Approach

- 360 degree Customer centric approach
- Capture opportunities across ecosystems
- Leverage internal synergies, build partnerships
- Decongest processes, flexibility to operate within the guardrails
- Operating profit aspiration linked to market potential, increase in market share

Maximising core operating profit within the guardrails of compliance and risk

One Bank, One RoE, One KPI

Fair to Customer, Fair to Bank
Approach to retail banking

- Micro market based approach
- Create offerings based on ecosystems and expand distribution as per potential
- Digital onboarding and engagement
- Use power of digital to decongest loan process and follow rule based underwriting
- Use payments technology to build partnerships
- To build customer level models for optimised decision-making
ICICI STACK for retail customers

SOLUTIONS

- InstaSave, FDXtra, iWish flexible RD
- iMobile app/Netbanking

- IMPS, NEFT, RTGS
- Bill Payments, UPI/QR Scan & Pay, wallets, debit card & travel card

- Insta home loan & top up, Insta credit card, Insta car and TW loan, Insta PL & PayLater

- Life, health insurance, home, motor & travel insurance

- Kid’s education (Insta SIP/PPF)
- Wealth creation (MF/Demat A/c)
- Retirement planning (NPS/FD)

TECHNOLOGY VIEW

ACCOUNTS LAYER

PAYMENTS LAYER

LOANS LAYER

CARE LAYER

GROWTH LAYER
Creating digital journeys
Reliable, modern and secure platforms

Retail internet banking
Wide range of higher engagement products
Personalised and native dashboard n=1, pre-approved loan offers, paperless insta FD

iMobile
250+ DIY services available
Discover section: spends one-view, recommendations
Robo-advisory: Moneycoach platform
Cardless cash withdrawal at the ATM

90% + of savings accounts transactions\textsuperscript{1,2} done through digital channels\textsuperscript{3}

1. In Q1-2021
2. Financial and non-financial transactions
3. Includes internet, mobile, POS, touch banking, phone banking and debit cards e-commerce transactions
Friction less insta products

**Investments**

- 59% SIPs initiated digitally¹
- 63% of fixed deposits sourced digitally¹

1. In Q1-2021
2. In FY2020. Based on count of customers. Digital includes insta and digitally sourced customers with physical KYC

**Loans**

- Instant credit card issuance and personal loan disbursement for pre-approved customers
- Instant sanction for auto and home loans and instant disbursement of top up loans to existing home loan customers
- 44% credit cards and 61% personal loans sourced through digital channels²

**PayLater**

- Instant, digital, small credit line upto ₹ 20,000
- Seamless checkout, easy repayment
- BHIM UPI 2.0 technology leveraged for making payments
Building partnerships

Co-branded credit cards

• Providing frictionless on-boarding experience with instant credit card generation
• Leveraging artificial intelligence & machine learning with partners to enhance customer experience

Mobile wallets

• During Q1-2021, Swiggy used ICICI Bank’s “insta wallet” offering to launch its digital wallet.
• Through this tie-up, Swiggy customers can store money, use funds for all food orders, top-up their wallets and avail instant refunds
Recent initiatives

**Video KYC**

- To on board salary account, personal loan and Amazon Pay Credit Card customers
- Whole process is digital via a video call, frictionless, fast and zero physical contact

**WhatsApp Banking**

- 1 million+ users

**iPal chatbot integrated with Alexa/Google Home**

- Integrated the AI powered multi-channel chatbot, iPal, with Alexa/Google Home to allow customers to fulfill banking services with a voice command
SME and business banking strategy

**Segmentation**
- Micro market based
- Customer profile and risk categorisation

**Distribution**
- Investment in distribution aligned to current account deposit
- Skill and capacity building

**Product**
- Industry specific customised solutions
- Market, customer and employee insights based product innovation

**Partnership**
- Collaboration with fintechs: on-boarding, payments, lending, cross border
- Ecosystem led approach to capture money-in-motion

Digital as force multiplier
ICICI STACK for business banking customers

SOLUTIONS

- Online CA, API Developer Portal, InstaBIZ
- Vendor & tax payments
  EazyPay: POS/UPI QR/ Payment Gateway Integration with accounting/ERP platform
  Import/Export portal & real time dashboard
- Insta OD/GST OD, purpose based lending,
  Super Biz- Flexi Credit, supply chain lending
- Fire & burglary insurance, marine insurance
  group health & personal accident cover key-
  man insurance
- Biz circle: network with vendors & suppliers,
  set-up promotional campaigns, wealth
  creation (MF/FD)

TECHNOLOGY VIEW

ACCOUNTS LAYER

PAYMENTS LAYER

LOANS LAYER

CARE LAYER

GROWTH LAYER
Platforms offering seamless services

<table>
<thead>
<tr>
<th>InstaBIZ</th>
<th>API Banking Portal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online account opening</td>
<td>1. Application Programme Interface</td>
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<tr>
<td>Instant overdraft</td>
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<tr>
<td>Seamless vendor payments and bank reconciliation</td>
<td></td>
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<tr>
<td>Easy collection via multiple modes</td>
<td></td>
</tr>
<tr>
<td>Online foreign trade transactions</td>
<td></td>
</tr>
</tbody>
</table>

Enabling partners to integrate various payment and product solutions in few days; APIs available across an arrays of categories including payments & collections
1. EEFC: Exchange Earner's Foreign Currency
Digital payment solutions

**UPI**

1. United Payment Interface
2. Payments to merchants
3. Electronic toll collection system
4. Source: National Payments Corporation of India

**ICICI Bank**

ICICI Bank was the first bank to launch and implement an inter-operable Electronic Toll Collection (ETC) platform on national highways.

Pioneer in FASTag program by onboarding state highways.

**Market leader** with share of 38% by value in July 2020.

**Customers**

- Market share of 28% in UPI
- P2M transactions in June 2020; ranked 2nd in the industry

**Acquire**

- Cross Sell
- UPI
- CASA
- Richer Data
Digital financial supply chain

1. SAP Integrated solution
   Automatic integration with corporates’ ERP
   - Suppliers
   - Distributors
   - API based seamless automation

2. Non-ERP integrated digital model
   Dealer level solution for corporates
   - Suppliers
   - Distributors
   - Upstream and downstream journey

Value delivered to corporate
- Seamless banking experience
- Digital and paperless
- Intelligent reporting
- Better risk control
- Reduced working capital

1. Partnership with SAP Technologies and Arteria
Engagement with partners

Co-create products with partners to drive transformation aligned with ICICI Bank’s digital roadmap

1. Interaction of partners, business groups and technology groups
2. Equity investment into high growth and disruptive fintech startups
3. Active engagement with startups
4. Experiment with internal team of techno-preneurs
Thank you