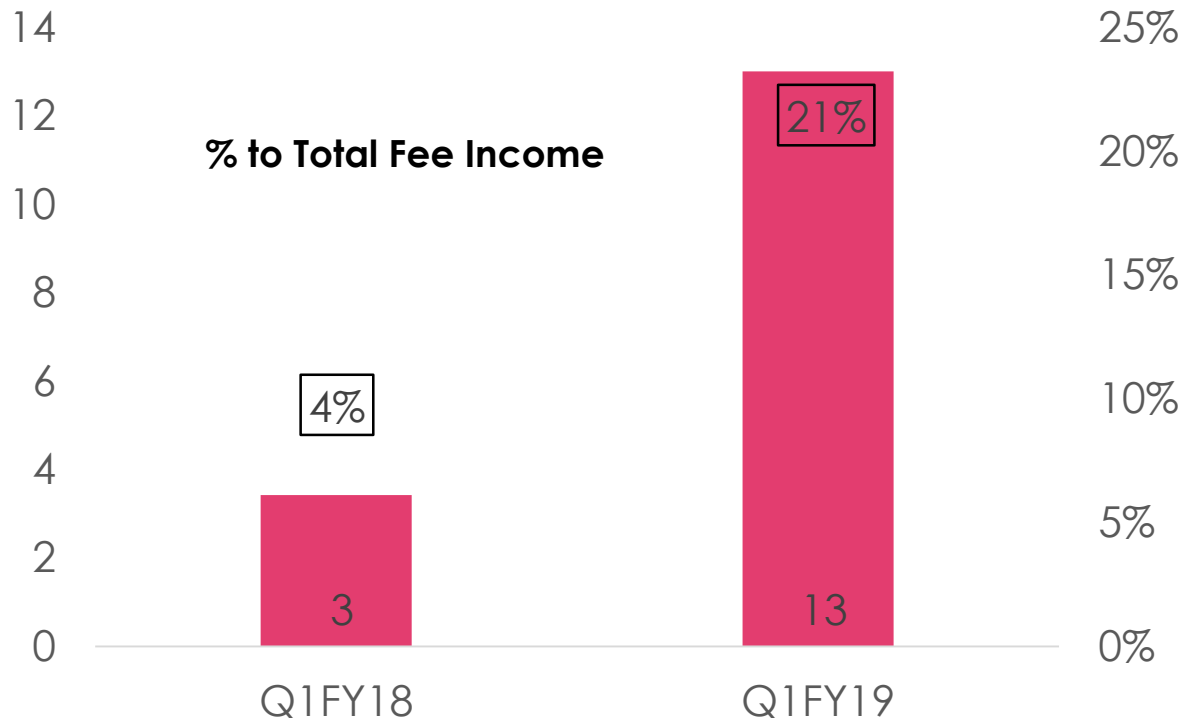
Mass Affluent :

AMB 50K – 5 Lacs

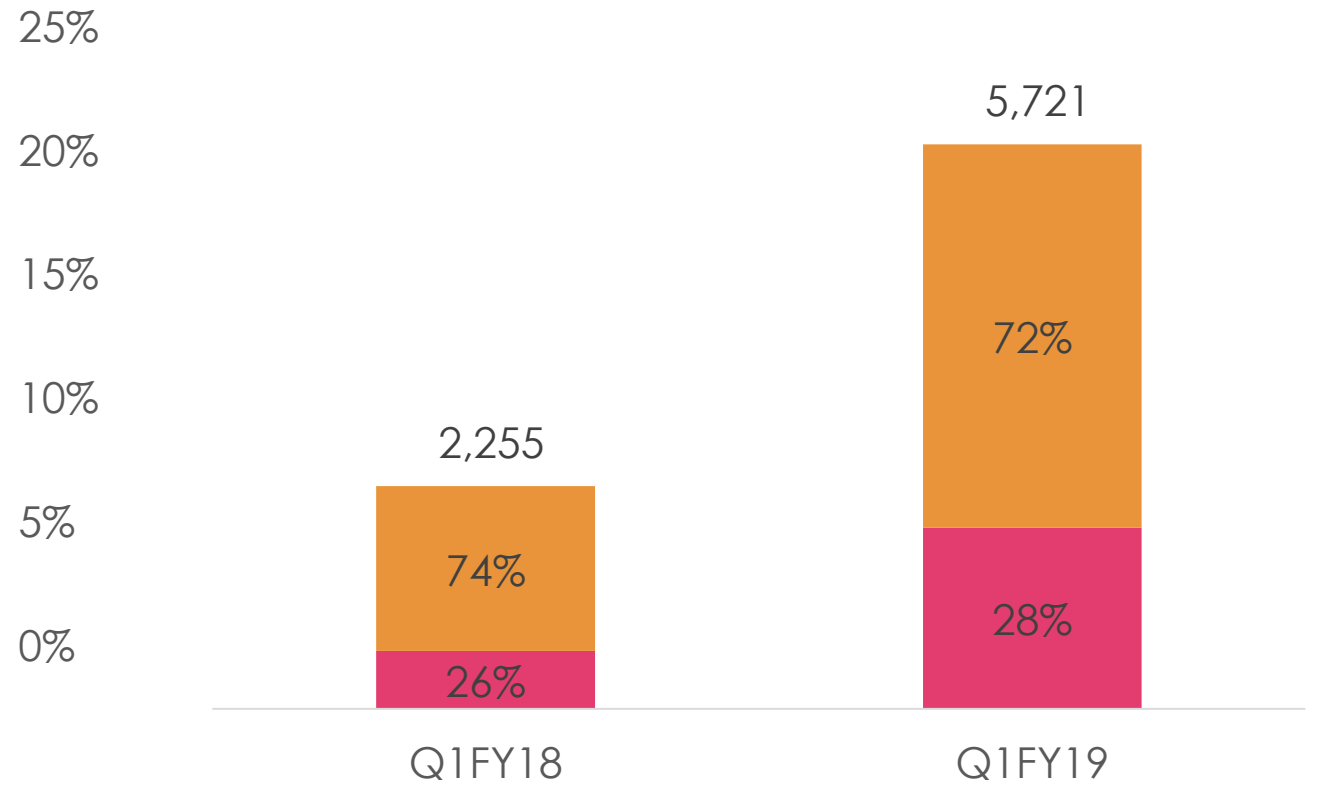
Higher Interest Rates

Feature Rich Products

# Journey so far



■ Liability Fee income  
Including TPP Income



■ CASA

■ TD

# Franchisee gains momentum

25K Online  
Accounts

375 Cr Wings  
SA

20K a/c per  
month

Spends Cross  
200 Cr

Cards  
ATS@1800

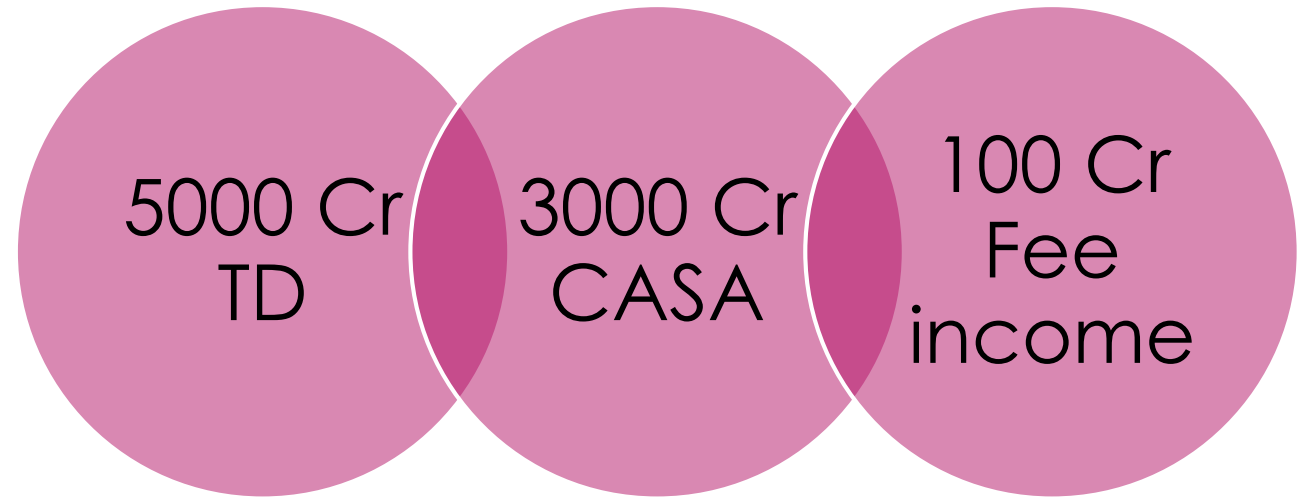
Leadership  
Team from  
the best banks

## Profitability Milestones

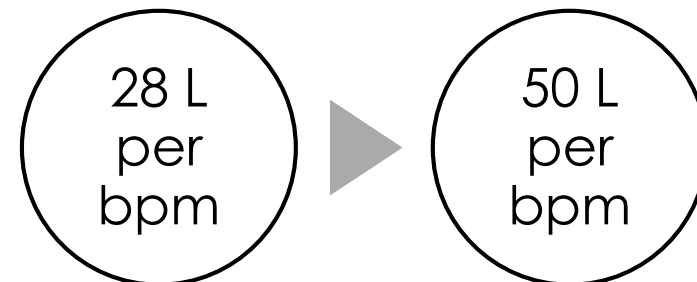
Key Milestone to hit standalone breakeven for liabilities

Assumptions:-

50 Lacs p.a Branch opex



### CASA Productivity per branch per month




# Building up CASA



**Tech-Led Product Acquisition**

Dedicated team to drive customer acquisition  
TAB based acquisition to increase productivity


**01**



**Secondary to Primary**

Deepen customer balances through client engagement

**02**



**Asset Led CA**

MSE loan offering to aid dedicated CA acquisition team

200 Dedicated CA Sales offers across 70 High potential CA Locations

**03**

Thank you

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