



Digital Banking & Financial Inclusion

December 1, 2017

India: Exponential Digital Growth

1

Favorable demographic profile



Addition of around 12 million to the workforce every year for next five years

2

Government focus



Government's focus on 'Digital India' & move to cashless economy

3

Leapfrog to mobile



900+ mn mobile subscribers,
300+ mn Smartphone users



Digital is transforming every aspect of Banking

360 Degree Digitization of Banking



- Digitizing Channels**
- Web 3.0
 - Mobile
 - Branches

+



- Digitizing Experience**
- Payments
 - Instant loans
 - Financial Inclusion

+



- Digitizing Processes**
- Digitized sales
 - Paperless operations
 - Self-service apps

X



- Analytics**
- Big Data
 - Geo-spatial analytics
 - Omni channel campaigns

Digitizing Channels



Then

Mobile and wearables



Responsive & Interactive website

Now

Intuitive and mobile friendly Internet Banking

Digitizing Experience



Then



Aadhaar Enabled Payments

Contactless payments through mobile or card

Instant and paperless loans

Now

Digitizing Processes



Then



Digitized sales through Tab Banking

Self-service mobile apps for branch and call centre services

Image-based processing of documents

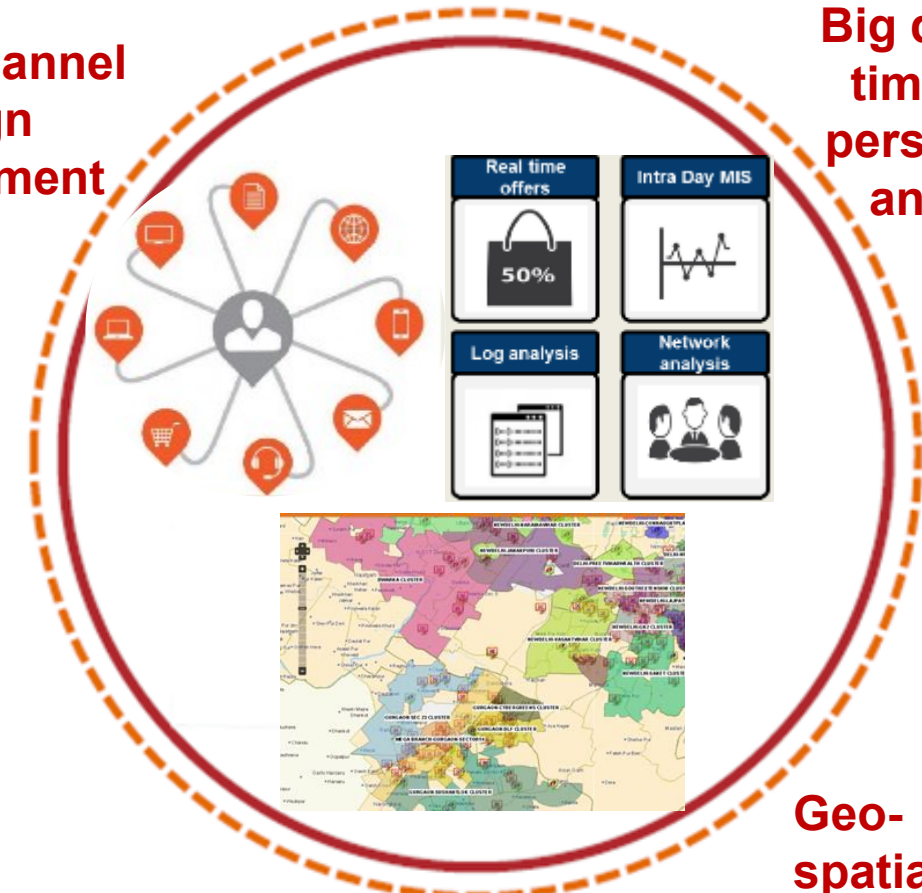
Now

Analytics

As	MTD		04NOV2015		03NOV2015	
	#Calls	Avg calls BBA Day	#Calls	Average Calls BBA	#Calls	Average Calls BBA
1	28	0.85	3	0.27	12	1.09
2	20	3.33	6	3.00	11	5.50
2	6	1.00	0	0	1	0.50
0	23	0.77	12	1.20	6	0.60
3	16	1.78	6	2.00	5	1.67
2	11	1.83	2	1.00	3	1.50
3	13	1.44	2	0.67	8	2.67

Then

Omni channel campaign management

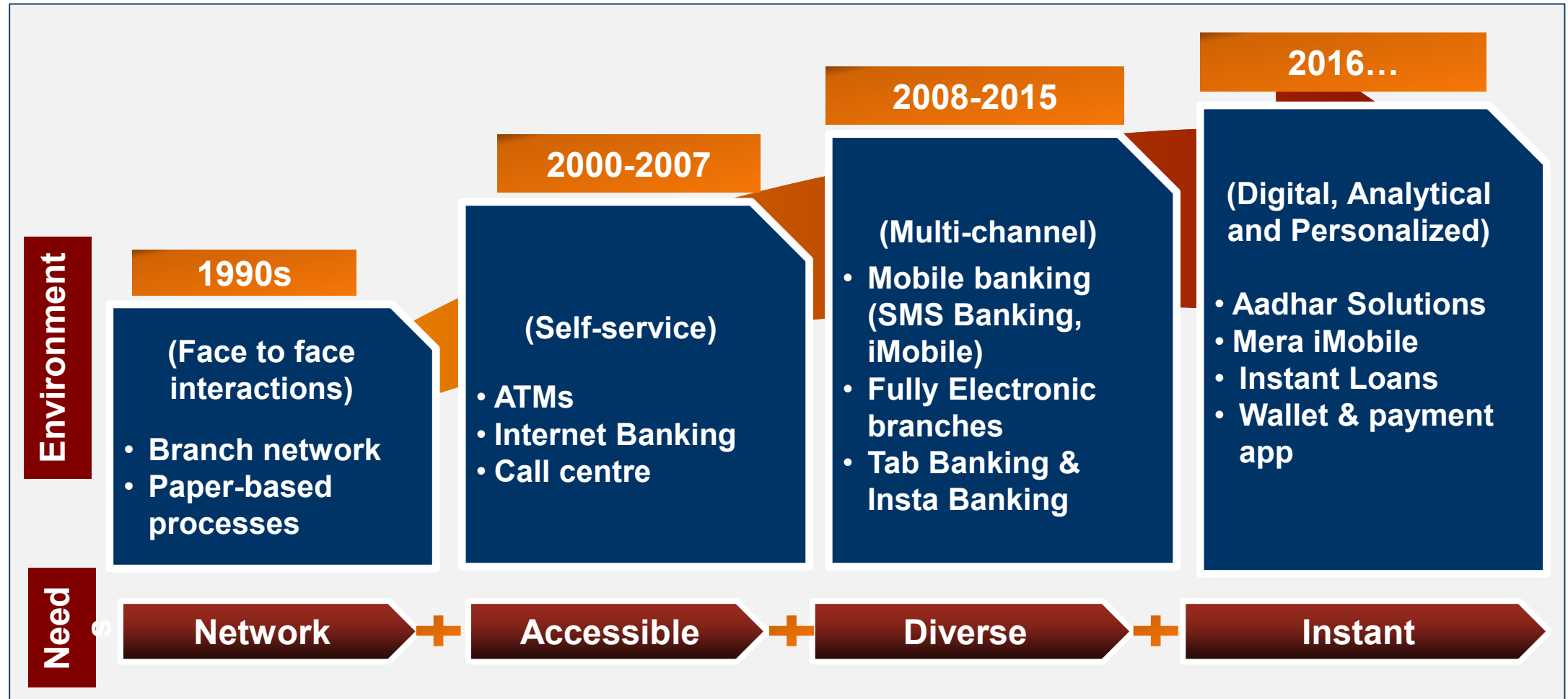


Now

Big data: real time, more personalized analytics

Geo-spatial analytics

Evolving Digital Landscape





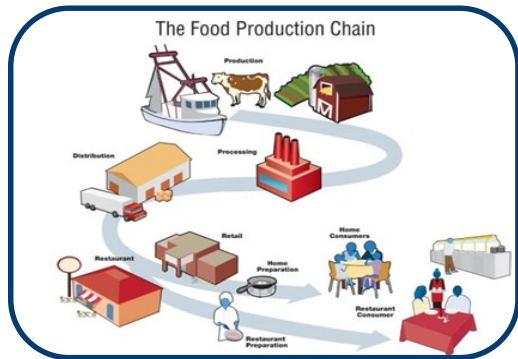
600



Recreating Rural India



Digital Adoption – Key Enablers



Value Chain



Financial Literacy



Economic sustainability



Access to credit

Thank You