

February 02, 2023

**BSE Limited**  
Corporate Relationship Department,  
2<sup>nd</sup> Floor, New Trading Wing,  
Rotunda Building, P.J. Towers,  
Dalal Street, Mumbai- 400 001  
(Scrip Code: 543386)

**National Stock Exchange of India Limited**  
Exchange Plaza, 5<sup>th</sup> Floor,  
Plot No. C/1, G Block,  
Bandra - Kurla Complex,  
Bandra (E), Mumbai - 400 051  
(Symbol: FINOPB)

Dear Sir/Madam,

**Re: Investor Presentation**

**Sub: Investor Presentation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")**

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Pursuant to Regulation 30 of the SEBI Listing Regulations, enclosed please find the investor presentation on Unaudited Financial Results of Fino Payments Bank Limited ("Bank") for the third quarter and nine months ended December 31, 2022.

The said presentation is also available on the Bank's website i.e. [www.finobank.com](http://www.finobank.com)

Kindly take the same on record.

Thanking You,

Yours faithfully,  
**For Fino Payments Bank Limited**

**Basavraj Loni**  
Company Secretary & Compliance Officer  
Place: Navi Mumbai

**Encl: a/a**

**Fino Payments Bank Limited**

**Registered Office:** Mindspace Juinagar, Plot No Gen 2/1/F, Tower 1, 8th Floor, TTC Industrial Area, MIDC Shirwane, Juinagar, Navi Mumbai-400  
706 CIN: L65100MH2007PLC171959 Tel: (+91 22) 7104 7000, website: [www.finobank.com](http://www.finobank.com)



# Q3 / 9M FY23 Investor Presentation

2<sup>nd</sup> Feb 2023



## Table of Contents

### ★ Financial Highlights Overview

- ★ Q3FY23/9MFY23 Financial Performance
- ★ Revenue Mix Across Products
- ★ Product Portfolio
- ★ Key Focus Area
- ★ Outlook

### ★ Q3FY23/9MFY23 Performance Update

### ★ Product Strategy and Performance Trends

- ★ Business Verticals Highlights

### ★ Business Model

### ★ Understanding Fino's Products





## FINANCIAL PERFORMANCE

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# KEY HIGHLIGHTS : Q3'23 / 9M'23

Highest profitable  
quarter – 19.1 Cr

32% Net Revenue  
Margin



9 Months Profit >  
FY 22

Annualized ROE  
15%

## Performance Highlight

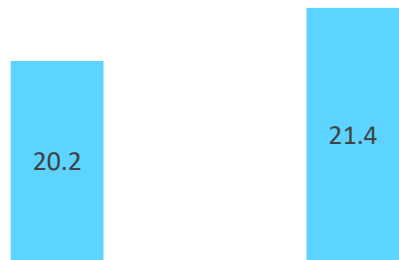
- Revenue grew YoY by 25% ↑ in 9M'23 and 14% ↑ in Q3'23
- EBITDA margin grew from 10.1% in Q2'23 to 12.4% ↑ in Q3'23
- PAT Margin improved by 33% ↑ from 4.6% in Q2'23 to 6.1% in Q3'23
- Distribution network enhanced by 6% ↑ to 13.0 L v/s. 12.2 L in Q2'23
- Digital footprint expanding – up by 163% ↑ YoY in Q3'23

## Product Performance

- 7.6 L CASA accounts opened in Q3'23 grew by 46% ↑ YoY
- CASA renewal grew by 138% ↑ YoY in Q3'23 – customer trust buildup continues
- CMS – 9M'23 throughput surpassed overall FY22 throughput

# 9M FY 23 > Full Year 2022

### CASA account opened (in Lacs)



FY22

9MFY23

### CASA revenue (in Cr)

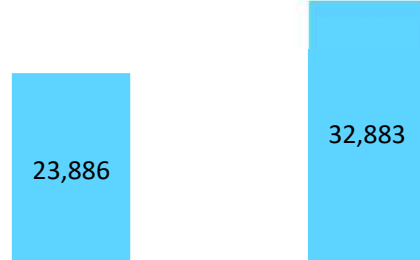


FY22

9MFY23

■ Subscription Revenue ■ Renewal Revenue

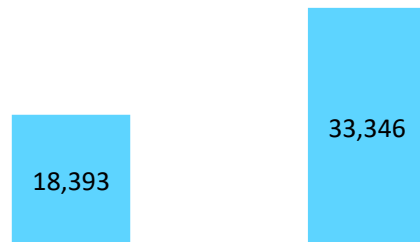
### CMS Throughput (in Cr)



FY22

9MFY23

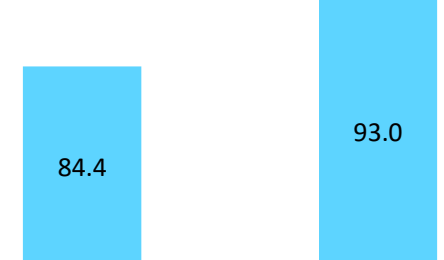
### Digital Throughput (in Cr)



FY22

9MFY23

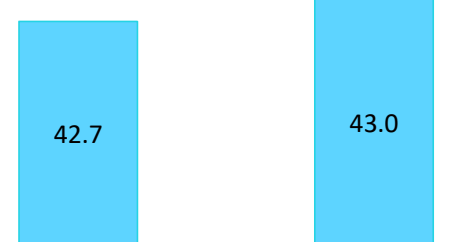
### EBDITA (in Cr)



FY22

9MFY23

### PAT (in Cr)



FY22

9MFY23

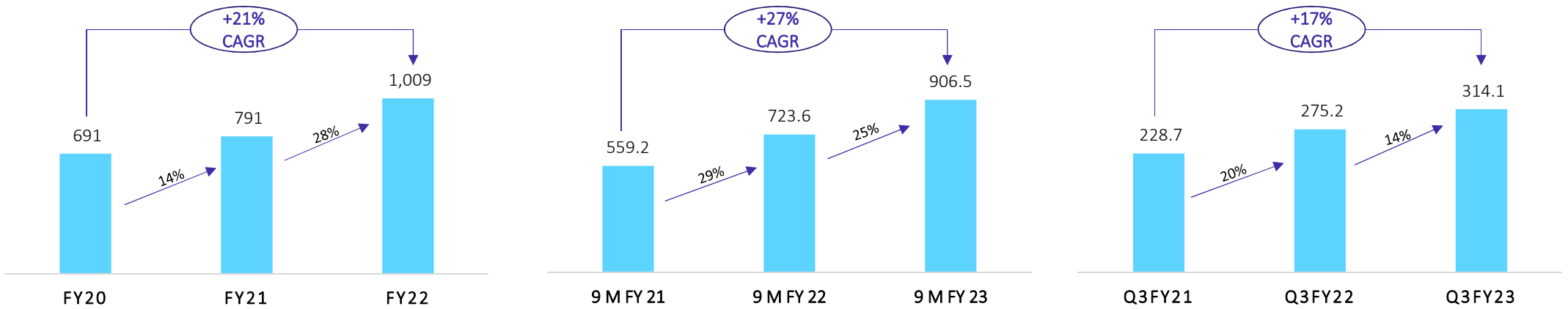
# Bank Level Profit & Loss

Q3FY23 PAT growth of 38% QoQ as operating leverage continues...

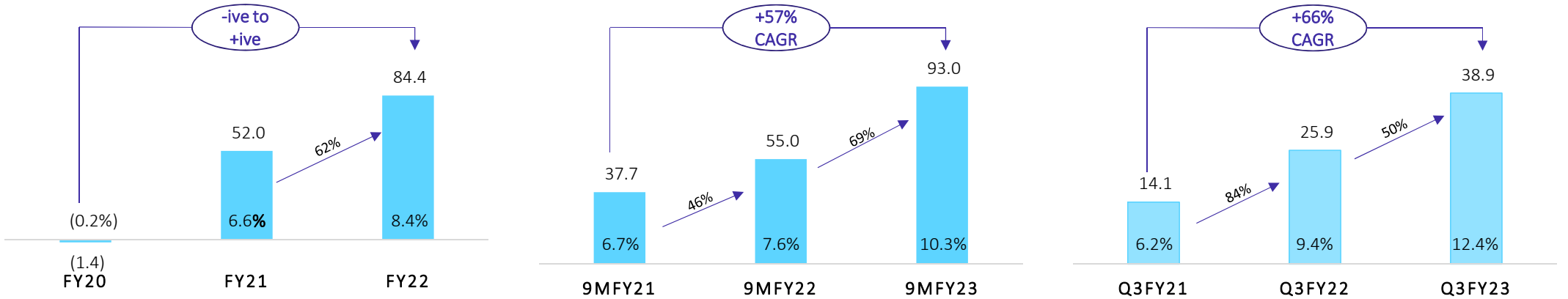
Particulars (INR Cr)	Q3FY23	Q2FY23	Q3FY22	QoQ (%)	YoY (%)	9MFY23	9MFY22	YoY (%)
Revenue	314.1	303.3	275.2	3.6%	14.2%	906.5	723.6	25.3%
Product Cost	213.3	209.5	188.9	1.8%	12.9%	624.3	485.1	28.7%
Net Revenue	100.8	93.8	86.3	7.5%	16.8%	282.2	238.5	18.4%
Operating Cost	61.9	63.3	60.4	(2.2%)	2.5%	189.2	183.5	3.1%
EBITDA	38.9	30.5	25.9	27.5%	50.2%	93.0	55.0	69.3%
Other Fin. Cost & Depreciation	19.8	16.7	11.8	18.5%	67.7%	50.0	29.8	67.7%
PAT	19.1	13.8	14.1	38.4%	35.5%	43.0	25.1	71.2%
EBITDA Margins	12.4%	10.1%	9.4%			10.3%	7.6%	
PAT Margins	6.1%	4.6%	5.1%			4.7%	3.5%	

# Revenue and EBITDA – Growth

## Revenue (INR Cr)



## EBITDA (INR Cr)

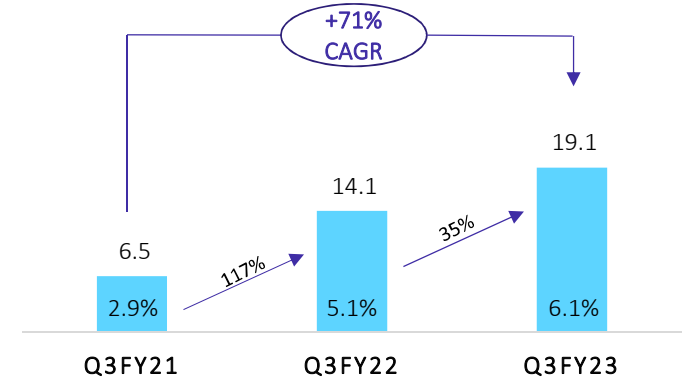
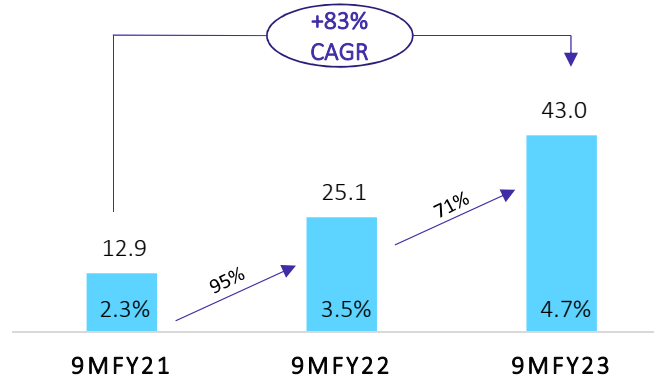
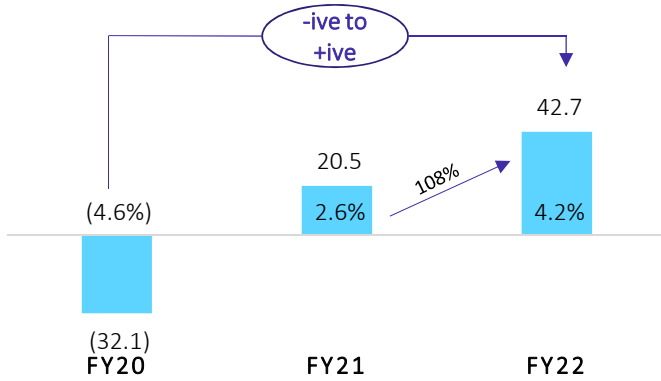


Note : EBITDA margins mentioned inside the bars of EBITDA charts

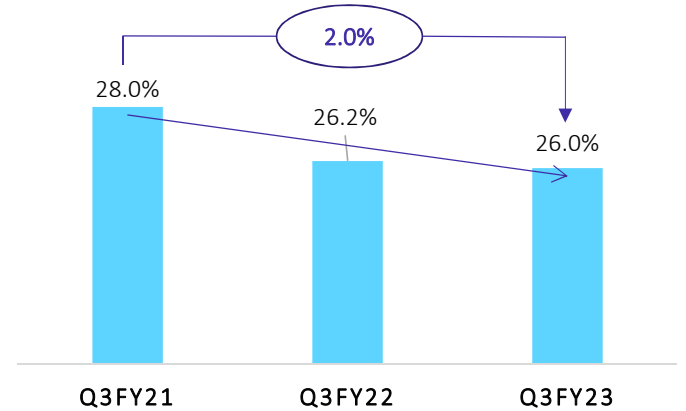
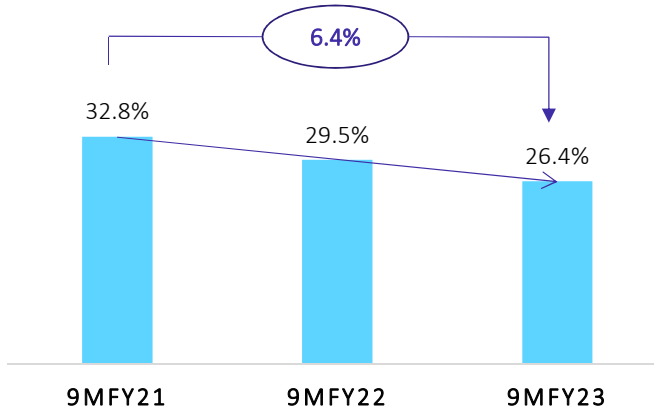
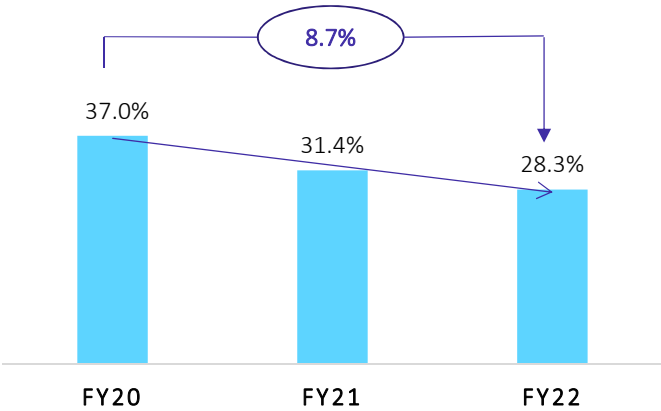


# PAT and Cost-Income

## PAT (INR Cr)



## Cost-Income (%)

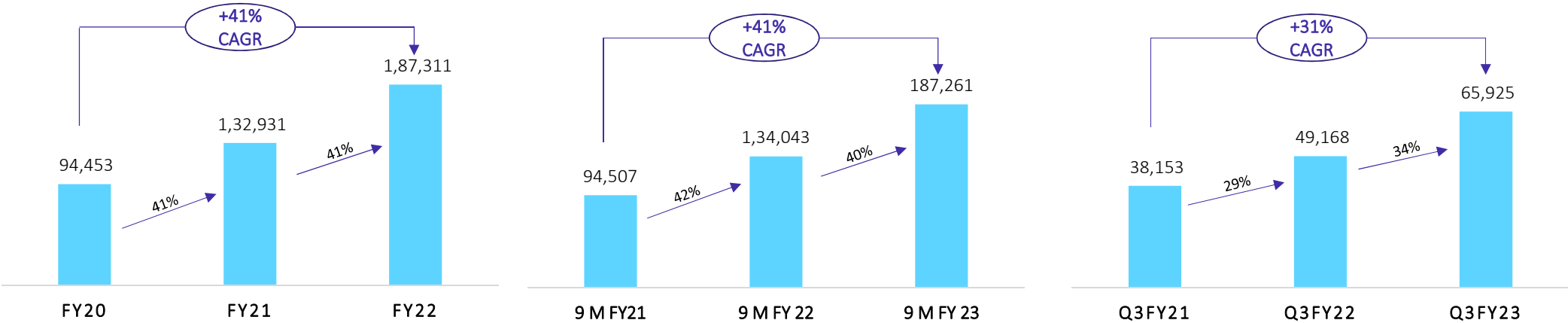


## Operating Leverage in play

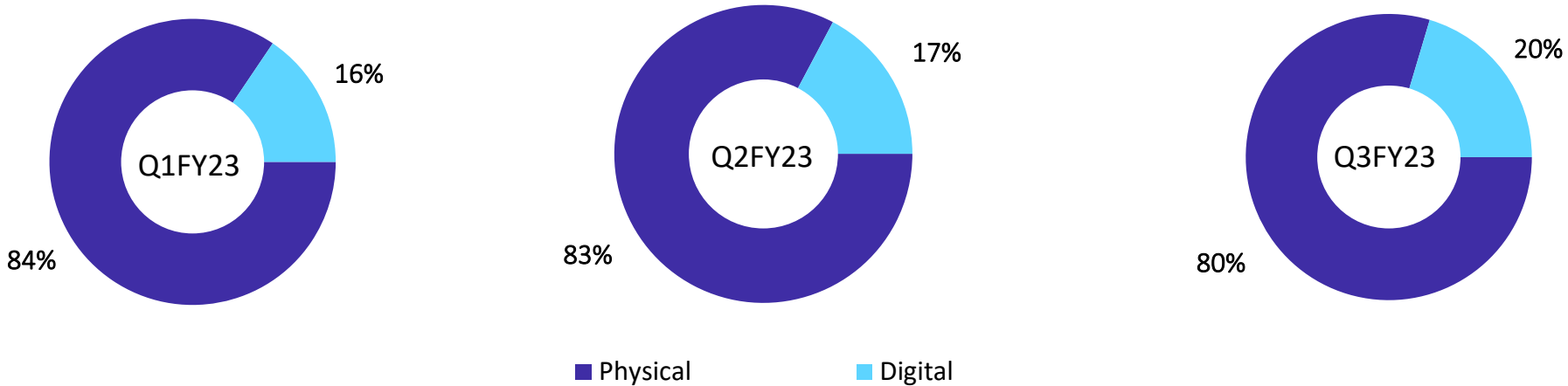
Note : PAT margins mentioned inside the bars of PAT charts

# Throughput – Growth

Full year FY'22 throughput achieved in 9 months of FY'23 (INR cr)



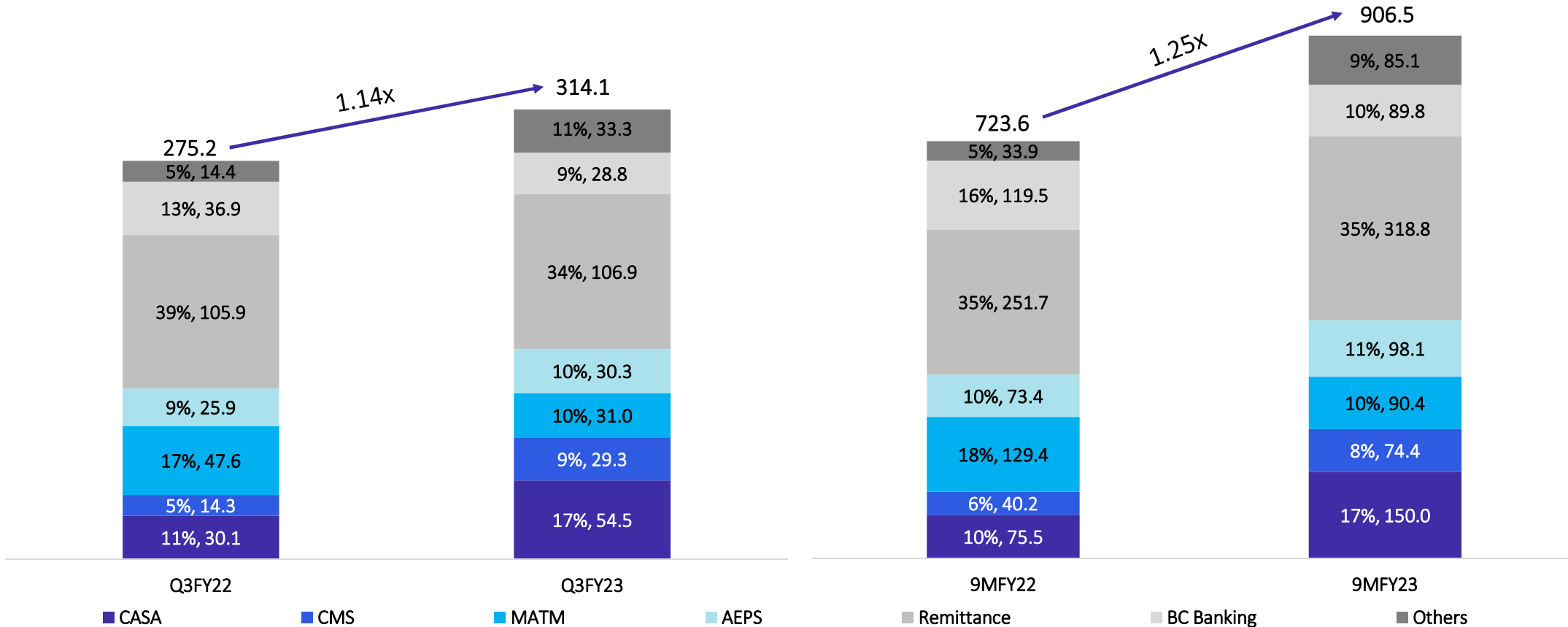
Digital Throughput grows in strength



# Revenue Mix Across Products : Q3FY23 and 9MFY23

Q3FY22 v/s Q3FY23

9MFY22 v/s 9MFY23



High margin products growing continuously

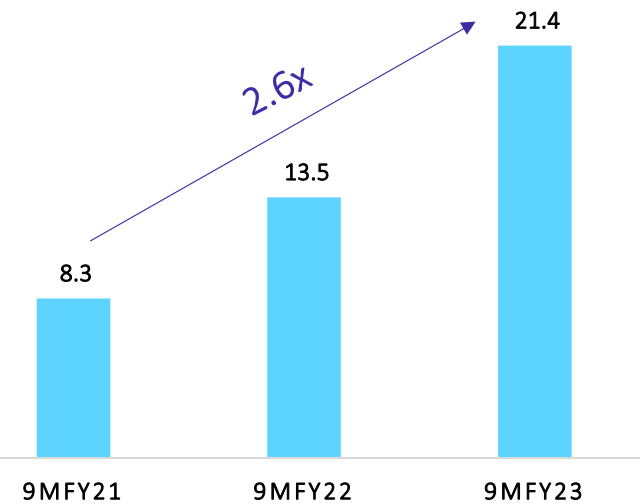
Note : All amount in INR Crores

# Product Portfolio: Diversified Offerings to meet Various Customer Needs

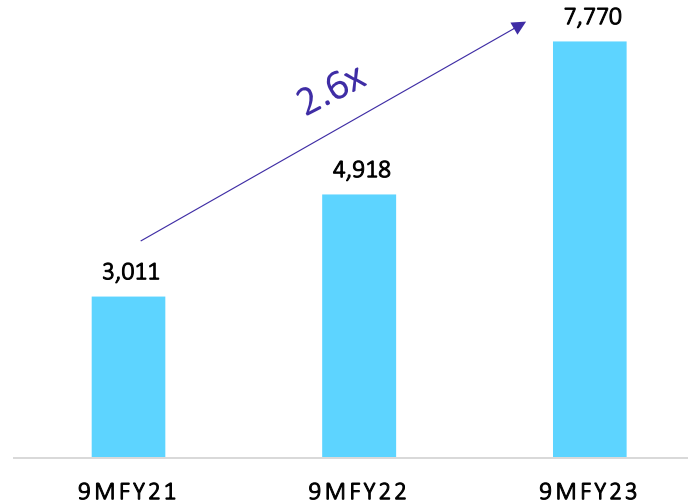
Product	Q3FY23 Revenue (INR Cr); YoY Growth	Q3FY23 Margins	Drivers	9MFY23 Revenue (INR Cr); YoY Growth	9MFY23 Margins
CASA	54 81%	58%	High growth high margin; customer ownership; path to annuity	150 99%	58%
CMS	29 105%	40%		High growth high margin business	74 85%
DMT	107 1%	5%	Hook product	319 27%	6%
Micro ATM + AEPS	61 (17%)	37%	Cash withdrawal business is the key to attract customer footfalls pan-India. Mature institutional business that has been our core since our inception.	188 (7%)	38%
BC Banking	29 (22%)	31%		90 (25%)	34%

# Key Focus Area : CASA

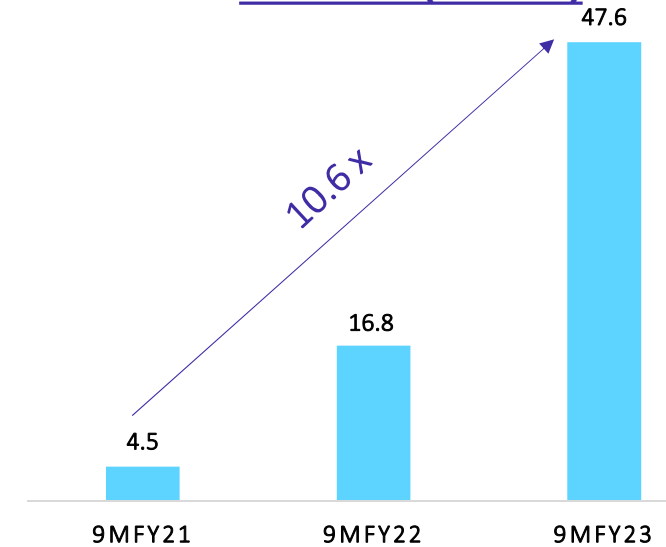
## No. of CASA Accounts (in lacs)



## Accounts Opened per Day



## CASA Renewal Revenue Growth - (INR Cr)



One account opened in every 10 seconds in Q3FY23

85 % of accounts opened are subscription account in 9MFY23

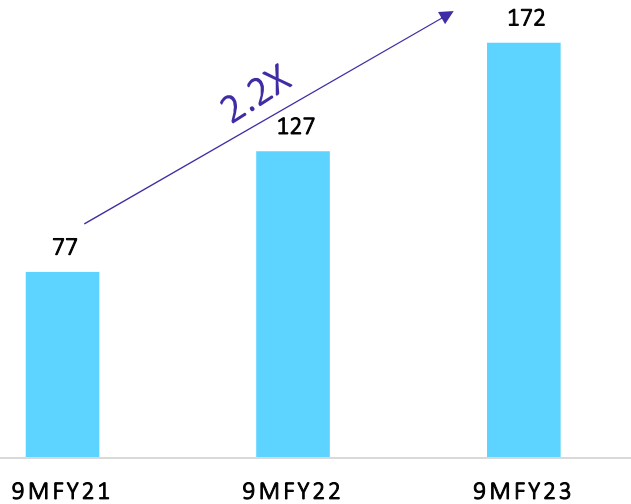
Digital account opening launched in Q3FY23

CASA Renewal revenue grew at 10.6X from 9MFY21 to 9MFY23

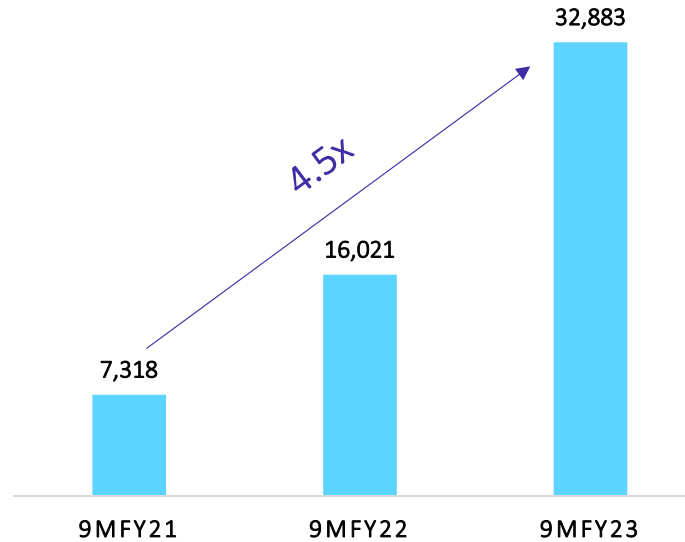
Total accounts opened in 9MFY23 already surpassed FY22 numbers

# Key Focus Area : CMS (1/2)

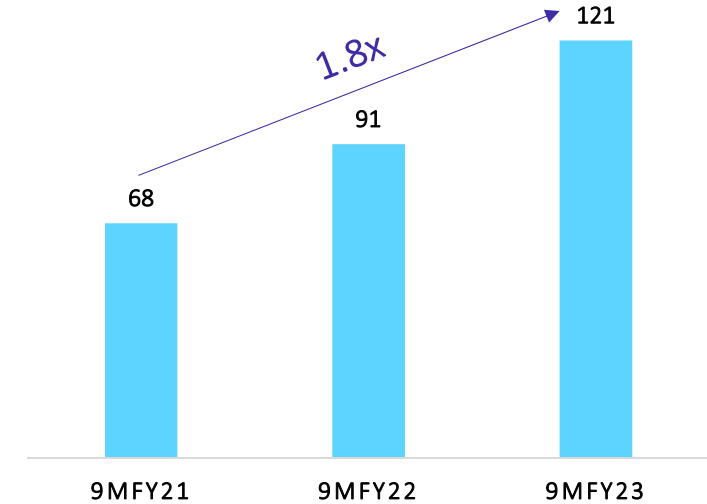
Number of CMS Clients



Throughput (INR Cr)



Avg. Revenue Per Txn (INR)



Throughput doubled in FY22 & on course to further double in FY23

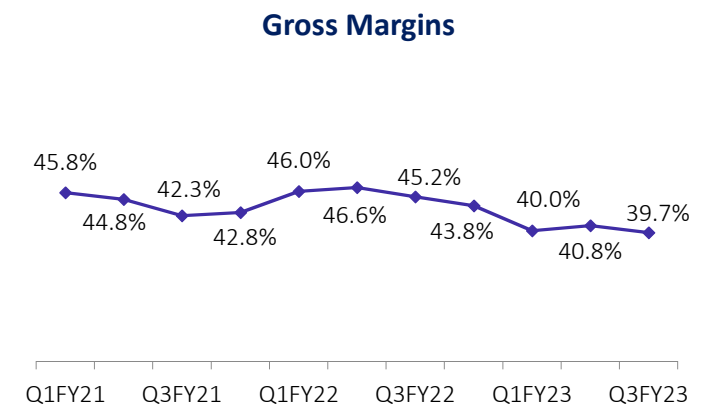
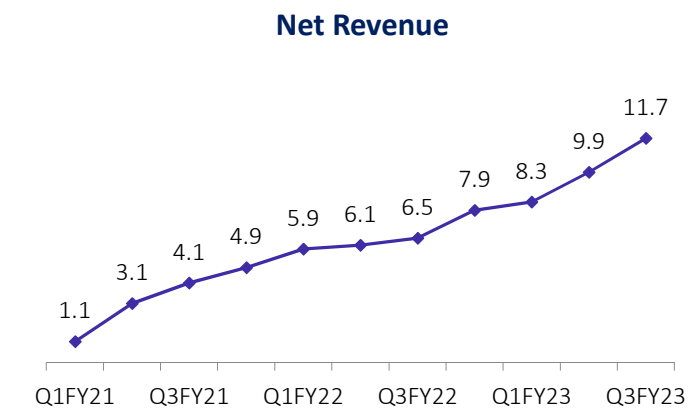
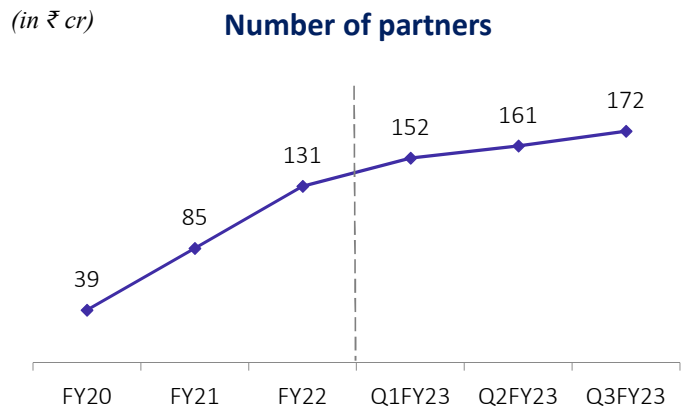
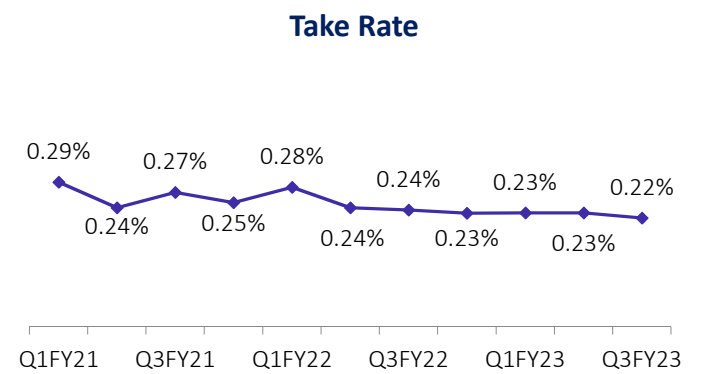
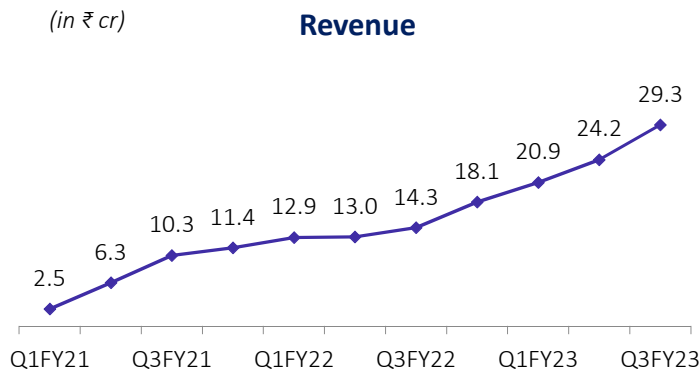
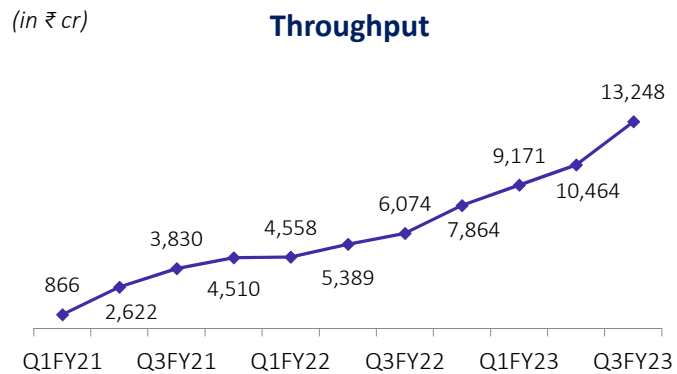
9MFY23 throughput surpassed overall FY22 throughput

Added more retail partners which shows the diversified business







14 states with Average monthly throughput over ₹ 100 Cr+ in Q3FY23 (5 states in Q3FY22)

# Key Focus Area : CMS (2/2)

Accelerated growth path helped by aggressive partner on-boarding



# Strong Growth Outlook

-  Maintain Revenue Growth on back of enhancing distribution network – aiming 2 million merchants
-  Transaction Business Monetisation to Customer Ownership – aiming 20 million customers
-  Operating leverage key contributor to PAT margins.
-  Opportunity to leverage strong CASA base for Referral products
-  Diversify & Create new LOB for sustainable growth
-  Increase Digital footprint – Customer ownership, engagement - Fintech partnership





ANNEXURES

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**Fino**

Payments Bank  
फिनो पेमेंट्स बैंक

**Q3 / 9M FY23 – Detailed Analysis**

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# Industry Leading Performance Highlights in Q3FY23

Demonstrating strong growth in business volumes, revenue, and profitability

32.3 Cr

Transactions on Fino platforms

▲ 73 %

₹ 65.9k Cr

Total Throughput

▲ 34 %

13.0 lac

Registered merchants on Fino

▲ 50 %

7.6 Lacs

Accounts Opened

▲ 46 %

₹ 314.1 Cr

Revenue

▲ 14 %

₹ 38.9 Cr

EBITDA

▲ 50 %

₹ 19.1 Cr

PAT

▲ 36 %

15.0 %

Annualized ROE

All growth figures are YOY growth over Q3FY22

# Industry Leading Performance Highlights in 9MFY23

Demonstrating strong growth in business volumes, revenue, and profitability

85.8 Cr

Transactions on Fino platforms

▲ 87 %

₹ 1.87 Lakh Cr

Total Throughput

▲ 40 %

13.0 lac

Registered merchants on Fino

▲ 50 %

21.4 Lacs

Accounts Opened

▲ 58 %

₹ 906.5 Cr

Revenue

▲ 25 %

₹ 93.0 Cr

EBITDA

▲ 69 %

₹ 43.0 Cr

PAT

▲ 71 %

11.5 %

Annualized ROE

All growth figures are YOY growth over 9MFY22

# Overall PAT & ROE

PAT for Q3FY23 at

## ₹ 19.1 Cr

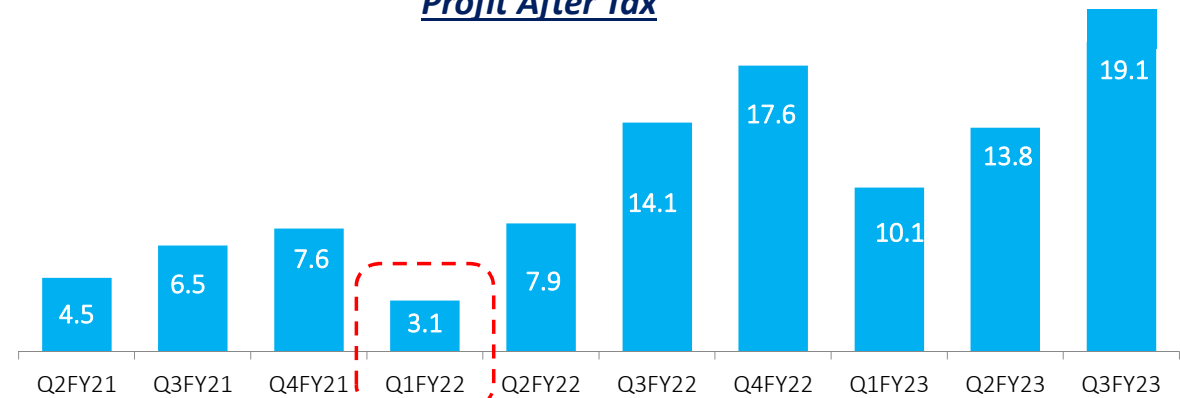
▲ 36% growth over Q3FY22

Annualized ROE of Q3FY23

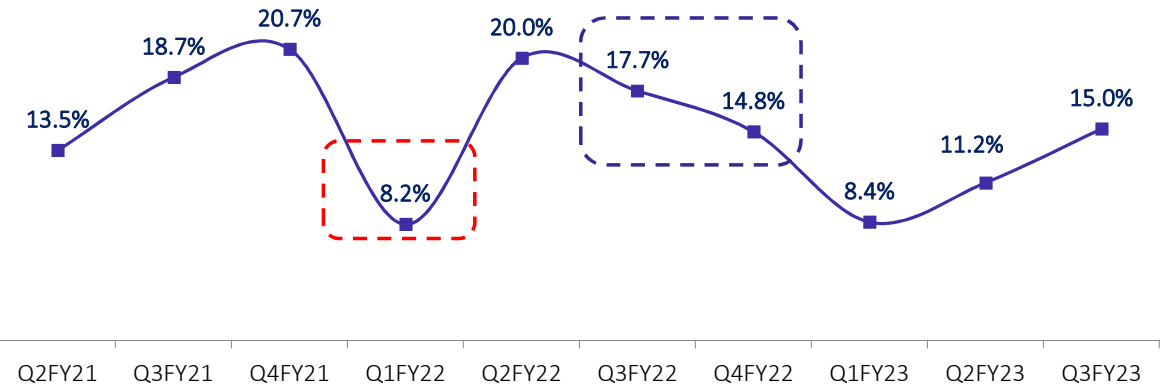
## 15.0 %

**Profit After Tax**

(in ₹ cr)



**Return on Equity**



Covid impacted quarter

Primary equity raised quarter



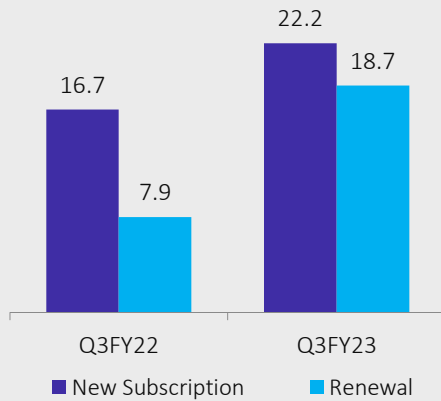
## Product Strategy & Performance Trends



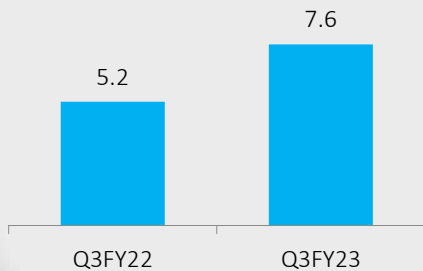
# CASA and Debit Card

Subscription based account opening now unlocking the potential of annuity through renewals

## Revenue (INR Crore)

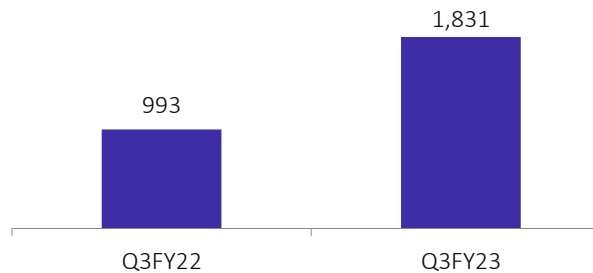


## Accounts Opened (in lacs)

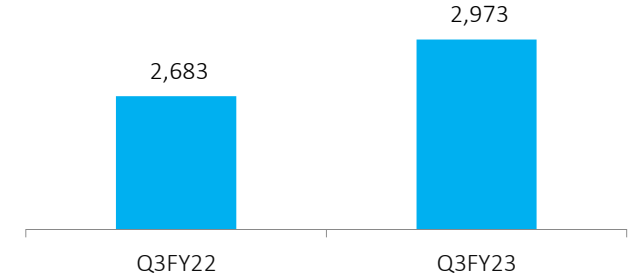


- ★ Renewal income growth in Q3FY23 was 138% YOY leading to an exponential growth in our annuity business
- ★ Accounts opened in Q3FY23 is 7.6 lacs, up from 5.2 lacs in Q3FY22, setting the base for a strong potential in cross sell and up sell
- ★ 36 % of accounts as on 31st December 2022 were active on digital payments
- ★ Total deposits grew 66 % YOY from INR 589 Cr on 31st December 2021 to INR 976 Cr on 31st December 2022
- ★ Average spends on debit card continue to rise with a 84% YOY growth on every spends indicating a growing base of transaction-based customers
- ★ CASA deposit balance per account grew by 15 % YOY from INR 971 in Q3FY22 to INR 1,117 in Q3FY23

## Debit Card Spends (INR crore)



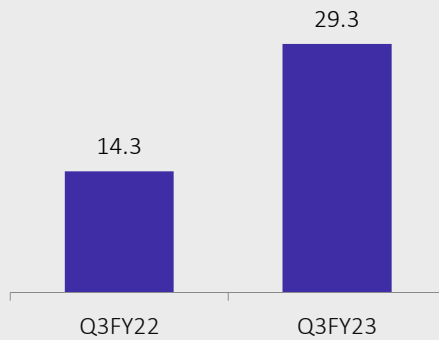
## Debit Card Spends Per Transaction (INR)



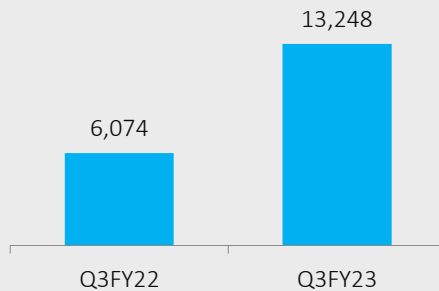
# Cash Management Services

Strong potential of cash digitization in India continues to reflect on sustained growth in CMS

## Revenue (INR Crore)

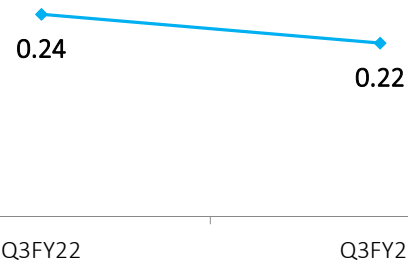


## Throughput (INR Crore)

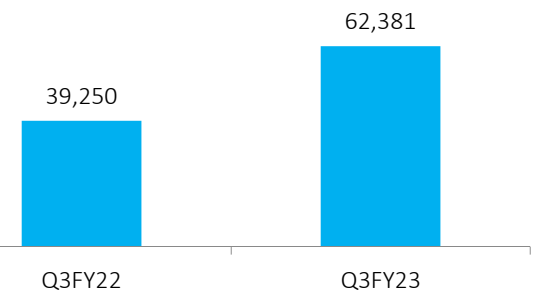


- ★ Throughput doubled YOY to grow 118% in Q3FY23
- ★ No. of partners on CMS up from 161 as on 30th September 2022 to 172 as on 31<sup>st</sup> December 2022.
- ★ Diversified business to e-Commerce, retail, supply chain/ logistic partners
- ★ 66% YOY growth in average ticket size (throughput per transaction) in Q3FY23 on the back of new marquee institutional partners leading to higher revenue per transaction
- ★ Absolute Net Revenue on CMS grew by 80 % YoY from INR 6.5Cr to INR 11.7Cr

## Take Rate



## Average Ticket Size (INR)

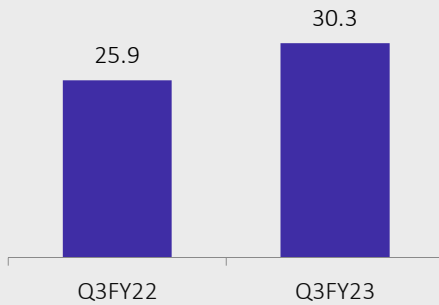




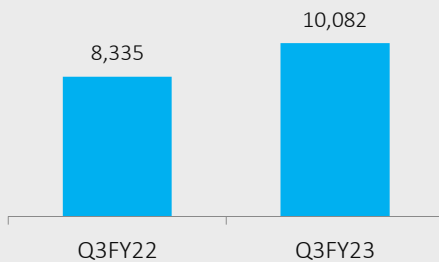
# AEPS

Demonstrating robust growth in a faster growing market in the cash withdrawal space

## Revenue (INR Crore)

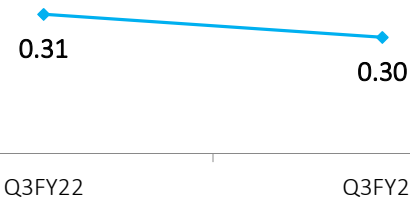


## Throughput (INR Crore)

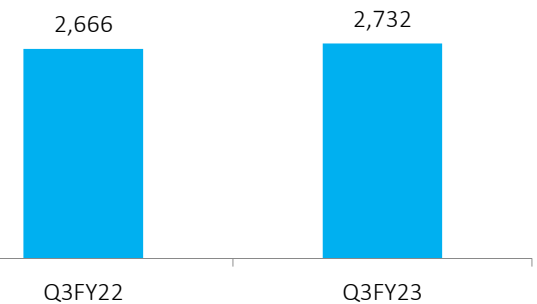


- ☆ The AEPS industry was almost 5x the size of micro-ATM industry in Q3FY23
- ☆ The AEPS industry grew by 8 % YoY in Q3FY23 wherein the throughput of Fino ecosystem grew by 21 % YoY & also the market share of Fino is up from 11 % in Q3FY22 to 12 % in Q3FY23
- ☆ Revenue grew by 17% YoY in Q3FY23
- ☆ Transaction count of AEPS grew by 18% YoY in Q3FY23

## Take Rate



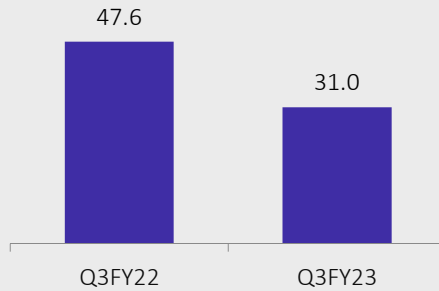
## Average Ticket Size (INR)



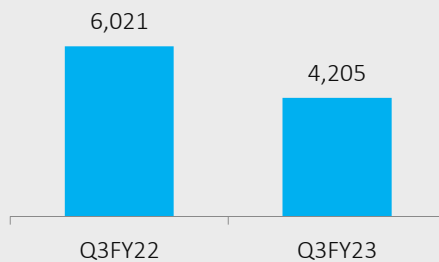
# Micro-ATM

## Mainstay for Customer Acquisition

### Revenue (INR Crore)

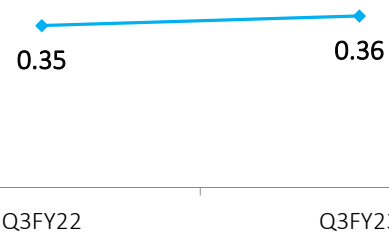


### Throughput (INR Crore)

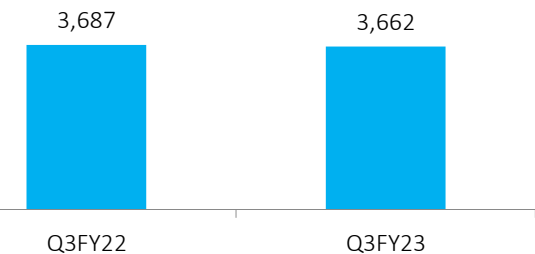


- ★ Continue to be the dominant player in the Industry - Cumulative market share of Top 5 players at 81 % as of December'22 – Fino's share in Micro-ATMs is more than that of the top banks like HDFC Bank, SBI, Kotak and IDFC.
- ★ Focus on CASA ownership leading to transaction customer becoming CASA customer.
- ★ Revenue grew 8% sequentially from Q2FY23 to Q3FY23
- ★ MATM own channel throughput grew by 7% from 74% in Q3FY22 to 81% in Q3FY23

### Take Rate



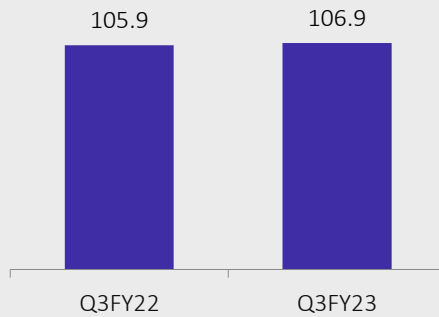
### Average Ticket Size (INR)



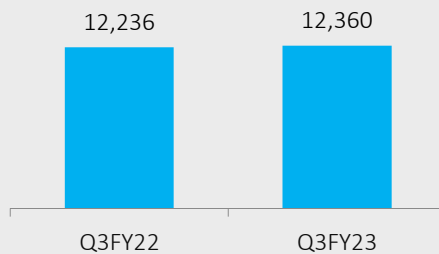
# Remittance

The primary hook product in Fino's ecosystem

## Revenue (INR Crore)

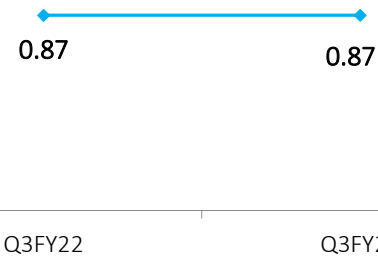


## Throughput (INR Crore)

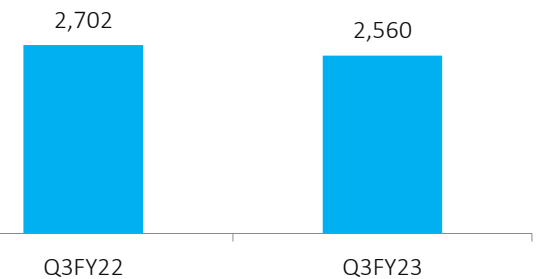


- ★ Remittance is the hook product that attracts footfall into the Fino ecosystem
- ★ Fino is one of the early movers in the remittance product and is still a market leader
- ★ Transaction count grew by 7% YoY in Q3FY23
- ★ Own channel net revenue margin grew by 1% QoQ from Q2FY23 to Q3FY23

## Take Rate



## Average Ticket Size (INR)





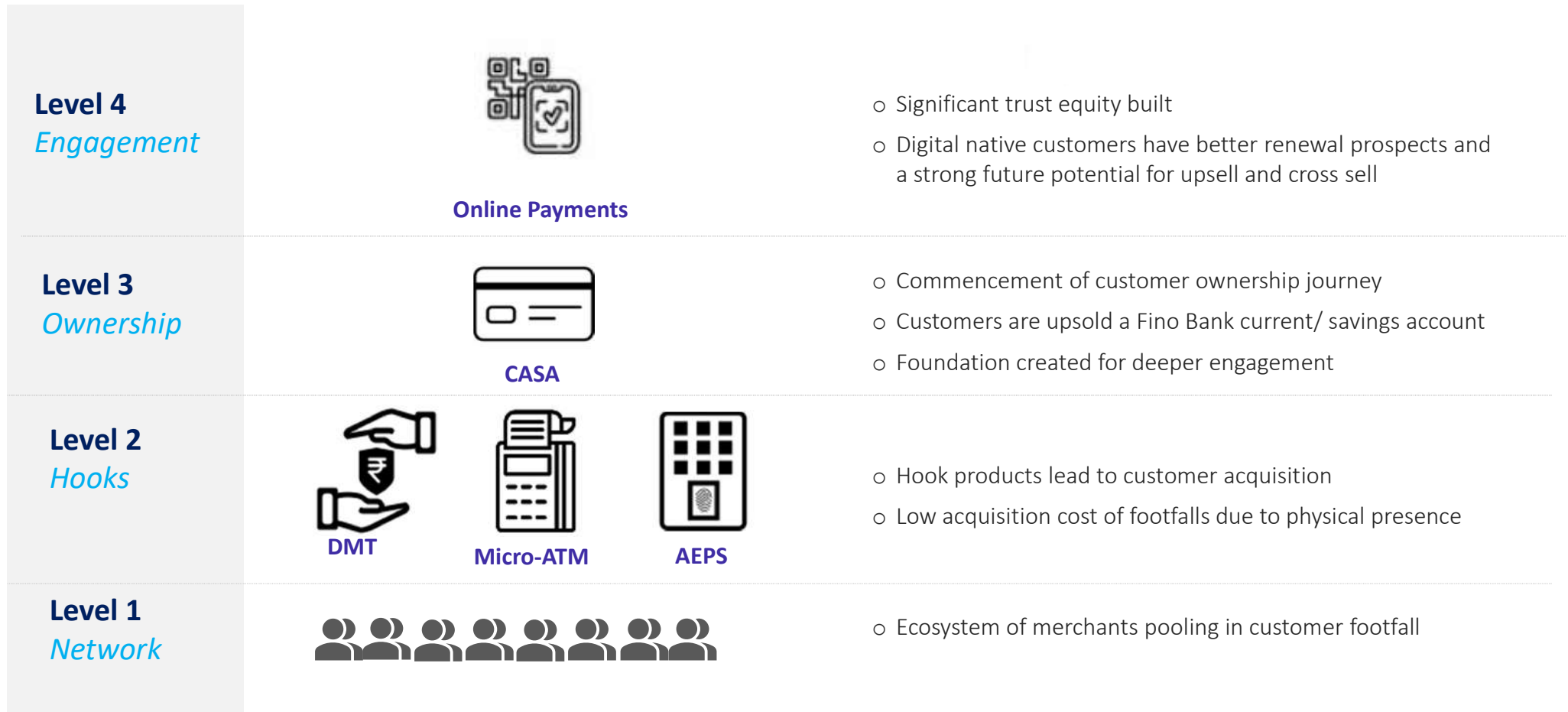
## FINO BUSINESS MODEL

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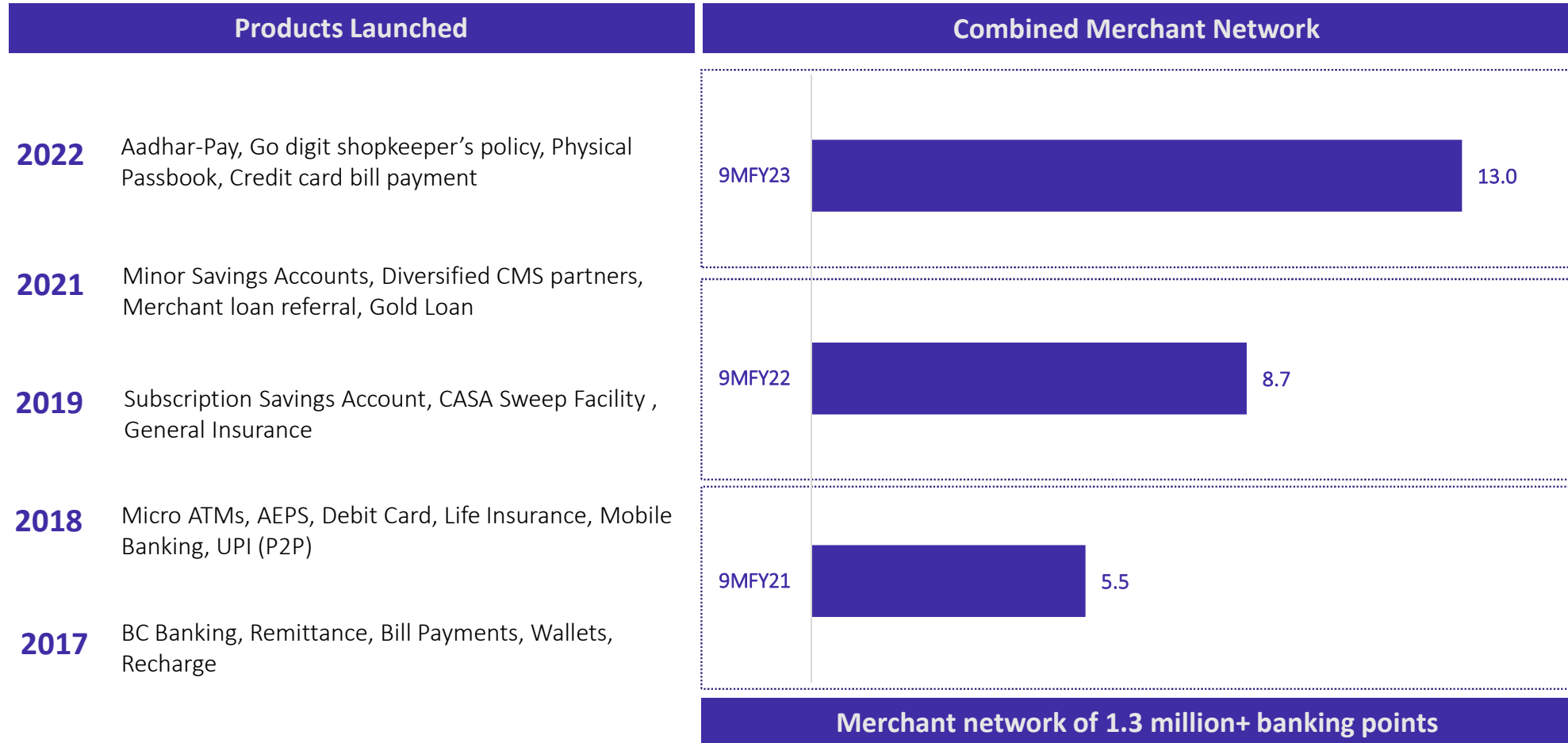
# Business Model of Fino Payments Bank

Moving Customers up the Fintech Value Chain



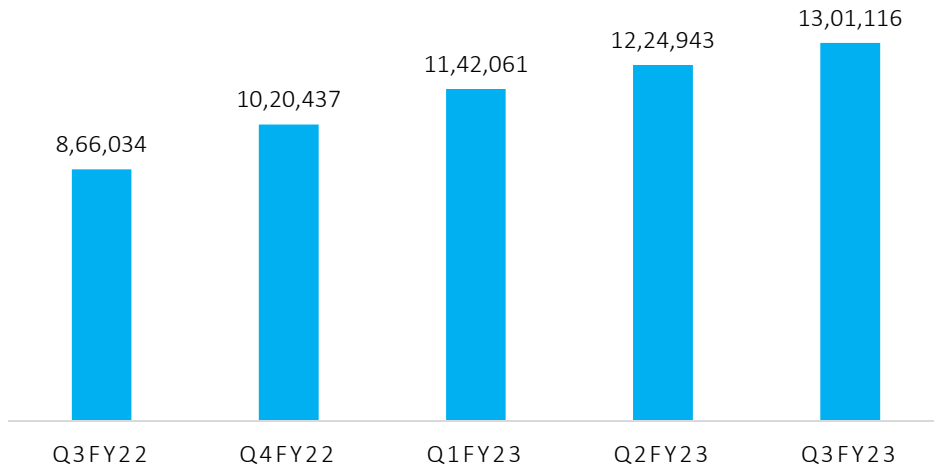
# Strong Progress Over Last 5 Years

Momentum Continues



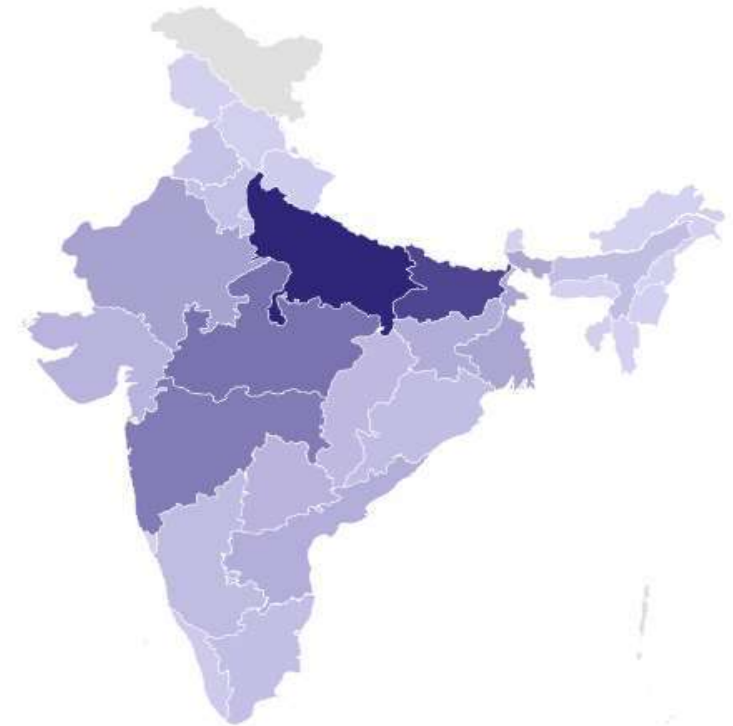
# Expanding Reach: Growing Distribution Network

## TOTAL MERCHANTS



Merchant Count	As on 31.12.2022	YoY Growth
Total Merchants	13,01,116	50.2 %
Own Channel Merchants	6,11,840	33.7 %
Open Banking Merchants	6,89,276	68.8%

## MERCHANT COUNT HEAT-MAP



Strong network

Opportunity to deepen network



## Understanding Fino's Products

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# CASA - Physical (1/2)

Defining the problem statement, customer segment, potential and market size opportunity

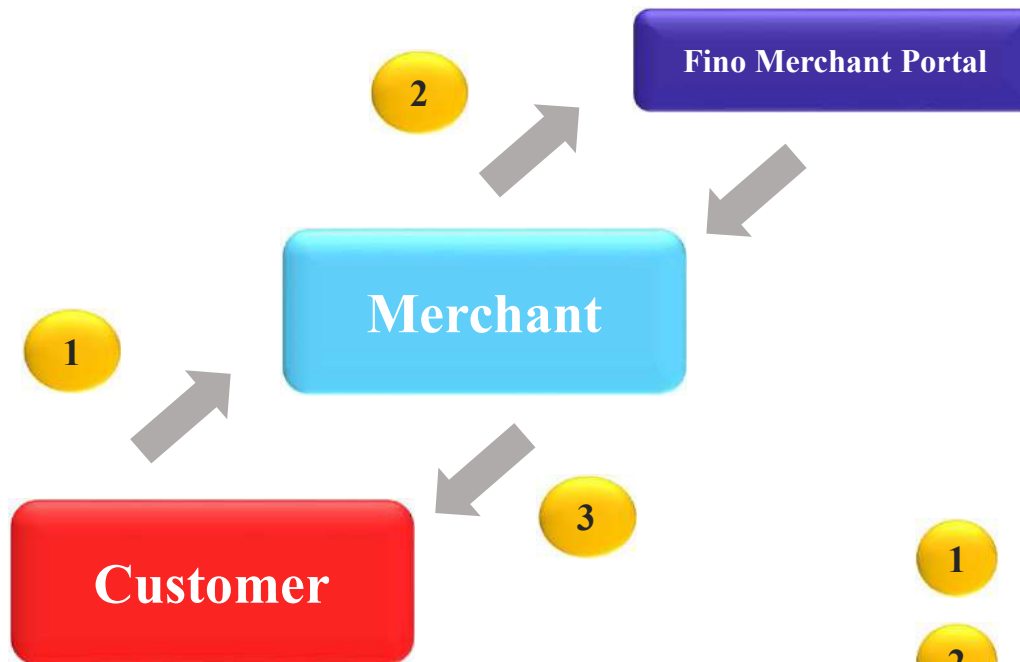
**Use Case:** A bank branch in tier 3 and below city is generally very crowded and is far away. It is also open during limited banking hours on weekdays. Through Fino Bank, the idea here is to provide a bank account at the doorstep of the customer

**Customer Segment:** Typically Emerging India customers who wish to have a bank account with features like those of regular banks but at a fraction of the cost and at a much greater convenience

**Potential:** Branch penetration in India is low. Due to high fixed costs of operating a branch, banks are averse to expand the network. To bring more Indians into the banking ecosystem, asset light and scalable network through merchant points is critical

## CASA - Physical (2/2)

Understanding the process flow of an account opening



Revenue source

**Subscription Fee  
charged to Customer**

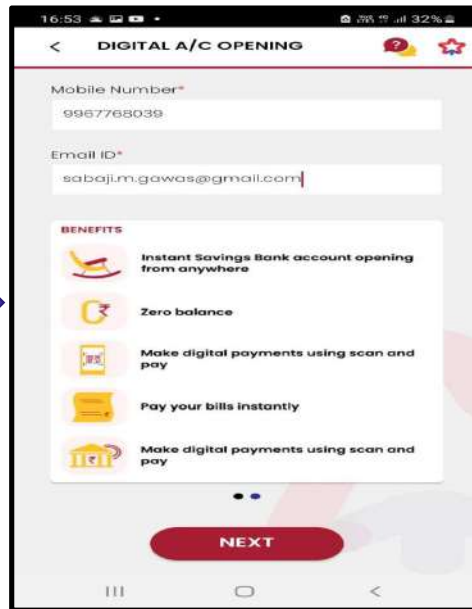
- 1 Customer approaches a merchant for account opening
- 2 Merchant seeks various customer details and enters in the Fino portal
- 3 Once verification process is completed, merchant shares the welcome kit and debit card to the customer over the counter and an annual subscription is upfront collected

# CASA - Digital Account Opening 1/3

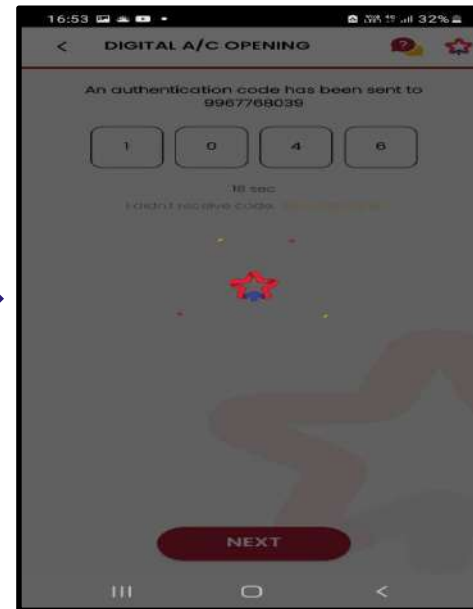
Open FinoPay App & choose Digital A/c Opening



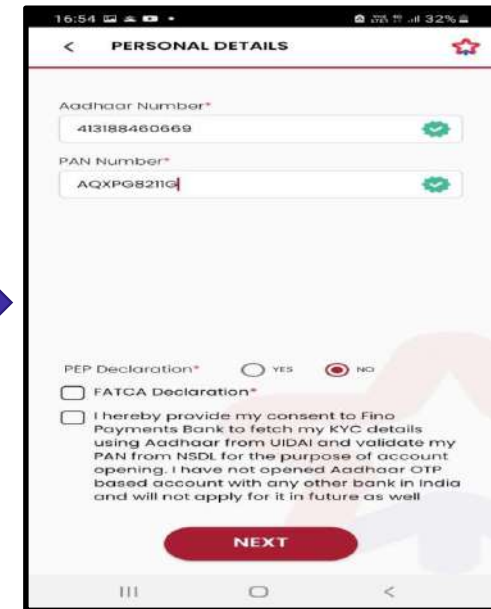
Insert Mobile number and Email ID



Insert OTP



Insert Aadhar & PAN numbers



# CASA - Digital Account Opening 2/3

Insert OTP for Aadhar Authentication



10:44 78%

AADHAAR AUTHENTICATION

**Aadhaar OTP Authentication**

An Authentication code has been sent to (+91) 9967768039

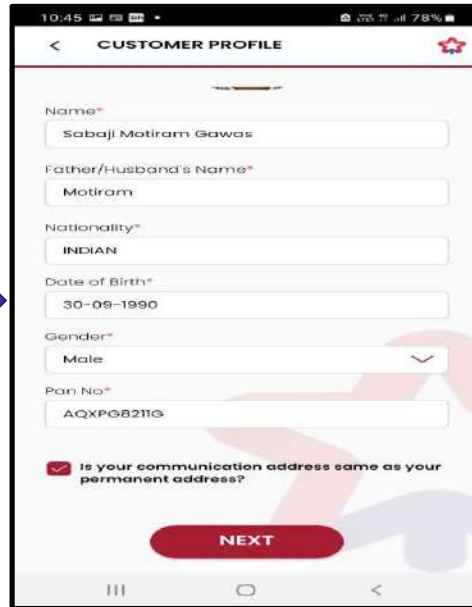
9 5 7 1 4 8

02:43

My mobile is not linked with Aadhaar

NEXT

Insert Basic & General Customer Information



10:45 78%

CUSTOMER PROFILE

Name\* Sabaji Motiram Gawas

Father/Husband's Name\* Motiram

Nationality\* INDIAN

Date of Birth\* 30-09-1990

Gender\* Male

Pan No\* AQXPG821G

Is your communication address same as your permanent address?

NEXT

Check Aadhar and PAN Information Provided



10:46 78%

SUMMARY



Name Sabaji Gawas

Aadhaar Number\* 413188460669

PAN Number\* AQXPG821G

Gender Male

Date of Birth 30-09-1990

Mobile Number 9967768039

Email ID sabaji.m.gawas@gmail.com

Age 32

PROCEED

Check General Information Provided



10:47 78%

SUMMARY

Mother's Maiden Name Gopika

Marital Status Single

Education Type Graduate

Occupation Salaried

Annual Income Slabs 10-20lac

Name on the Debit Card SABAJI GAWAS

Address where Debit Card will be delivered near lokmanya nagar pada no 3, 17/ b, shreesamrath suverna colony chaiti, nagar,Thane, 400606

I hereby agree to the Terms and Conditions laid down by the bank for the account opening process and all the details shared by me are correct.

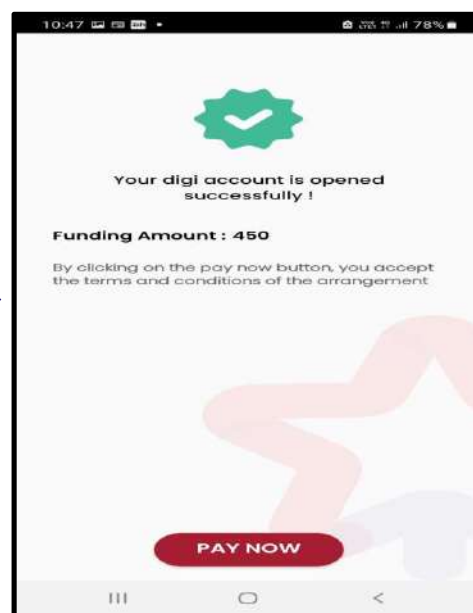
PROCEED

# CASA - Digital Account Opening 3/3

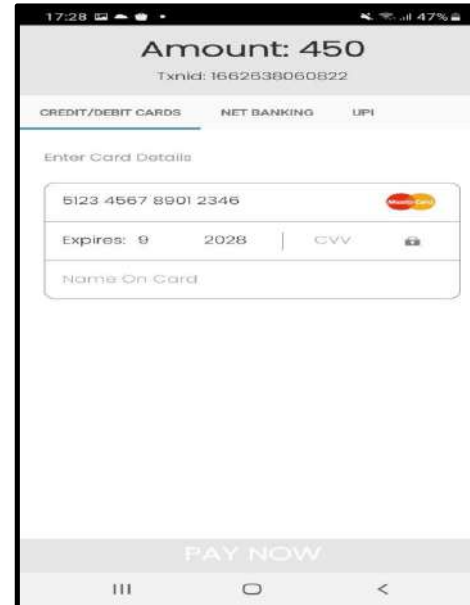
Select the Debit Card as per requirement & Verify



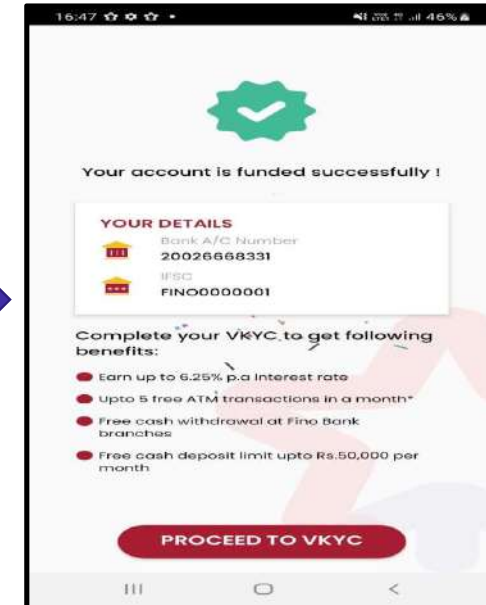
Congratulations! Your Fino Account is opened



Deposit the amount in your account



Congratulations! your account has been funded



# Digital Marketing Push

**Fino** Payments Bank  
फिनो पेमेंट्स बैंक

0  
Zero Balance Account

A man in a blue shirt and black vest is holding a large smartphone. The screen of the phone displays a large yellow '0' and the text 'Zero Balance Account'. The background is a purple gradient with faint line drawings of a grocery store.

**Fino** Payments Bank  
फिनो पेमेंट्स बैंक

Now get Banking and Entertainment hand-in-hand.

Get free subscription worth ₹ 450 of **Gaana** and **ErosNow** For three months by opening finopay savings account in fino bank

Scan  and Download FinoPay.

T&C apply

The advertisement features a yellow background with a white cloud-like shape containing the main offer text. On the right, there is an illustration of a red smartphone with headphones and a film strip, with the 'gaana' logo on the phone and the 'erosnow' logo on a white box below it.

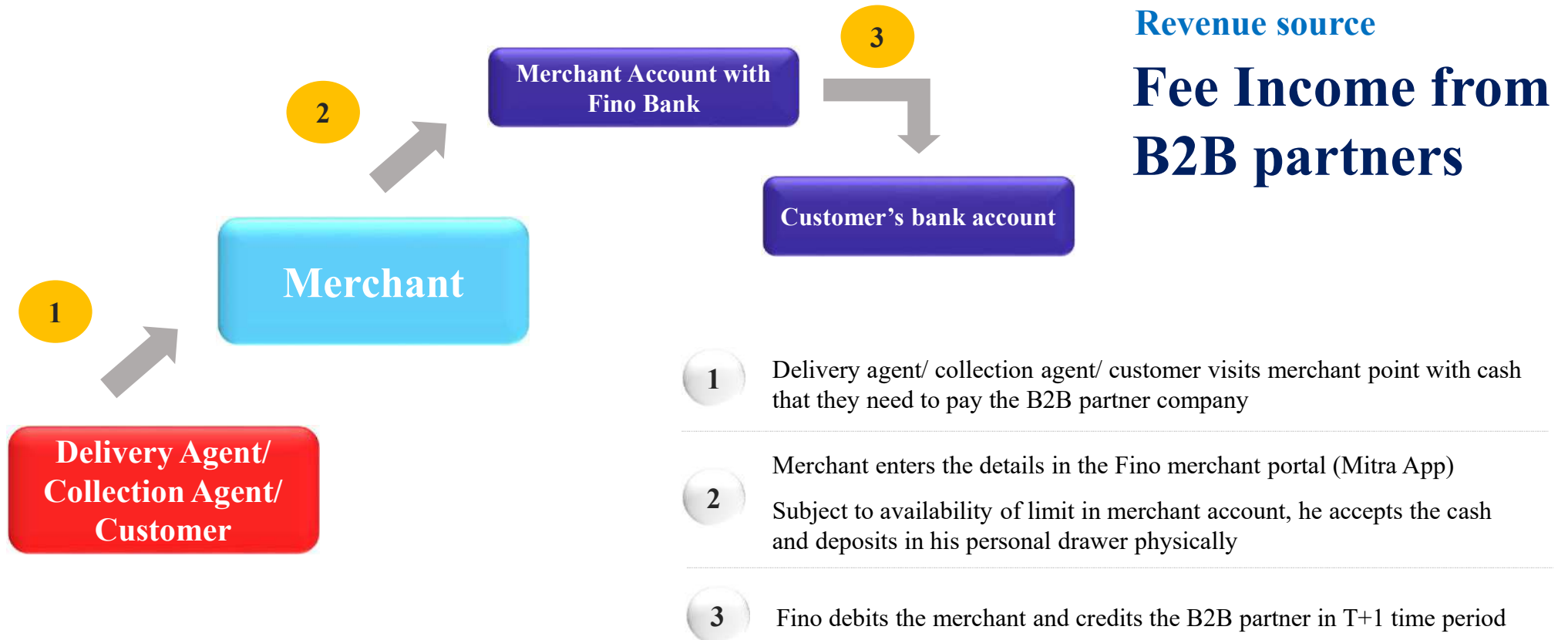
# Cash Management Services (1/2)

Defining the problem statement, customer segment, potential and Fino's business value

- Use Case:** Companies which collect cash from their customers need to deposit the same at a bank branch for money in the account. They do the same at a nearest Fino merchant point. This saves the agent of time & travel to a branch and risk of carrying the cash
- Customer Segment:** NBFCs, MFIs, logistics, retail & B2B ecommerce, cab aggregators, agritech, retail, among others are the segment of companies – they collect cash either for loan EMIs or on COD orders from their retail customers
- Potential:** Companies require a massive network for collection activities on the ground. With overall growth in business of such companies, their collection requirements will also keep growing. They prefer pan-India players which cover a large geography. CMS is also a **cash digitizing product** wherein merchants receive cash which they can use to disburse through MATM & AEPS

# Cash Management Services (2/2)

Understanding the process flow of a CMS transaction



*Delivery agent/ collection agent/ customers will get an automated receipt confirmation*



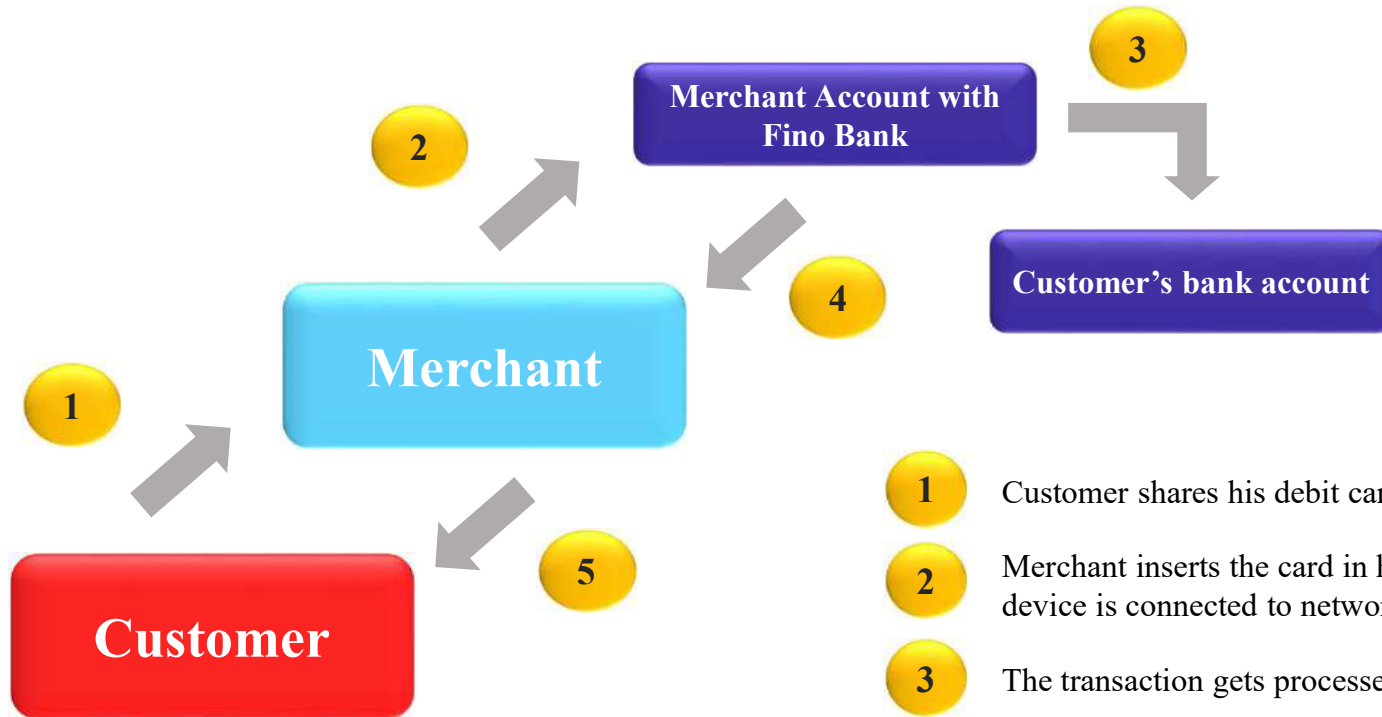
# Micro-ATM (1/2)

Defining problem statement, customer segment, potential and Fino's business volume and value

- Use Case:** Beyond the metro and tier 1 cities, ATM penetration is low. Customers have to travel a distance to withdraw cash. The genesis of micro-ATM is to facilitate convenient cash withdrawal in the customers' neighbourhood at low costs to the merchant
- Customer Segment:** Customers in markets which don't have a deep ATM penetration. These would be the emerging India customers at the middle of the pyramid
- Potential:** As it becomes increasingly expensive for banks to maintain an ATM network and manage the cash logistics, micro-ATMs are poised to grow to fill up the void – plus the positive cost arbitrage for setting up a micro-ATM network also is an advantage

## Micro-ATM (2/2)

Understanding the process flow of an MATM transaction



- 1 Customer shares his debit card to the merchant
- 2 Merchant inserts the card in his/ her micro-ATM handheld device – device is connected to network and also to the merchant portal of Fino
- 3 The transaction gets processed through Fino's CBS platform
- 4 Merchant gets credit of amount in his merchant account with Fino
- 5 Merchant then dispenses cash physically to the customer from his own drawer

Revenue source

**Interchange Fees**

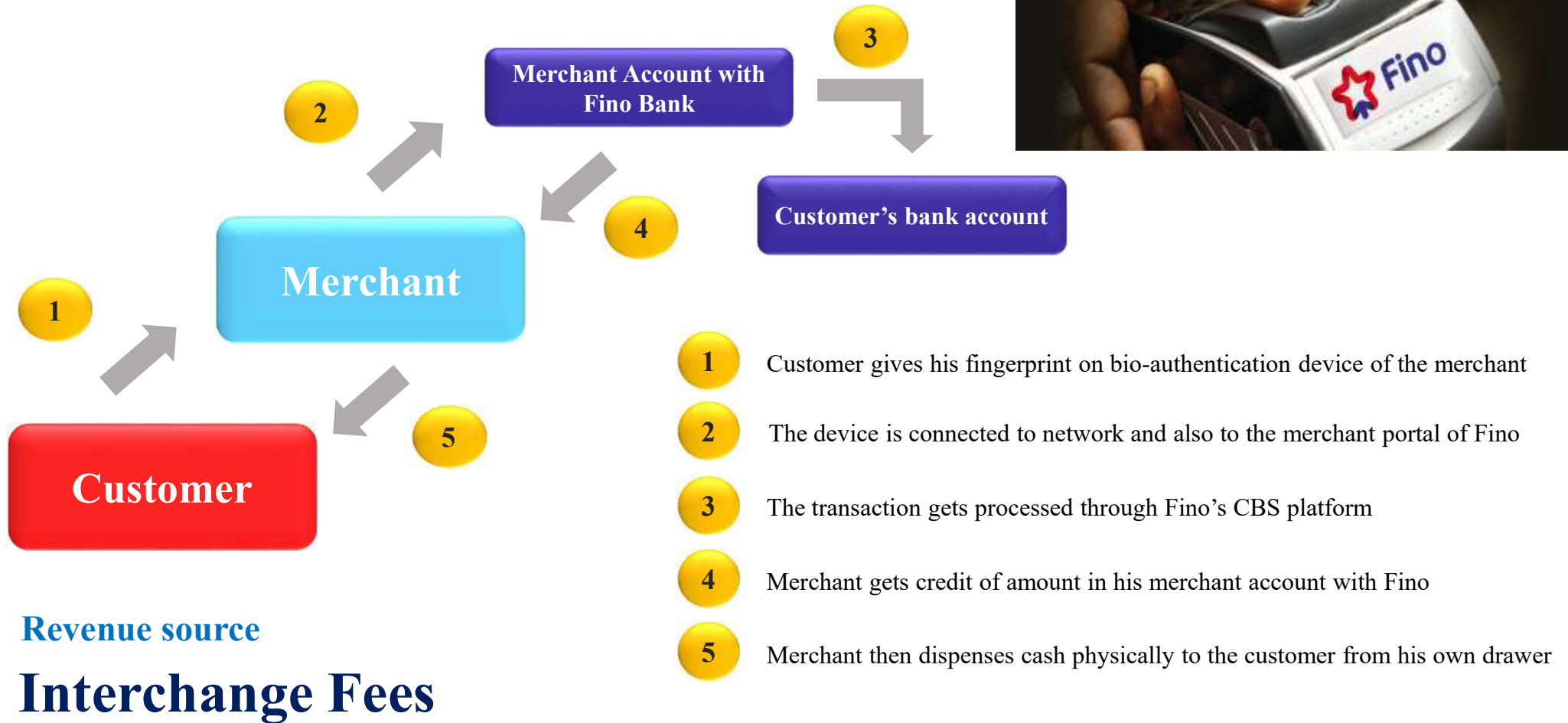
# AEPS (1/2)

Defining problem statement, customer segment, potential, market size and Fino's business value

- Use Case:** Customers often don't carry their ATM cards with them. Many at the bottom of the pyramid may not even have an ATM card. Most ATM kiosks will not be suitable for such customers – they have to visit a bank branch
- Customer Segment:** As opposed to micro-ATMs, these are customers who don't have debit cards or don't carry one frequently with them. They find it more convenient withdrawing with a fingerprint authentication
- Potential:** New-to-financial services customers will initially use basic services like AEPS before they migrate to other transaction mediums on alternate and digital channels as they gradually get familiar and comfortable with the system

## AEPS (2/2)

Understanding the process flow of an AEPS transaction



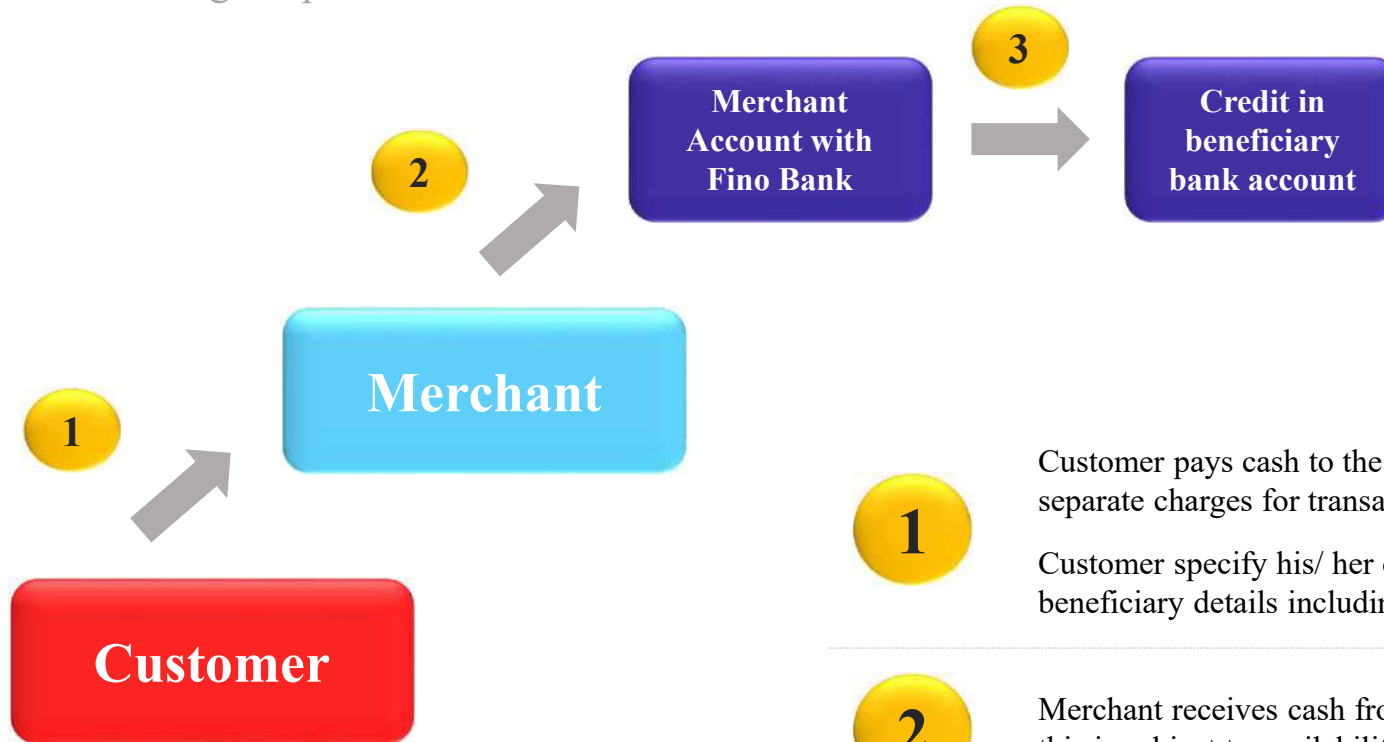
# Remittance (1/2)

Defining problem statement, customer segment, potential, market size and Fino's business value

- Use Case:** Customers having cash with them can visit a merchant point to transfer the same to a bank account on the beneficiary side. Remittance is essentially a cash digitizing product wherein customers on the transferring side need not have a bank account
- Customer Segment:** Typically Emerging India customers at the middle of the pyramid are our target segment. Such customers earn in the range of ₹10,000-40,000 per month. Other customers who deal in cash are also our target customers for this product
- Potential:** There has to be a player to digitize the cash till the last mile for commencement of a customer's digital journey – with a growing cash in circulation, the opportunity for this business is expected to multiply – remittance also leads to withdrawal of the cash, partly or full, on the other side through a micro-ATM or AEPS

# Remittance (2/2)

Understanding the process flow of a remittance transaction



**1** Customer pays cash to the merchant for transfer to beneficiary account – separate charges for transaction is also paid by customer to merchant  
Customer specify his/ her own details as per AADHAR card as well as beneficiary details including bank account number to the merchant

**2** Merchant receives cash from customer and deposits in his own drawer – this is subject to availability of limit in merchant account with Fino

**3** He then transfers the amount to the respective beneficiary bank account  
Post successful transfer, there will be an automated acknowledgement SMS sent to the transferring customer

Revenue source

**Customer**

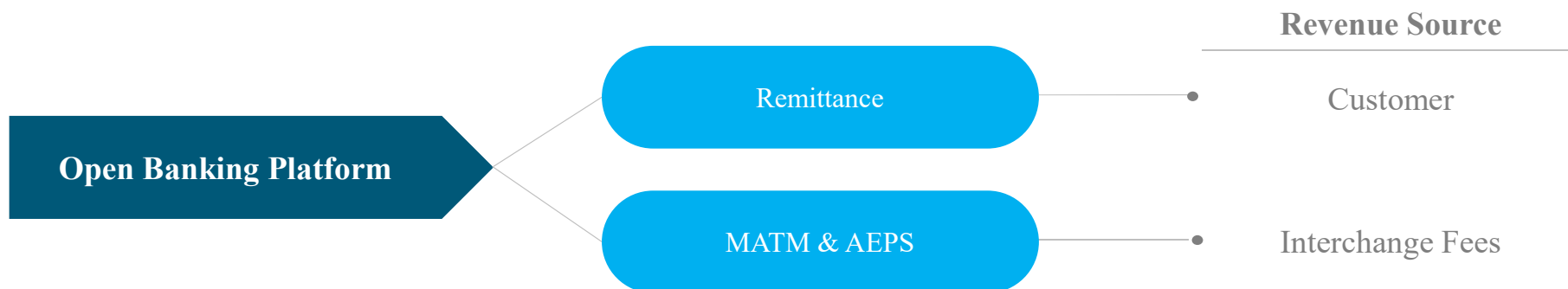
# Open Banking Platform (1/2)

Defining the problem statement, customer segment, potential and market size opportunity

**Use Case:** Fintech players offering various payment products require a bank at the back-end to process a transaction. Being a bank, Fino can offer its technology platform to such fintechs

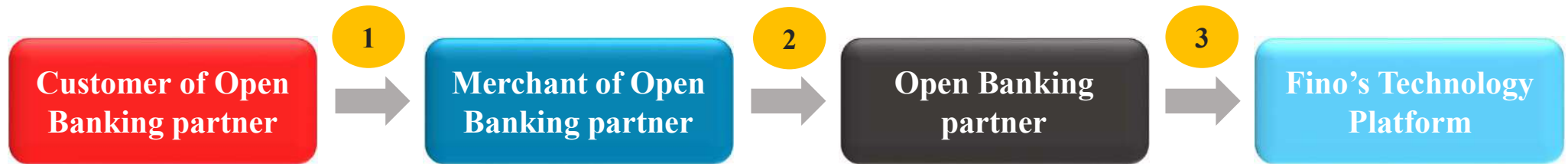
**Customer Segment:** Fintech partners who do not have a banking license of RBI

**Potential:** India is a huge country with a massive addressable market which cannot be catered by any single player. Multiple fintechs will have the last mile reach. However, not everyone can be given access to the secure banking platforms that are periodically audited by RBI. Such fintechs with the last mile reach will need a banking rail to carry out a transaction and for the banks, it is a perfect way to leverage their technology investments at no marginal costs



# Open Banking Platform (2/2)

Understanding the process flow of a remittance transaction



- 1 Customers visit the merchant points of the Open Banking partner (API partners)
- 2 Merchant uses the technology front end of the Open Banking partner
- 3 Transaction is processed end-to-end through Fino's technology platforms

## Revenue source

**Customer (Remittance)**

**Interchange Fees (MATM & AEPS)**

- ✦ *Fino Bank earns commission on every transaction*
- ✦ *Part of the commission is shared with the merchant and API partner*
- ✦ *Share of commission to Fino Bank is lower in Open Banking Channel as compared to same products on own banking channel*





Thank You

