



A bouquet of digital services firing on all cylinders

Driven by our customer obsession, we have made significant investments to create a differentiated portfolio of digital services. The digital flywheel of these services is helping us create a seamless experience for our customers and be more efficient. At the same time, it is enabling us to incubate new revenue streams which are growing exponentially and now turning meaningful in the overall scheme of things.

As standalone businesses, some of our incubated digital services like Wynk, Airtel Ads, Airtel IQ, Airtel Payments Bank and Nextra by Airtel data centres would comfortably add five more unicorns to India's tally of unicorns.

Sizeable bouquet of Airtel's digital services

Airtel Payments Bank- A profitable fintech players in the payments space

Airtel Ads- amongst the first telcos worldwide to build an AdTech platform

CPaaS- leading player with Airtel IQ being adopted by more and more of our enterprise customers

Nxtra by Airtel India's leading data centre provider

Wynk- Amongst India's largest music streaming service

Cloud & Security Solutions in partnership with AWS, Google Cloud, Forcepoint, Radware, Cisco, Palo Alto

Airtel Payments Bank

A profitable fintech players in the payments space

Our Payments Bank business, which hit breakeven during the year, is growing exponentially. Its profitability is driven by our focus on onboarding customers at a relatively low cost and creating a large fee income pipeline from B2B services, fees on transactions, customer subscriptions and interest spread. We are further doubling down on accelerating the business by leveraging the unique strengths of the telco authentication, distribution security and digital scale. Alongside the opportunity with more 300 Mn underbanked people in the country, another opportunity is around the ability to leverage 200 Mn 4G users, most of whom are engaged on one or the other of our own digital assets, which makes the possibilities for growth unlimited.

We strive to be the largest banker for the underbanked people, serve digitally-savvy customers through a dedicated section on the Airtel Thanks App and help digitise small ticket cash transactions for businesses leveraging a network of banking outlets.

129.4 Mn

Total Customer base of Airtel Payments Bank

36.7 Mn

Monthly transacting user base

₹1,333,988 Mn

Gross Merchandise Value

Airtel Ads

Breaking new ground in the Indian digital advertising industry

Airtel Ads, India-first advertising solution from Airtel, provides a zero ad-fraud platform to advertise to Airtel's ~360 Mn strong customer base. It rides on our digital assets, offers consent-based privacy safe advertisement platform to one of the biggest pools at over 189 Mn MAUs across screens. Advertisers can use various ad formats to access Airtel's popular telco and media offerings –Wynk Music app, Xstream app and Set top boxes, Thanks app, SMS, Calls and DTH. The platform is further strengthened by investing in blockchain capabilities and developing solutions that address more privacy issues and potential regulations around them.

Leveraging all our digital assets to grow rapidly

Enables power of reaching

~360 Mn Users

with our unique data science capabilities

Reach the **right audience**,
with the **right message** at
the **right time**

- > Precision targeting capabilities
- > Exclusive inventory
- > Omni-channel presence
- > Inspire audiences to take action throughout the funnel

Airtel IQ

Fast capturing India's cloud communications market

Airtel IQ, an in-house developed solution, is a unified customer engagement and cloud communication solution that spans across multiple touchpoints including voice, messaging, video streaming and virtual contacts centre solutions. It features capabilities to integrate any application in minutes with our full-featured IQ APIs. Equally, natively integrated into telco grade infrastructure and architected by top digital talent, Airtel IQ is robust, secure, cost-efficient and intuitive.

During the year, Airtel IQ Video, a CPaaS solution, was launched to democratise video streaming in India. It allows entertainment companies and broadcasters to offer OTT video services with minimal investment by leveraging Airtel's cutting-edge and secure video cloud platform.

Airtel IQ's value proposition

50%

Decrease in marketing expenditure

10%

Increase in call answer rates

30%

Uplift in customer sales

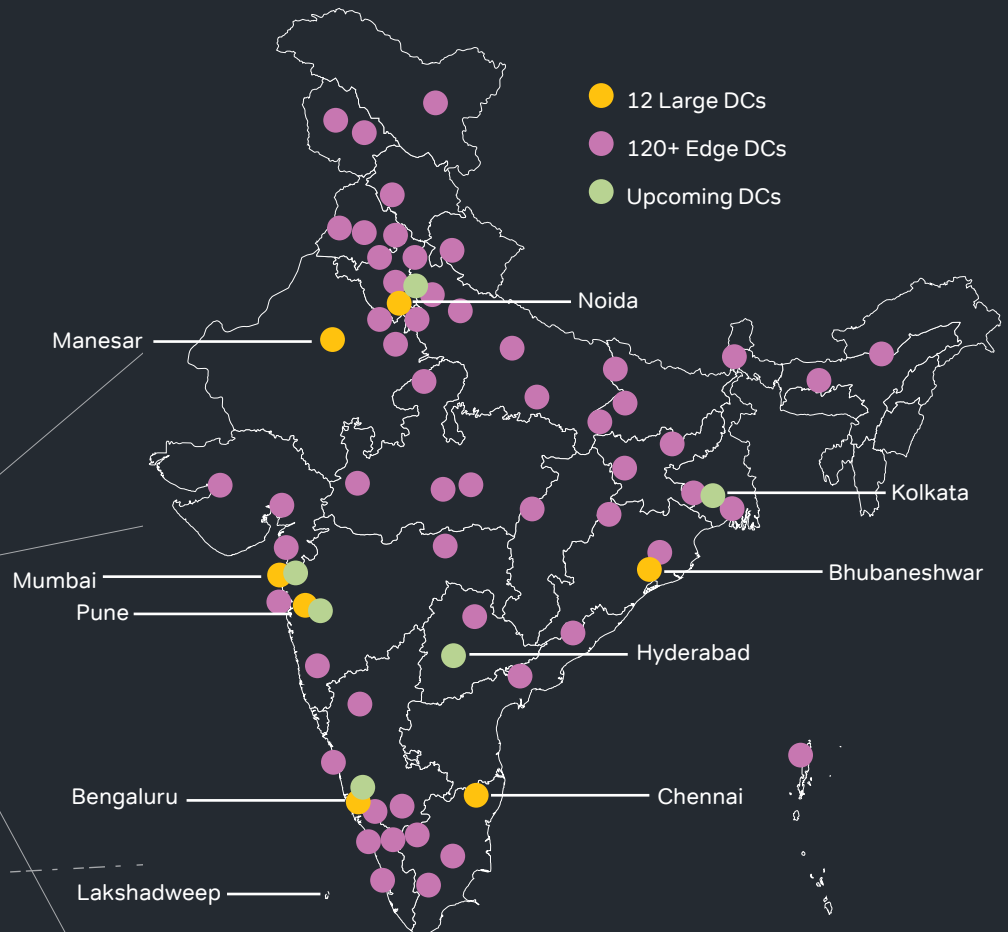
10%

Decrease in complaints

Nxtra by Airtel

India's largest network of data centres

Nxtra by Airtel currently operates in a fast growing data centre market with a portfolio 12 large and 120+ edge data centres located strategically across India and also manages critical submarine landing stations. Coupled with Airtel's global network, it offers secure and scalable integrated solutions to global hyperscalers, large Indian enterprises, start-ups, SMEs and governments. Backed by a robust and expanding portfolio of data centres, Nxtra brings the possibilities of creating innovative edge solutions for long-term business advantage. With an objective to further bolster the leadership position, we announced investment of ₹50 Bn by 2025 to triple Nxtra by Airtel's installed capacity to over 400 MW.





Wynk

Amongst India's largest music streaming service

Wynk, the music streaming app, offers customers with personalised music recommendations based on listening history, helps them discover their own personalised radio station based on music preferences, allows them to create and share playlists with friends and serves them with best of music in their language of choice. It is an integral part of our digital marketplace. Including Wynk Music, our digital assets are scaling well with currently having over 189 mn monthly active users. Best-in-class partnerships continue to be the cornerstone of the digital marketplace with the focus on content, loans and insurances.

100 Mn+

App installs

15 Mn

Songs

3 Bn+

Monthly song plays

14

Languages to choose from



Airtel Cloud & Secure

India's most comprehensive suite of cloud solutions and cyber security services

Cloud and cyber-security solutions continue to be key part of our strategy to focus on the emerging segment of B2B business. Nxtra and key partnerships enable our strong capabilities on cloud to offer a host of cloud services including public cloud, private cloud and even edge cloud services. These are the key focus areas of our digital services. Additionally, combining our robust network security with cutting-edge solutions delivered through global partnerships, our cyber-security solution Airtel Secure provides a comprehensive solution.