




Digital Initiatives – September 2024



UPI transactions


2.28 Cr/day
Remitter – 1.55 Cr
Beneficiary – 0.73 Cr

Mobile banking transactions*


28 Crores/month
* FT + NFT 

Mobile App ratings

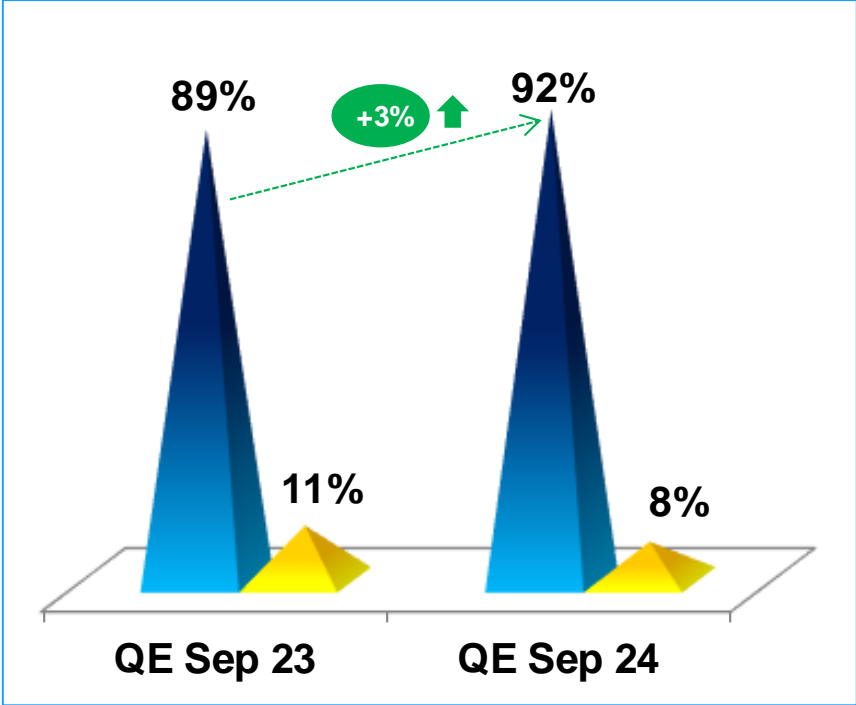

4.1

Digital Journeys launched


102
(74 Journeys /
28 processes & portals)

Digital Migration

Branch transactions Vs Digital transactions



- Digital Transactions
- Manual Transactions

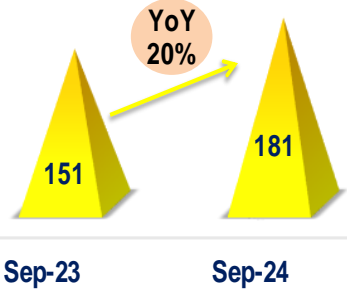
Digital Banking



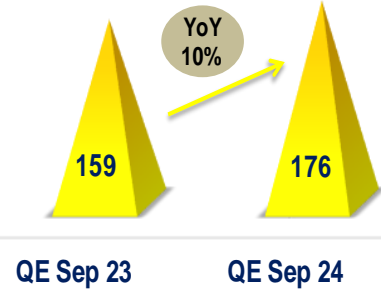
In lakhs

Mobile Banking

Users

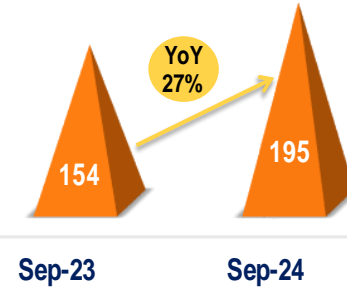


Transactions

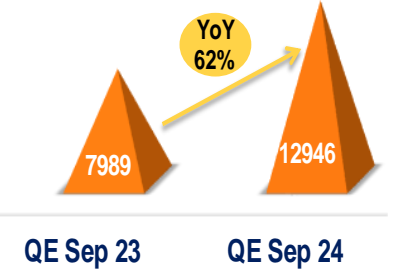


UPI

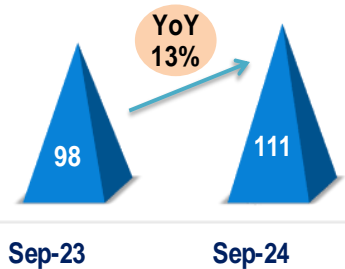
Users



Remitter Transactions



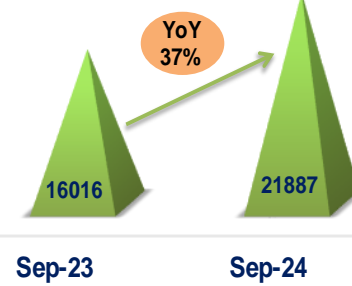
Net Banking Users



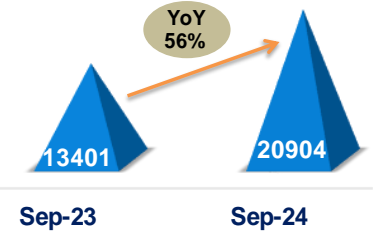
Credit Card Users



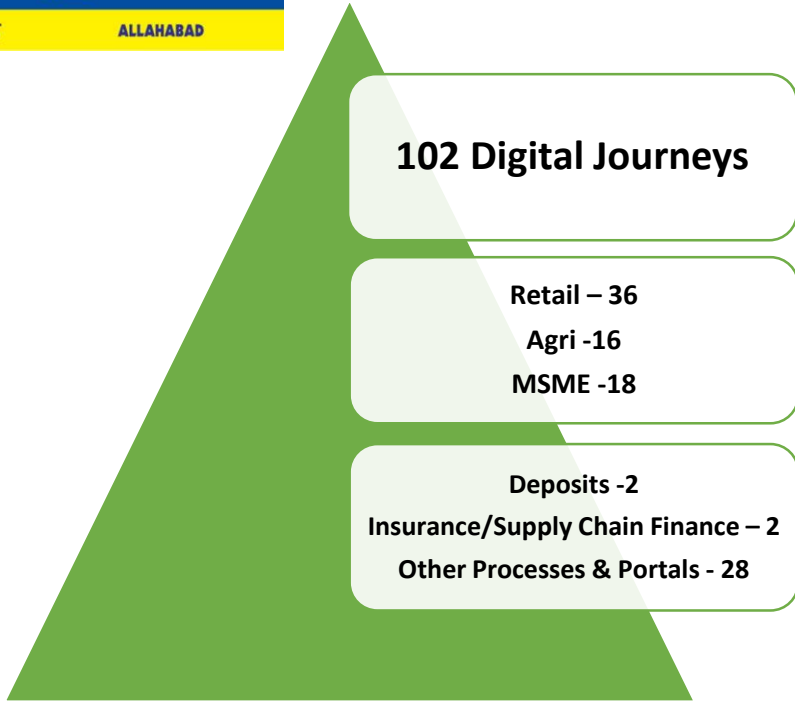
Fastag Users (in numbers)



POS (in numbers)



Digital Initiatives



Digital journeys / Processes launched in FY 2024 : **78**
 (Journeys – 57; Processes/ portals: 21)

Digital Business in FY 2024 – Rs.81250 Cr

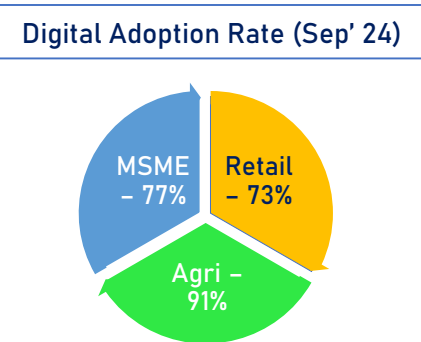
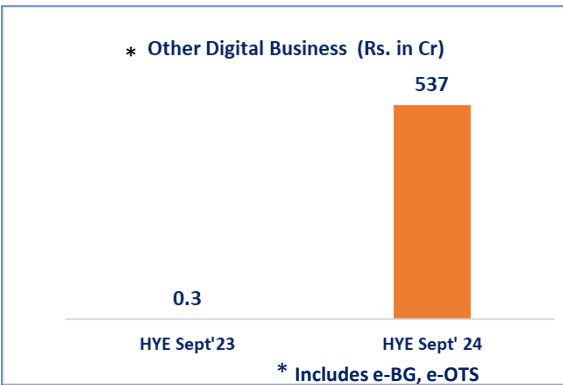
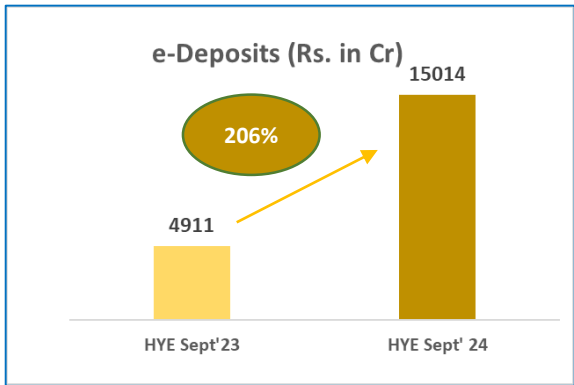
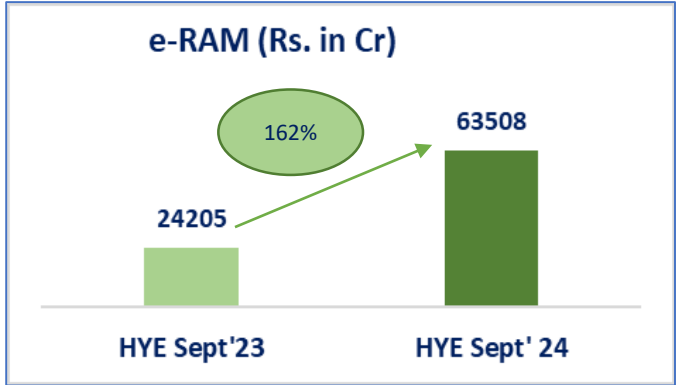
Digital journeys/processes prioritized in FY 2024-25: **56**
 Out of which, launched - **24**

- Launched in Q1 : 6
- Launched in Q2: 18
- Planned in Q3: 13
- Planned in Q4 : 19

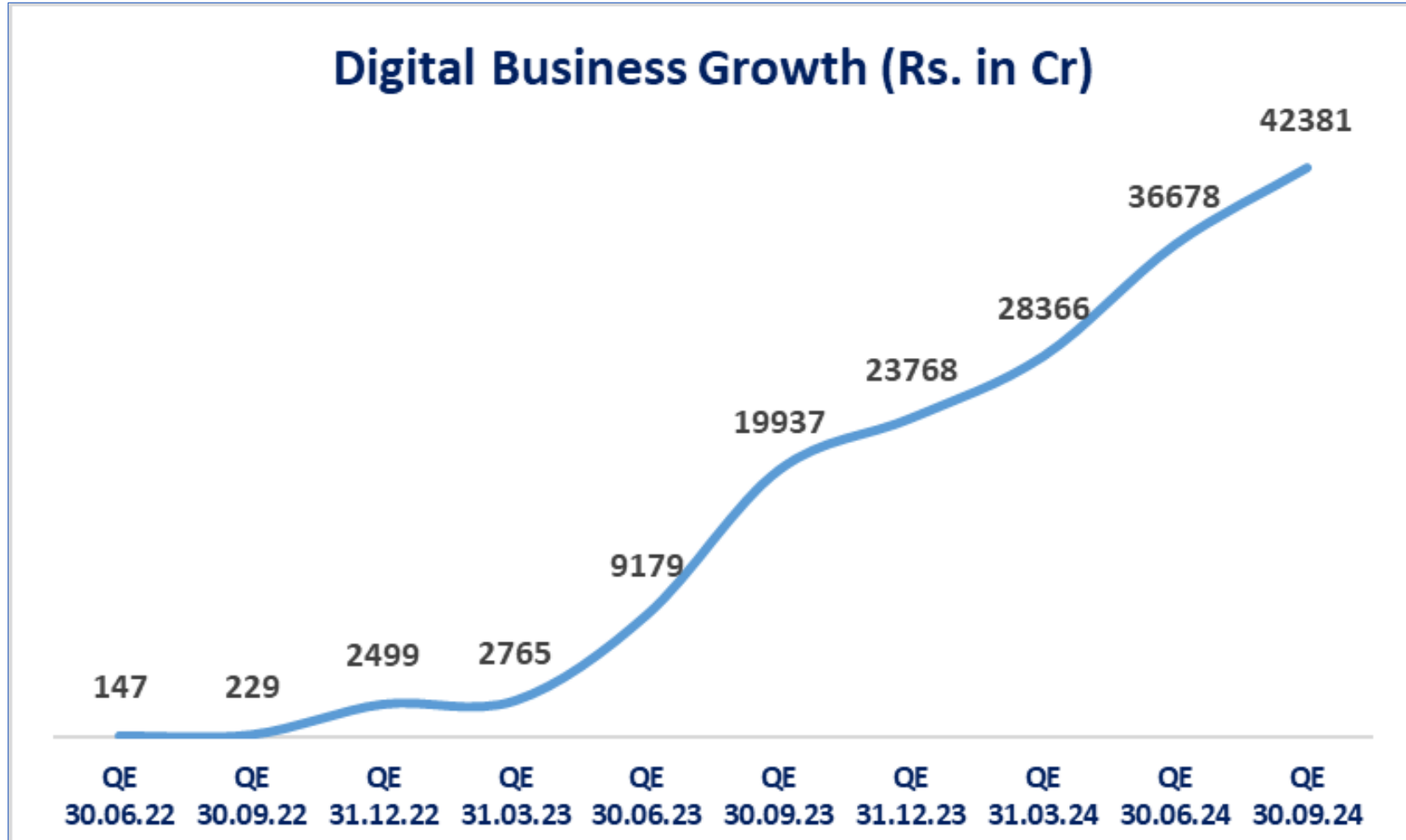
Digital Business H1 FY 24: Rs. 29116 Cr

Digital Business H1 FY 25: Rs. 79059 Cr

172% ↑ (y-o-y)



Digital Initiatives



Cumulative Digital Business: Rs. 1.66 lakh Cr till 30th Sept 2024



Digital Products – FY'25

Digital journeys launched

17

in Q1- FY 2024-25 -- 4

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

in Q2- FY 2024-25 -- 13

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

Digital journeys planned to be launched

39

Planned for Q3 – FY 2024-25

11

PM Vishwakarma	IND Digi Express
Ind Digi (BRE Journey)	Personal Loan
MSME Renewal	One Card
MSME Auto renewal	HL – Repair and Renovate
Cluster Loan	PM Swanidhi
MSME Contractor	

Planned for Q4 – FY 2024-25

16

HL Plus	IND Mortgage
HL Enrich	Govt. sponsored schemes
Vehicle Loan used	Home Loan Flexi
Two Wheeler Loan	IB Rental
Loan against NSC, KVP	IB Rental Encash
HL improve	GST advantage with security
Staff Housing Loan	Doctor Plus
Staff Vehicle Loan	GST Advantage with Partnership

Other products – FY 2024-25

12

- Co-lending platform – partnership (1)
- Corporate Credit platform – 3
- Cash Management Services – 6
- Digital Insurance Platform - 2

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Goal Planner & Spend Analyser

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Apply IPO (ASBA)

Instant Fund Transfer

Loan Repayment at Ease

Open FD/ RD/ MMD Online

Apply for Digital Loans

Invest in PPF, NPS, NSC, KVP

Hotel, Bus and Flight Bookings

Manage your Credit / Debit Card

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- ✓ Available in Google Play store & Apple App store for customers.
- ✓ App store rating: **4.1**
- ✓ 37 lakh+ customers on boarded
- ✓ Corporate Mobile Banking live under CUG

Digital Business & Fintech Partnership

136 Fintechs empaneled for providing Software Applications / Solutions and support services:

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

Products launched at Global Fintech Fest 2024:

- ✓ Delegate Payments through UPI
- ✓ Interoperable Cash Deposit (ICD) through UPI in BNAs.
- ✓ Android Digital Banking Unit - DBU Service using Android BNA



Fintech Solutions Offered

	SNA Solution		E-Governance solution for eProcurement, eTendering & eAuction system etc
	Mobile App for Apartment Society Management		API Banking
	DBT Platform		POS, Dynamic QR
	Solutions to Municipal Corporations		Salary solution
	Religious Institution Management		Ind Pension: e-PPO Generation
	CESS Collection Portal		Web based GPF Solution
	IB SUGAM: Bulk Payment Management System		eRupi
	Coaching Management Solution		Hostel Management Solution

Ongoing Key projects



Digital Lending: 74 journeys completed

More than 25 journeys such as, Personal loan, PMVishwakarma, Ind Digi Express, One card 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. Currently under CUG.



Cash Management Services:

For optimizing cash flow for effective management of 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 ₹ 550 Cr. of digital business done through RBIH ULI.



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 to boost priority sector lending through digital platform



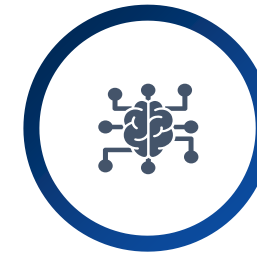
Data Analytical Models:

Spend Analytics, Customer Life time value



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:

- 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 Lake:

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



Software Defined with Wide area network (SDWAN):

Aggregated network benefit for all locations



Digital Insurance Platform:

Aggregator for all insurance companies. Motor insurance journeys launched on 15.08.2024. 10+ journeys under commercial vehicle & health insurance products are planned for delivery during Q3-FY'25

Ongoing Key projects



Agri Stack - 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 Q3



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