

Digital Initiatives – March 2025



UPI
transactions

↔
2.67 Cr/day ↑
Remitter – 1.83Cr
Beneficiary – 0.84 Cr

Mobile banking
transactions*

📱
* FT 55 lacs p.m ↑
in FY 25 y-o-y

Mobile App
ratings

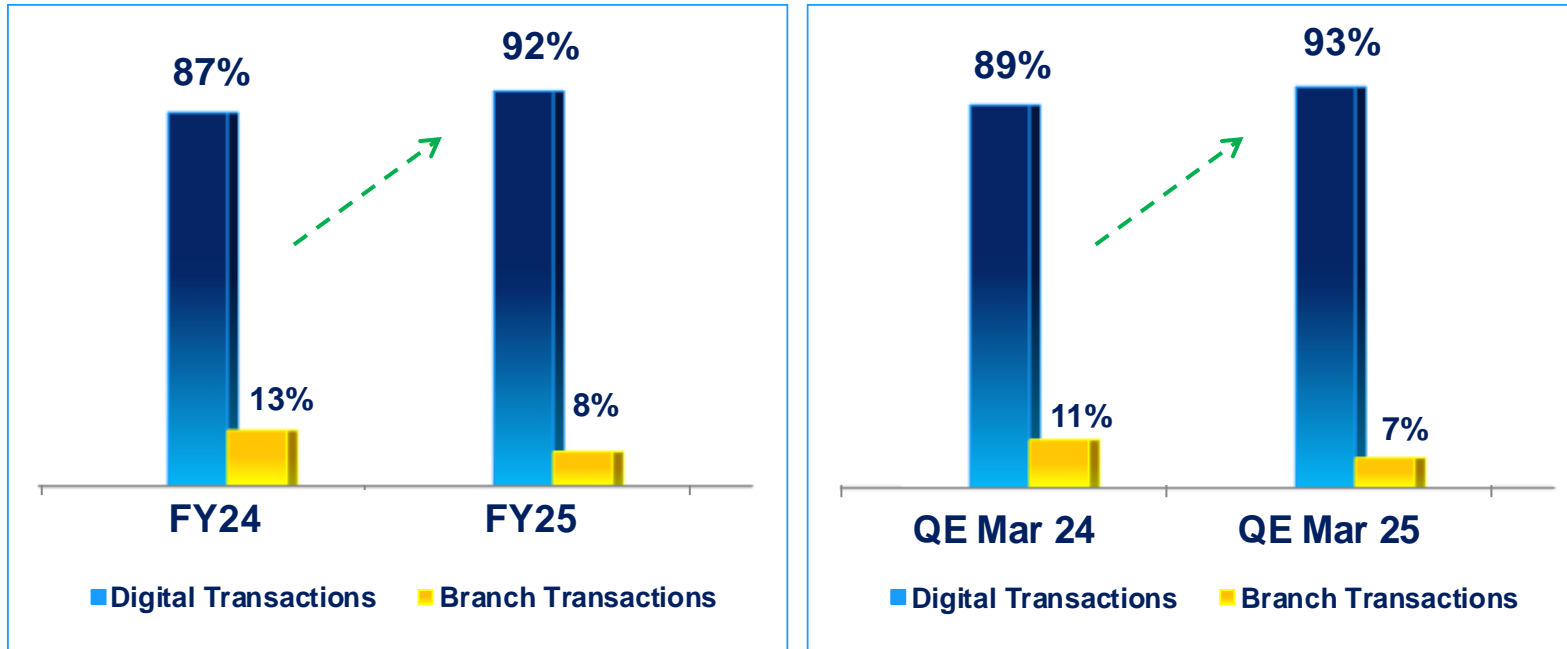
⭐
4.3

Digital Journeys
launched

👣
121

Digital Migration

Digital Transactions Vs Manual Transactions



94% of Savings accounts are opened Digitally

Digital Banking



Digital Banking

In Cr

Mobile Banking

Users

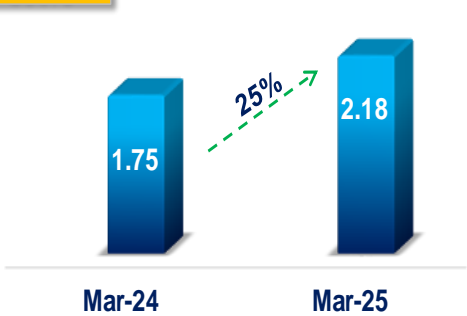


Transactions



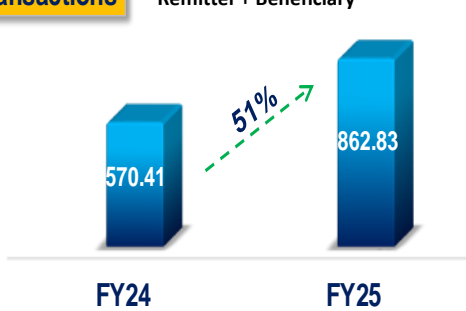
UPI

Users



Transactions

Remitter + Beneficiary



Internet Banking

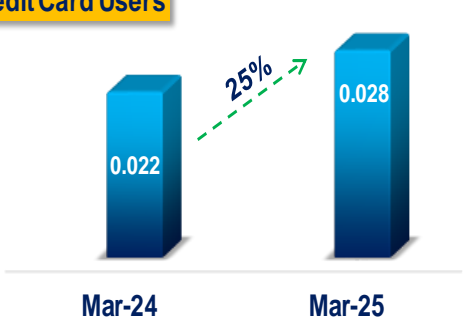
Users



Transactions



Credit Card Users



PoS Transactions



Digital Initiatives



121 Digital Journeys

Retail – 38

Agri -17

MSME -26

Deposits -2

Insurance/Supply Chain Finance – 6

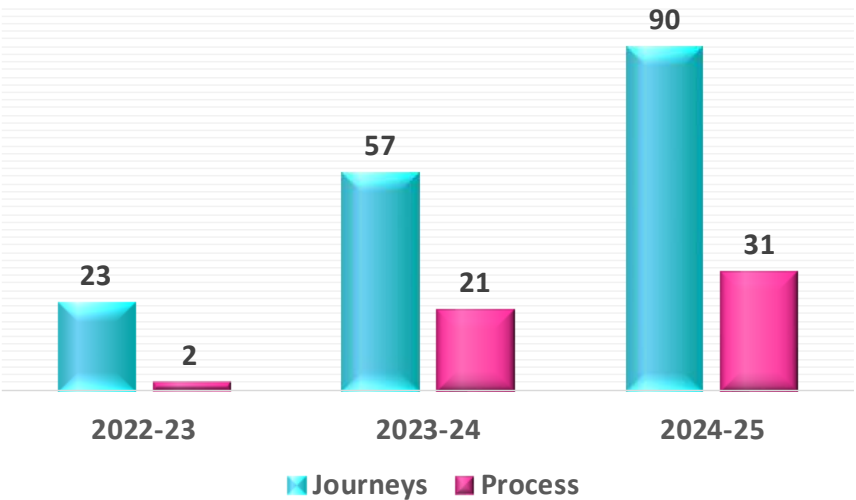
Co-Lending - 1

Other Processes & Portals - 31

Digital business

₹167390 Cr

Digital Journeys & Processes



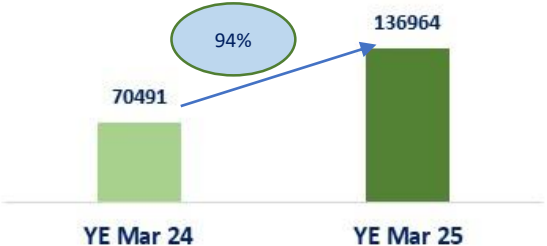
Digital Business YE Mar 25: Rs. 167390 Cr

Digital Business YE Mar 24: Rs. 81250 Cr

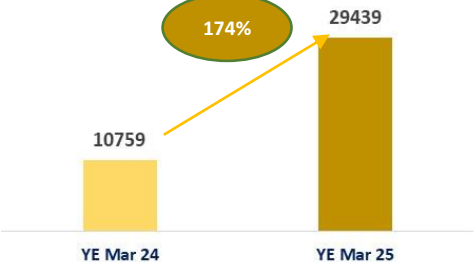
106%↑ (y-o-y)

e-Business (in Cr)

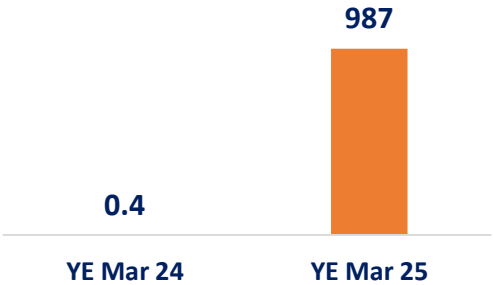
e-RAM (Rs. in Cr)



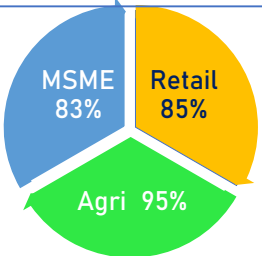
e-Deposits (Rs. in Cr)



*Other Digital Business (Rs. in Cr)

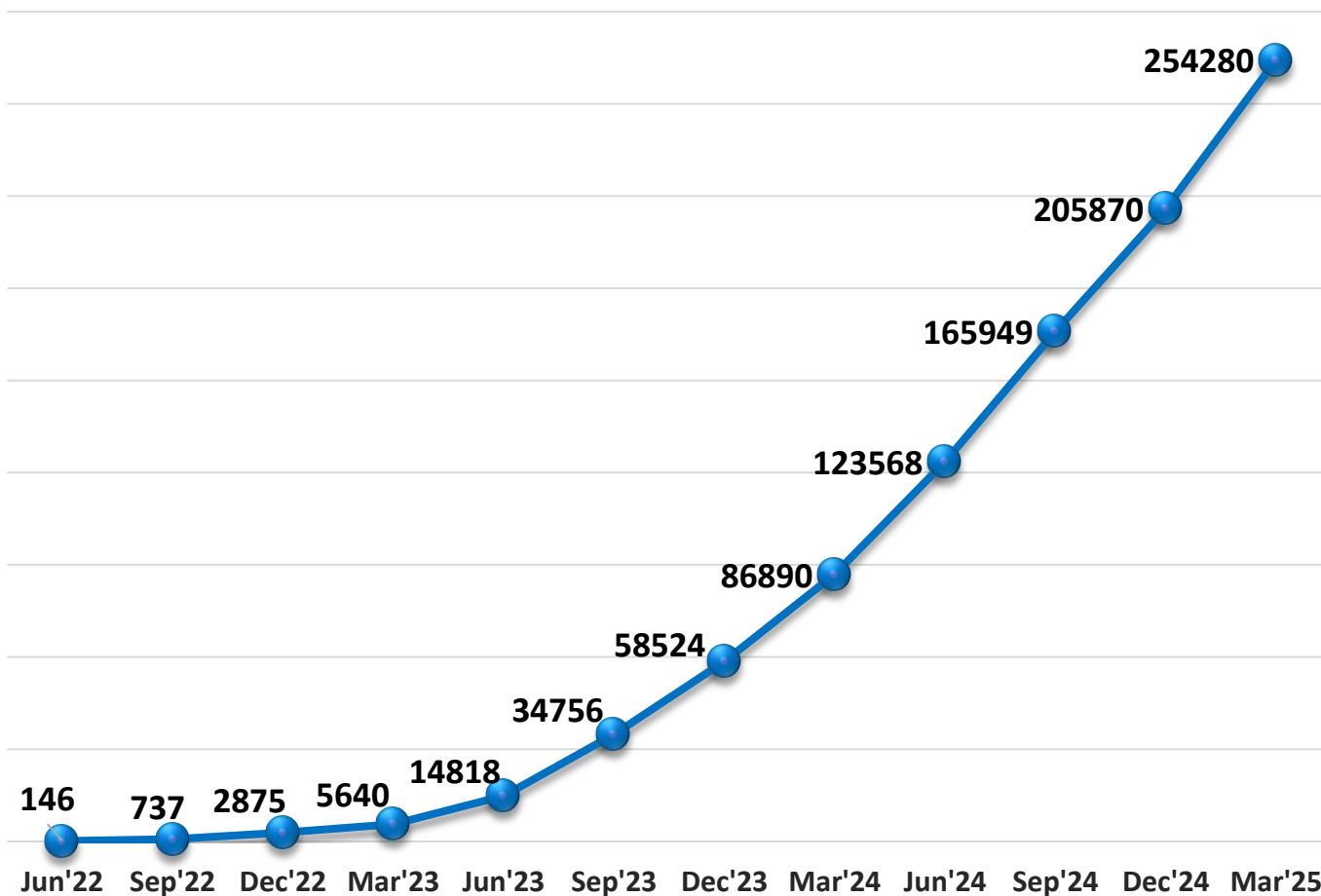


Digital Adoption Rate (Q4 Mar' 25)



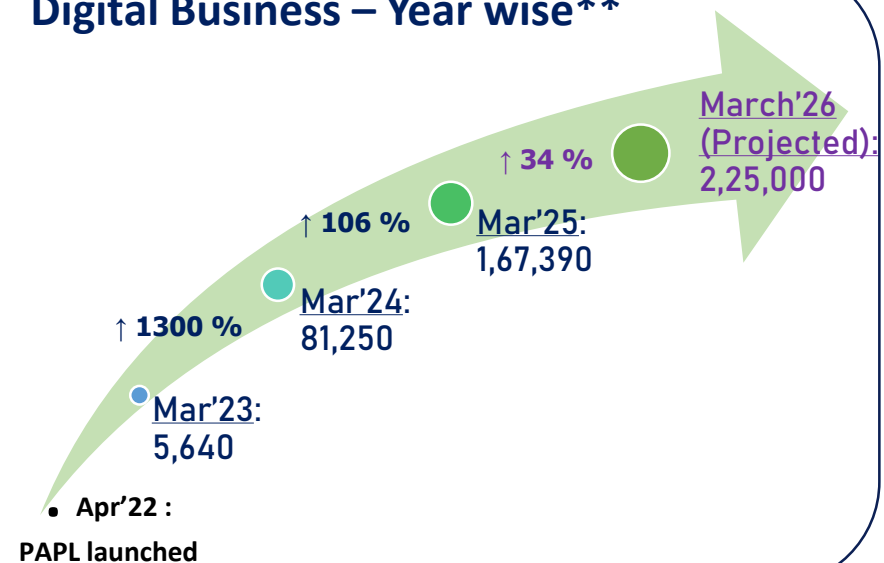
Consolidated business growth – Quarter wise

Amount in ₹ Cr.



Digital Business – Year wise ₹ Cr.

Digital Business – Year wise**



****Stand alone**

Cumulative Digital Business ₹ 2,54,280 Cr.

Digital Migration

Expanding Digital Footprint – FY25



~1.2 Cr accounts under Digital Platform
(YoY growth of 133%)



~3x YoY growth (₹18680 Cr) in Digital Liability Business



3x YoY growth in amount (₹5897 Cr) of Digital Home Loans



~4x YoY growth in amount (₹2716 Cr) of Digital Vehicle Loans



~2x YoY growth in amount (₹42064 Cr) of Digital Agri loans



2x YoY growth in amount (₹7355 Cr) of Digital MSME Loans



~6x YoY growth in amount (₹9632 Cr) of Digi-Retail Jewel loans



~5x YoY growth in number (2244) of Digital SHG Loans

Digital journeys launched

43

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

Education Loan : Variants (5)	✓
Rooftop Solar Loan	✓
Retail JL (STL - 3/6 months)	✓
KCC Gold Plus	✓
KCC Marine Gold	✓
GST Advantage Renewal	✓
MSME General	✓
MSME Secure	✓
MSME LAP	✓

PM Vishwakarma	✓	Digital Co-lending and Pool buyout journeys	✓
Retail One Card	✓	Health Insurance through SOMPO	✓
MSME LAP Renewal	✓	Health Insurance through Chola MS	✓
MSME Tradewell Renewal	✓	IB Contractor	✓
MSME General Renewal	✓	MSME Contractor Renewal	✓
MSME Secure renewal	✓	HL – Repair and Renovation	✓

KCC AP	✓
MSME N-CAM	✓
Bhartiya Griha Raksha Bima – Property Insurance	✓
Bhartiya Sooksham Udyog Suraksha Bima – for MSME	✓

In FY 25, 10 processes & portals were launched

Digital journeys launch plan for FY'26

Total journeys planned for FY'26 : 37

Q1 FY 2025-26: 9

- MSME Auto renewal
- MUDRA Schemes (4 Variants)
- KCC Renewal
- Staff Vehicle Loan
- PMAY
- Agri Stack

Q2 FY 2025-26: 14

- Personal Loan (7 Variants)
- Loan Against Security (NSC/KVP/Shares)
- Staff Housing Loan
- IB Health Care
- IND Equip & Wheels
- Agri Term Loan

Q3 FY 2025-26: 9

- Supply Chain Finance
- Agro Processing Module (OD/TL)
- IB Star Agro Mill
- Cold Storage (OD/TL)
- Loan Against Warehouse Receipts
- Ind Professional Special
- PMEGP

Q4 FY 2025-26: 5

- Bill Purchase and Discounting
- 4 Wheeler (Pre-Owned)
- 2 Wheeler
- GST Advantage with Security

*Prioritization subject to dynamic market demand and subsidy schemes

INDSMART

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Go Digital with IndSMART
for a smarter banking experience!

Customized Dashboard for Easy Access

Scan & Pay

Goal Planner & Spend Analyser

Pay to Contact

Cardless Cash withdrawal at ATM

Apply for IPO(ASBA)

e-Shopping

Instant Fund Transfer

Manage your Credit / Debit Card

Loan Repayment at Ease

Open FD/ RD/ MMD Online

Apply for Digital Loans

Invest in PPF, NPS, NSC, KVP

Hotel, Bus and Flight Bookings

Invest in Mutual Funds

आपका अपना बैंक, हर कदम आपके साथ
YOUR OWN BANK, ALWAYS WITH YOU

INDSMART

QR Code for Google Play

QR Code for App Store

- ✓ Retail Platform live since 24.06.2024.
- ✓ 280+ functionalities; 30+ features will be added in current fiscal
- ✓ Focus on add on features with hyper-personalized approach
- ✓ Available in Google Play store & Apple App store for customers.
- ✓ App store rating: **4.3**
- ✓ 77 lakh+ customers on boarded
- ✓ Corporate Mobile Banking live (2200+ customers on-boarded)

Digital Business & Fintech Partnership

➤ Bank has empanelled 167 Fintech companies for providing Software Applications/solutions and support services under categories like

- ✓ Digital Journeys solution provider
- ✓ Digital Solution for emerging products and Banking process automation
- ✓ Forex Solutions
- ✓ Merchant Solution Provider
- ✓ Omnibus Workflow solutions provider
- ✓ Beyond Banking Solution Provider

Fintech Solutions Offered



SNA Solution



Prepaid Cards



**Mobile App for
Apartment Society
Management**



API Banking



DBT Platform



**Dynamic QR, QR
Standees & UPI QR
Sound Box**



**Solutions to Municipal
Corporations**



POS



**Religious Institution
Management**



FASTag



CESS Collection Portal



**Ind Pension: e-PPO
Generation, Web based
GPF Solution**



**IB SUGAM: Bulk
Payment Management
System**



eRupi



**Coaching, Hostel
Management Solution**



**Hospital Management
Solution**

Key ongoing / upcoming projects



Digital Lending: 81 journeys completed
 New journeys - MSME Auto renewal, MUDRA schemes, KCC renewal, Agri-stack (STP), PMAY, SVL are under development



Next Gen Call Centers:
 Contact Center-as-a-Service (CCaaS): To take customer experience to the next level empowered by Intelligent Virtual Assistants.



“IndSMART BIZ” - Mobile App for MSME Customers Dedicated Mobile App to Retail, Corporate & MSMEs designed to meet their banking requirements.



Cash Management Services:
 For optimizing cash flow for effective management of customer business operation;



RBIH- Unified Lending Interface (ULI):
 RBiH’s ULI integration with Digital journeys for efficiency in the lending process in terms of reduction of costs, quicker disbursement, and scalability. More than ₹ 5000 Cr. of digital business done through RBIH ULI.



Ind Connect App for Relationship Manager



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



Agri-Stack - Digital foundation set up by the Government to improve agriculture in India by using data and digital services. Journey Integration under process.

Key ongoing / upcoming projects



CRM solution:

- Boost new customer acquisition and retention of existing customers
- 360-degree view of customer profile
- Robust Lead Management System with end-to-end tracking of customer life cycle



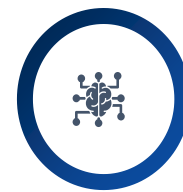
Data Analytical Models:

- Mobile banking Drop off service Insights;
- Segmentation of SMA 0 Accounts;
- MSME Lead Net Model



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 :

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



UPI Pay:

Exclusive mobile App to acquire market share



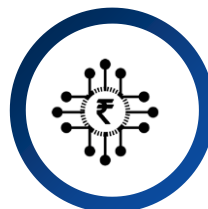
Data Lake :

- Centralized repository
- Holistic approach to data analysis, governance, and security



Corporate credit:

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



Digital Wealth Management Services

Robo-advisor, Algorithmic Analysis
Efficient, Secure & Convenient
Portfolio Creation to manage tailored Investments with AI + Human touch



Transformation with Agentic AI

Agentic AI automates the Task execution, Problem solving, Decision making leading to Enhanced efficiency, Improved decision Making and Scalability.

Thank You