




Digital Initiatives – June 2024




UPI
 transactions

1.30 Crores/day

Mobile banking
 transactions*

28 Crores/month
 * FT + NFT 

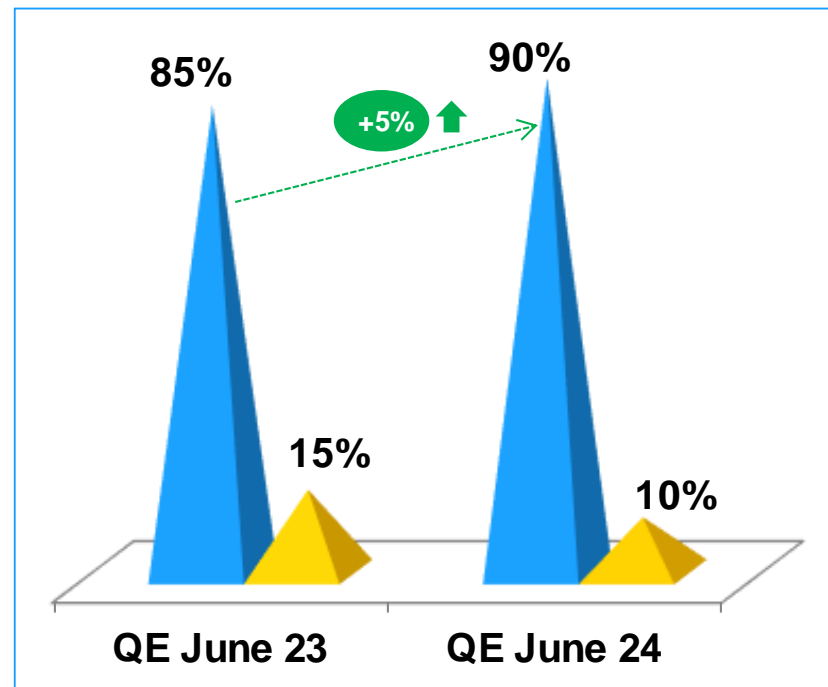
Mobile App
 ratings

4.4

Digital Journeys
 launched

84
 (products, processes & portals)

Digital Migration

Branch transactions Vs Digital transactions

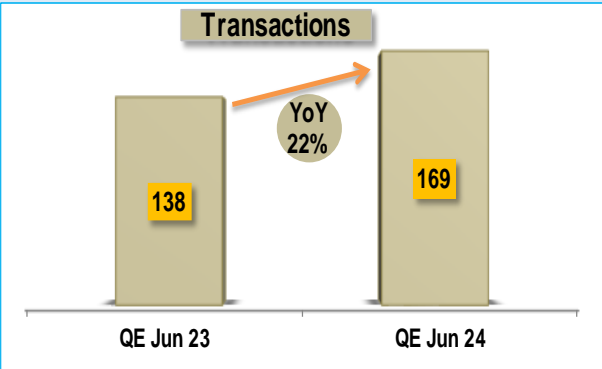
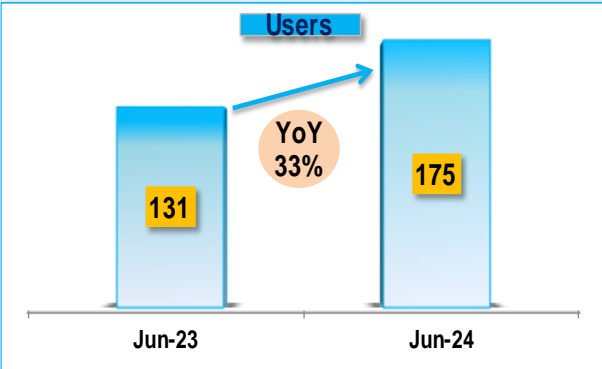


- Digital Transactions
- Branch Transactions

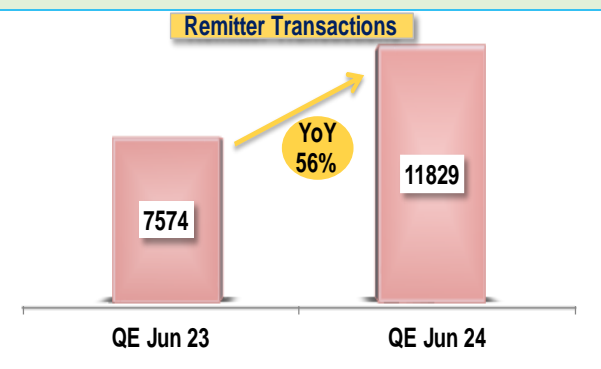
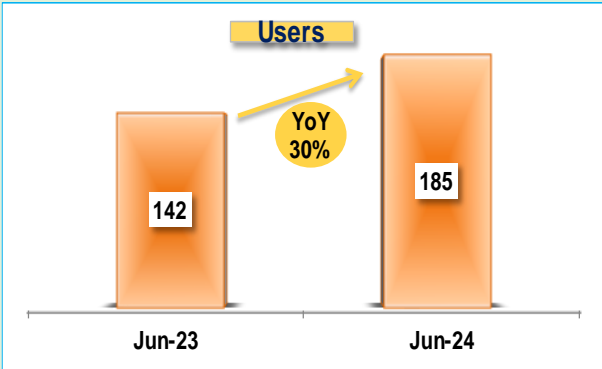


In lakhs

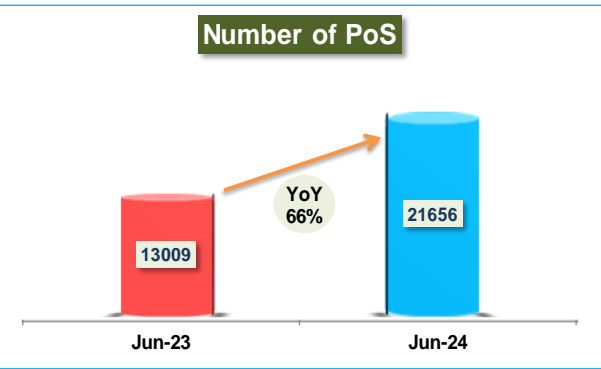
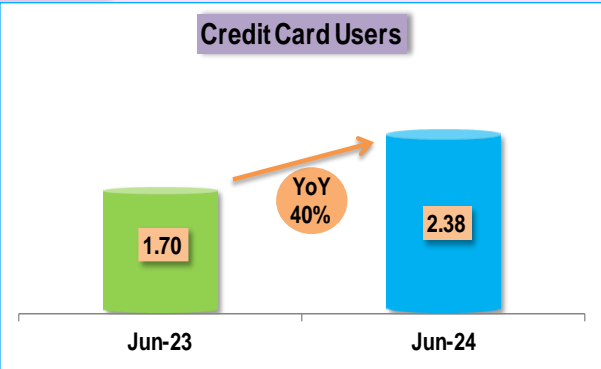
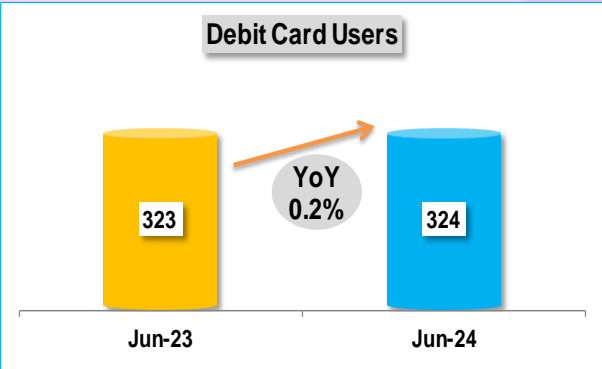
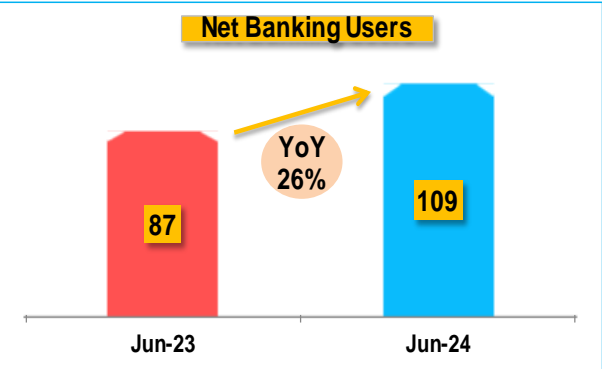
Mobile Banking



UPI



Card users

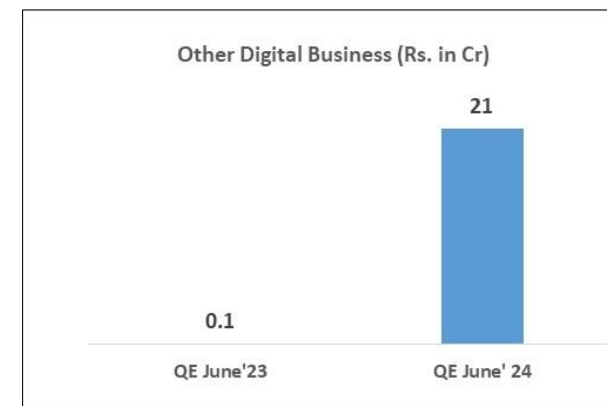
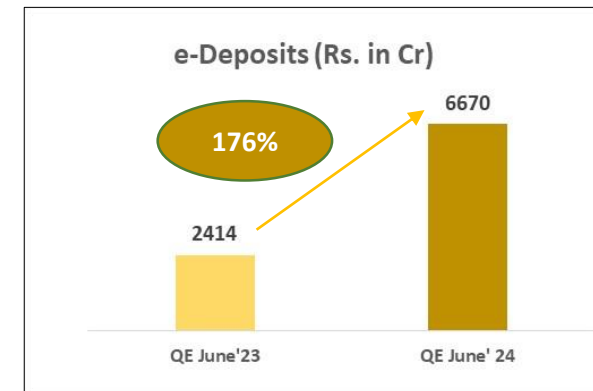


4x jump in Digital Business



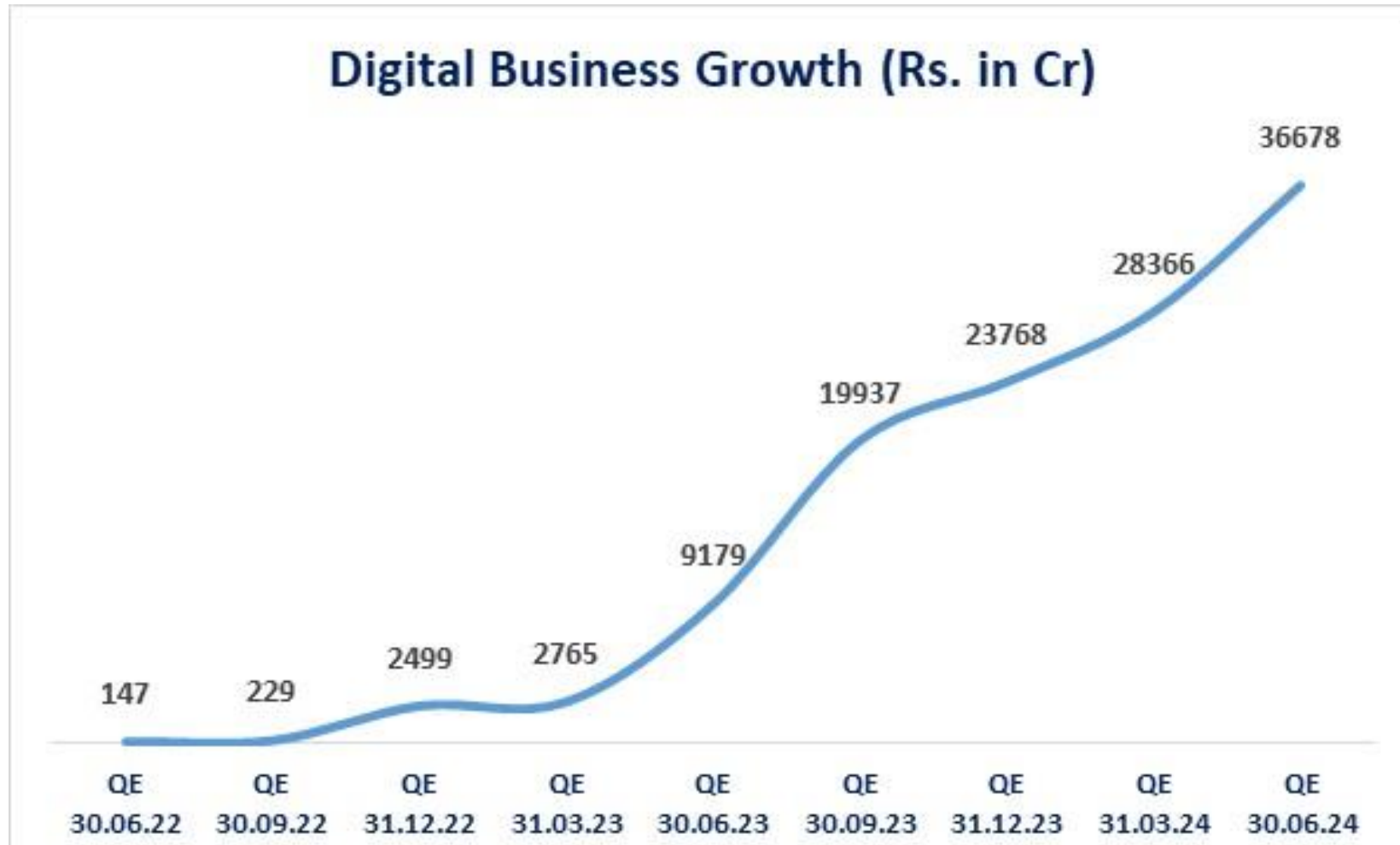
Proposed in Q2 FY 25: **15**

Improved Operational
Efficiency
&
Risk Mitigation



Other Digital Business comprises e-OTS settlement

Digital Initiatives



Cumulative Digital Business: Rs. 1,23,568 Cr till 30th June 24

Digital Journeys



Digital journeys prioritized for FY 2024-25 :- 44

Retail

No. of Journeys **22**

- Education Loan :Variants (5)
- Loan against NSC, KVP
- HL Plus
- HL Improve
- HL Enrich
- HL Plot
- Staff Housing Loan
- Staff Vehicle Loan
- Vehicle Loan used
- Two Wheeler Loan
- Home Loan Flexi
- Staff OD
- Personal Loan
- Rooftop Solar Loan
- IND Mortgage
- Loan against Jewel(EMI)
- IB Rental
- IB Rent Encash

Agriculture

No. of Journeys **3**

- KCC Dairy
- KCC Marine
- KCC Gold

Corporate Credit

No. of Journeys **3**

- Working Capital
- Term Loans
- Review Renewals

Co-Lending

- Partnership

MSME

No. of Journeys **9**

- MSME LAP
- Commercial Vehicle
- Cluster Loan
- GST Advantage with Security
- MSME Contractor
- Doctor Plus
- Govt. Sponsored Schemes
- MSME General
- PM Vishwakarma

Cash Management Solution

No. of Journeys **6**

- Virtual A/c Mgt
- Collections
- Doorstep Banking

Corporate Mobile App

- Corporate Mobile app

Planned for FY 2024-25

Planned for Q2 – FY 2024-25

- Education Loan :Variants
- Loan against NSC, KVP
- Personal Loan
- Rooftop Solar Loan
- Home Loan : Repair and renovation
- KCC Marine
- KCC Gold
- MSME General
- PM Vishwakarma
- MSME LAP
- GST Advantage Renewal
- GST Advantage Partnership & LLP
- Co-Lending
- Cash Management Solution
- Corporate Mobile App

Launched in Q1- FY 2024-25

- Staff OD
- HL Plot
- KCC Dairy
- GST Sahay

Omni-Channel Platform



INDSMART – New Omni Channel Mobile Banking App

Omni Channel

Cross Platform Accessibility

Dashboard

Customized widgets

Budget Planner

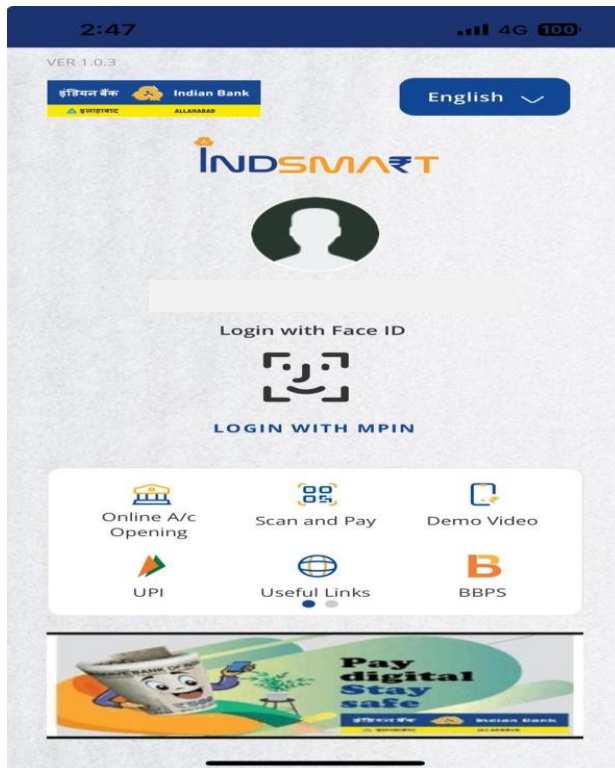
Goal Planner

Improved UI / UX

User Delight

Rewards Points

Integrated Interface



Integration

e- shopping & m-shopping

Spend Analyzer

Earnings & Expenditure

Integrated Bill Payment

BBPS & others

Digital Insurance Platform

Integration for ease

Pay to Contact

For internal / external to bank

Fund Transfer

Limit set for individual beneficiaries

- ✓ Platform live since 24.06.2024.
- ✓ Available in Google Play store & Apple App store for customers.
- ✓ App store rating: **4.4**
- ✓ **13.71 lakh** customers onboarded

Ongoing Key projects



Digital Lending: 61 journeys completed

More than 25 journeys such as Education Loan Variants, Home Loan Variants, MSME loans, KCC variants, etc. are in pipeline for implementation



4 Way Data Centre:

DC, Near DC, DR, Near DR
For having Zero Data loss while operating from DC or DR



Omnichannel Corporate Mobile app and Internet banking:

Dedicated mobile app to Corporate & MSMEs designed to meet their banking requirements.



Cash Management Services:

For optimizing cash flow for effective management of business operation;



Public Tech Platform for Frictionless Credit (PTPFC):

RBIH integration with Digital journeys for efficiency in the lending process in terms of reduction of costs, quicker disbursement, and scalability



Next Gen Call Centers:

Contact Center-as-a-Service (CCaaS) to take customer experience to the next level empowered by Intelligent Virtual Assistants.



Mobile APP for RM:

Personalized Banking experience to customers by mapping RMs with HNI customers



Employee Assist:

A Conversational Gen AI Chatbot solution tailored for our bank's field personnel, providing quick and efficient access to all relevant information and support for our digital products

Ongoing Key projects



Digital Co-Lending Pool Buyout platform:

partnering with NBFCs (non-banking finance companies) to boost priority sector lending through digital platform



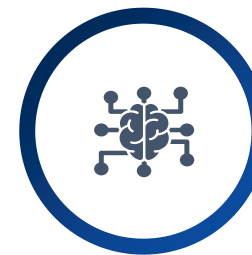
Insurance Self Networking Platform (ISNP):

Aggregator for all insurance companies



Cloud migration:

Digital Lending Platform upgrade to Micro services enabled on-prem cloud services. Highly scalable, lower costs, faster and more reliable performance.



Generative AI :

- (i) Partnership with RBiH - Automated grievance redressal system;
- (ii) Chatbot solution for quick and efficient access to all relevant information and support



CRM solution:

Customer Centric for managing, retaining and acquiring new customers
360-degree view of a customer's profile



Data Analytical Models:

CASA Catalyst model, Footfall Analysis Model, UPI data forecasting model, Web analytics model



Data Lake:

- 1) Robust MIS Reporting
- 2) Better Analytics & Decision
- 3) Single source of data
- 4) Avoid any data redundancy and inconsistency.



Software Defined with Wide area network (SDWAN):

Aggregated network benefit for all locations

Ongoing Key projects



Agri Stack is the digital foundation set up by the government to improve agriculture in India by using data and digital services. Bank will be on-boarded on Agri Stack in Q2



Corporate credit:

Automation of corporate credit proposal with pre-integrated public data sources. Effective data-based credit decisioning using structured and unstructured data from different digital sources to objectively determine credit worthiness of clients.

Thank You