Digital Revolution
Journey Towards Cashless Economy

December 20, 2016
Agenda

1. Enabling Digital Economy
2. Digital Village: Akodara
3. Life after Demonetization
4. ICICI Bank: Driving Digitization
Enabling Digital Economy

- Pensions
- Health
- Scholarships
- Auction
- Procurement
- Electricity Bills
- Consumer Touch Points
- Metro
- Bus Ticketing
- Toll charges
- Utility Bills
- Taxes
- Safety & Security
- Multi-Channel Delivery
- Convenience
- Efficiency
ICICI Bank Initiative: Digital Village in 2014

Leveraging technology, Recreating Rural India

**Banking**
- Banking Channels
- Cards & Payment Solutions
- SMS Banking
- Insurance
- Payment Automation

**Education**
- Digital Education & School Management Software
- Aanganwadi Renovation & Digitization
- Skill Development Office Admin course

**Infrastructure**
- Village-wide WiFi
- Market Linkages
- e-Health Centre
- Unique Identity
100 Digital Villages... in 100 Days

ICICI Bank to transform 100 villages into 'ICICI Digital Villages' in 100 days

Recreating Rural India

*99#

Your Digital Wallet

ICICI Bank

pockets
Shifting Gear for Challenges Ahead

- User Awareness of Online Options
- User Acceptability
- Process Familiarity & On-boarding
- Network & its Accessibility and Security
- Infrastructure Requirements
- Economic Costs
- Impact on Performance due to Transaction Volumes

ICICI Bank
Partnering Government for Growth
Leadership in Technology Led Offerings

I'm First!

Your Voice
Will be the face
of India's Largest Private Bank.

ICICI Bank
Preferred Technology Banker

- **digital leadership**
  - Leverage cutting-edge Technology

- **Multi Channel delivery network**

- **ICICI BANK CORE STRENGTHS**
  - Value Creation for Govt. & Citizens
  - 60 years of business leadership

- **Innovation**
  - Creativity
E-Procurement: Online Banking Solutions
ICICI offers solution for every requirement…

C2G
- E-Tendering
- EazyKonnect
- CMS collection
- PoS Terminals
- E-Toll

C2C
- Co-operative bank sponsor
- Tap n Pay
- Mobile Payment
- Cards
- Bulk Disbursement
- Bill Inspection & Monitoring System

G2G
- Inspection Management Solution

G2C
- PFMS

All Solutions are customizable as per the requirement
Pioneer in Technology & Innovation

- First Bank to launch Internet Banking
- First Mobile Banking app, iMobile in the country
- First Bank to launch SMS Banking
- Mobile Shopping Gateway
- Retail & Corporate mobile apps
- 24/7 Electronic Touch Banking branches
- Branch on wheels
- Electronic toll collection
- DMRC Card Video Banking
- Contactless debit and credit cards
- Digital Payments
- Wearable
- Digital Village
- Robotics
- Voice Biometrics
- Digi Locker

1998
- First Bank to launch Internet Banking
- ATM

2002
- First Mobile Banking app, iMobile in the country

2008
- Tab Banking
- Innovative RD with social integration, iwish
- Facebook banking-Pockets by ICICI Bank
- Digitized Loan application process

2013
- Mobile Shopping Gateway
- Retail & Corporate mobile apps
- 24/7 Electronic Touch Banking branches
- Branch on wheels
- Electronic toll collection
- DMRC Card Video Banking

2014
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2015
- Contactless debit and credit cards
- Digital Payments
- Wearable
- Digital Village

2016
- Robotics
- Voice Biometrics
- Digi Locker

Winner of ‘Asian Banker Technology Award’ at Asian Banker Summit 2016
Winner of 13th National Awards for Excellence in Cost-Management 2015
Winner of ‘Golden Peacock Innovative Product/Service Award’ 2016
Best Bank Award in ‘Self Help Group Bank Linkage Program by NABARD’
Thank you
Extending Payments through Mobile

Low penetration of Cards

1080 mn
936 mn
875 mn
394 mn
258 mn
22 mn

Size of the opportunity

Aadhar Numbers
Active Mobile Subscribers
Bank accounts
Debit Cards in force
Jan Dhan Accounts
Credit Cards in force

Growth Drive from 1080 mn Aadhar Numbers
936 mn Active Mobile Subscribers Base

Debit card usage is only 2 (non ATM) trxn pa; Payment directly through mobile phones is imperative to grow retail e-payments

Sources: TRAI PR May 14; RBI BSR Jul 2012; RBI Payment System Indicators 2014
Payment Solution for Each Consumer

1.3 billion People

- Smartphone Users
  - UPI Payments
- Feature Phone Users
  - USSD Payments
- People without Phones