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highlights the dawn of India's digital transformation. As digital banking expands, it promises greater financial inclusion and economic empowerment, shaping a more inclusive digital future for India.

#### WHAT ARE SOME OF AIRTEL PAYMENTS BANK'S KEY INITIATIVES TO BOOST DIGITAL AND FINANCIAL INCLUSION?

Airtel Payments Bank has built a high-tech business model with a deep distribution network to serve the evolving digital banking and payment needs of the country. The Bank today is offering convenient banking and payment services through an exclusive section in the Airtel Thanks App, which is one of the largest apps in the country. With consumer needs, safety and, convenience at heart, the Bank has always strived to improve the user experience and enhance the ease of transacting digitally. Today, the bank is the 6th largest bank in the mobile banking segment and has a base of over 70 mn monthly active users. The Bank also serves customers through a network of 500,000 banking points across the country, which is the largest distribution network in the world. The Bank has succeeded in bringing banking services to deep rural pockets that were previously unbanked. Today, one out of every five villages in the country is served by us, and we are working with more than 73,000 women business correspondents in these villages. At Airtel Payments Bank, our vision is to empower India with accessible and inclusive banking.

#### HOW DOES AIRTEL PAYMENTS BANK LEVERAGE TECHNOLOGY TO ENABLE USER-FRIENDLY AND SECURE BANKING?

Airtel Payments Bank is the fastest-growing digital bank in the world and a leading player amongst mobile banking users. The Bank offers a comprehensive end-to-end digital banking solution that enables customers to open a digital bank account within minutes using cKYC on the Airtel Thanks app. We are the only Bank in the country to offer an additional layer of authentication when making transaction through Safe Pay - the secure way to make payments. With distributed services at scale, the Bank processes over 7 billion annualised transactions. With its digital-first approach, the Bank is revolutionising the way India banks. Leveraging advanced AI/ML algorithms, the Bank categorizes users into distinct segments based on their primary use cases, demographic profiles, and other relevant factors. These dynamic models facilitate a secure and personalised banking experience suitable to individual consumer behaviour.

#### WHAT ARE THE TRENDS THAT ARE TRANSFORMING THE DIGITAL BANKING LANDSCAPE?

India's digital banking landscape is undergoing rapid transformation fueled by several key trends. The rise of digital banking is evident, with more customers embracing digital channels for their banking activities, driven by factors like convenience, safety, speed, and ease of use. Mobile banking has emerged as a dominant force, with customers preferring digital apps over physical branches. India's extensive internet and smartphone user base, with over 800 million internet users and 650 million smartphone users, is driving the demand for digital financial services.

Digital payments, particularly through the Unified Payments Interface (UPI), have seen exponential growth, backed by government initiatives to strengthen the India Stack. Robust digital infrastructure plays a crucial role in facilitating this transformation, with ongoing efforts to strengthen digital connectivity across the country,