December 3, 2022

BSE Limited
Listing Department
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400 001

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, 5th floor
Plot No. C/1, G Block
Bandra-Kurla Complex
Bandra (East)
Mumbai 400 051

Dear Sir/Madam,

Sub: Disclosure under Regulation 30 read with para A of Schedule III and Regulation 46(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Enclosed, please find the schedule of the Analyst Day held on December 3, 2022 in Mumbai. Presentations made to the analysts during the event are attached and are also available on the Bank's website at www.icicibank.com.

You are requested to take note of the above and arrange to bring it to the notice of all concerned.

Yours sincerely,
For ICICI Bank Limited

Vivek Ranjan

Digitally signed by Vivek Ranjan
DN: c=IN, o=Personal, 2.5.4.20=e2020140912907 41f7276b0e49a399ab80befeea1d60c04e92c73037bebb2901, postalCode=400705, st=Maharashtra, serialNumber=6db6a9f19dc6558191cafc901bde18c0194ae87dd3ff4bfdcbc9961d94e56cea, cn=Vivek Ranjan
Date: 2022.12.03 16:52:36 +05'30'

Vivek Ranjan
Chief Manager

Encl.: As above

SCHEDULE

Analyst Day held on December 3, 2022 in Mumbai

Sr. No.	Attendees : Fund/ Firm
1	Ambit Capital
2	Antique Capital
3	Anvil Research
4	Axis Capital
5	B&K Securities
6	BNP Paribas
7	BofA
8	Citi
9	CLSA
10	Credit Suisse
11	Daiwa
12	DAM Capital
13	Dolat Capital
14	Elara Capital
15	Emkay
16	Equirus Capital
17	Goldman Sachs
18	Haitong Securities
19	HSBC
20	IDBI Capital
21	IIFL
22	InCred
23	Investec
24	Jeferries
25	JP Morgan
26	Kotak Securities
27	Macquarie
28	Morgan Stanley
29	Motilal Oswal
30	Nirmal Bang
31	Nomura
32	Nuvama Capital
33	Phillip Capital
34	Prabhudas Liladhar
35	Spark Capital
36	UBS
37	Yes Securities

ICICI Bank Limited
ICICI Bank Towers
Bandra-Kurla Complex
Mumbai 400 051, India.

Tel.: (91-22) 2653 1414
Fax: (91-22) 2653 1122
Website www.icicibank.com
CIN.: L65190GJ1994PLC021012

Regd. Office: ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road
Vadodara 390007. India

Analyst Day

December 03, 2022

Certain statements in this release relating to a future period of time (including inter alia concerning our future business plans or growth prospects) are forward-looking statements intended to qualify for the 'safe harbor' under applicable securities laws including the US Private Securities Litigation Reform Act of 1995. Such forward looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. These risks and uncertainties include, but are not limited to statutory and regulatory changes, international economic and business conditions, political or economic instability in the jurisdictions where we have operations, increase in non-performing loans, unanticipated changes in interest rates, foreign exchange rates, equity prices or other rates or prices, our growth and expansion in business, the adequacy of our allowance for credit losses, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks, changes in India's sovereign rating, and the impact of the Covid-19 pandemic which could result in fewer business opportunities, lower revenues, and an increase in the levels of non-performing assets and provisions, depending inter alia upon the period of time for which the pandemic extends, the remedial measures adopted by governments and central banks, and the sustenance of economic activity as well as other risks detailed in the reports filed by us with the United States Securities and Exchange Commission. Any forward-looking statements contained herein are based on assumptions that we believe to be reasonable as of the date of this release. ICICI Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof. Additional risks that could affect our future operating results are more fully described in our filings with the United States Securities and Exchange Commission. These filings are available at www.sec.gov



Sessions

1. Approach
2. Customer Journeys
3. Go to market strategy
4. Partnerships with startups for innovation
5. Bank to ***Bank**Tech*

- Seamless customer journeys
- Micro market focused distribution network
- Robust and agile digital platforms
- Bank to *Bank*^{Tech}

Capturing customer 360



Taking entire bank to the customer

Risk calibrated core operating profit

Fair to Customer, Fair to Bank

One Bank, One RoE, One Team

Customer journeys

- A — Opportunities and approach
- B — Journeys for corporates
- C — Treasury platforms and solutions
- D — Journeys for small and medium businesses
- E — Unified customer journeys-liabilities and investments
- F — Unified customer journeys-lending
- G — Unified customer journeys-payments

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Changing global environment...

Global environment

- Geopolitical issues
- COVID-19 Pandemic
- Climate change

Impact

- Increasing commodity prices
- Countries getting disrupted
- Rising inflation
- Supply chain disruptions
- Monetary policy tightening

Implications

- Localisation – 'Atma Nirbhar'
- Rising new emerging economies
- Winners in each sector emerging stronger
- Changing consumption & spending patterns
- Businesses providing innovative solutions

...leading to emergence of a new world

Structural changes in Indian economy...

GST implementation

- ₹ 1.51 trillion collection in Oct'22
- 16% y-o-y increase in collections
- Ease of doing business increasing

Digital revolution

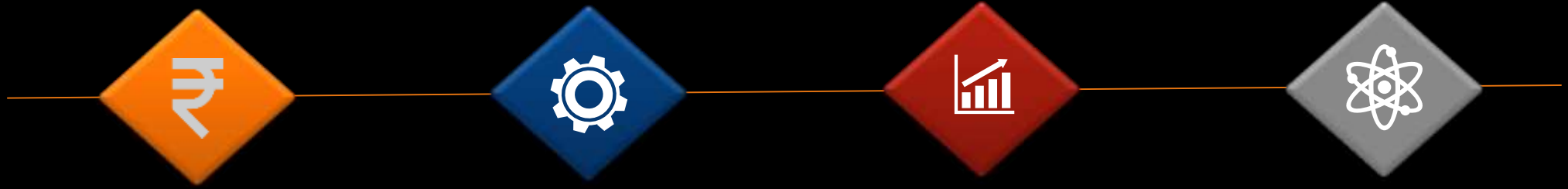
- UPI transactions crossed ₹ 12.00 trillion in Oct 2022
- Stable inter-operable infrastructure
- Migration to 5G to provide further boost

Focus on capex

- NIP for FY2020-FY2025: USD 1.4 trillion
- 500 GW renewable generation capacity by 2030 to reduce oil bill
- PLI outlay of ₹ 2.00 trillion across 14 sectors

Socio-economic trends

- Growing young population
- Rising consumption
- Largest source of human capital
- India as the world's factory



PLI: Production Linked Incentive Scheme
NIP: National Infrastructure Pipeline

...bearing fruit & offering opportunities

Changing banking patterns

Changing customer needs

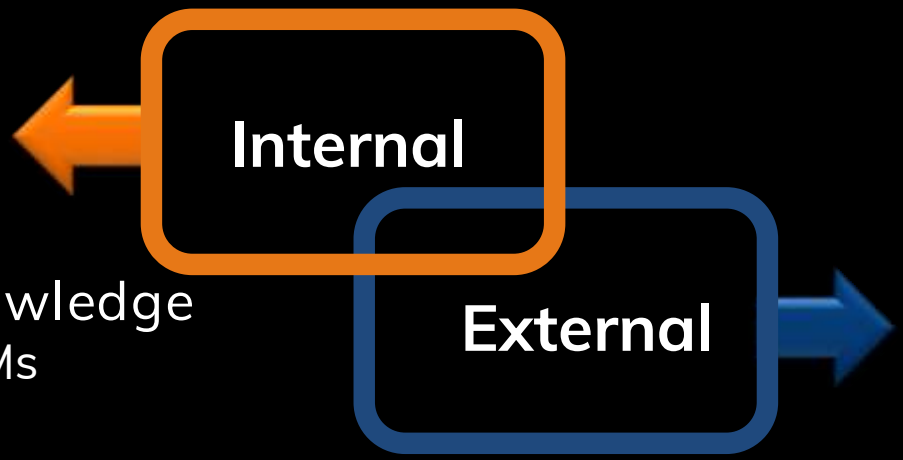
Live & instant transactions ▪ Zero wait time ▪ Contactless banking	**Digital DIYers** ▪ Embedded solutions ▪ Connected banking
Comprehensive banking solutions ▪ Rising no. of products ▪ Rising variety, complexity & compliance	**Taking entire bank to the customer** ▪ Ecosystem approach ▪ Simplified omni-channel journeys
Rising affluence ▪ Growing ticket size ▪ Increase in foreign transactions	**Deeper micro-market insights** ▪ Digital analysis & processing
Seamless onboarding ▪ Lower engagement	**Digital sourcing** ▪ Pre-approved limits ▪ Digital documentation

Our response

DIY: Do it yourself

Our approach

- **Strong internal culture**
  One Bank, One Team
- **Continuous tech investment**
  Data analytics & AI
- **Seamless processes**
  Faster execution
- **Institutionalised knowledge**
  Digitally available for RMs
- **Focus on profit pools**
  Efficient time allocation



- **Brand reputation**
  Trusted partner
- **Seamless delivery**
  Aided by digital infrastructure
- **Taking entire bank to the customer**
  Ecosystem hubs, branches
- **Deepen relationships**
  Beyond banking solutions
- **Client centricity**
  Leveraging coverage network

…to deliver 360° customer journey

Customer journeys

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Customer journey – Our philosophy

Approach



01 Understanding requirements

02 Curated products & services

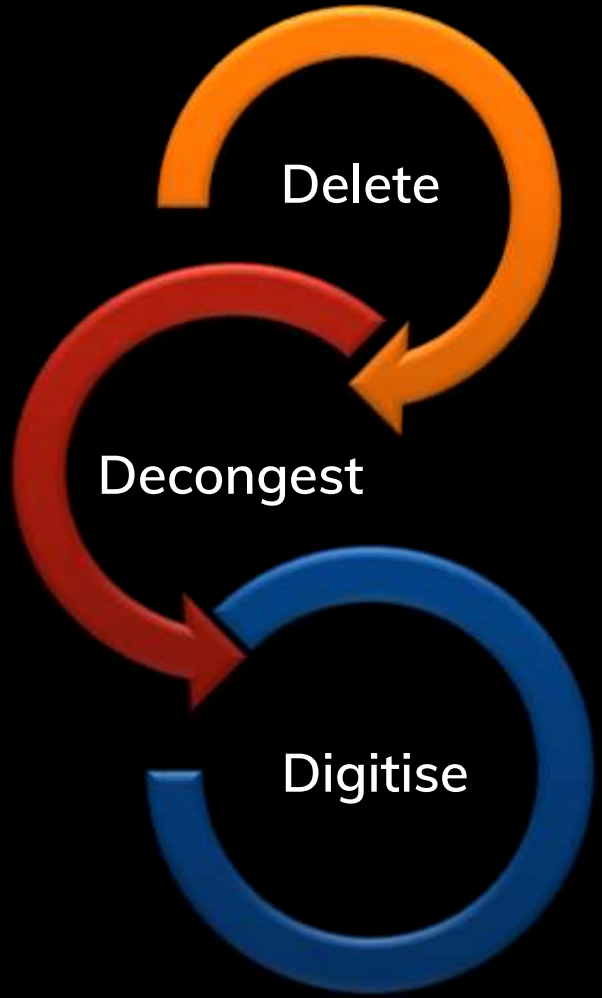
03 Long lasting partnerships

Principles



- Fair to Customer
- Fair to Bank

Processes



Focus on execution and seamless delivery

Corporate 360 degree



Focus on profit pools
Decoded corporate wise

Partnering across ecosystems
Growth partners, not just bankers

Customised solutions across layers
Annuity income through product suites

Generate moat
Poised for growth

Data analytics

Complexity to simplicity

Customer salience

Riding on India's growth journey

Data Analytics

Complexity → Simplicity

Tax payments > 16.3 mn

Cross-border > 1.8 mn

Corporate Internet banking >180.6 mn

Payments > 700.0 mn

Forex > 1.2 mn

Salary > 63.0 mn

AI based data analytics

Connecting transactions



Decoding data points

Curating customised solutions

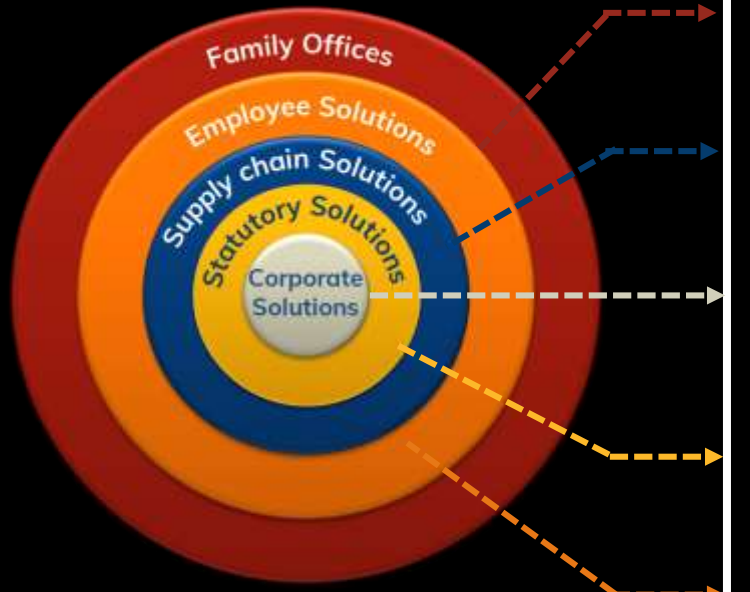
No. of corporate transactions processed at ICICI Bank in FY2022

...to redefine customer journey

Customer salience

#PARTNERING GROWTH

Corporate Ecosystem Workshops



Curate | Collaborate | Co-create

- Coverage across 20+ sectors
- Multi-disciplinary teams across clients & bank
- Discover industry best practices
- Insights to co-create solutions

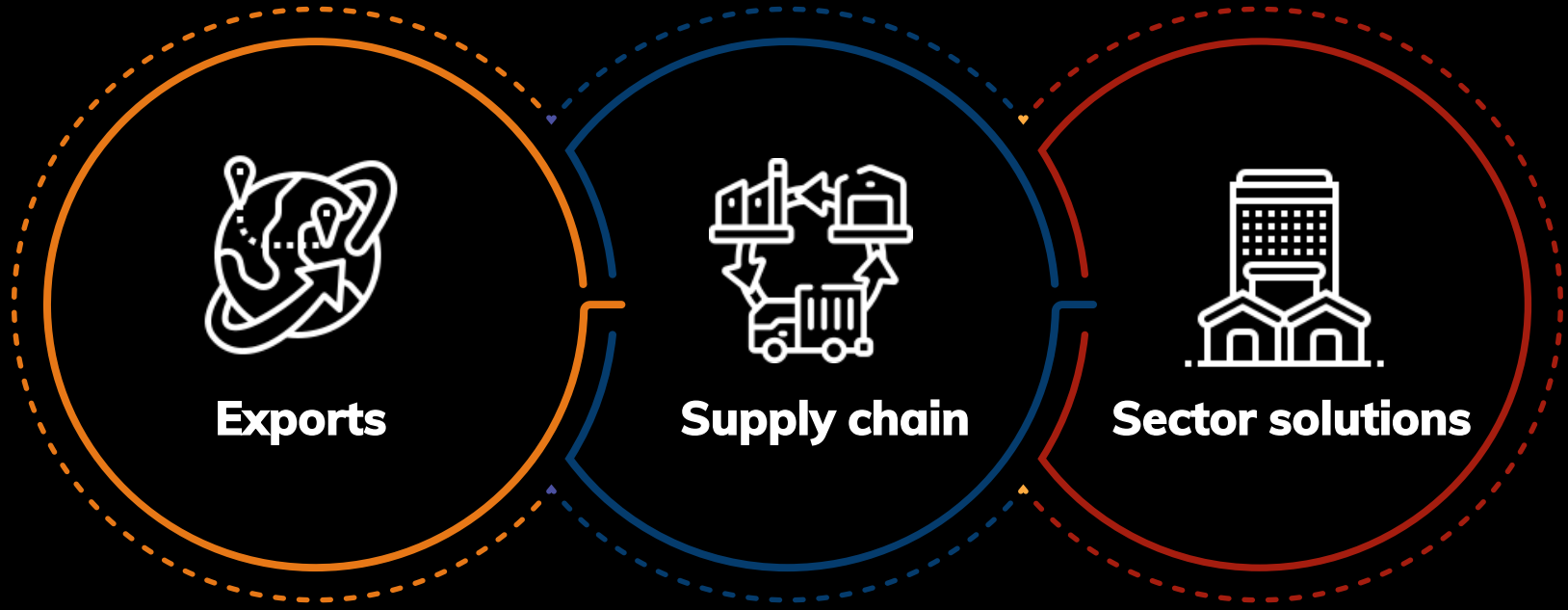
Mind share to wallet share

- Wider coverage
- Deeper engagement
- Stronger partnership

Identify pain points + **Deep dive into customer journey** + **Leverage data** = **Wallet share growth**

Unifying customer journeys...

Data analytics + **Complexity to simplicity** + **Customer salience** = **Sustainable long term customer relationships**



...for 360 degree coverage

Simplifying customers' export journey...

Key challenges

Document Intensive Currency Risk
Regulations Multiple Parties Insurance Fragmented
Insurance Financing Compliance
Counterparty Risk Credit Currency Risk
Logistics Partner Discovery Export Financing
Country Risk Document Intensive Paper-based
Regulations Logistics FX Risk

- Country, Currency, Counterparty Risks
- Timely access to working capital
- Logistics management
- Document-intensive

Digital solution suite

TradeEmerge

TRADE ONLINE

Key benefits

- **Streamlining journeys**
  Customisable workflow
- **Omni-channel experience**
  Access anytime, anywhere
- **Beyond banking solutions**
  For customers & non-customers
- **Operational efficiency**
  Insta disbursal of export credit

...through digital | robust | scalable solutions

Digital journey for exports

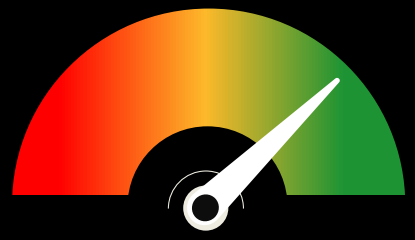
TradeEmerge ····· TRADE ONLINE

Business incorporation → Partner discovery & logistics → Export finance → Settlement of proceeds → Export incentive → Analytics & reports

Transaction cycle reduced from days to hours

Trade digital adoption[1]

70.1%



- One stop solution for all trade needs
- Trade APIs for seamless integration
- End-to-end lifecycle coverage

Rupee export book



1. H1-2023
API – Application Programming Interface

Export journey – illustration

Leading textile manufacturer

Challenges

- Paper intensive process
- Manual data entry
- Tedious reconciliation
- Granular multiple transactions

Solution



Benefits

- Improved TAT
- Bulk processing
- Improved MIS tracking
- Easy reconciliation

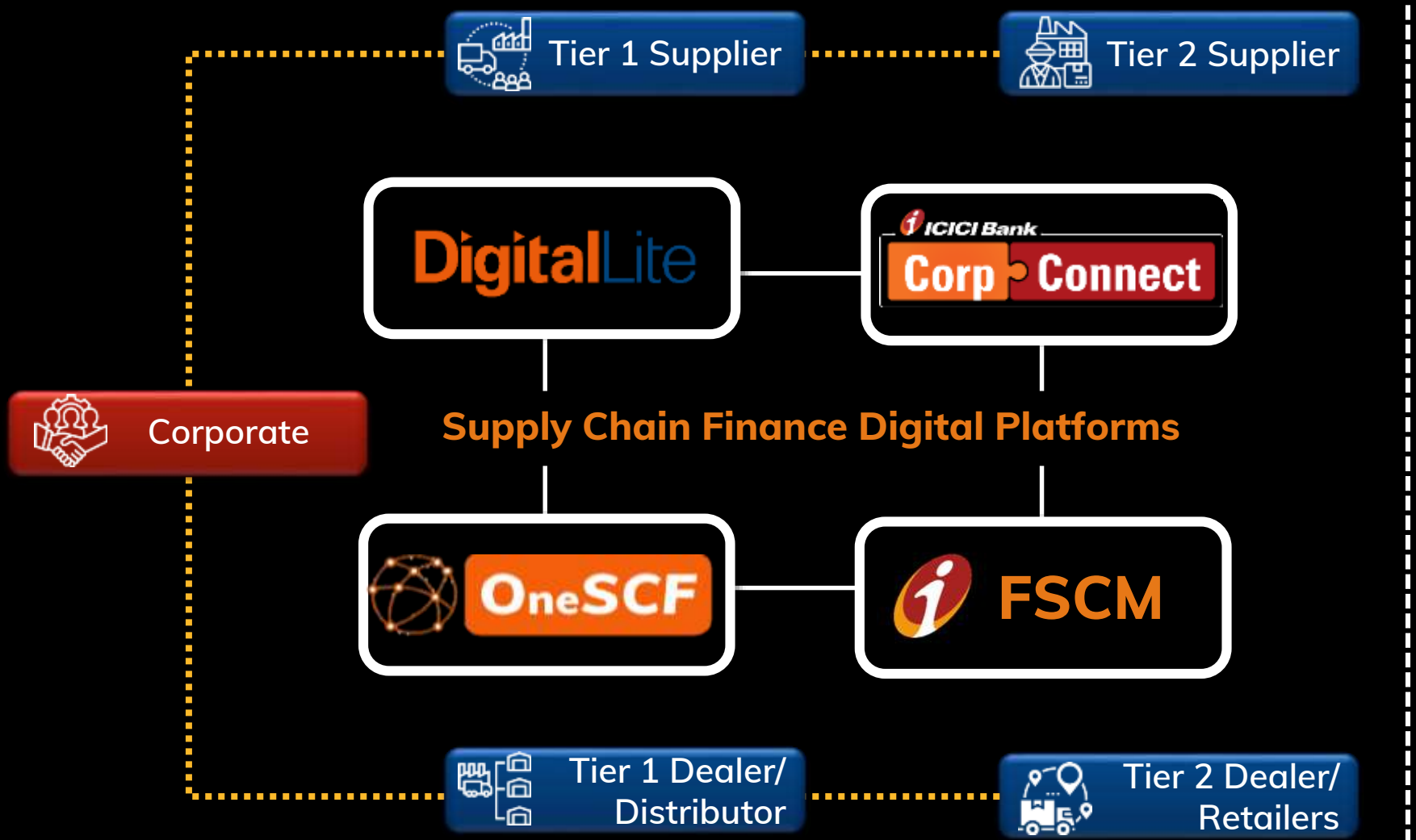
2.0x ▲ Export Flows[1]

1.4x ▲ Export Volume[1]

1. June 2022 over June 2021

ERP – Enterprise Resource Planning, BRC – Bank Realization Certificate, EDPMS – Export Data Processing and Monitoring System

Supply chain – customer salience...



- Choice of platforms
- Credit sanction in 29 minutes
- Instant onboarding of counterparties
- Real time discounting & auto-reconciliation
- Integrated finance & payments

...leading to annuity income

Supply chain – illustrations

Illustration 1: Large retailer with 5,000+ vendors

Challenges

- Vendor management
- Extended set-up time
- Complex repayment terms
- Manual reconciliation

Solution



1.4x ▲	10.2x ▲	10.1x ▲
Vendors[1]	Throughput[1]	Outstanding[1]

Illustration 2: Large Oil PSU with 35,000+ dealers

Challenges

- Widespread locations
- Manual underwriting
- Dealer coverage
- Longer TAT

Solution

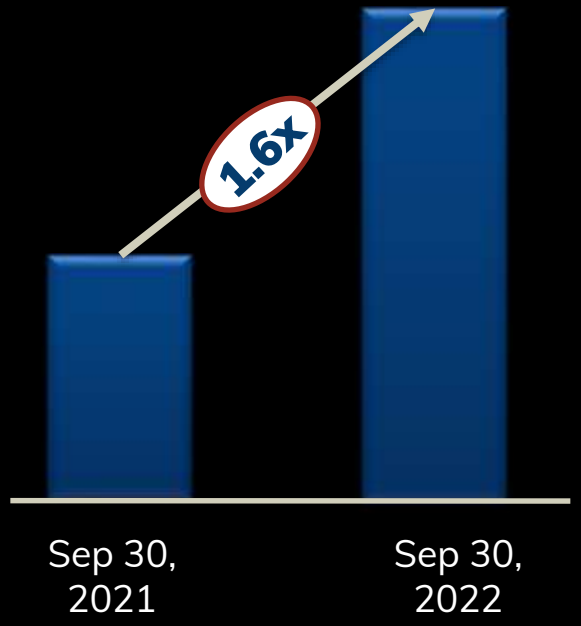


2.5x ▲	3.0x ▲	2.8x ▲
Dealers[2]	Throughput[2]	Outstanding[2]

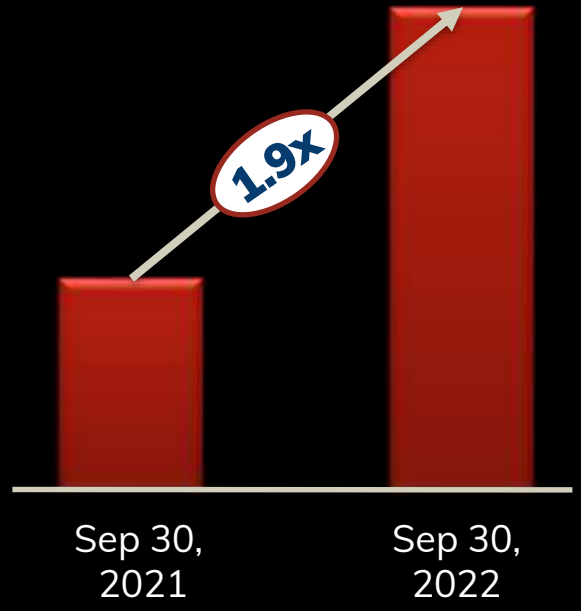
1. Q2-2023 over Q1-2023
2. H1-2023 over H1-2022

Supply chain finance gathering momentum

#Corporates



#Dealers & Vendors



Book



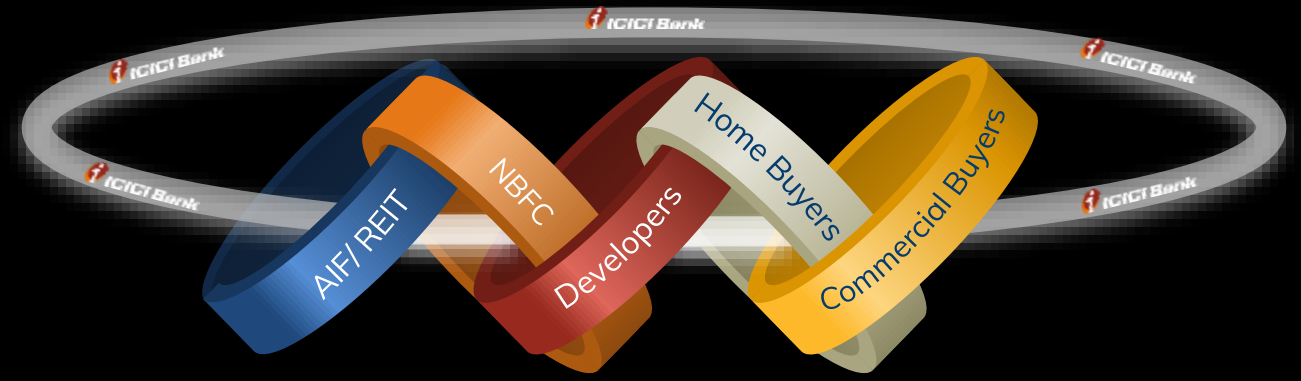
Engaging the ecosystem @ speed & scale

Revenue across ecosystems

Sector solutions: Real estate stack...

Challenges

- **Tedious reconciliation**
- **Handling large volume**
- **Fragmented journey**
- **Multiple logins for multiple accounts**



Solution STACK

Start relationship
Current Account, Overdraft, Escrow, RERA

Transact digitally
Platforms, payment & collection solutions

Avail credit
Fund based & non-fund based credit solutions

Care for self and business
'At your service' & 'Care for employees'

Keep growing
FDI, PE/VC, ODI, capital market services

Momentum sector + Regulatory transparency + Decoding through digital + Replicate @ scale × Distribution leverage = Pricing premium + Profit in motion

FDI: Foreign Direct Investment, ODI : Overseas Direct Investment
PE/VC: Private Equity/Venture Capital, RERA: Real Estate Regulatory Authority

... capitalising growth opportunities

360° execution

Approach

Data Analytics
Precision in identifying top profit pools

Complexity to Simplicity
Digital solutions & seamless processes

Customer Salience
Product market fit & capturing mindshare

Market share

14.6% FDI flow[2]	7.4% Imports[1]	8.3% Exports[1]
18.9% Salary[2]	24.4% Direct tax[3]	1st in league Bond

Industry Accolades

- Best Trade Finance Platform Initiative — The Digital Banker
- Best Payments Initiatives — Indian Banks' Association
- Digital Transformation of the year — Asian Banking & Finance

…delivering risk calibrated operating profit

1. H1-2023
2. FY2022
3. April 01, 2022 to Sep 17, 2022

Source: GOI, RBI, Prime League Table, Internal data

Customer journeys

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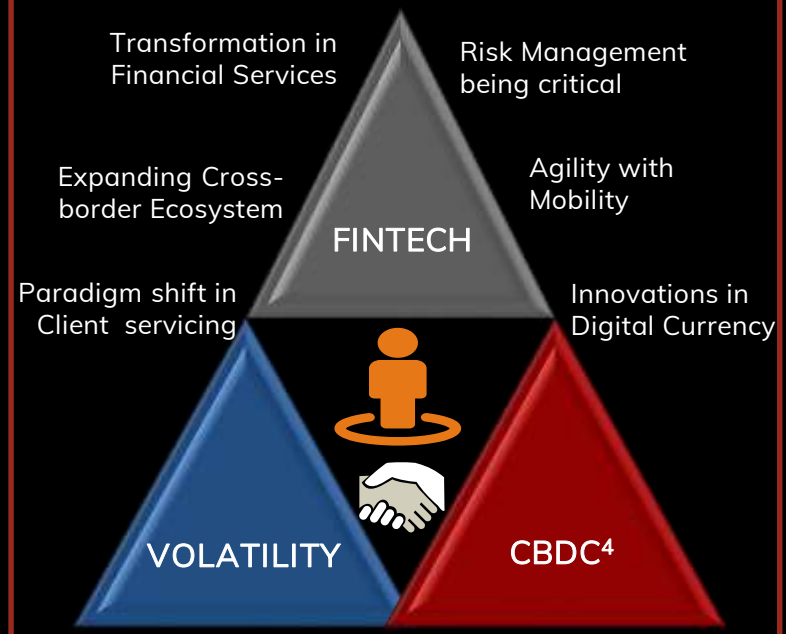
Changing Landscape: Sustain, Navigate & Grow

Growth Engine[1]

Merchandise Trade	$ 1tn
Global Investor Flow	$ 56bn
Retail Outward (LRS)[2]	$ 20bn
Retail Inward	$ 89bn
Outstanding Corp. Bond	₹ 40tn
Onshoring the Offshore	

+

Dynamic Environment



=

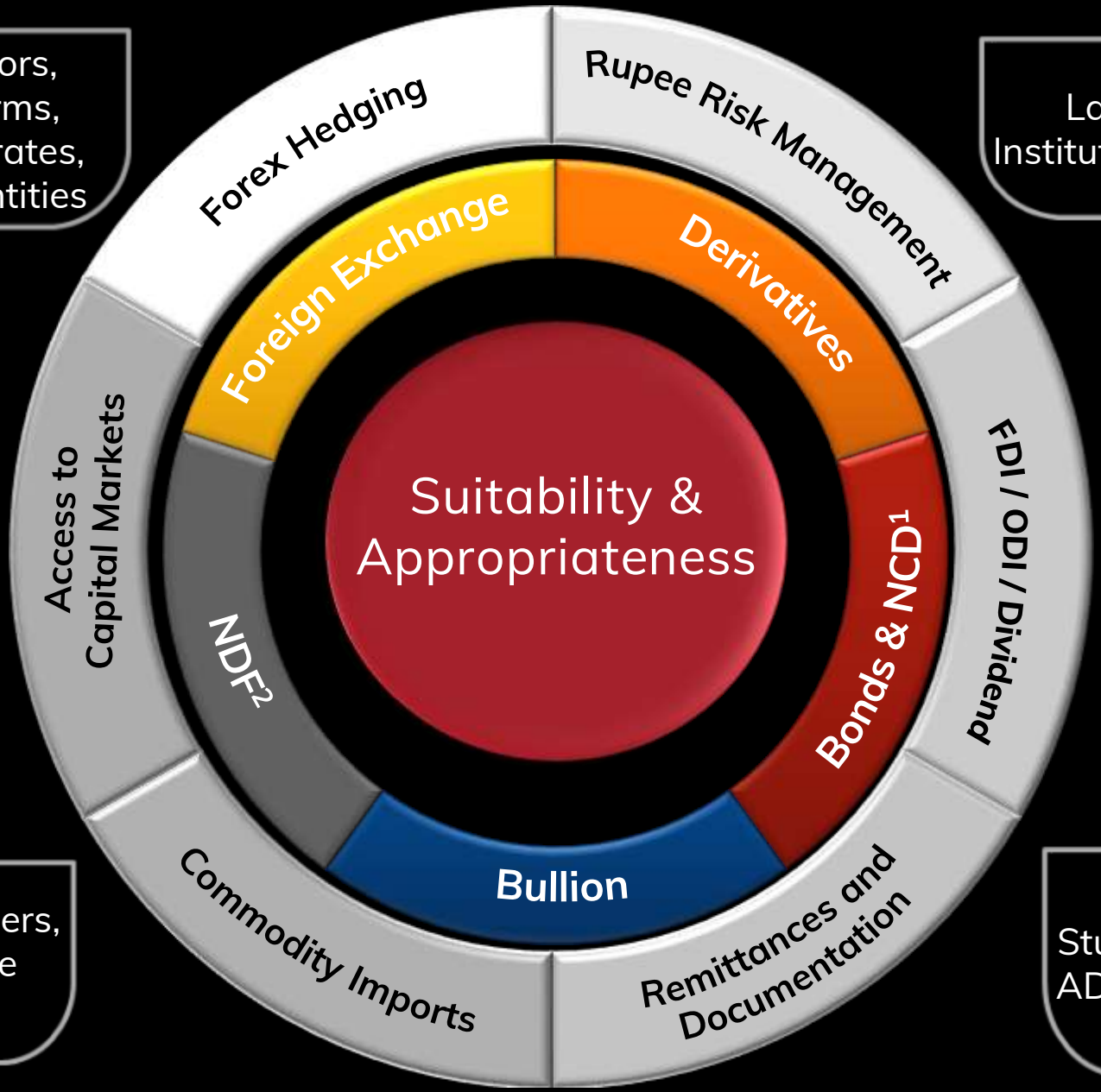
Our Approach

- Augment, Automated Workflows
- Scalable Infrastructure
- DIY[3] Journey
- Wholesaling of Retail
- Faster Response time
- Bespoke Solutions

Customer Centricity → **Ecosystem Approach** → **Channel Choice** → **Market Maker with Global presence**

1. Source: RBI (FY22); 2. Liberalised Remittance Scheme; 3. Do it yourself 4. Central Bank Digital Currency

Connecting the dots across Clientele



Sole proprietors, Partnership firms, MSME's, Corporates, Non-resident entities

Large treasuries, Institutions, AD-III, Banks

Corporates, Institutions, Global clients, Insurance houses, Pension funds

Unicorns, AIF, Foreign funds, MNCs, Companies with overseas JV / WOS

Gold / Silver jewellers, ETFs, Wholesale traders

Individuals(NRI, Students), EXIM[3] clients, AD-II, Exchange houses, Aggregators

1. Non-Convertible Debentures 2. Non-Deliverable Forward 3. Export Import

Corporate Customer Journey



CIB[1] & InstaBIZ



Digital onboarding

EXIM[2] underlying

Economic research

Deal booking

New

TRADE ONLINE

TRADE ONLINE

Economic Research Portal

FX online

iTreasury

iTreasury

TRADE ONLINE

Regulatory documentation

Management reports

Deal utilisation

Transaction settlement

1. Corporate Internet Banking 2. Export Import

Deal Booking: Channels

Channels

- Dealing Room
- FXonCall
- Branches
- E-Channels

Phygital @ Servicing

Enhancements

Hedging on Move

- Anytime, Anywhere access
- Live streaming rates
- Instant execution
- Hedging across tenors

Do it Yourself (DIY)

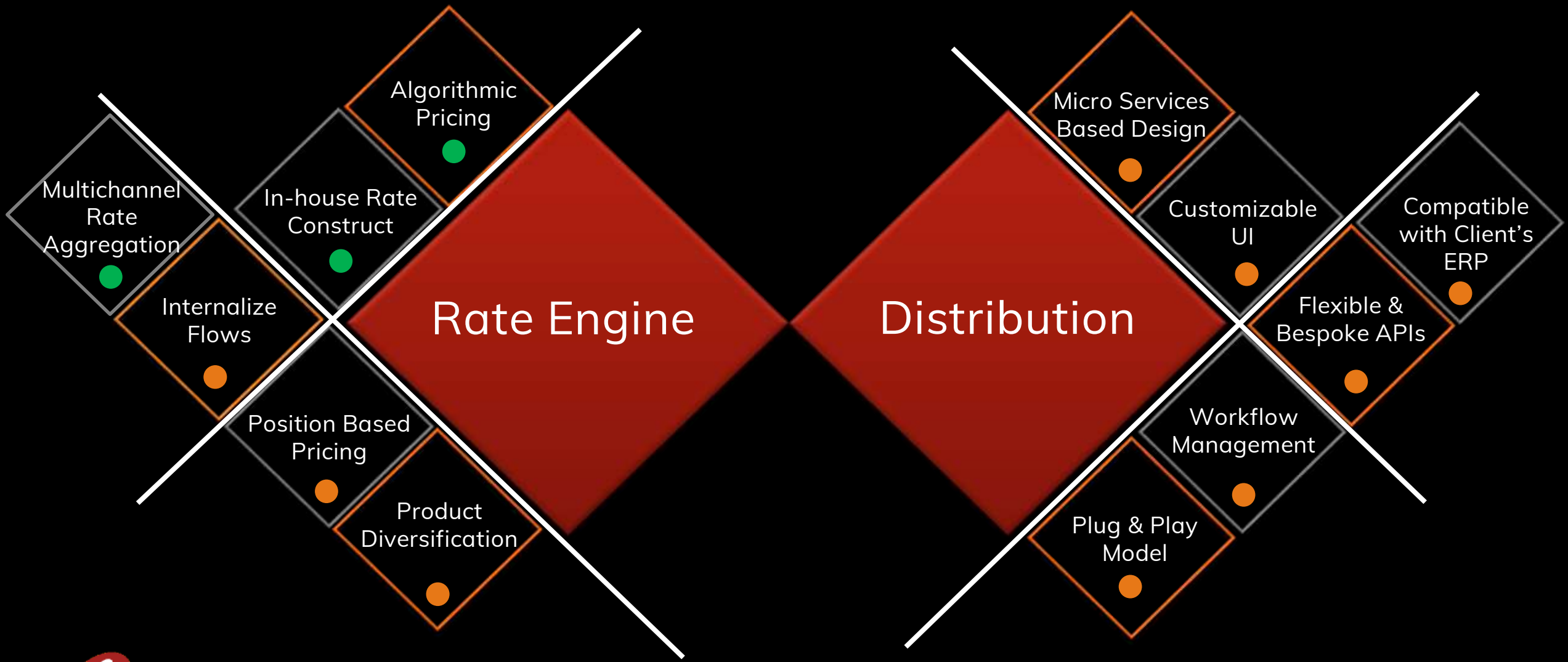
RM[1] Deal Booking

- Forex execution
- Zero wait time
- Simplified Workflow
- Improved productivity

Do it for me (DIFM)

1. Relationship Manager

Deal Booking: Engineering for Tomorrow



Define, Design & Distribute

Live WIP

Individual Customer Journey: Case study

Student Ecosystem



RIB[1] & iMobile Pay



Insta Savings Account

Forex Card - One Click Issuance[2]

Foreign Currency

Instant Reload / Refund of Forex Card



Manage Control Features

Money to World[2]

New

M2I - Inward Remittances

Money2India

Smart Wire for Beneficiary

SMART WIRE

New

1. Retail Internet Banking; 2. Online Solution, now available for New to Bank customers

Acquire, Deepen, Diversify

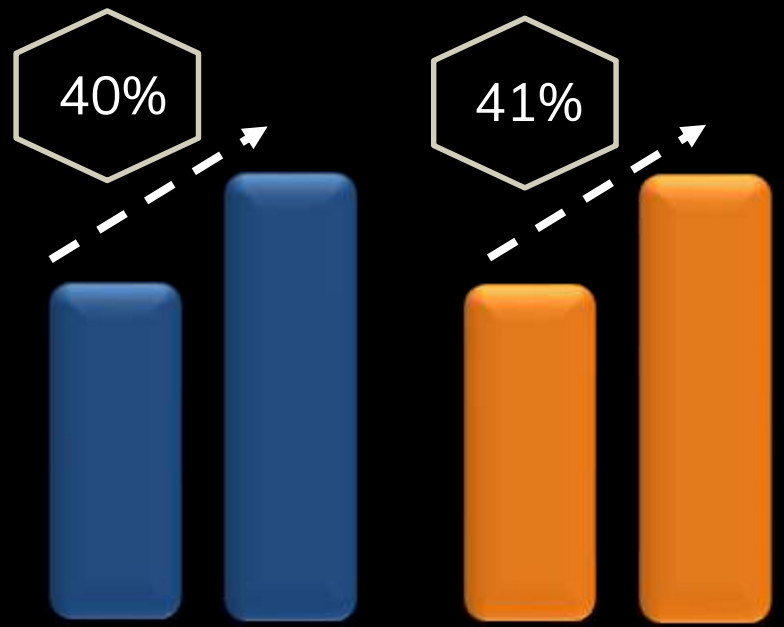
	Capital Markets	Capital Account	Commodity
Requirements	• Fund raising by InvIT/REIT	• US Fund (banking with global custodian) looking for enhanced FX services	• Jewellery manufacturer (NTB) looking for metal loan
Offerings	• Non-Convertible Debentures issuance • Product structuring & innovative funding solutions	• Quick onboarding • Competitive pricing • Swift settlement	• SBLC backed gold loan • Facilitate Gold Metal Loan (import, disbursement and pricing)
Cross Sell	• Escrow account services • Term loan • Overdraft facility	• Custody services • Tax refund with SNRR[1] • Trading account with I-Sec	• Outright gold sale (non-credit) • Inroads into group company • First import under CEPA[2]

Treasury Led Ecosystem Banking

1. Special Non-Resident Rupee Account 2. Comprehensive Economic Partnership Agreement

Outcomes

Forex Growth[1]



Trade: 1.5x

Services: 1.4x

LRS[2]: 1.4x

Digital Onboarding[3]

@ 88%

AsiaRisk Awards 2022 Winner — House of the year India ICICI Bank

Prime League Table: # 1 Rank
(from last 4 years)

1. Growth for H1-2023 over H1-2022
2. Liberalised Remittance Scheme
3. Digital onboarding in respect of Forward and FXOnline clients for H1-2023

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Changing SMB landscape

Market trends

GDP of FY2023 projected to grow at 6.8%; SMB's contribute 30% to GDP

Preference towards contactless payments: ⬆ 88.4% YOY growth in P2M[1] payments (October 2022)

Retail e-commerce is projected to grow to $ 200bn by 2026

Indian Public cloud service market to reach $13.50bn by 2026 accelerating SMB digitisation

Shift towards digital adoption

Active tax base of GST has increased from ~10mn (2017) to ~15mn (2022)

35% of the SMBs are spending more than 10% of revenue on technology

72% of payments happen digitally for SMBs

Digitisation of SMBs, increased GST penetration & AA framework will dramatically democratise credit for SMBs.

Digital infrastructure driving banking penetration

Account aggreagtor: Information sharing through interoperable & technology agniostic frame

OCEN[2] for cash flow based lending

ONDC[3]: Shift from platform centric model to open network

Regulatory sandboxes: Controlled enviroments for live experiments

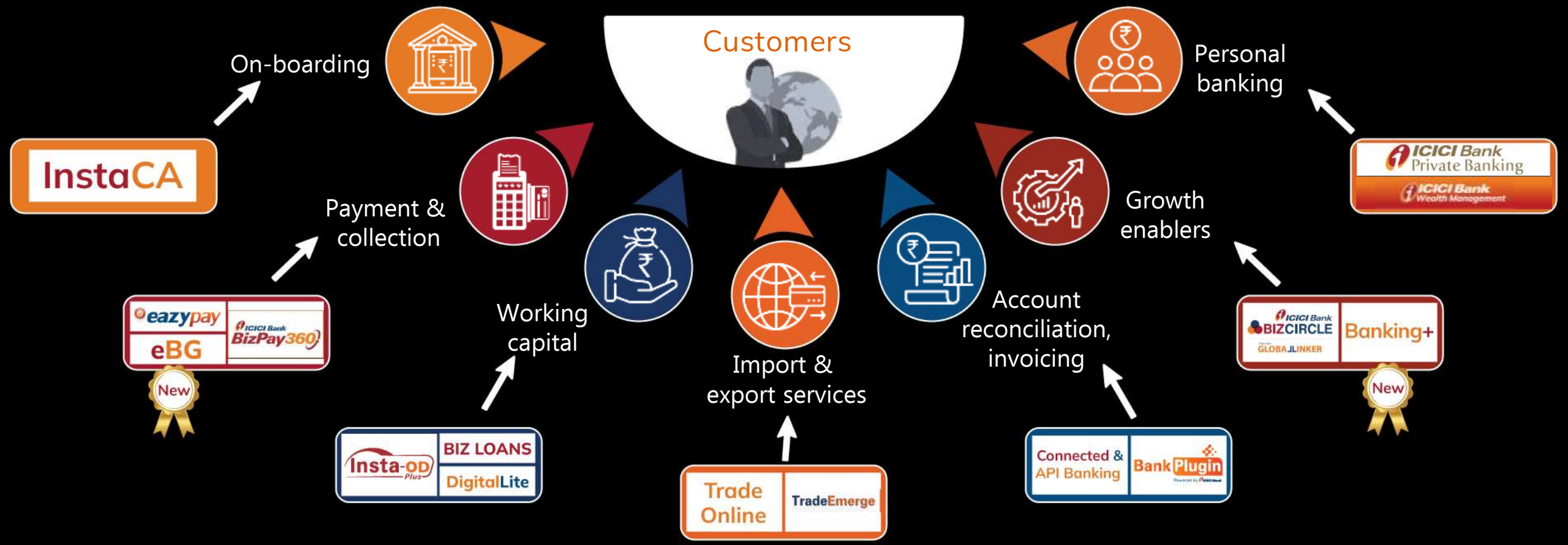
Enhancement of financial discipline: Current Account, Digital lending guidelines

1. P2M – Payment to Merchants
2. OCEN – Open Credit Enablement Network
3 ONDC - Open Network for digital commerce

SMB: Small and medium business

Source: IBEF, BCG report, MSME report, NPCI, Microsoft

…Digital solutions for 360° SMB needs



Serviced through

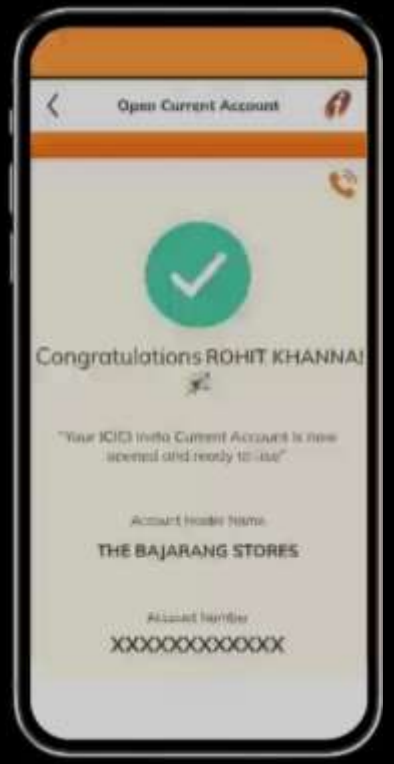
Business Centres | ICICI Bank Insta BIZ | Corporate Internet Banking | Parter's App/ Website

Relationship Manager

On-boarding

Seamless & instant onboarding…

1. Enter basic details
2. Auto fetch personal details
3. Auto validation and customer verification
4. E-sign application form
5. Complete Video KYC
6. Account is activated



Application channel

- DIY – online application
- RM – offline application
- Partner platform

Digital architecture

- Auto data fetch basis API integration
- AADHAAR
- NSDL
- Geo tagging
- AML , risk & fraud check
- AL& location based lead assignment
- Strike off/ data clean

New features

- End to end digital with Video KYC
- iSmart Qdista: Smart lead routing for DIFM[1]
- Click to call & drop lead calling

Journey over last 3 years

3.5x Accounts sourced digitally (DIY online)

1. DIFM – Do It for Me

Payment & collection

Multi modal solution for B2C...



Onboard

ICICI Bank SUPER MERCHANT CURRENT ACCOUNT

Super Merchant account

Instant onboarding

Merchant section

Transact

eazypay

POS

QR code

Payment Gateway

Tap on Phone

Eazy Sound

Credit

Merchant OD

Instant settlement

ePayLater

14 days interest free credit

Growth

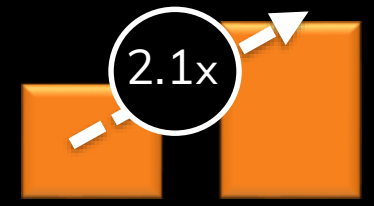
ICICI Bank EazyStore

Eazy online store

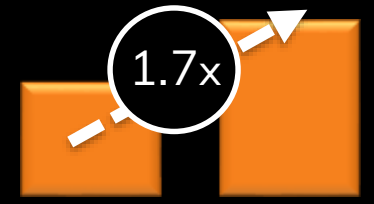
Loyalty programme

Credit & Debit card EMI

EazyPay acquiring spends



Count of customers



All-in-one proposition for enhancing 360° banking

Payment & collection

Bulk payment option for B2B...

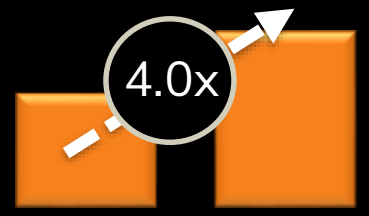


- Digital onboarding
- Choose your debit type - consolidated / individual
- Customised narration -ease in reconciliation
- Register multiple beneficiaries - Single file
- File format customisation with accounting software
- Macro based validations

New

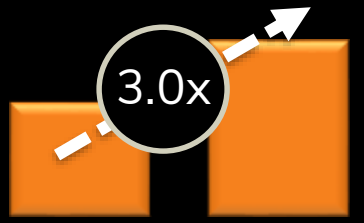
- Enabled 24x7 payments
- Customised debit & credit narration for easy reconciliation
- Activation & approval through InstaBIZ

Monthly transaction value



Sep 2021 Sep 2022

Transaction active customers



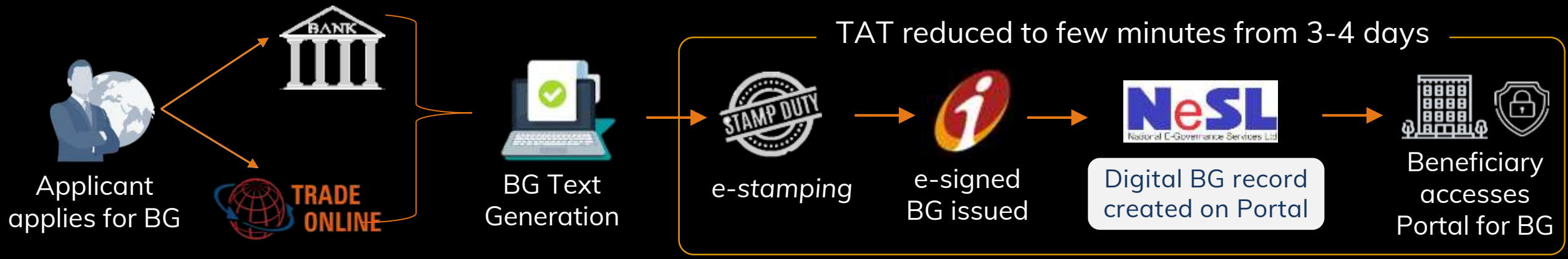
Sep 2021 Sep 2022

Payment & collection

New

Electronic BG for domestic trade...

Digital solution in tie up with NeSL[1] - opening up large opportunities for business



Key highlights

Applicant

- Faster TAT
- Instant delivery to beneficiary on issuance
- Improved working capital cycle
- Paperless issuance of BG

Beneficiary

- Elimination of physical verification of BG
- Elimination of physical storage of original paper BG

1. NeSL - National E-Governance Services Limited

Working capital

Instant lending solutions for all...

Insta-OD Plus

Pre-approved offers

Digital DIY journey

Instant online limit set up

Funds available working capital

Existing customers

15 Mn GST registered companies

New to Bank customers

Banking / GST through account aggregator

Algorithm based instant sanction

Digital account with video KYC / tablet

Online limit set up post KYC validation

Agile & user friendly systems
Simplicity at front & complexity behind

Limit assessment on non financial statements

AI / ML scorecard

Overdraft – ***Pay as you use***

Open API for seamless journey

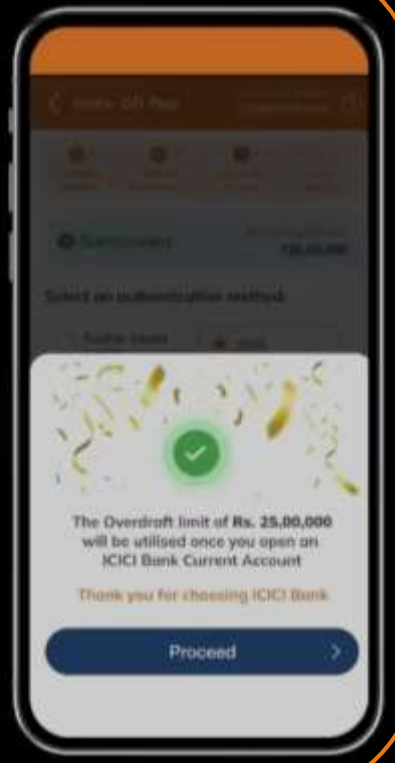
Working capital

Avail credit in simple steps...

Insta-OD Plus

ICICI Bank

- Customer details
- Access bank statement / GST returns
- Instant Sanction
- Limit setup



Do It Yourself & Do It for Me mode available

KYC API to pre-populate application form

Bank statement analyser | GSTN | Transaction data from Partners | Account Aggregator

BRE[1] | Bureau | Scorecard

AADHAAR NeSL

e-Sign

Video KYC | Loan Management System

Asian banker technology innovation 2022

Celent model bank awards 2022

New features

Limit assessed on alternate data | Video KYC | amazon Flipkart Partnership | API suite

Journey over last 3 years

2.5x Active loan customers

1. BRE: Business rule engine

Import / export services

Ease of cross border transaction...

Most comprehesive online platform

- Export bill regularisation
- Inward remittances
- Letter of credit
- EEFC conversion
- TRADE ONLINE
- Bank guarantee
- Export credit
- Outward remittances
- BOE regularisation

Integrated intelligent workflows

- Single view dashboard
- Online advices & SWIFT
- Frictionless journeys
- Customised alerts
- Smart tips & virtual guidance
- Next best action

Round the clock

- No branch visits
- Transact paperless
- Faster TAT
- Audit trail

...for exporters, importers & domestic businesses

New

- Online Deal-booking
- Bill regularization on InstaBIZ
- Instant Import Bill payments
- Inland Bill Discounting

Journey over last 3 years

2x Growth in Digital Transactions

EEFC: Exchange Earners Foreign Currency , BOE: Bill of Entry

API Banking

Embedded solutions to save time...

API one to one integrations

High transaction volume for ERP users



Client ERP

One to one client ERP integration with ICICI Bank





Client desktop

Application installed on desktop



Secured Server

Application hosted on cloud



Bank plugin Plug-n-Play

Desktop accounting software users

Connected banking Pre-integrated

Cloud based on the fly solutions – Accounting, Payroll



Client accounting / payroll software



Partner server

Pre-integrated



New

Bank plugin solution for desktop ERPs

Journey over last 3 years



3x Connected Banking Partners (# 61)

28x Monthly throughput volume

Business banking super app

Customer 360° | Banking needs

- Lending solutions
- Merchant solutions
- Trade and forex
- Payment and collection
- Tax and compliance
- Servicing
- Personal banking



- **InstaOD +** — *Completely online paperless DIY journey up to ₹2.5Mn*
- **InstaCA** — *End to end digital journey with Video KYC*
- **Banking+** — *Exclusive proposition with instant on-boarding*
- **Trade Emerge** — *Digital platform to assist for cross border transaction*

Interoperable | Growth enablers

....powered by 5 key enablers

- Embedded analytics
- Robust technology
- Simplified journeys
- Fulfilment frame work
- Intuitive UI / UX

Universal app to manage

"Business on the go"



Celent Model Bank Awards 2022

65% y-o-y growth in Insta OD limit set-up[4]

34% y-o-y growth in value of financial transactions[4]

1.7x MAB digitally active vs inactive customer[5]

200,000+ non ICICI Bank customer registrations [6]

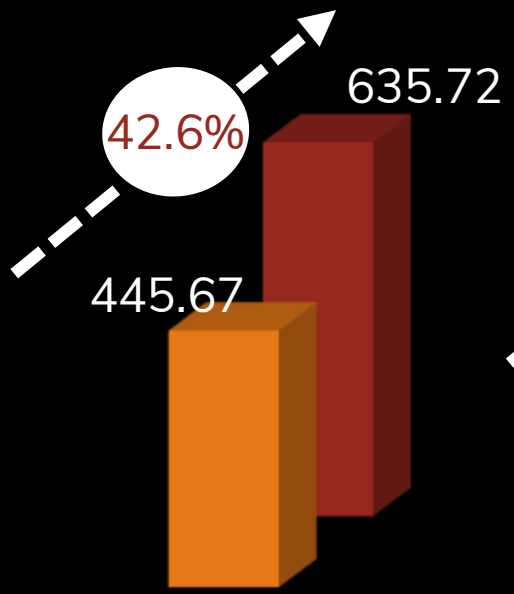
1.3Mn + active users[8]

4.6 App rating[7]

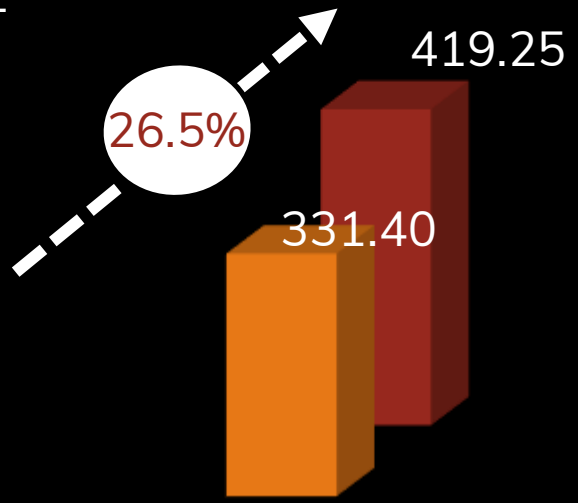
1. PA - Pre-approved
2. VKYC - Video KYC
3. PG – Payment Gateway
4. YTD October 2022 vs YTD October 2021
5. For October 2022
6. By count
7. Rating on Android

As at October 31, 2022

Business highlights



Business banking book outstanding (₹ Bn)



SME[2] Book outstanding (₹ Bn)

Sep 2021 | Sep 2022 | % YOY

- 93% of transactions on digital channels
- 62% of cross border transactions processed digitally
- Average ticket size of ₹ 105Mn for incremental sanctions in Q2-2023 for SME business
- 95%+ of BB[1] book fully collateralised 100%+ cover

1. BB – Business Banking
2. SME portfolio includes borrower with turnover less than ₹ 2.50bn

Customer journeys

- A — Opportunities and approach
- B — Journeys for corporates
- C — Treasury platforms and solutions
- D — Journeys for small and medium businesses
- E — Unified customer journeys-liabilities and investments
- F — Unified customer journeys-lending
- G — Unified customer journeys-payments

Consumer trends in India

Consumption

- Auto sales growth of 29% YoY in Oct 2022
- Domestic air traffic crosses pre-pandemic levels
- Housing sales has grown by 41% in top 7 cities in Sept 2022
- Gold demand grew 14% YoY in Sep 2022
- FMCG sales increased by 12% YoY in Sep 2022

Digital

- Fastest growing e-commerce market
- UPI transactions value - 78% YoY in YTD Oct 2022
- DigiLocker – 135.1mn users as on Nov 30, 2022
- Increasing demand for online learning in India

Financial

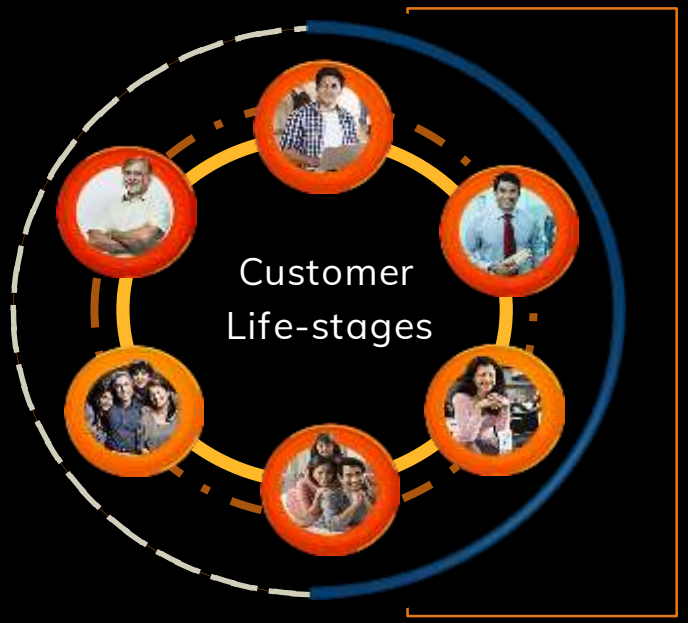
- Demat accounts - 41% YoY to 104mn in Oct 2022
- SIP value contribution - 30.3% YoY to 872.75bn YTD Oct 2022
- Flow of Financial Assets of Households – % share YoY FY2022
  - PPF – 17.3% to 22.7%
  - Mutual Funds – 2.0% to 6.3%
  - Equity - 1.2% to 1.9%

Emerging Trends

- India expected to add 22% of the world's working-age population by 2031
- Urbanisation expected to rise to 40% by 2030
- Affluent & mass affluent to contribute to 66% of total consumption in India by FY2026

Sources: RBI, AMFI, DigiLocker, NPCI, SIAM, Motilal Oswal, Anarock, Bain and Company, Morgan Stanley, WGC

360° Solutions for all life-stages



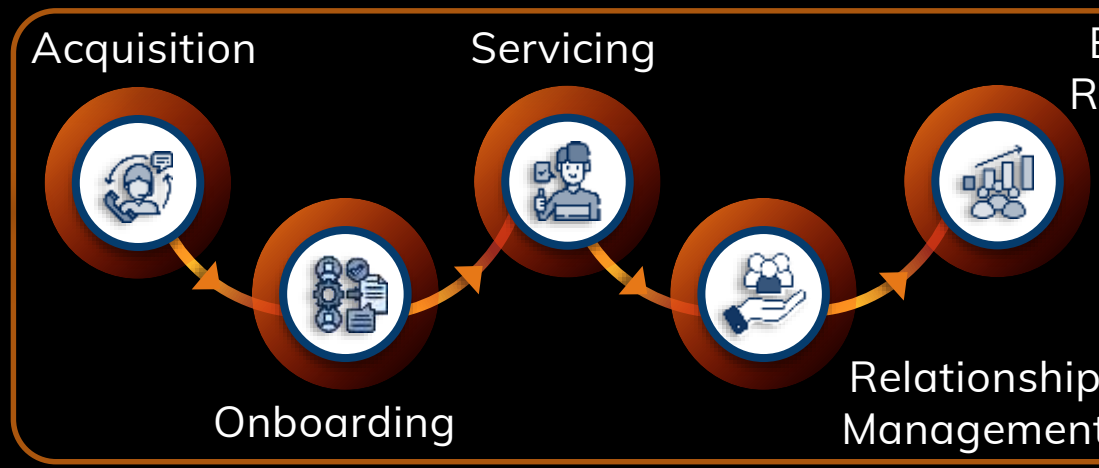
Customer Needs

- Consumption
- Savings
- Wealth Creation
- Asset Creation
- Risk Coverage
- Retirement Planning

Customer 360° Solutions

- Digital Account
- Deposits
- Payments
- Personal Loan
- Home Loan
- Cards
- 3 in 1 Trading
- NPS
- Car Loan
- PPF
- Mutual Funds
- Travel Card

Customer Lifecycle



Platforms

- iMobile
- Internet Banking
- WhatsApp
- e-RM
- Digital Machines
- D2C
- Business Centre

Digital & data enabled onboarding

Ecosystems

New to Bank

- Catchment

Purpose Based

- Family
- I-Direct
- Salary

Internal Eco-systems

- Self Employed (CA, BLG, Trade)
- Credit Card
- Asset (HL, AL, PL)

Family



Capture family Information



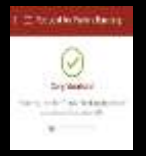
Opt for Family Banking



Auto creation of Family lead



Family a/c opened - linking initiated



Family Linking done

Current A/c

No Additional KYC



Input Basic Customer Data



Existing a/c verified through OTP auth.



Data and KYC document fetch



Additional Information



Online Validation & Account Opened

amazon

No Additional KYC



A/c by Invitation



Accept and Enter Incremental info



Review & Authorise: E-sign



Account Opened

Enhancing relationship post onboarding

Onboarding Completed

Service

- i-Mobile / Whatsapp
- Kiosk at Business Centre
- BOTM – Service Tablet

Offers - 360° Solutions

- Pre-approved Loans
- Next Best Products
- Personalised Offers

Relationship Management

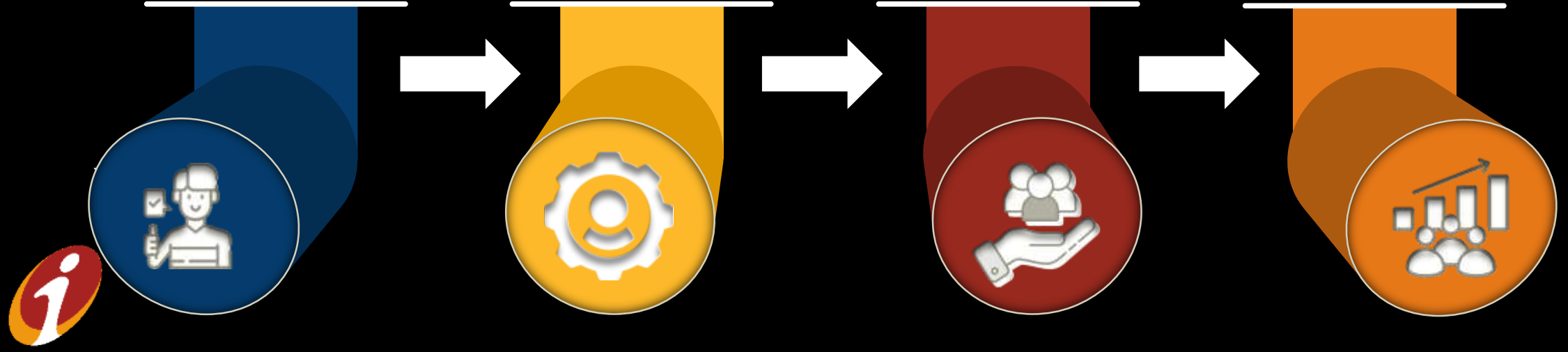
- VRM: One Bank – One RM

Virtual Relationship Management Platform for RMs & e-RM – call escalation facility

Enhancing Relationship

- Investments – MF
- Trading – 3 in 1 account
- Family & Business A/C

360°



Journey of a salaried customer



Accounts

ICICI Bank Private Banking

ICICI Bank Wealth Management

Travel & leisure



Investments

- Offshore ESOP
- I-Direct Global
- LRS
- Real Estate
- LAS/ LAP

Child's education



Credit facilities

- CXO OD Limits
- Money Saver Home Loan

Portfolio planning

- Asset Allocation
- Term & Health Cover

Succession planning

- Family Office / Trust & Will Writing
- Golden Years Retirement Solutions

Journey of a self employed customer



Simplified onboarding

- OTP validated KYC
- HUF account

Family banking

- View & transact for Self & Family

Life style solutions

- CC : Emirates / Sapphiro
- Supplementary Card

Investment & loan

- Investment Equity trading platform (Global+ domestic)
- OD against FD

Relationship one view

- Business & Personal Banking
- Auto Sweep
- View & access - Personal Banking 360°

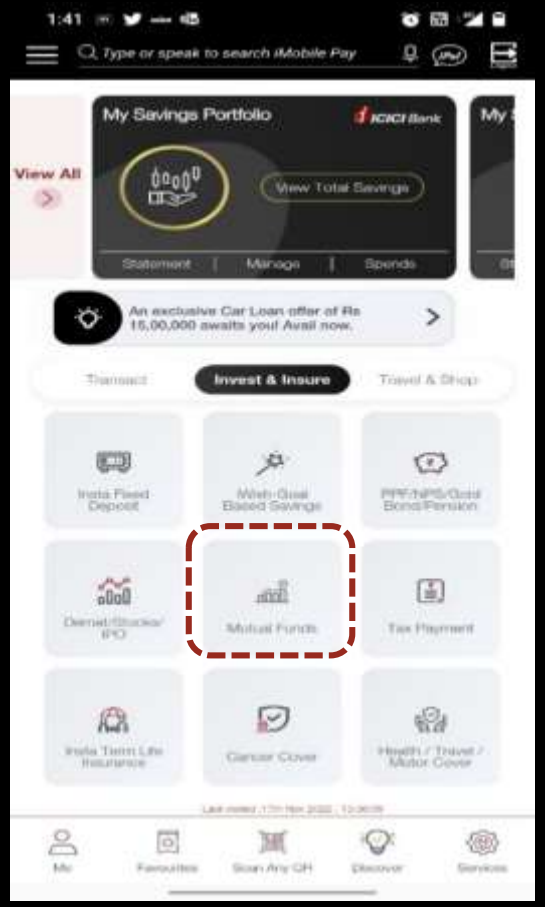
Family solution

- Child Education
- Will
- iLocker

Simplified investment journey

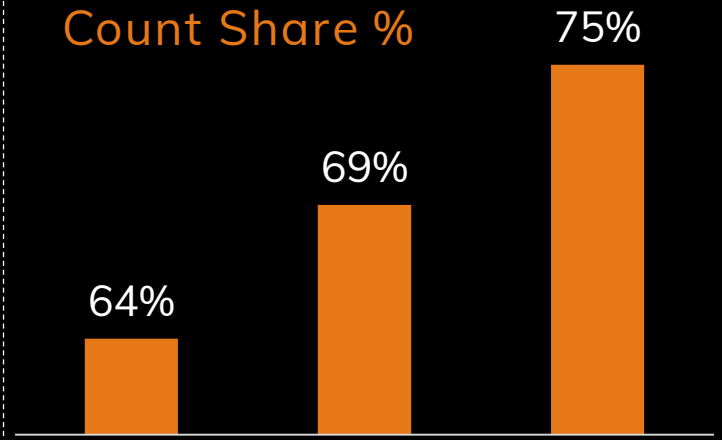
- Investment calculator
- View portfolio
- Order history
- Report section

Robo Advisory based Investment



1. iMobile Pay > Go to Invest & Insure > Mutual Funds
2. Guided investment with Robo Advisory
3. Choose & invest from Multiple scheme categories
4. Fund fact sheet with scheme details

Digital SIP Count Share %



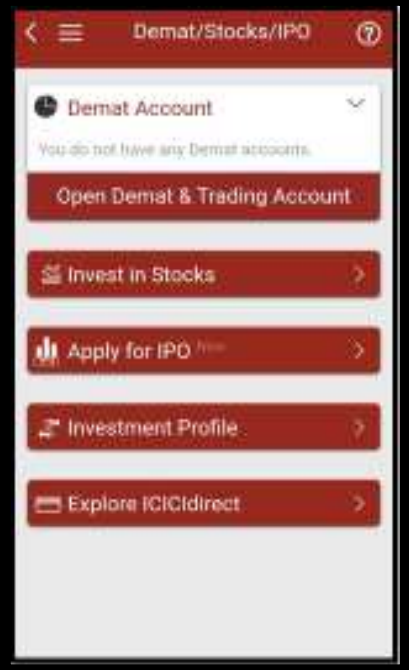
Demat & trading a/c journey

Paperless journey with real-time integration - eKYC, NSDL & Digilocker

Convenient Account opening in a few clicks

Auto populating data: Reduced form filling

Digi-locker based in-person verification



1 Click on "Demat/Stocks"

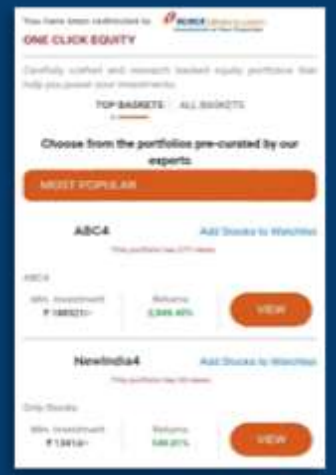
2 Open "Demat & Trading A/c"

3 Select Saving A/c.
Agree T&C.
Click "Open An Account"

ENGAGEMENT

"One-Click Equity" & "Apply for IPO" to increase customer engagement on our platforms.

- Seamless option of Investing in basket of Stocks and ETFs
- Ease in applying for IPO's
- > 450,000 customer have experienced the One-Click Equity feature



SERVICE

- Portfolio view services
- Online Account based services
- Access to ICICIdirect services with single sign-on

New 3-in-1 Accounts Sourced

Growth (YTD) :–
Oct '22 over Oct'19

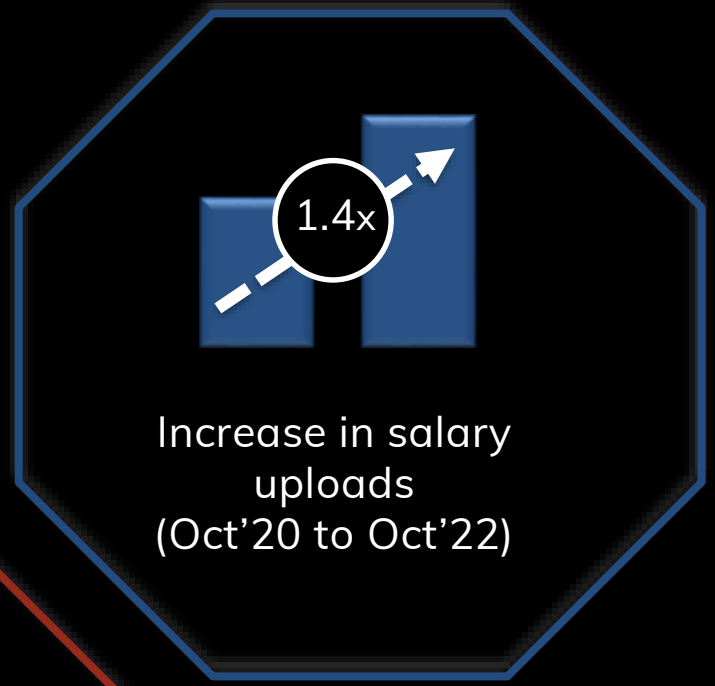


Business Highlights



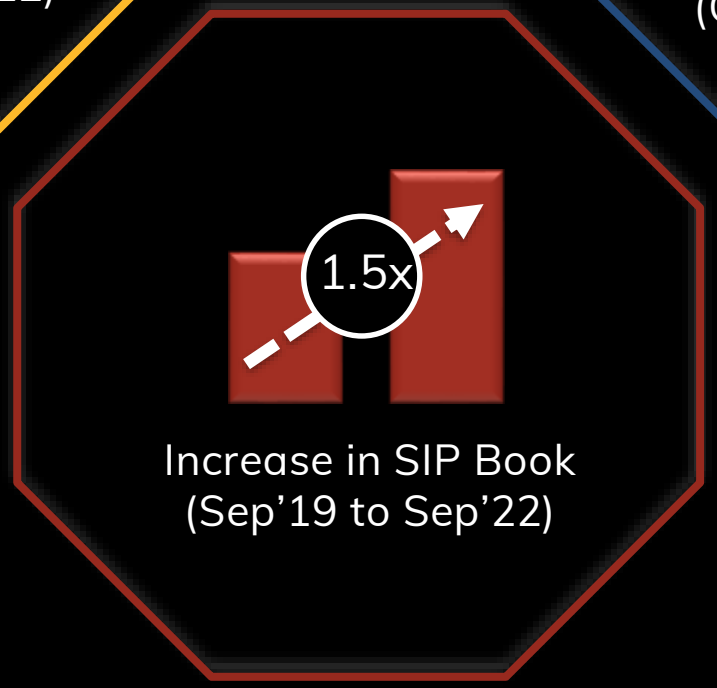
Retail average savings account balances (Mar'19 to Sep'22)





Increase in salary uploads (Oct'20 to Oct'22)





Increase in SIP Book (Sep'19 to Sep'22)



Best Retail Bank



Asia Trailblazer Awards

Best Retail Bank



Asian Banker Retail Excellence Awards



Customer journeys

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- E — Unified customer journeys-liabilities and investments
- F — Unified customer journeys-lending
- G — Unified customer journeys-payments

iLens – Unified customer loan journey

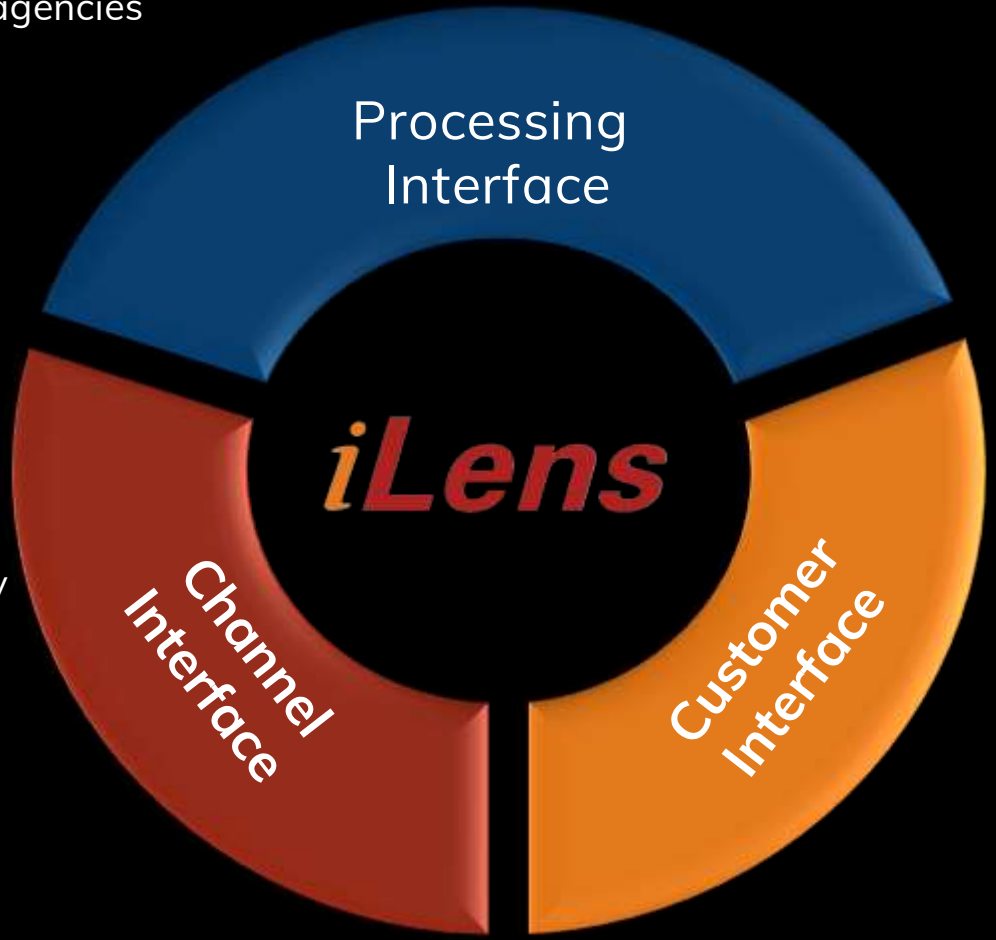
PAN India implementation in July'22

Active users:
12,000 employees, 10,000 channels & 2,000 agencies



Digital penetration – 80%+





DIFM :
24,000 applications digitally sourced monthly



DIY – 100,000+ monthly footfall



Enhanced customer experience

Operational efficiency

Robust risk management framework

DIY: Do it yourself

iLens – Unified customer loan journey

iLens - ICICI Bank lending solution



- E2E customer loan journey from application to disbursal
- Cloud based, micro services enabled, device responsive platform
- Common platform for all users including customers, employees, channels & agencies
- Unified customer experience with seamless flow of communication & documents
- Product agnostic common journey for all retail loans - currently live for mortgage

Enhanced customer experience | Operational efficiency | Robust risk management framework

E2E: End to End

iLens – Unified customer loan journey

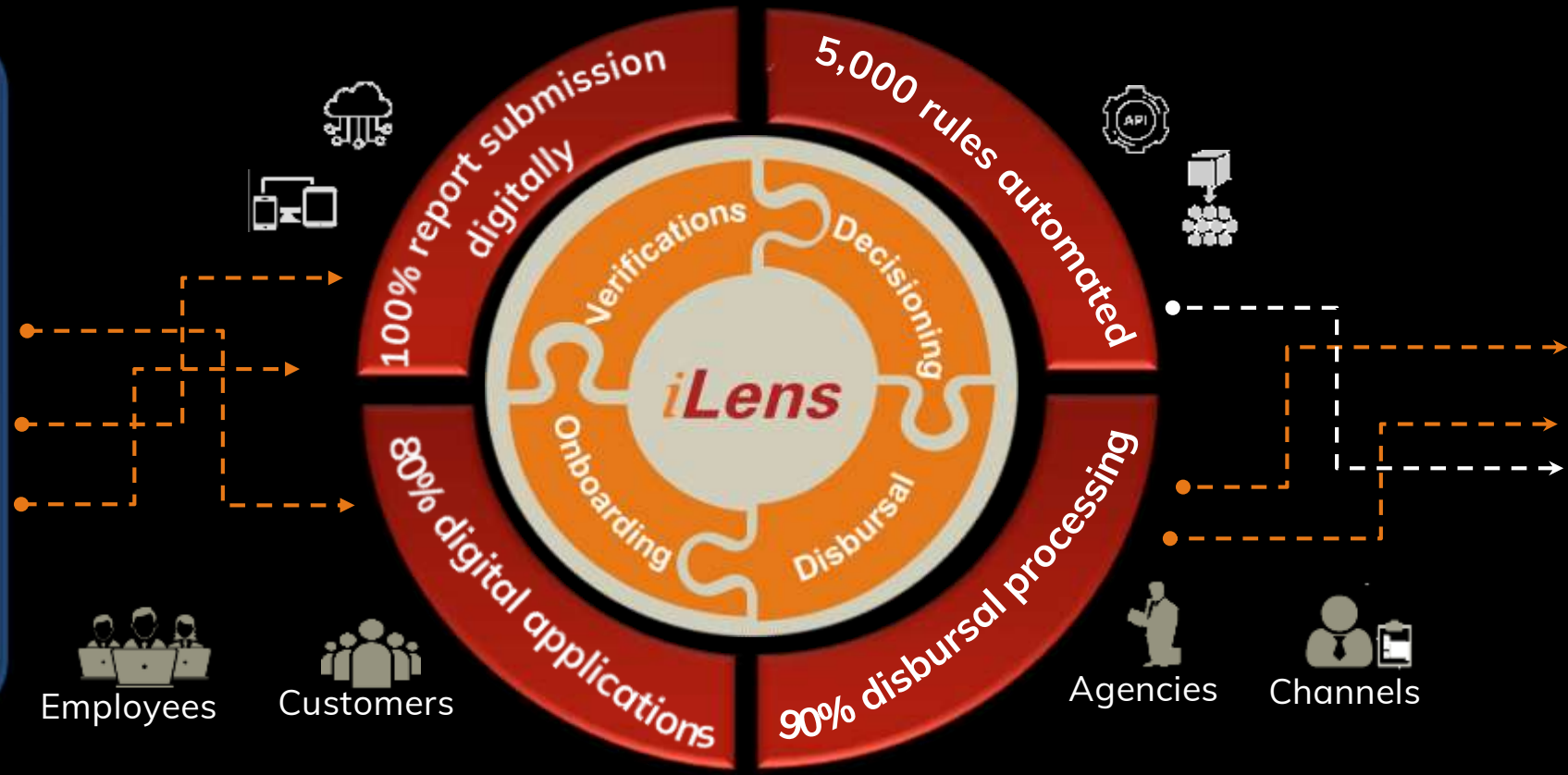
- ✓ Leveraging digital collaborations
- ✓ Device responsive-“Mobile First”
- ✓ On the go – Access through mobile app
- ✓ BRE – Simplification of complex rules
- ✓ Real time loan status tracker
- ✓ Capture 360 banking requirement

CRM

iMobile/ Internet Banking

Partners

Market place



Employees

Customers

Agencies

Channels

Loan Management System

Enhanced customer experience

Operational efficiency

Robust risk management framework

BRE: Business rule engine

iLens – Unified customer loan journey

Tracking

- Real time status
- Ease of accessibility
- Available for all applicants

Transparency

- Digital repository of documents
- Inbox for all communication
- QR based sanction letter

Timeliness

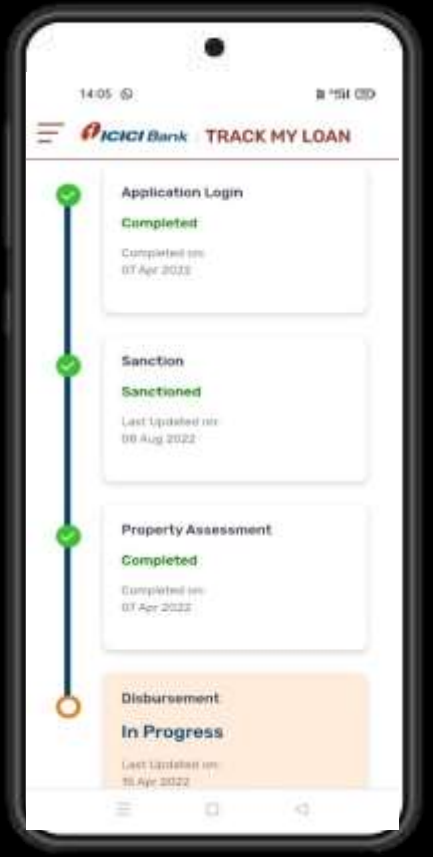
- Query resolution
- Share document or make payment

✓ 80%+ customer usage
✓ 92% usage for digital applications

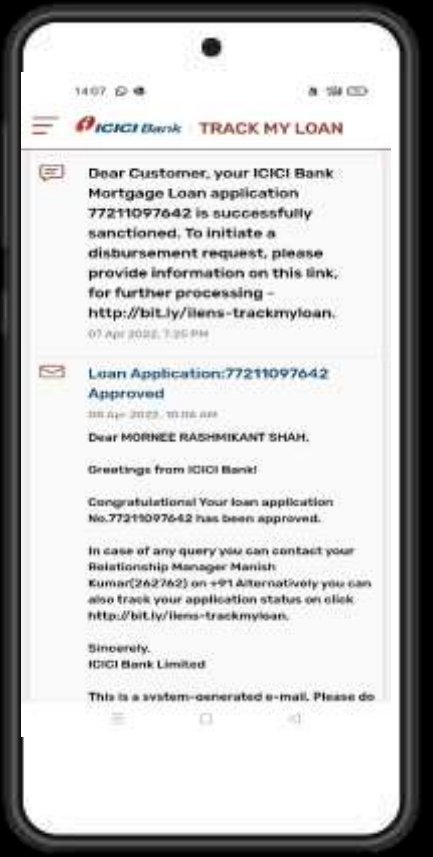
TrackmyLoan



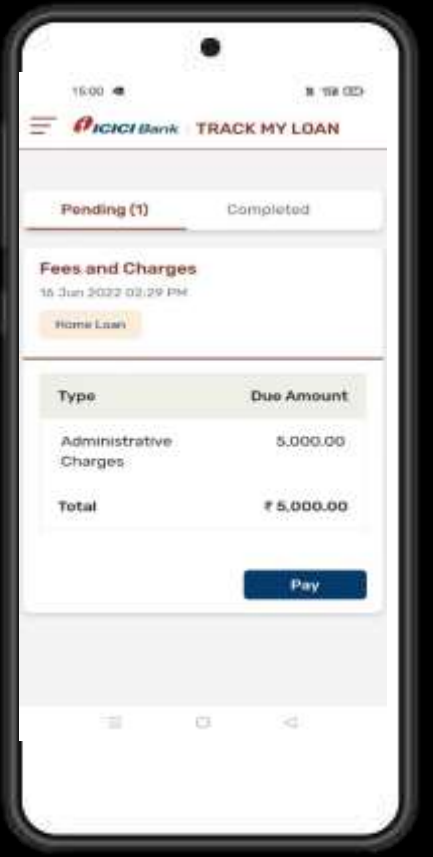
Login page



Basic loan details



Communication repository



Digital payment

Enhanced customer experience

Operational efficiency

Robust risk management framework

Digitisation of services

Communication address change

Update email id & mobile no

Reset Letter

Account Summary



Part Prepayment

Interest certificate

Copy of agreement

Repayment mode change – Auto Debit

Available on retail internet banking / iMobile Pay





Digitisation of 14 services; 4,500 requests received digitally on monthly basis

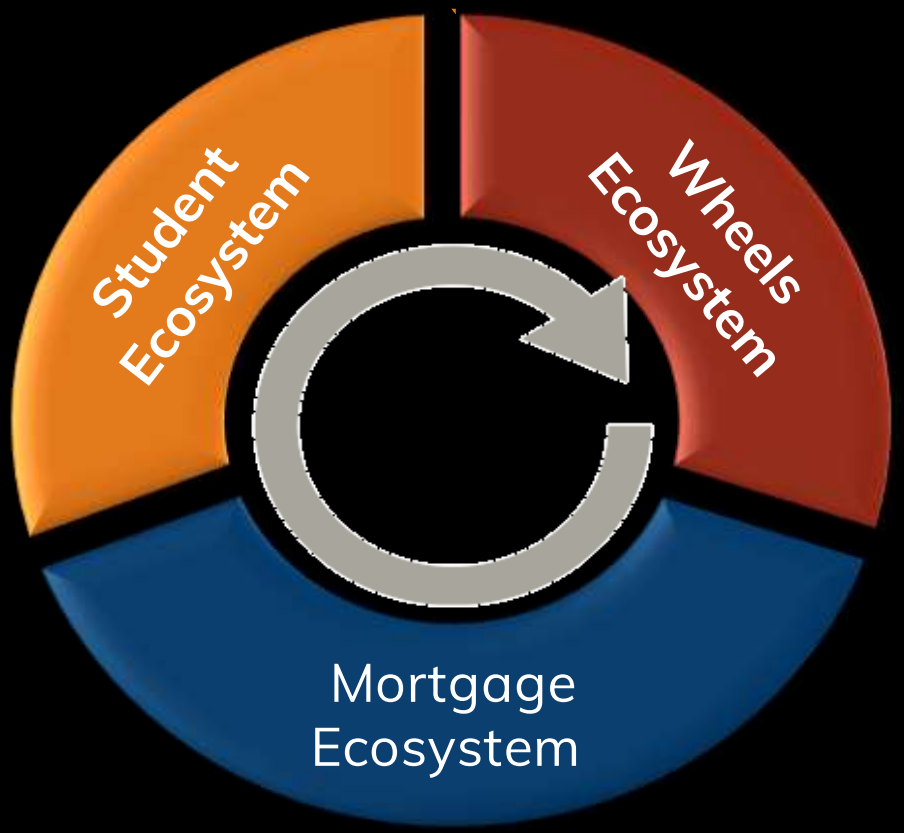
Enhanced customer experience

Operational efficiency

Robust risk management framework

Customer 360⁰ Coverage

- 360 degree coverage on education space
- Campus power launched in
- June 2022



- 3 pronged: OEM, Dealers & Customers
- 70+ OEM strategic partners
- Extensive dealer network

- Developer & resale ecosystem to capture entire spectrum
- 45,000+ approved projects

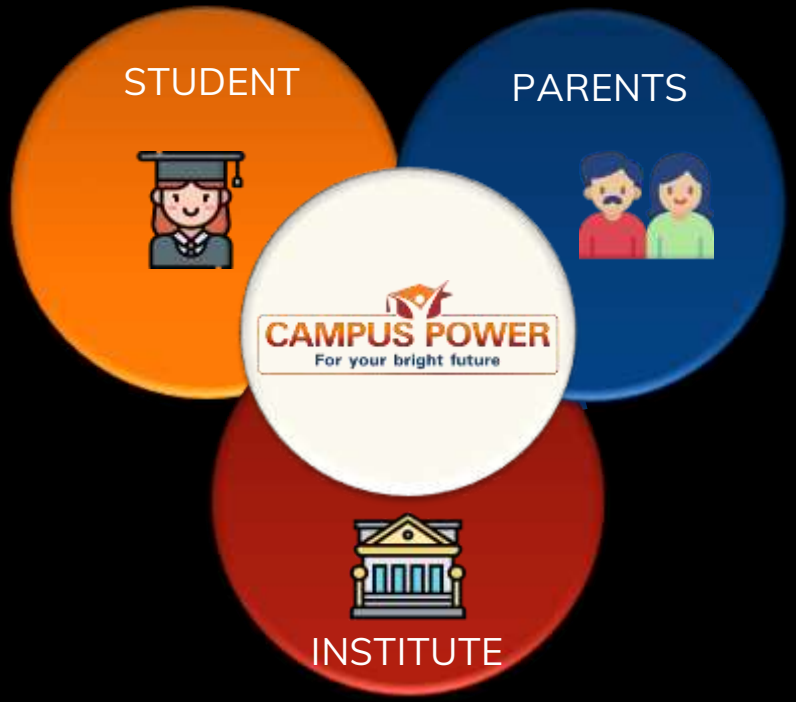
Enhanced customer experience

Operational efficiency

Robust risk management framework

Integrated ecosystem – Student

- **Explore**
  - Career Counselling
  - Top Courses & Universities
- **Engagement**
  - Test Preparation
  - Admission Assistance
- **Ease of Credit**
  - Education Loan
  - Hostel & Living Expenses
- **Experience**
  - Accommodation
  - Travel & Hotel Booking
- **Ecosystem**
  - Remittance of Funds
  - Overseas A/c & Forex Card



- 900,000+ page views & 600,000 unique users
- 70+ financial products bundled basis customer persona
- 1,400+ universities covering Top study destinations globally
- 4 partners providing 11 value added services

Focus on Value creating Profiles → Customer 360 → Study Abroad Simplified → Integrated Financial STACK → Value Added Services



Partnerships for value added services

idp · BRITISH COUNCIL · casita · EaseMyTrip.com

- Enhanced customer experience
- Operational efficiency
- Robust risk management framework

Integrated ecosystem – Wheels





CUSTOMER



OEM

- Preferred financial agreement
- Working capital limits & supply chain financing
- Corporate salary accounts/ Bank guarantee
- Online Integration for retail business
- Commercial cards & PA offers for OEM employees

MARUTI SUZUKI

OLAMONEY

HYUNDAI

Customer

- 15 Mn+ pre-approved offers
- Digital onboarding, Instant disbursement
- Dream Car Search - iciciauto.com
- Fair to bank - fair to customer

Dealer

- Business stack offers bouquet of product
- Current/saving a/c, family banking & deposits
- Cash management services
- Working capital loan & retail loans

Enhanced customer experience

Operational efficiency

Robust risk management framework

Integrated ecosystem – Mortgage

- 9,000+ developers registered
- 6,000+ online project approval
- Online trigger to subsequent tranche
- Ease of enabling subsequent site visit
- Facility to open RERA A/C



- Property valuation
- ESCROW account service
- Investment advisory services
- Document drafting*
- Property verification & listing*

* - WIP

- Instant sanction to existing & new customers
- 10 mn+ pre-approved offers
- 45,000+ approved projects - home.icicibank.com
- Digital Insta Home OD
- Home Utsav & propensity campaigns

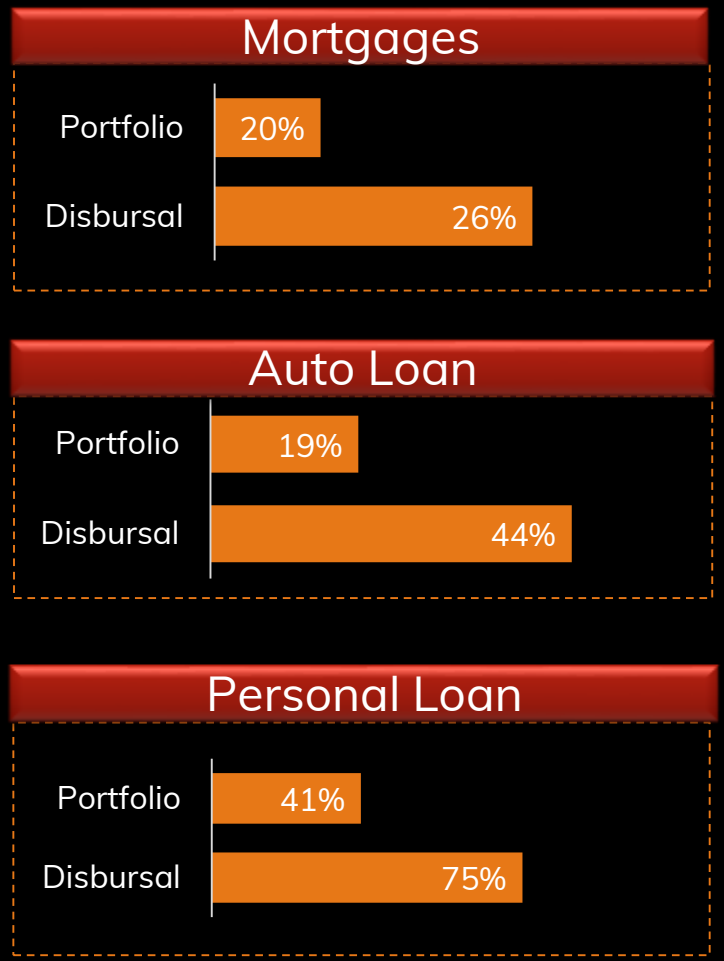
Enhanced customer experience | Operational efficiency | Robust risk management framework

Trends & performance

	Oct'21	Oct'22
Digital Login		
Home	75%	84%
Auto	85%	85%
Personal	100%	100%
Digital KYC + Biometric		
Home	28%	41%
Auto	29%	46%
Personal	70%	80%

* - On Value

Growth H1-2023 over H1-2022*



Home Loan

NRI business[3]: 44% YoY growth
ETB[1] customer 73%[4]

Auto Loan

PA[2] growth 86% YoY
ETB customer 71%[4]

Personal Loan

E-agreement execution 72%[4]
Insta personal loan cases 41%[4]
ETB Customers 69%[4]

Education Loan

Portfolio growth 2.2x[5]
Top Tier institute 78%[4]

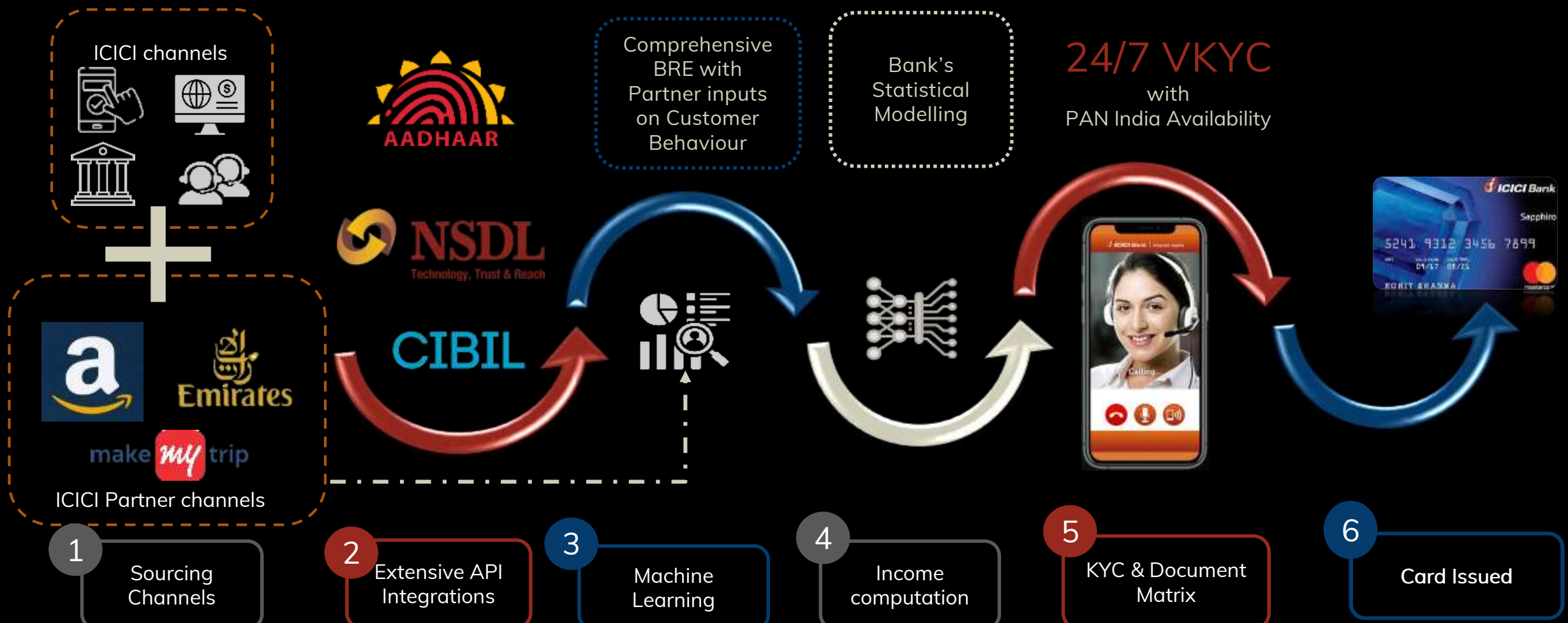
Enhanced customer experience | Operational efficiency | Robust risk management framework

1. Existing to bank 2. Pre-approved 3. H1-2023 over H1-2022 4. As of October 31, 2022 5. Sep 30, 2022 over Sep 30, 2021

Customer journeys

- A — Opportunities and approach
- B — Journeys for corporates
- C — Treasury platforms and solutions
- D — Journeys for small and medium businesses
- E — Unified customer journeys-liabilities and investments
- F — Unified customer journeys-lending
- G — Unified customer journeys-payments

Acquisition journey – credit cards



BRE: Business Rule Engine, ETB: Existing to Bank

CC EMI Automated Conversion Flow

ECOM

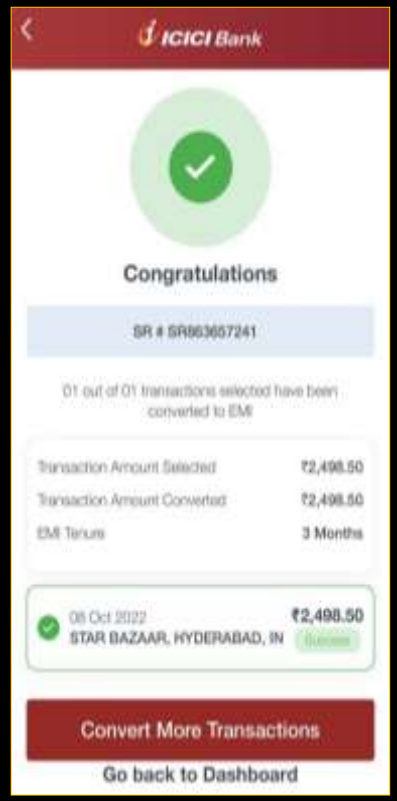
POS

cromā vijay sales

Reliance Digital



1. Displaying txns. for conversion
2. Calculations & customer Consent
3. Instant EMI Conversion





Rapid scale up of EMI volumes leading to profitable book growth

EMI journey invoked → Conversion option during transaction journey → EMI Conversion through Digital Platforms → Cross sell through Phone Banking

Amazon pay credit card story

Oct 2018
Launched for ICICI Bank Customers

Jun 2019
Launched for all Customers

Jun 2020
Video KYC made live

Jun 2020
1 Million customers onboarded

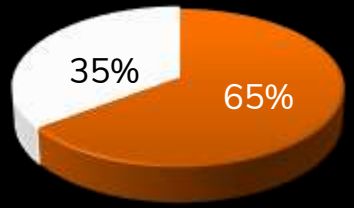
Mar 2021
Express Carding NTB in 30 Mins

Jun 2021
2 Million customers onboarded

Sep 2022
3.5 million cards issued

FY 2023
Amongst the largest cobrands with NPS at 65+

Sourcing Trend



NTB Share ETB Share

NTB Share for Aug 2022 – Oct 2022

Spends/Card



1.2x

Industry | Amazon

RBI data – Sep22

Risk performance



0.3x

Industry | Amazon

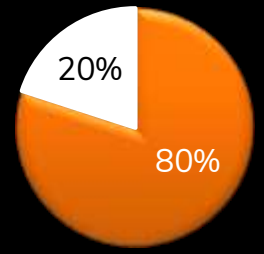
- 90DPD+ represents 91-180 / 0-180 at Sep 2022
- Industry basis Network benchmarking data

Activation

Industry leading monthly activation rate at 70% .

Negligible impact on card closure as per RBI card activation guidelines

Acquisition Efficiency



VKYC BKYC

Higher end to end digital sourcing.

NPS: Net Promoter Score, VKYC: Video KYC, BKYC: Biometric KYC

Credit card business metrics

36% Transactions increased from 104.1mn. in Q2-2022 to 141.3mn in Q2-2023

Transaction per card per month increased from 3.03 in Q2-2022 to 3.45 in Q2-2023 14%

43% Spends increased from ₹ 468.49bn in Q2-2022 to ₹ 670.48bn in Q2-2023

Spends per card per month increased from ₹ 13,623 in Q2-2022 to ₹ 16,403 in Q2-2023 20%

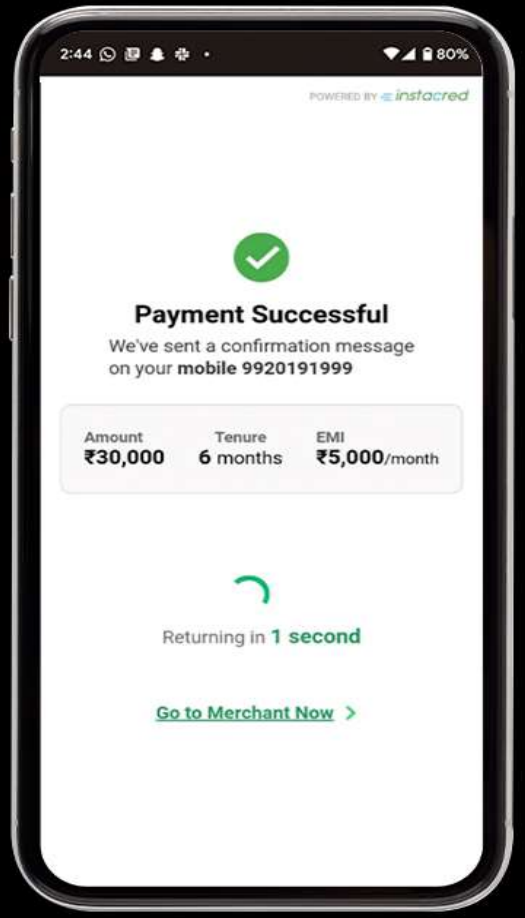
68% Book increased from ₹ 198.43bn at Sep 30, 2021 to ₹ 333.94bn at Sep 30, 2022

Cardless EMI – Digitising affordability

ICICI Bank

Industry First

1. Choose Tenure
2. Enter PAN
3. Enter OTP
4. Payment Done



Customer Proposition

- Simple 3 step journey
- No or Low cost EMI
- Mobile + PAN validation
- Enabled for pre-approved customers
- Digital & Intuitive
- Going live for customers of any bank soon

Enabled at leading brands

amazon, TATA CLiQ, croma A TATA Enterprise, Flipkart, make my trip Dil toh roaming hai, Reliancedigital

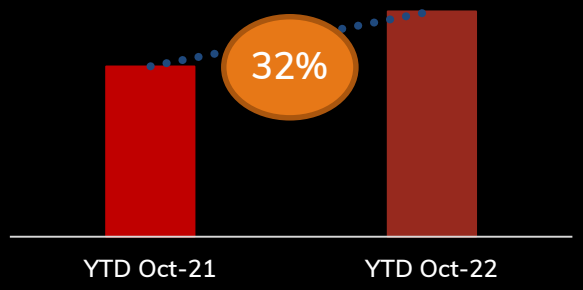
Live at 2500+ online merchants & 15000+ retailers…

FASTag – alternate use cases & digital tie ups

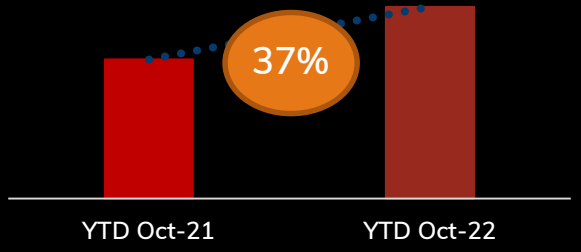
National Electronic Toll

Continue to be market leader in electronic toll collection through FASTag

Spends (₹ mn)



Txn (mn)



31% market share by value

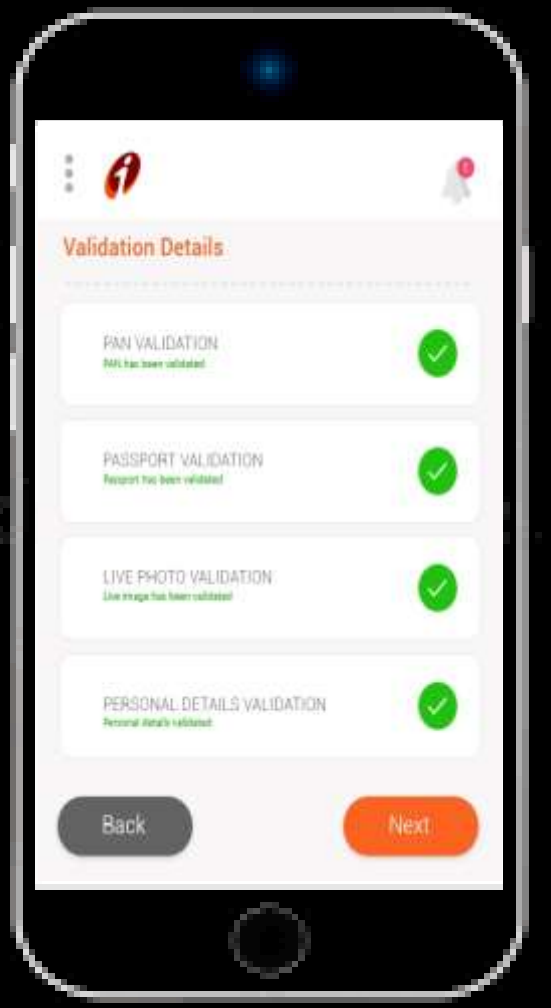
- Digital partnerships led acquisition- Amazon, Google and PhonePe
- Only Bank to successfully integrate with marquee brands
- Fully digital DIY journey
- Amazon wallet integration- Coming soon!



- Fuel/CNG payments on FASTag LIVE at IOCL / HPCL / BPCL
- Cashback on each fuel txn
- Seamless, touchless, cashless payment mode

- Pay for Parking at Airports, Malls, SEZs, hospitals and more
- Deployed for control access management at plants and office complexes
- Delhi, Mumbai & Hyderabad live.
- Bengaluru, Vijayawada airports-Coming soon

InstaFX – forex card digital onboarding



Real-time validations

- PAN validation with NSDL
- OTP based mobile validation
- MRZ based passport validation
- Face liveliness detection
- Face match with passport photo
- File No. based passport validation

Market Leader in Forex Card

- Industry first
- TAT reduction by 4 hrs
- Efficient processing with >90% penetration

Customer

Customer visit ADII / FFMC for Forex Card

InstaFX Application

Employee / Agency Maker

InstaFX application based onboarding

Employee / Agency Checker

Verify the details & Submit to Super Checker

Bank Super Checker

LRS check

AML check

APPROVED

Loading Successful

Go to market strategy

- A — Approach
- B — Micromarket based approach
- C — Hyderabad: affluent segment
- D — Kolkata: self employed segment
- E — Bengaluru: IT & startup ecosystems
- F — Corporate ecosystems
- G — Digital channels and partnerships

Go to market strategy

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Geared for the next growth cycle

Well Capitalised
- Capital adequacy ratio over 18%

Technology & Digital Edge
- Platforms, Stacks, Connected Banking

Robust Franchise[2]
- 5,630 Business Centres and growing

Human Capital
- Leadership depth, innovation culture

Deep Client Relationships
- Corporate, SME, Retail, Salary, Govt.

Prudent Risk Management
- Granular, low NPAs, PCR[1] > 80%

...serving customers across segments, sectors & ecosystems, with responsibility

[1] PCR = Provision Coverage Ratio [2] As on October 31, 2022

Key anchors of our strategy

Trust

- ***Fair to Customer, Fair to Bank***
- *Understanding needs, serving relevant solutions*
- *Diligence in counterparty selection*
- *Transparency in every interaction*

Team

- ***One Bank, One Team & Full Bank to Customer***
- *No boundaries of products or departments*
- *Empowering and enabling frontline teams*
- *Secure leaders, inspired teams*

Technology

- ***Robust Platforms to support growth at scale***
- *Connected banking and open API architecture*
- *Digitized processes, end-to-end journeys*
- *Secure and resilient systems*

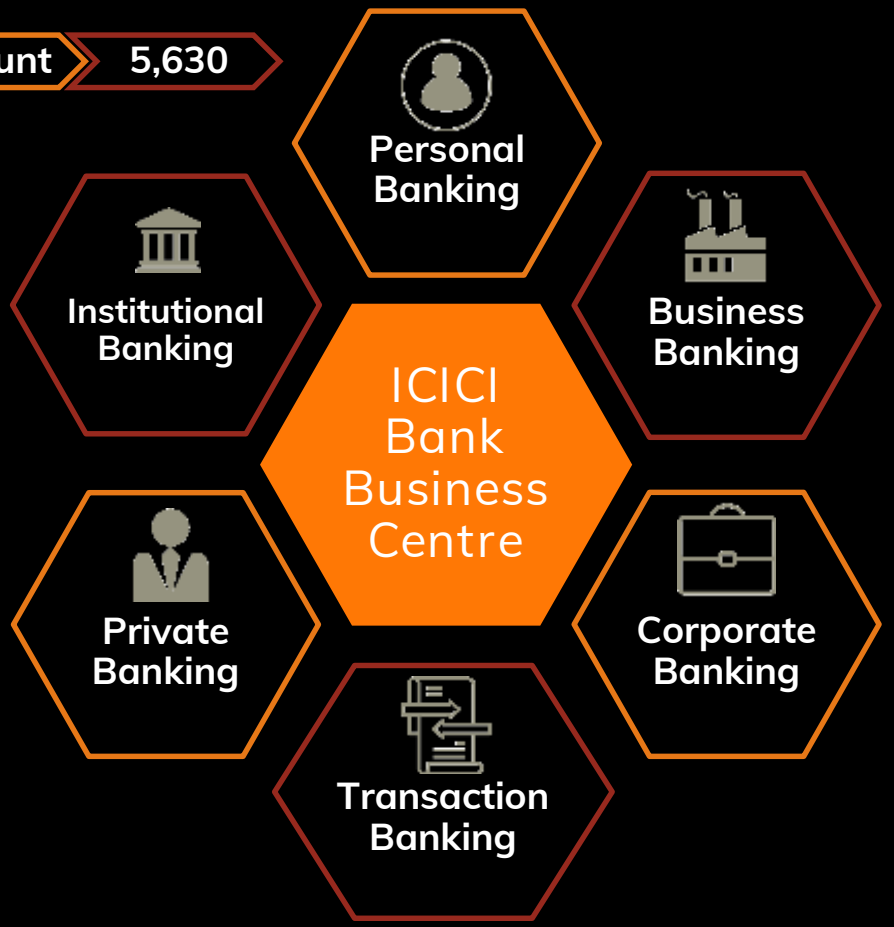
Reputation Paramount

One Bank, One Team

Digital First

Business Centres… taking the full Bank to the customer

Count 5,630



INTENSIFYING PRESENCE IN HIGH POTENTIAL MARKETS

Zonal Heads	104
City Heads	24
State Heads	9

Rural Banking centres merged with Retail centres

- Full spectrum of offerings in the unified format

Retail assets distribution fully aligned with liabilities

- Integrated sourcing, lower sourcing costs

MSME & Private Banking teams converged with Retail

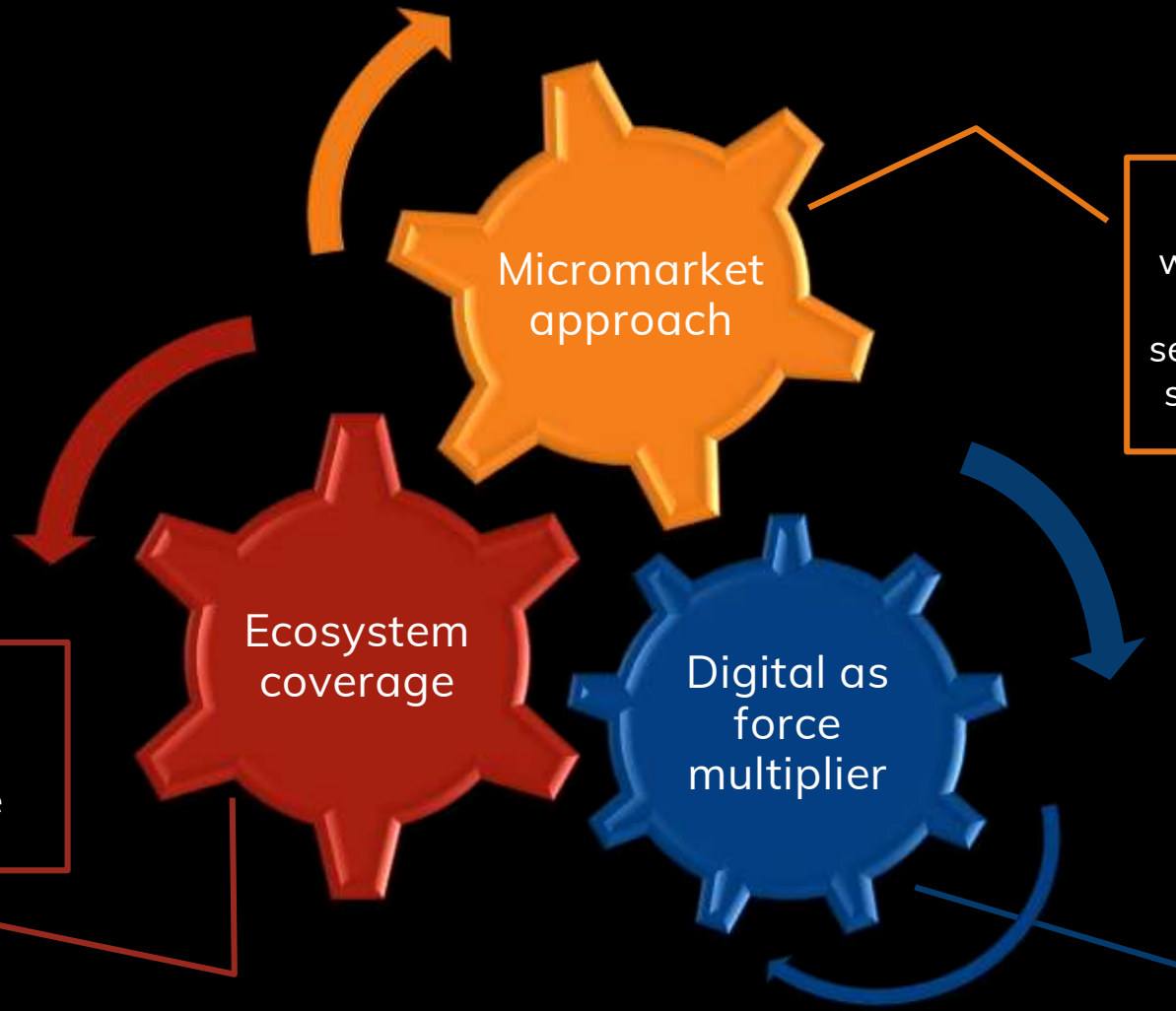
- Granular focus, better cross-sell, one-stop shop

Credit Business Centres co-located in Business Centres

- Risk culture, agile credit processing, efficiencies

Deeper customer engagements… solutioning across spectrum of needs

Key pillars of our strategy execution



To identify micromarkets which hold high potential & increase market share by serving customers with 360^0 solutions of high relevance

To tap vibrant ecosystems, engage with all key stakeholders and deliver customized solutions; to be preferred banking partner

To leverage digital platforms to offer best-in-class experience to our customers and to enable and empower our teams

Balanced approach with long term commitment and value focus

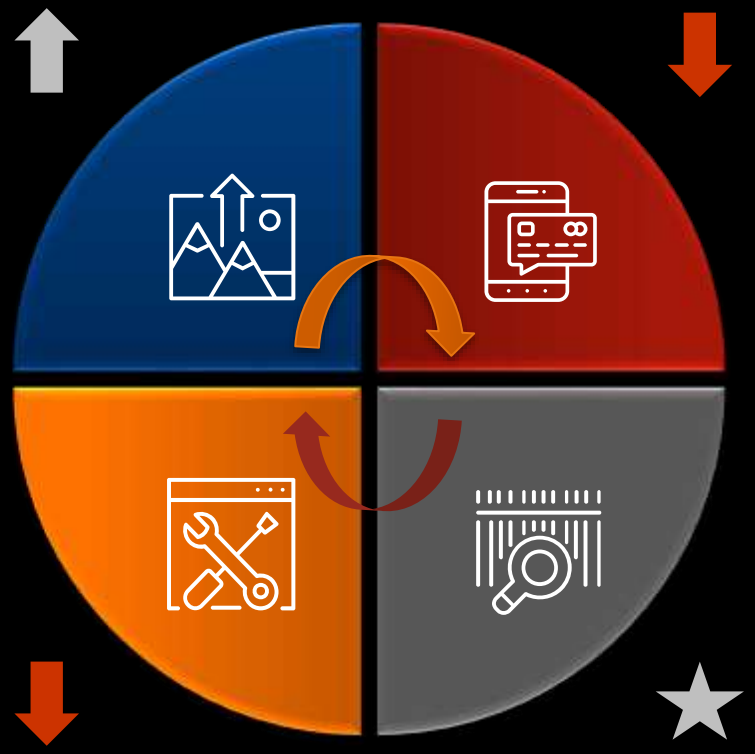
Converting opportunities to outcomes

Net Interest Income (NII) & Fee

- Investing in vibrant ecosystems
- Deepening relationships with existing customers
- Widening pre-approved base

Cost of Acquisition

- Increased Direct-to-Customer
- Digital onboarding journeys
- Single limit per customer (4Q1Q)
- Empowered Distribution



Operating Expenses

- Efficiences through synergies
- De-congestion, simplification
- Self-service enablement

Portfolio Quality

- Return of Capital paramount
- Stringent counterparty selection
- Risk-based pricing framework
- AI enabled collection models

Risk calibrated framework to maximize core operating profit

Go to market strategy

- A — Approach
- B — Micromarket based approach
- C — Hyderabad: affluent segment
- D — Kolkata: self employed segment
- E — Bengaluru: IT & startup ecosystems
- F — Corporate ecosystems
- G — Digital channels and partnerships

Serving uniquely, with contextual insight

1.  **CUSTOMER needs at the core**

+

2.  **ECOSYSTEM coverage**

+

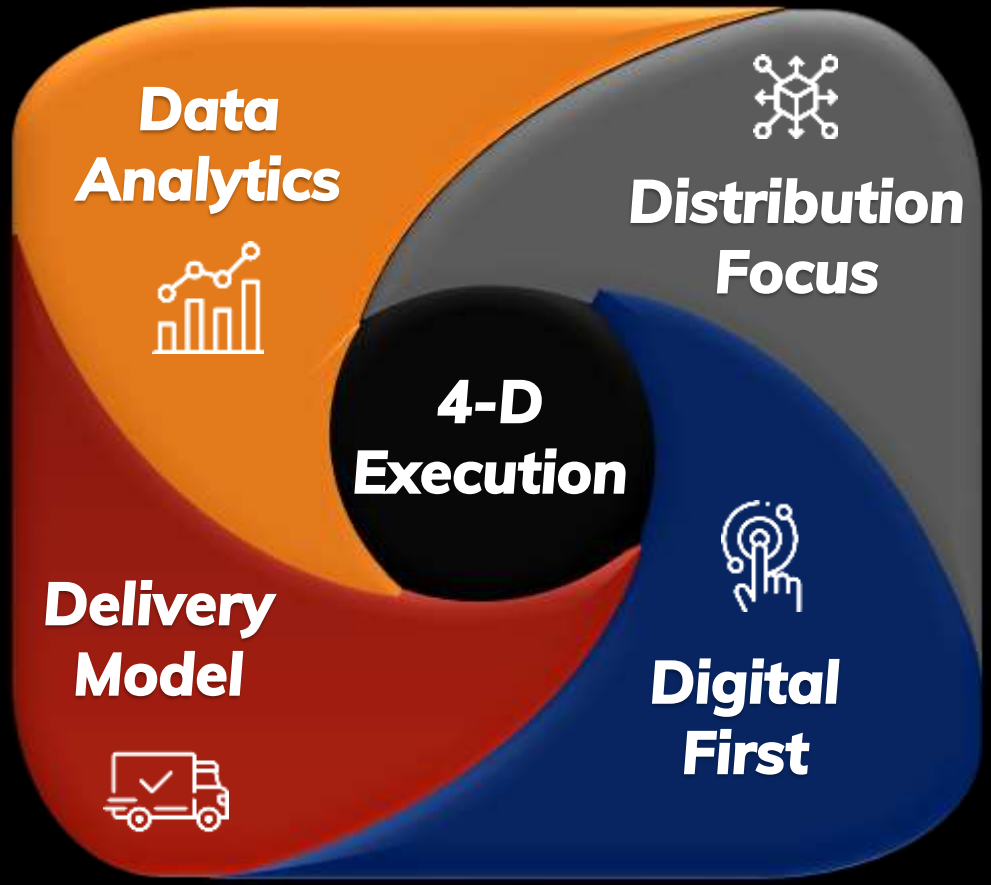
3.  **MICROMARKET approach**

=

Increasing risk calibrated core operating profit

Key anchors of micromarket execution

- Corporates
- MSME
- Merchants
- Startups
- Households
- Government

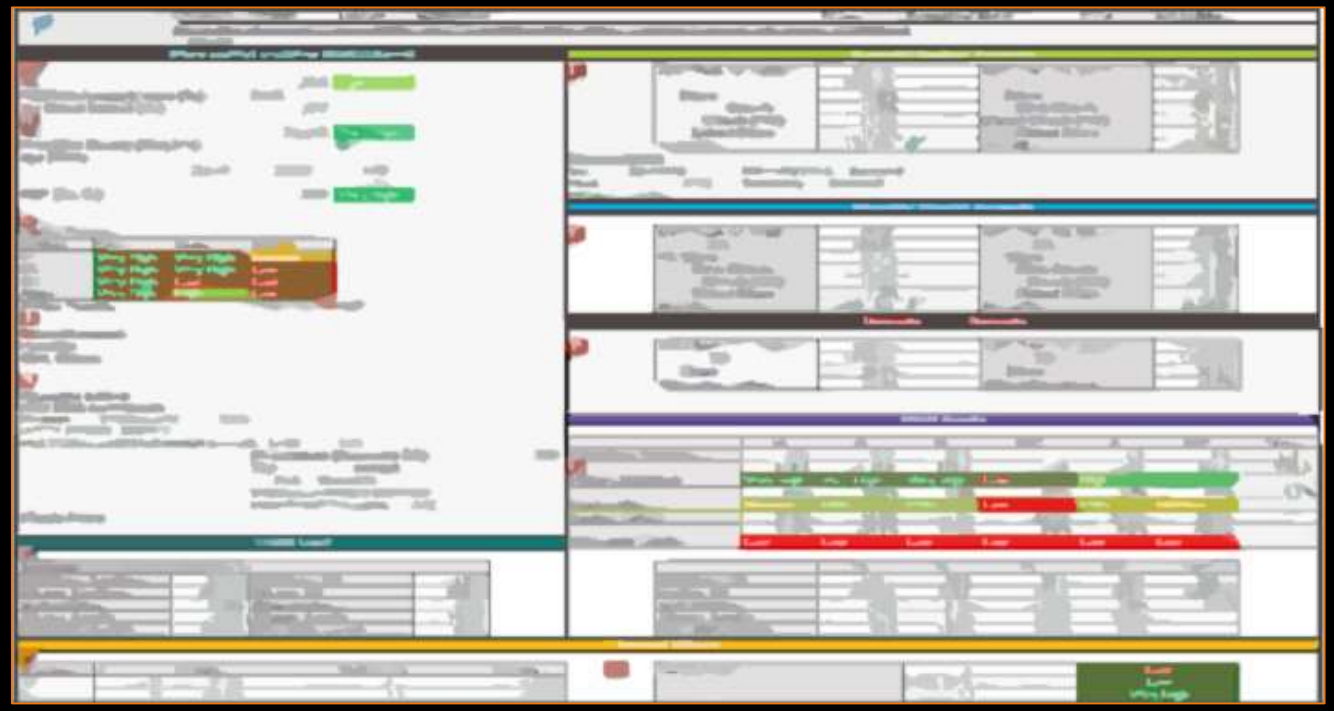


- RM / eRM
- Business Centre
- Phone Banking
- Net Banking
- Mobile
- API/Embedded

Engage customers → Enable distribution → Empower people

Analytics driven 360^0 view of markets

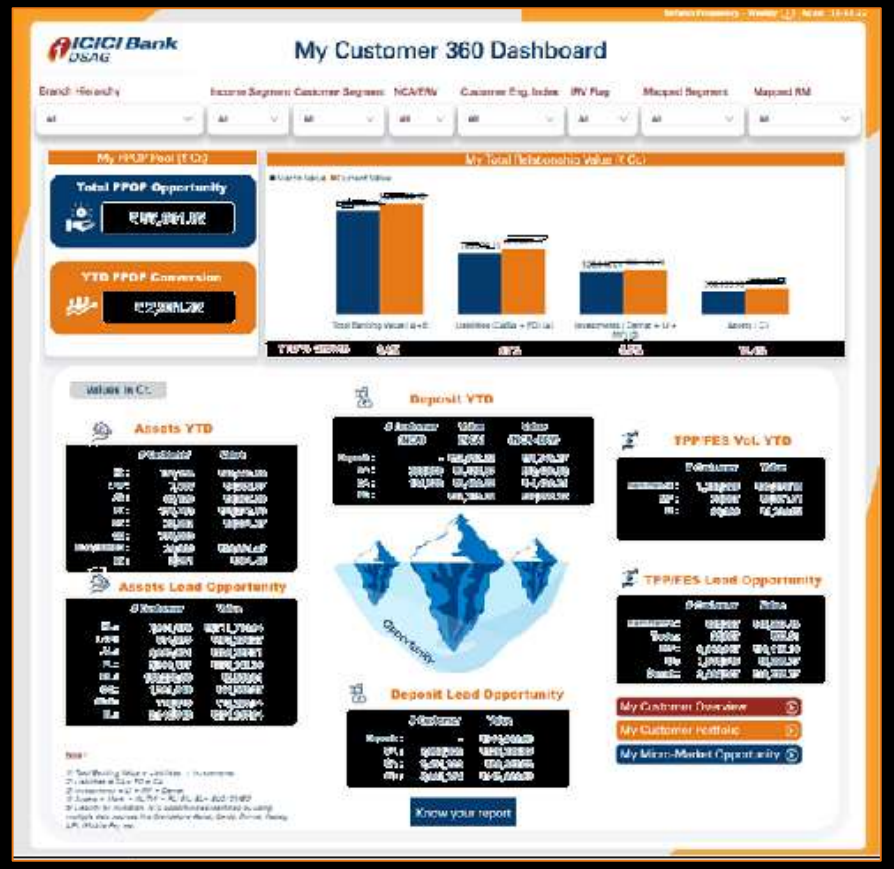
“A to I” Insights: Tracking at PIN code level



- A: Affluence
- B: Business profile
- C: Competition intensity
- D: Digital propensity
- E: Existing customers
- F: Fresh acquisitions
- G: Growth trajectory
- H: Household profile
- I: Institutional profile

PIN code → *Business Centre* → *Region* → *City / Zone*

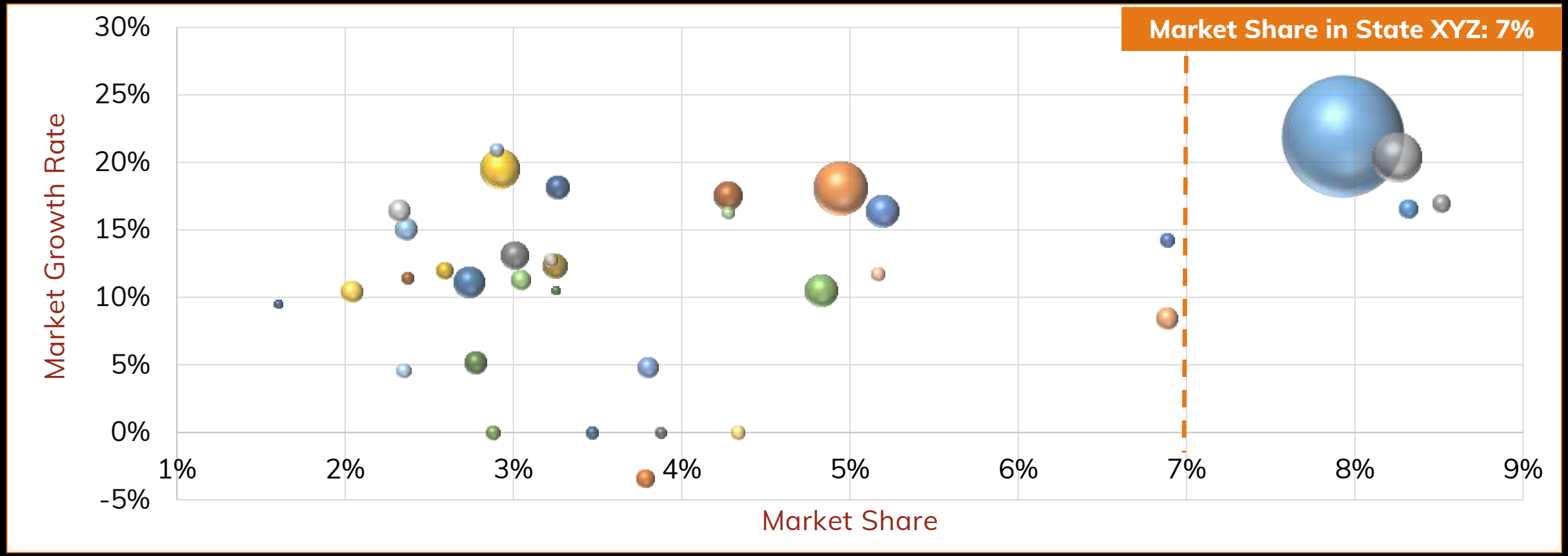
…and 360⁰ view at Customer level



- ***Comprehensive dashboard with 360⁰ view of customer needs & opportunities***
- *Integrated view of solution coverage and gaps*
- *Customer group, segmental and portfolio level monitoring*
- *Engagements around* ***"Next Best Action"***
- *Enables benchmarking based on opportunity*

…to allow for contextual understanding & need based solutioning

Leveraging data to identify opportunities



State XYZ: Aggregate Deposits District Wise (SA + CA + TD)

Market Size: ₹ #### bn.

...with integrated views of market size, share & growth centres

Tracking growth engines in top cities



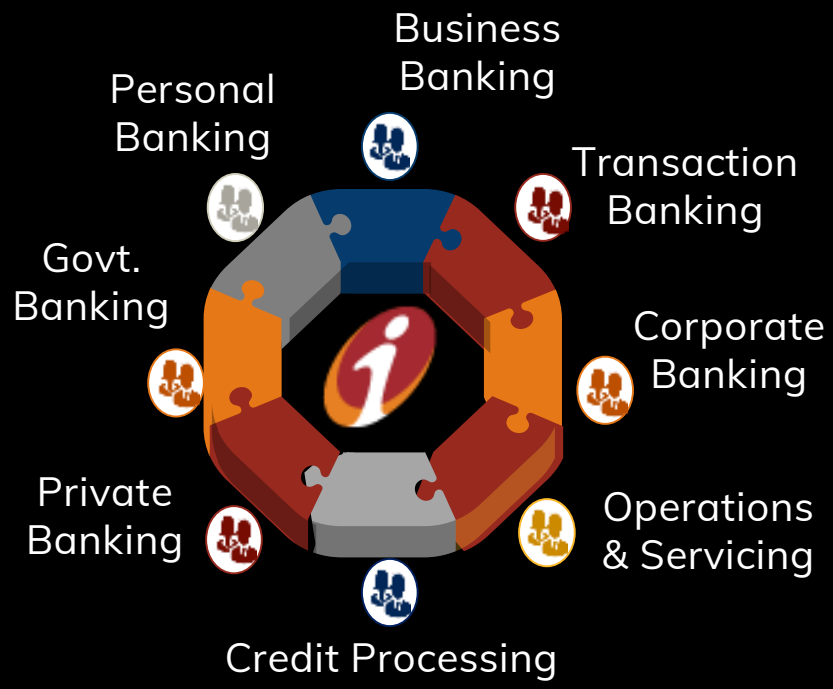
...to align resources to high potential micromarkets

Distribution aligned to micromarket needs

Microcosm of Bank
(in large centers)



Ecosystem Hubs
(in mega cities)



- *5,630 Business Centres in locally relevant formats (eg. Ecosystem, Worksite, Defence etc.)*

...with effective customer engagement as the primary focus

Virtual Relationship Management

e-Relationship Management

- *Virtual relationship model*
- *ERMs aligned with Business Centres (“Phygital” approach)*
- *Analytics driven acquisition*
- *Enhancing Primariness*



VRM Platform

- *One Bank One Number*
- *Corporate memory*
- *Cloud telephony based engagement*
- *Voice AI for dynamic nudges*

...Enterprise Owned Relationship for seamless engagement

Business centres driving growth



...unlocking the potential embedded in the franchise

Free flight to pursue opportunities



- ***Business Centre Manager - CEO of catchment***
- *Freedom to aspire, not confined by internal metrics*
- *Objective of realising full potential of opportunities & untapped profit pools… across segments, sectors & ecosystems*
- *Full visibility and ownership of unit level P&L*

…with single-minded focus on Customer 360 & Core Operating Profit

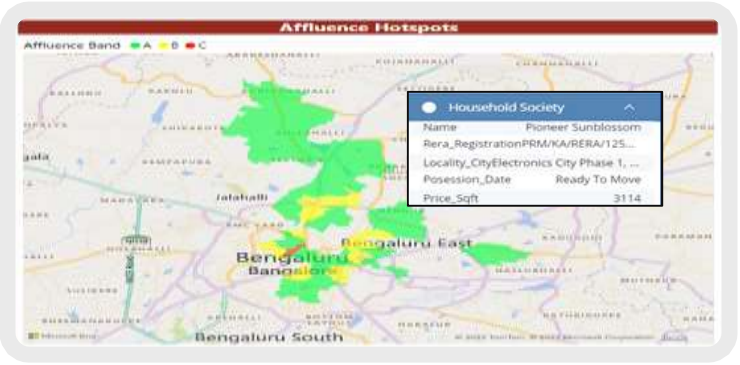
Empowerment



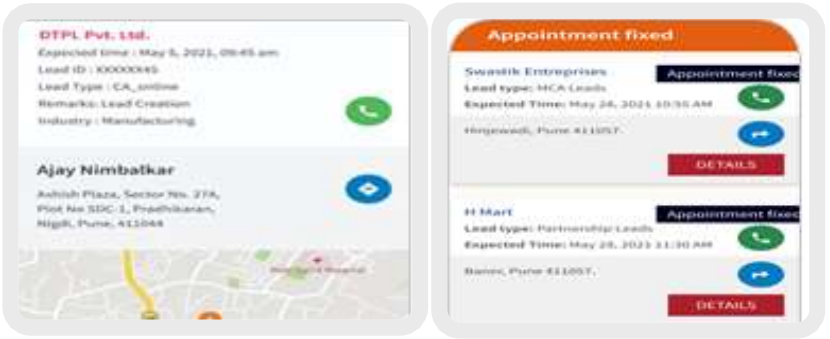
- ***Fair to Customer, Fair to Bank***
- *Authority for **customer level pricing***
- *Principle of assessing based on Integrated Relationship Value (IRV) & wallet potential*
- *Freedom to allocate resources locally for managed book*
- *Local alliances & partnership models*

...with adequate guardrails and risk management controls

Enabling with analytics & digital



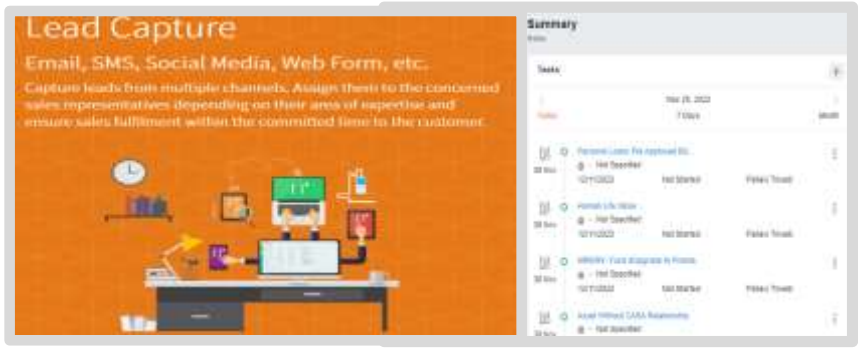
Geospatial analytics of opportunities at micromarket level



High propensity lead funnels for focused actioning



Dynamically rendered personalised conversation scripts (CCP)



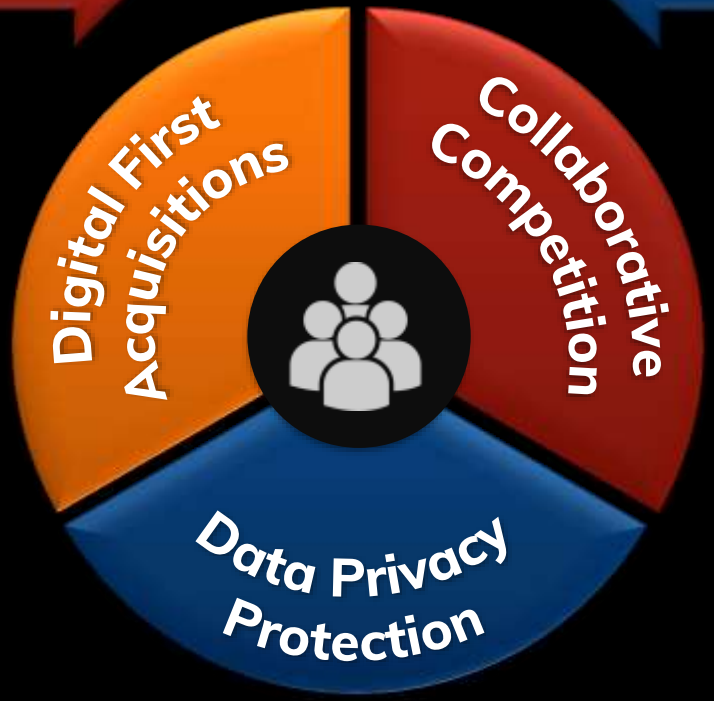
End-to-end integrated customer engagement platform (CRM)

...to onboard, serve and support customers effectively

Digital channels for seamless experience

Robust platforms

- iMobile Pay
- InstaBIZ
- Retail Internet Banking
- Corporate **I**nternet **B**anking

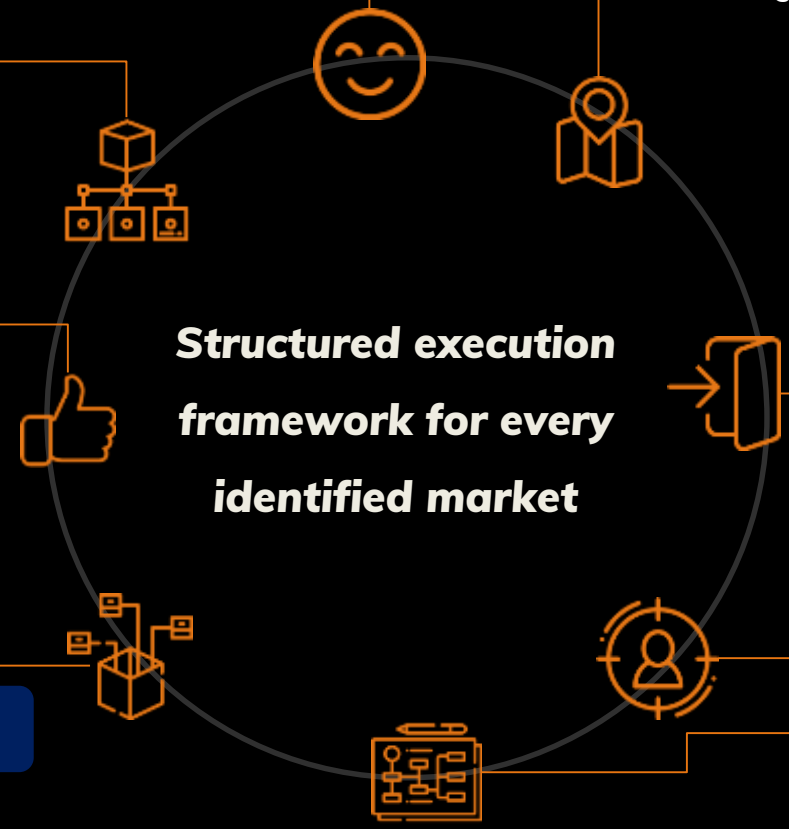


Enduring partnerships

- API Developer Portal
- Startups, e-commerce
- Aggregators, fintechs

Digital Onboarding → **Intuitive Journeys** → **Personalised** → **Integrated Experience**

Go to market approach



Structured execution framework for every identified market

1 DEFINING THE MARKET

Scoping the dominant ecosystems, segmental textures and growth engines

2 MAPPING OPPORTUNITY

Identifying untapped profit pools and ecosystem opportunities, prioritising

3 PROFILING CUSTOMERS

Understanding needs, behaviors and preferences of identified segments

4 MANAGING ACCESS

Key Influencer mapping, partnership models, leveraging networks

5 PROPOSITIONS

Solutioning to serve needs with curated 360^0 propositions of high relevance

6 CREATING DESIRE

Marketing, alliances, partnerships, creating hooks for onboarding desired profiles

7 ENABLING DISTRIBUTION

Process streamlining, digitisation, enablement and empowerment

8 SERVICE TO DELIGHT

High availability, multi-channel servicing, quality through managed strategy

Free flight with execution for risk calibrated core operating profit

Go to market strategy

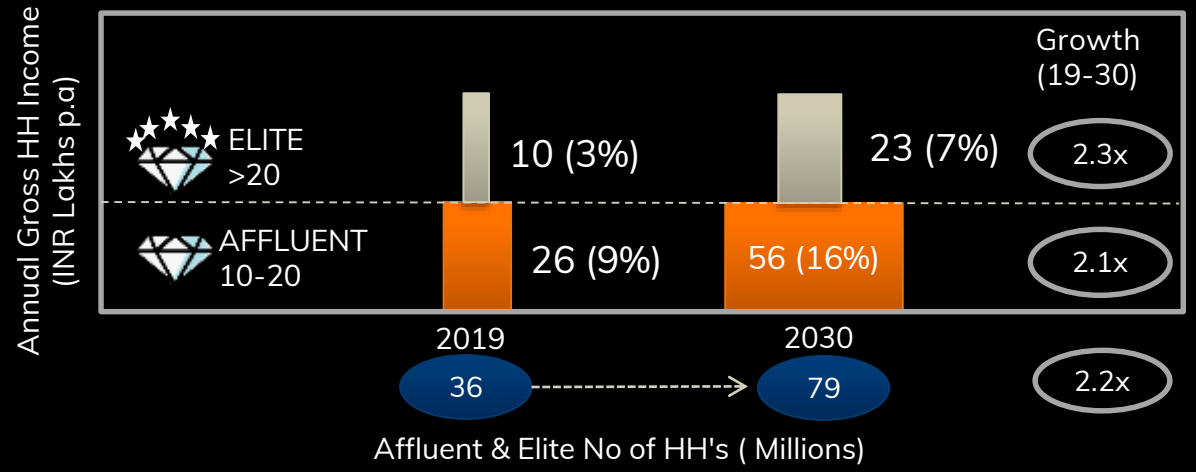
- A — Approach
- B — Micromarket based approach
- C — Hyderabad: affluent segment
- D — Kolkata: self employed segment
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- F — Corporate ecosystems
- G — Digital channels and partnerships

Affluence and wealth outlook: India

*80% growth expected in HNWIs by 2031

7.7 million individuals above 1 million income as per income tax assessment

108 Unicorns – 3rd largest startup Ecosystem



No of Affluent & Elite Households expected to grow from 36Mn (2019) to 79Mn (2030)

*357,000

HNWI (USD 1Mn+)

*22,400

Multi-Millionaires (USD 10Mn+)

32,000

2022 Exp. Luxury Car Sold

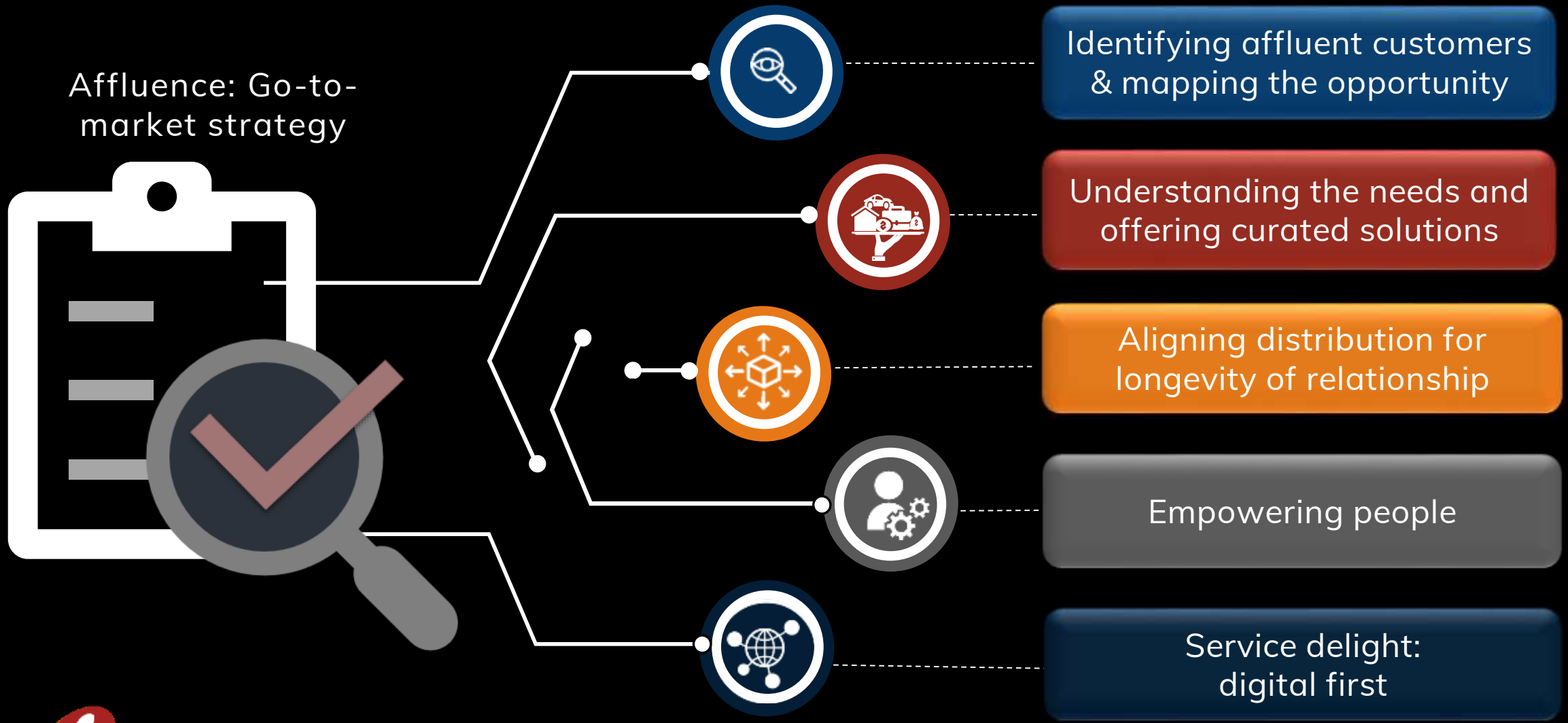
25,700

2022 H1 Luxury House Sales

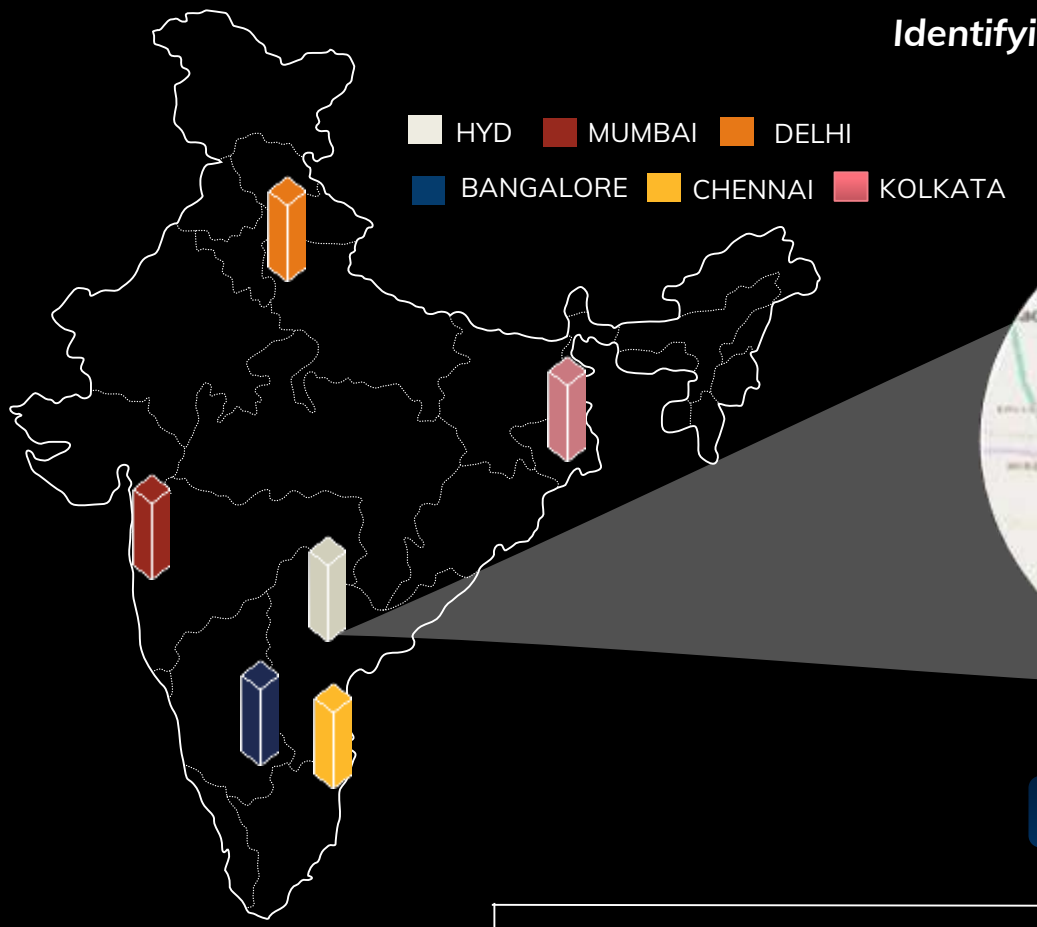
Affluent markers

*Sources: BCG, *Henley Global Citizens Report – Individual Net worth, Investindia.com, Financial Express, inc42, Economic Times, Times property*

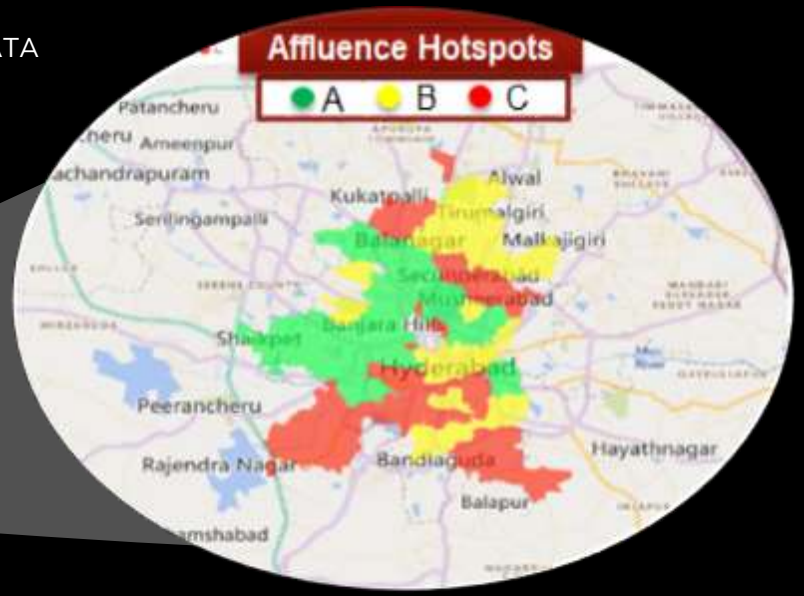
Affluence: Go to market strategy



Identifying the affluent markets



Identifying the Hotspots through Geospatial Tech



HYDERABAD AFFLUENT MARKERS

- 1 mn — # HH INCOME > 1mn[1]
- 467 — # UHNI (NETWORTH OF $ 30M) [2]
- 64 — # INDIVIDUAL WEALTH MORE THAN ₹ 10.00bn[3]
- 25% — LUXURY & ULTRA LUXURY HOUSE[4]
- 194 — # GIC EMPLOYEE COUNT: 330,000

AFFLUENT ECOSYSTEMS

- IT/ITES
- PHARMA & HEALTHCARE SERVICES
- DEFENCE & AERO SPACE
- STUDENT ECOSYSTEM — ISB, IIT, BITS, NIFT, NMIMS

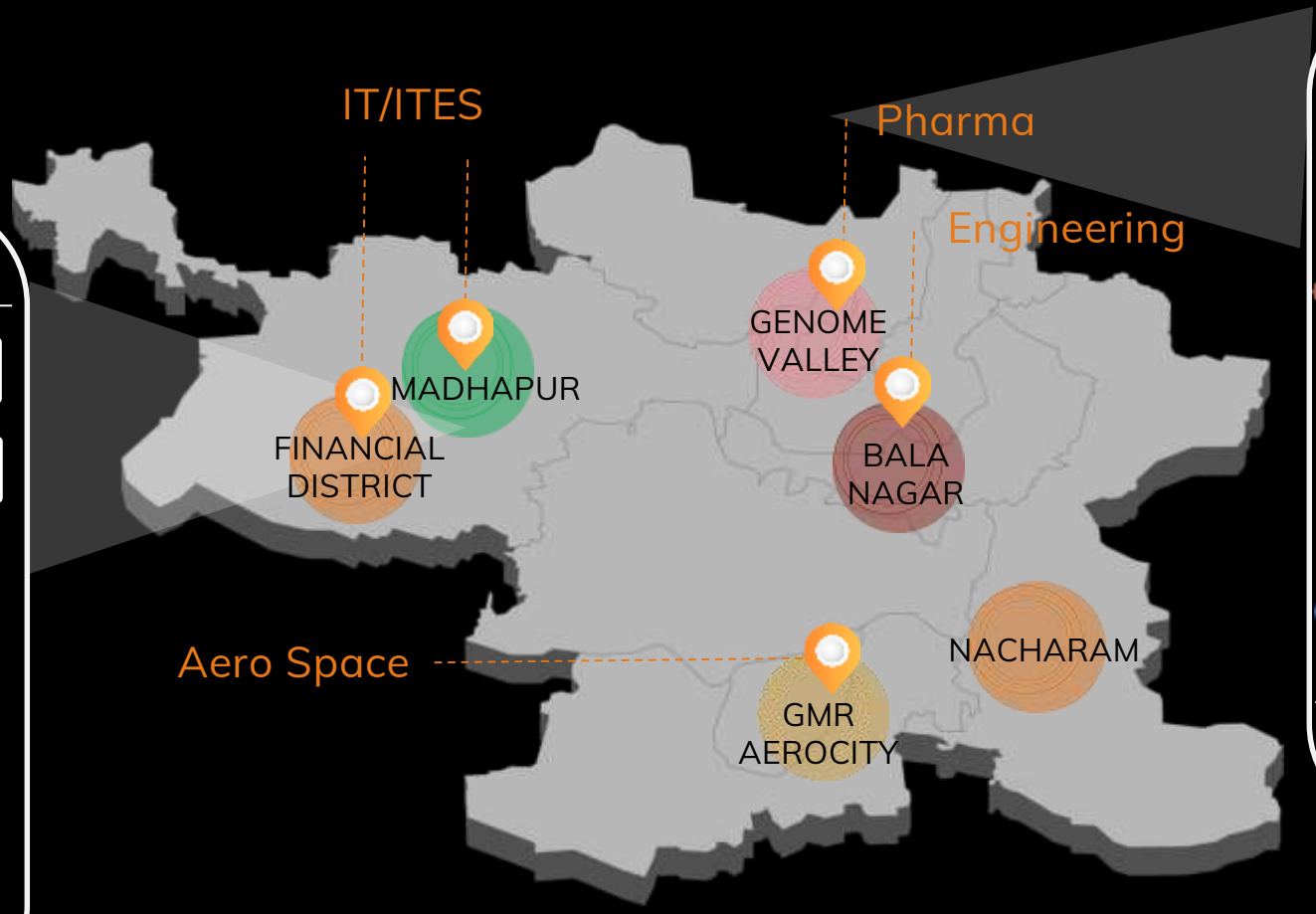
1. ICICI Bank research ; 2 Knight Frank Wealth Report 2022; 3 Hurun's Wealth Report 2022; 4 FY21-22 Buyer Interest Profiling– Anarock Report

Affluent Ecosystems & Opportunity – Hyderabad

IT/ITES ECOSYSTEM

Google · Microsoft · amazon · facebook · Apple · Infosys

- 7133 COMPANIES[1]
- 0.8 mn SALARIED EMPLOYEES[2]
- ₹1.8 tn EXPORTS[2]



PHARMA ECOSYSTEM

Dr.Reddy's · BHARAT BIOTECH · AUROBINDO · HETERO · NATCO · Mylan

- 1224 COMPANIES[1]
- 30% Pharma Production of the Country[2]
- 0.5 mn EMPLOYEES

Segmentation of opportunity

ACQUIRE
Affluent but not banking with us

DEEPEN
Affluent & low wallet share with us

RING FENCE
Affluent & deep banking with us

1. ICICI Bank research, 2. InvestIndia.gov.in, Invest.Telangana

Propositions and solutions

Understanding the affluent customers' needs


Salaried customer


Senior citizen


NRI customer


Progressive affluent

- Life cycle needs
- Life events
- Preferences
- Behaviors
- Economic environment

Offering customised solutions and Capturing the C360

- Offerings based on ecosystem
- D2C: Hyper personalisation
  - Need identification
  - Persona
  - Next Best Solution
- Analytics based PA and insta offers
- AI/ML based propensity models for C360
- Bundled offerings during onboarding
- Alliances & partnerships

Core objective of proposition and solution

- ***Simplified solutions***
- ***Fair to the customer***
- ***Trust & transparency***
- ***Ease of Banking: Digitized solutions***

Unique digital propositions for affluent customers



iMobile Pay

01

Seamless journeys & personalisation



Ease of credit

02

Instant sanctions & top up disbursements

Business rule engine for offer generations



Money Coach – Robo Advisory

03

Helps in managing money for lifecycle needs and assists in achieving financial goals & manages mutual fund investment



Global accounts

04

"Hello UK & Hello Canada" – Open an instant bank account online while in India



Succession planning

05

Online will drafting & succession planning



Smart Vault

06

Designed with state-of-the-art robotic technology and high-end security, provides convenience and safety

Understanding customer needs

Mr. Ramesh is an affluent IT salaried customer

Investments

Family

Consumption

Assets



Active investor in the stock market, balanced approach in investments

- Demat & Trading
- Global Investments
- Fixed Deposits

Loves to dine out with family, travel over weekends for short trips

- Credit Card
- Digital Payments
- Local Alliances
- Concierge Services

Mrs Vidhya (Spouse - Homemaker)

Manages all the day to day household expenses



- Savings Account
- Fixed Deposits
- Pay to Contact
- Credit Card

Revanth (Son – 16 years)

Gave his SAT test to go to Ivy League College in U.S.A



- Young Stars Account
- Education loan
- Campus Power
- Money2World

Wants to purchase a house in Hyderabad



- Home loan

Looking to upgrade his car to the latest SUV

- Auto loan

Relationship Depth

- ***Liability : 3 Savings Accounts +FDs***
- ***Assets : CC + HL+ AL+ Education loan***
- ***Investments : Demat & Trading, global investments and Money2World***

Aligning distribution – Hyderabad

Total Business Centres: 160





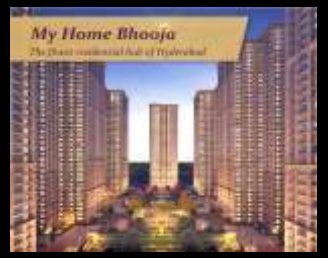
Micro Market
Salaried, IT/ITES

Type of Business Centre
High Street



Micro Market
Pharma & Life Sciences

Type of Business Centre
Ecosystem



Micro Market
Affluent & HNI

Type of Business Centre
High End Society



Micro Market
Aerospace

Type of Business Centre
Ecosystem



Micro Market
Salary (IT/ITES)

Type of Business Centre
Captive

Focused Business Centres

10	Hub centres
5	Ecosystem centres
19	Captive centres

Mini Business Centres

12	Embedded (Societies)
30	Teller-less business centres
7	Digital business centres

Digital Units

880	ATMs
58	Insta banking kiosk
10	Multifunctional kiosk

Credit Business Centres

2	Unified centres
4	Retail centres
2	Business banking centres

Empowering the teams

1 Strengthening the manpower

- One Bank One Team
- Scaling up advisory team to cover a wider base; affluent team(1.5x), private banking group (2.8x) One Asset RM
- Empowering the employees by Knowledge & Opportunity for faster decision making
- Mapping of homogenous pool of customers based on persona, demography and internal markers

2 Virtual relationship management (eRM & VRM)

- *Integrated Digital fulfilment with Human Touch*
- Instant access to banking ecosystem - dedicated one point contact

Extended arm of the business centre

3 Focused engagement to deepen relationship

- ***Curated events to build tailor made proposition***
- ***Influencer events***
- ***Personalized Offerings***
- ***Annual CXO Meet***

FOCUSED ENGAGEMENT

ISB Knowledge forum
Excellence in governing & leading Family Business - 35+ clients

Tie ups for branding
Boulder hills Golf Course, AdonMo, HYSEA, T-Hub etc.

CA & Doctors' Day
Engaged with over 500+ influencers

Sr. mgmt. engagement
50 + family office proposition meetings

4 Local alliances

Paradise · Almond House · Continental Hospitals · PMJ Jewels · Bajaj Electronics

Service Delight – digital first

1 82% customers are digitally active



iMobile Pay



Net Banking

2 Frictionless Insta products leading to exponential growth



*Auto login	82%
*Mortgage login	90%
*Credit Card Set-up	98%
*Personal Loan login	100%

3 *94% of the affluent managed customers are digitally active

Self service devices



Digi Banking



Business centre on the move



Multifunctional kiosk



Insta Banking

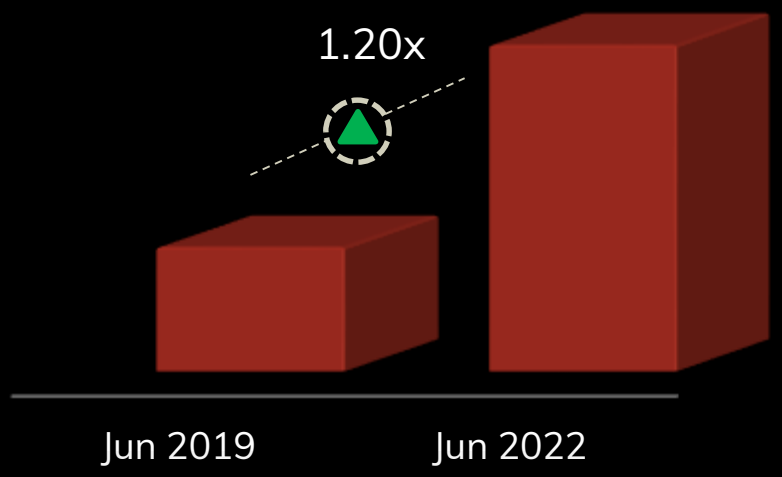
4 Advisory services

- *Online will writing*
- *Robo portfolio advisory*
- *Offshore accounts*
- *Succession planning*

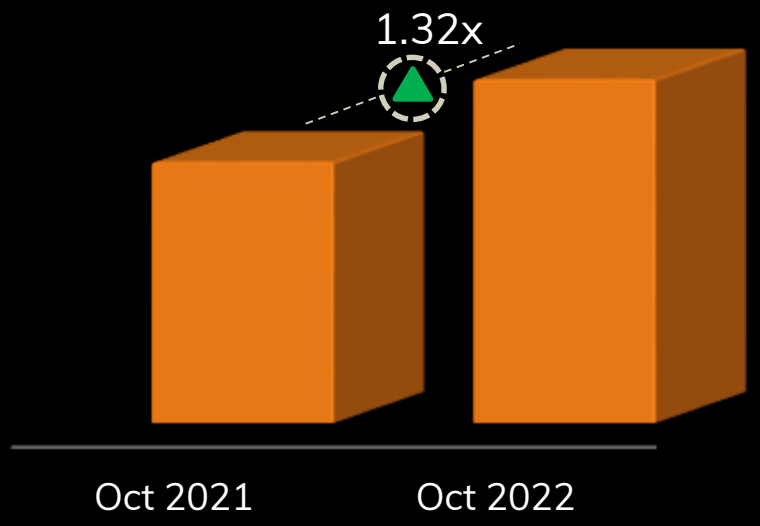
** Oct'22 Monthly Activations for Hyderabad*

Business highlights – Hyderabad

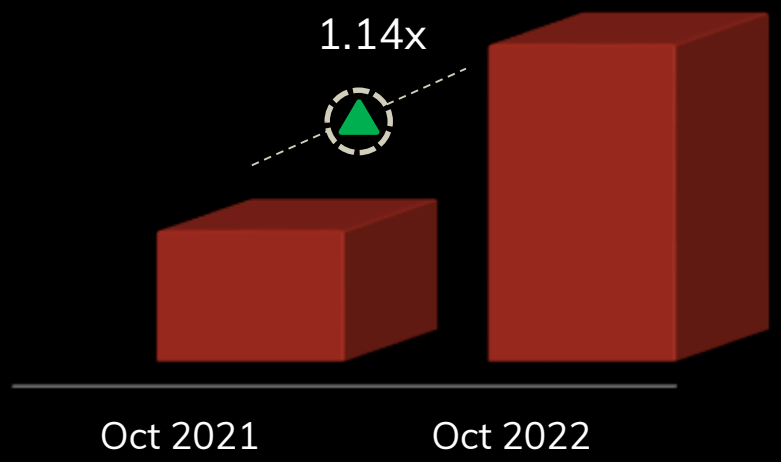
Aggregate deposit market share[1]



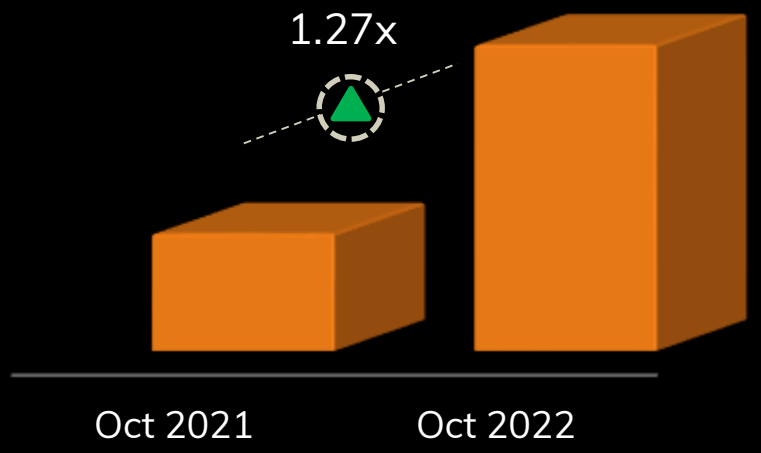
Asset book



Customer base[3]



P2C[2]



1. As per RBI data 2. Product to customer 3. Total deposit customers

Go to market strategy

- A — Approach
- B — Micromarket based approach
- C — Hyderabad: affluent segment
- D — Kolkata: self employed segment
- E — Bengaluru: IT & startup ecosystems
- F — Corporate ecosystems
- G — Digital channels and partnerships

SES micro market – Kolkata



Trading Hub
Burrabazar

Warehouse
Dankuni

Agro commodity trading
Posta

River Port
Kidderpore

Mid Corporate and SME hub
Dalhousie

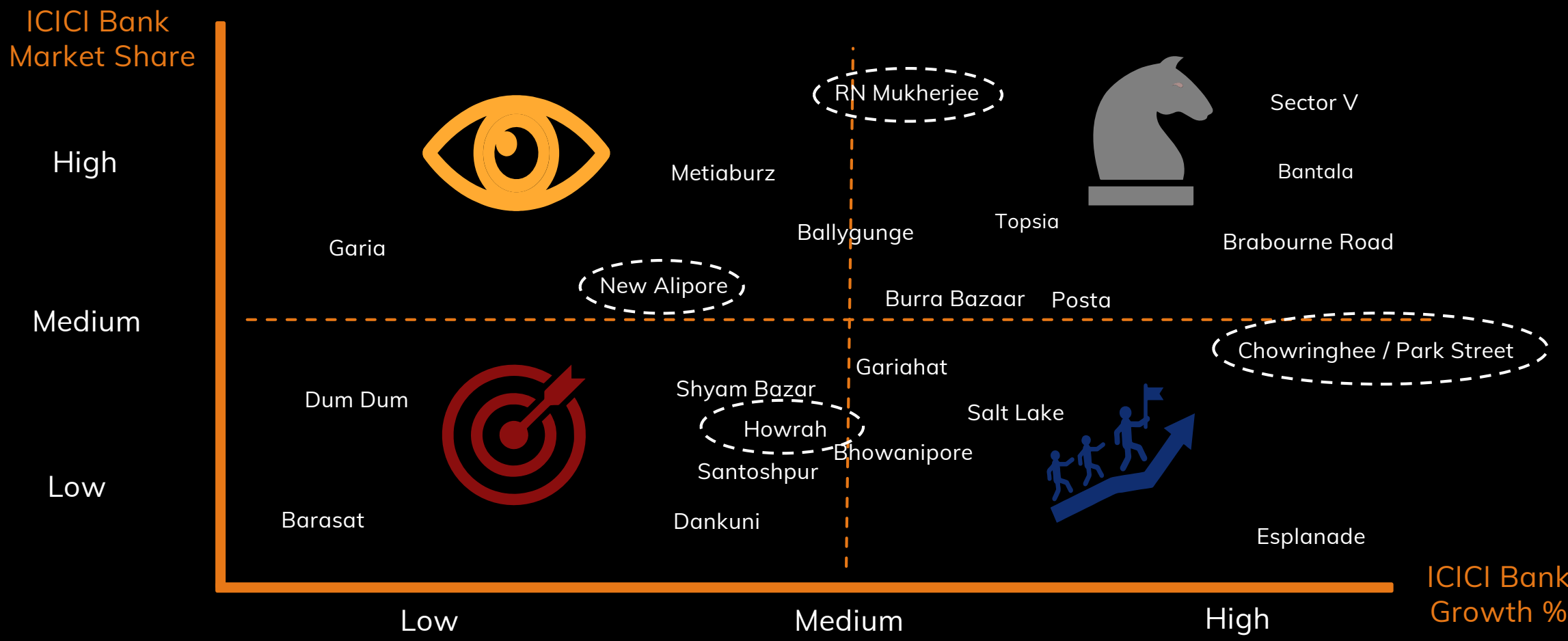
Iron & Steel
Howrah/Liluah

Leather Industry
Bantala & Topsia

Textile Hub
Metiaburuz

**SES – Self Employed Segment; Entities with turnover up to ₹ 2.50Bn*

SES micro market approach



Invest
Ecosystem business centre

Improve
Realigning
Relocating

Incubate
Business centre at CBC

Install
Cross functional team

**CBC - Credit Business Center*

Last mile execution

New Alipore

- Relocation
- Wealth lounge
- Cross functional team
- Lockers

RN Mukherjee

- Ecosystem business centre
- Corporate linkages
- Private banking
- CBC & distribution

Howrah

1. Enhanced distribution
2. Co-located CBC
3. Trade enabled
4. Iron steel ecosystem

Chowringhee / Parkstreet

1. Business centre @ CBC
2. Merchant ecosystem
3. Asset servicing
4. Interlinkages

Enabling Distribution

Credit Hub - 21



Trade Hub - 26

Team Size 1.3x

SES 3x

Solutions 3x

BANK

Business Centers
145

How do we approach

Acquistion

- Ministry of commerce
- Business centre @ CBC
- Partnerships
- Merchant ecosystem
- Import export

- Business Loan & SME
- Supply chain ecosystem
- Existing retail asset

Onboarding @ Gate

Smart Form
(3hrs. TAT)

iSmart dista

(Geo tagging of leads)

TRADE ONLINE
Insta BIZ

Connected Banking
61 Partners

BankPlugin Tally

Deepening

My Customer 360



Manage retention

Bank Guarantee

Infinity

Less than 3 hours*



Seamless Exit

Ecosystem upstream downstream

Corporate Ecosystem

Goverment Ecosystem



SME Lending Program



SES Customer

1 **Target Segment**
Linkages - Corporate & Govt.

2 **Market Product Fit**
Problem statement
Scalable Unique proposition

3 **Managing Access**
Digital & Physical

4 **Distribution**
Dedicated vs Diffused

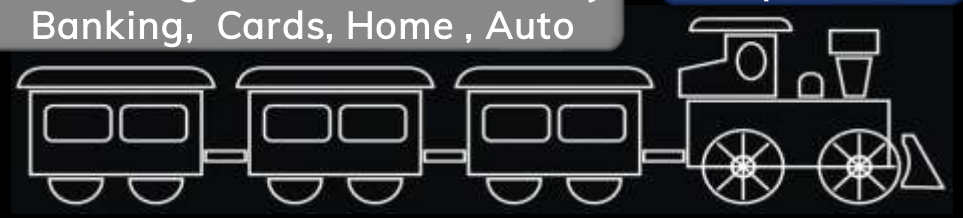
BGRS

VBD

- Healthcare
- Warehousing
- Railways
- Government linkages
- Corporate linkages

Core operating profit

Interlinkages – Promoters Family Banking, Cards, Home , Auto



*Bank Guarantee Repository System
*Vendor Bill Discounting

Central PSU + Corporate

Scoping & Access

Manual process for Bank Guarantee Management & Verification

Product

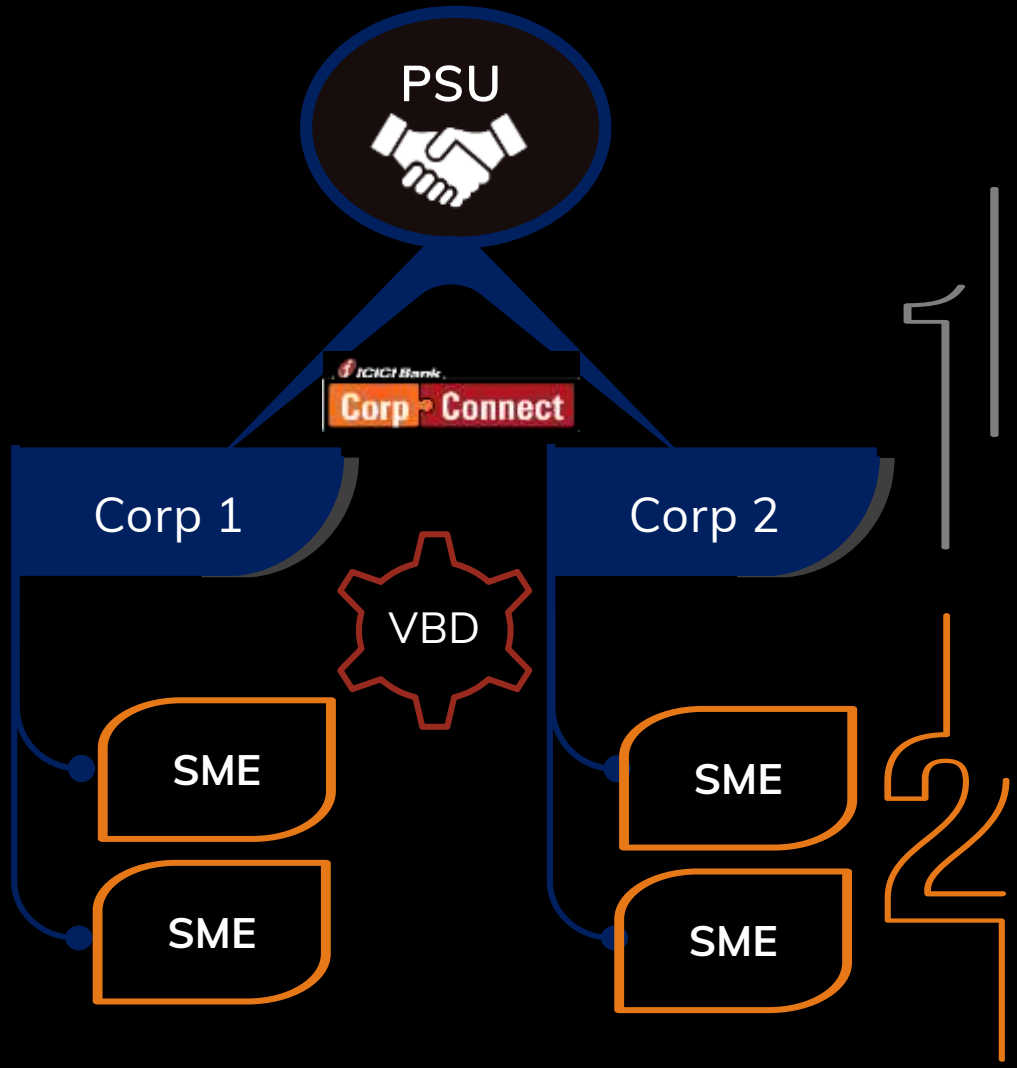
Bank Guarantee Repository System - access point

Proficiency & Distribution

Dedicated vs Diffused

Deepening

Cross Linkages



Solutions

Bank Guarantee

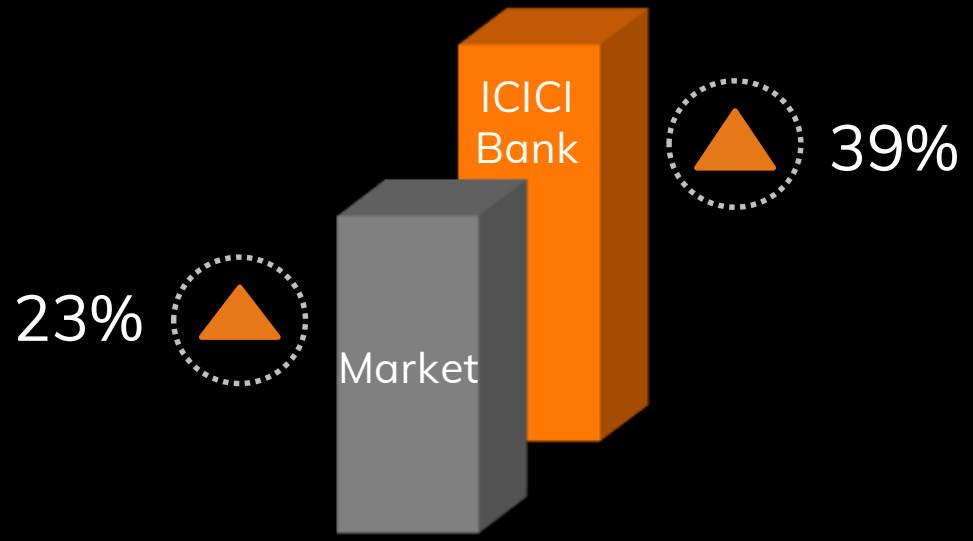
Bank Guarantee

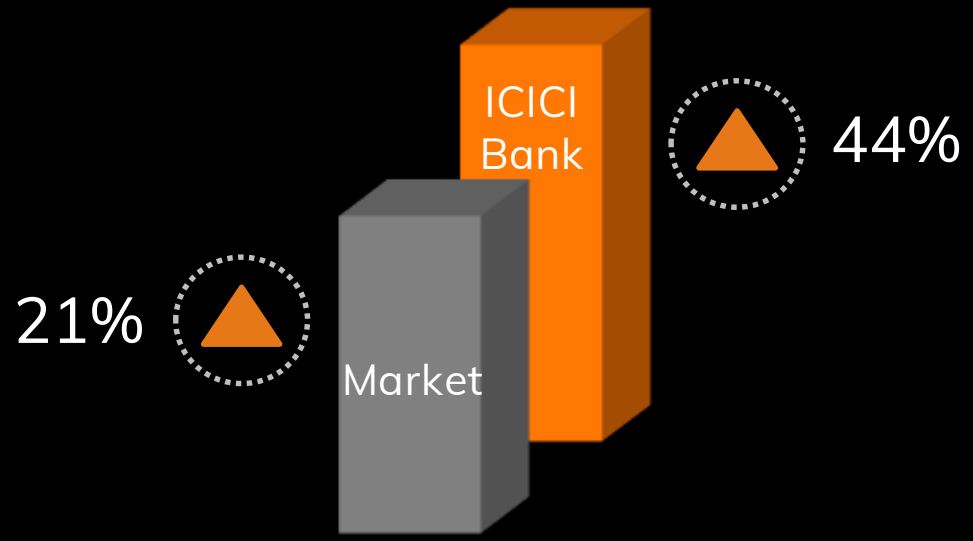
Less than 3 hours*

InstaBIZ

DigitalLite

Business highlights – Kolkata





CA YoY Growth (Deposit)[1]

June'22 vs June'21

SES monthly avg. CA[3]	27% ↑

MSME YoY Growth (Advances)[2]

June'22 vs June'21

Business banking loan book[3]	23% ↑
SME loan book[3]	24% ↑

1. RBI Statement 4B, 5, Statement Report
2. RBI Financial Inclusion & Development Department Kolkata
3. CAGR of Mar-2022 over Mar-2019

Go to market strategy

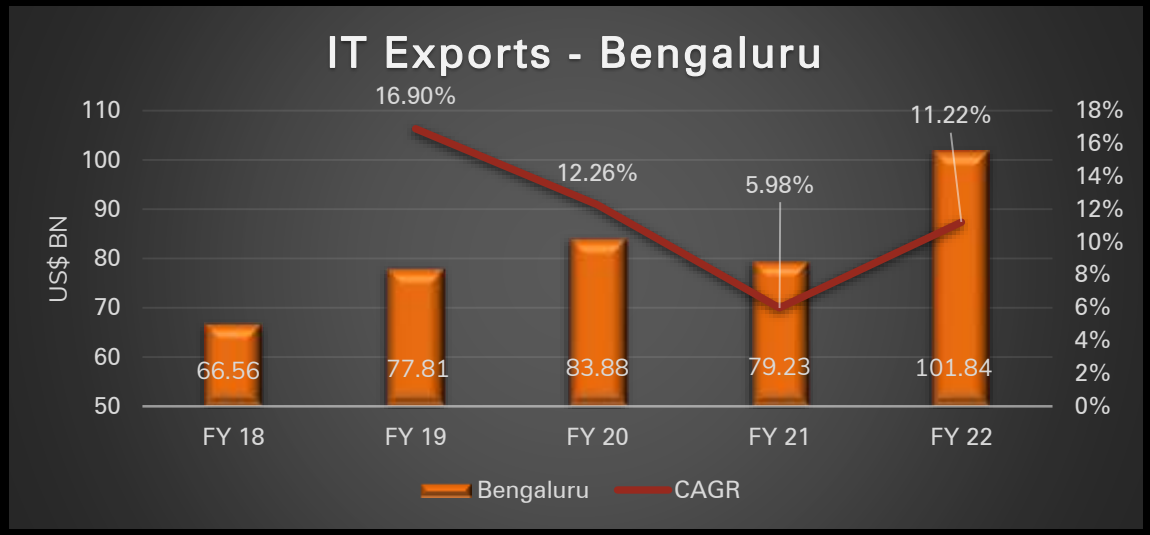
- A — Approach
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- E — Bengaluru: IT & startup ecosystems
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IT & ITeS Sector

Defining market scoping…

Bengaluru:

- 41% (US $ 101bn) of India's IT export
- 50% of world's SEI CMM Level 5 certified companies located in Bengaluru
- 30% of country's IT manpower employed (1.5mn)
- IT companies - Cash rich, export oriented and large employers



Bengaluru as 98% of Karnataka

vtpc.Karnataka.gov.in

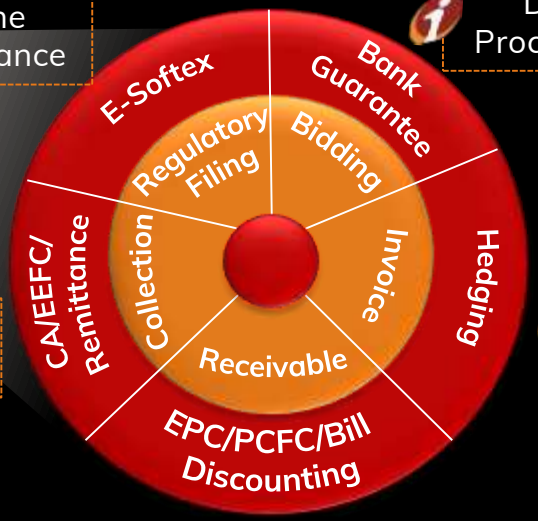
Based on turnover	India		MNC	
	Companies	Employees (mn)	Companies	Employees (mn)
Large(> ₹ 100bn)	3	0.4	5	0.1
Medium (₹ 10bn – ₹ 100bn)	26	0.1	22	0.2
Emerging & Small (₹ 1bn – ₹ 10bn)	198	0.2	38	0.1

Companies registered in Bengaluru

Save Risk database

Aligning needs with solutions…

- **Operating Revenue** → Corporate STACK
- **Selling & Admin Costs** → Corporate Cards, Travel Cards, I-Pay
- **Operating Cost** → EPC, PCFC, Vendor Financing
- **Employee Cost** → Employee STACK
- **PBT** → Tax Payment
- **PAT** → Dividend Investment Advisory, M&A Advisory

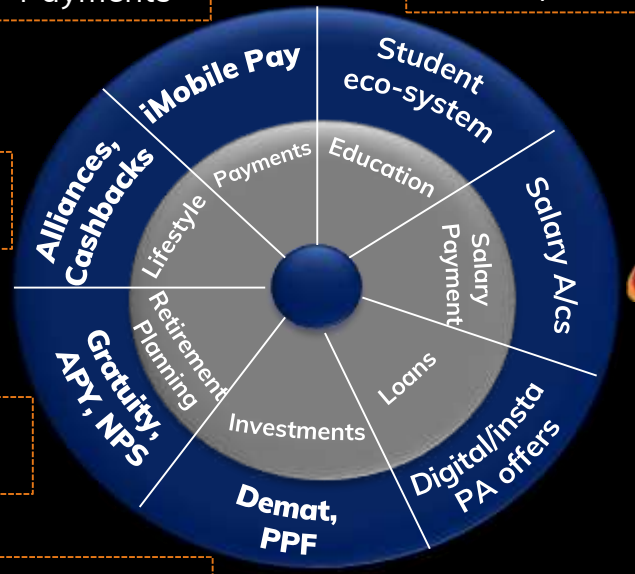


Online Compliance

Digital Process, TAT

Online Transaction

19 Currencies, Longer Tenure



UPI Payments

Comprehensive 360° platform

Amazon Card

Digital on boarding

Fully digitized process for NPS

ICICI advantage

Instant credit

PCFC – Pre-shipment credit in foreign currency, EEFC: Exchange earners' foreign currency

Taking bank to the customer…

Acquisition & deepening strategy

Large Companies

Key account Management:
Dedicated RM / captive business centres

Medium Companies

Solution based approach:
RM / Tech park business centres

Small Companies

Distribution approach:
Led by business centres

Capturing corporate ecosystem

- CXO / senior management engagement
- Presence of transaction banking and corporate RMs at business centres
- Organizing corporate workshops
- Acquiring personal banking of key personnel

Capturing employee ecosystem

- Digital account onboarding
- Wealth and private banking offerings
- Microsite / Orange book / Webinar / D2C
- Digital business centres / e-lobbies / onsite ATMs / helpdesks

Start-up ecosystem

Define market scoping...

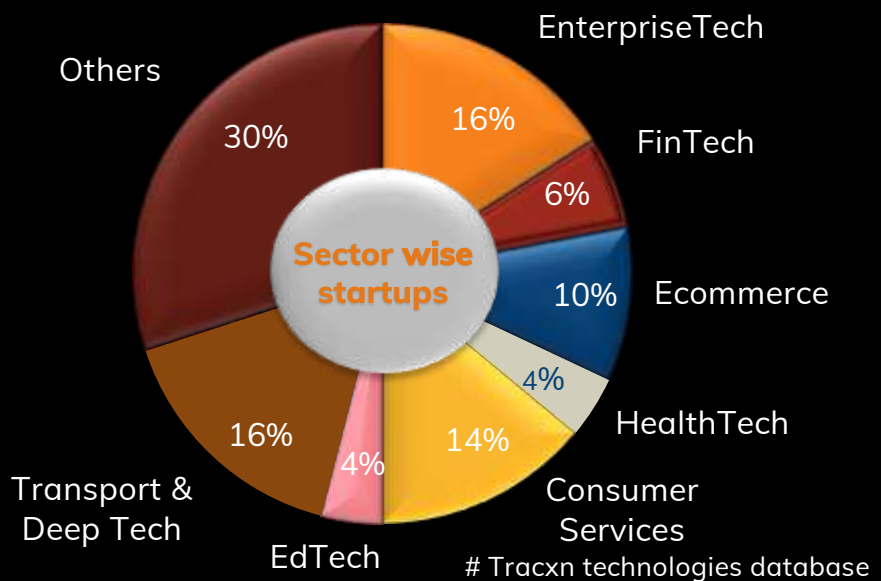
- World's 5th fastest growing startup ecosystems
- Highest concentration of Unicorn / Soonicorns in India
- Accounted for 40% of total FDI in India
- Innovation and valuation driven

	Bengaluru based	Valuation - US$ bn
Unicorn	42	167
Soonicorn	116	33
Other funded*	2,306	38

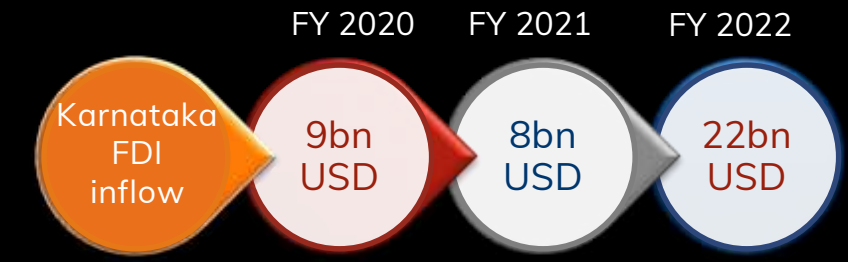
Tracxn technologies database

* Startups which have raised funding

Startups



Tracxn technologies database





FDI flow for financial year
Count for calendar year

DPIIT – 2021-22 FDI flows

Aligning needs with solutions…

- Bootstrapping
- Fundraising
- Business Operations
- Employees
  Customers
  Vendors
- Growth
- IPO

- Promoter Account
- Current Account
- FDI / FCGPR
- Treasury solution
- FDOD / Overdraft
- Employee Solution
- Payment & Collection
- Investment advisory
- ESOP
- ODI
- M & A Advisory
- IPO filings



- Strong reinsurance support
- Digital STP
- Online pre-vetting



- PE/VC Program
- Customized solution
- Higher success rate
- ICICI advantage
- 1000+ APIs

FCGPR – Foreign currency gross provisional return, FCTRS: Foreign currency transfers

Taking bank to the customer...

Mature Startups

Growth Stage Startup

Early Stage Startup

Investor driven approach

- Connect with PE / VCs & AIFs
- GIFT city proposition
- IPO advisory

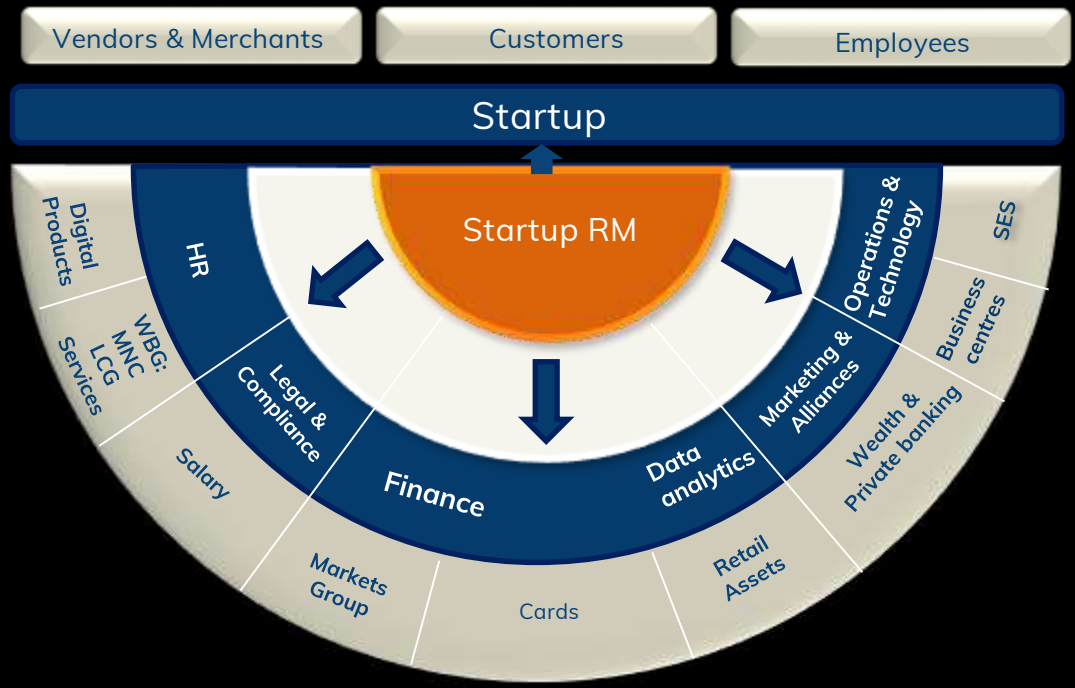
Promoter driven approach

- Promoter private banking relationship
- NRI investors via IBG
- Strategic investment by the Bank

Leveraging business centre channel

- Training of business centre managers
- Connect with law firms & CA / CS

A dedicated startup team



Startup RM

- One point contact for the startups
- Co-create solutions to facilitate business model
- Supports the business centre channel

Positioning as bank for startups...

1

Social Media



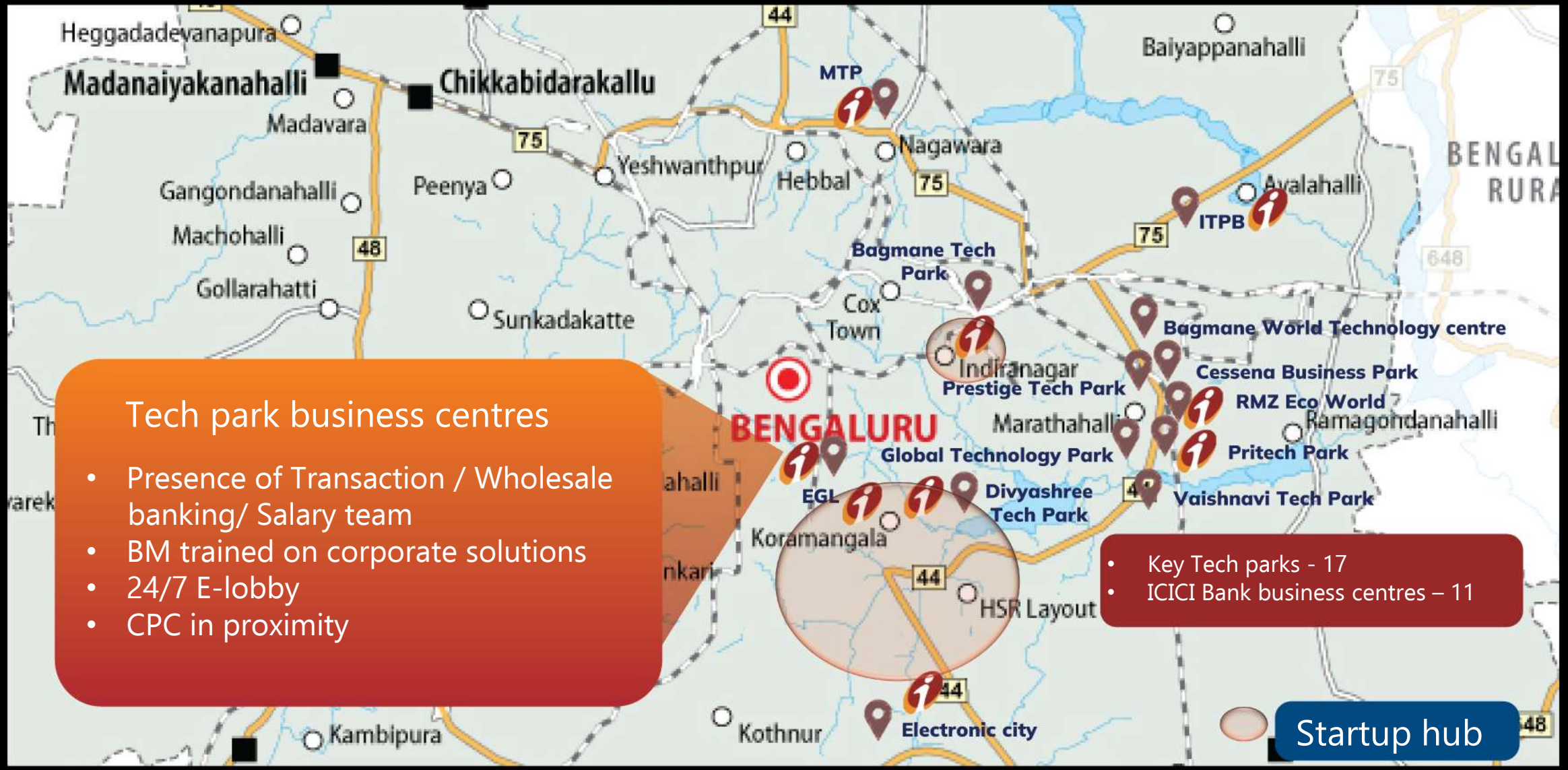
2

Newspaper



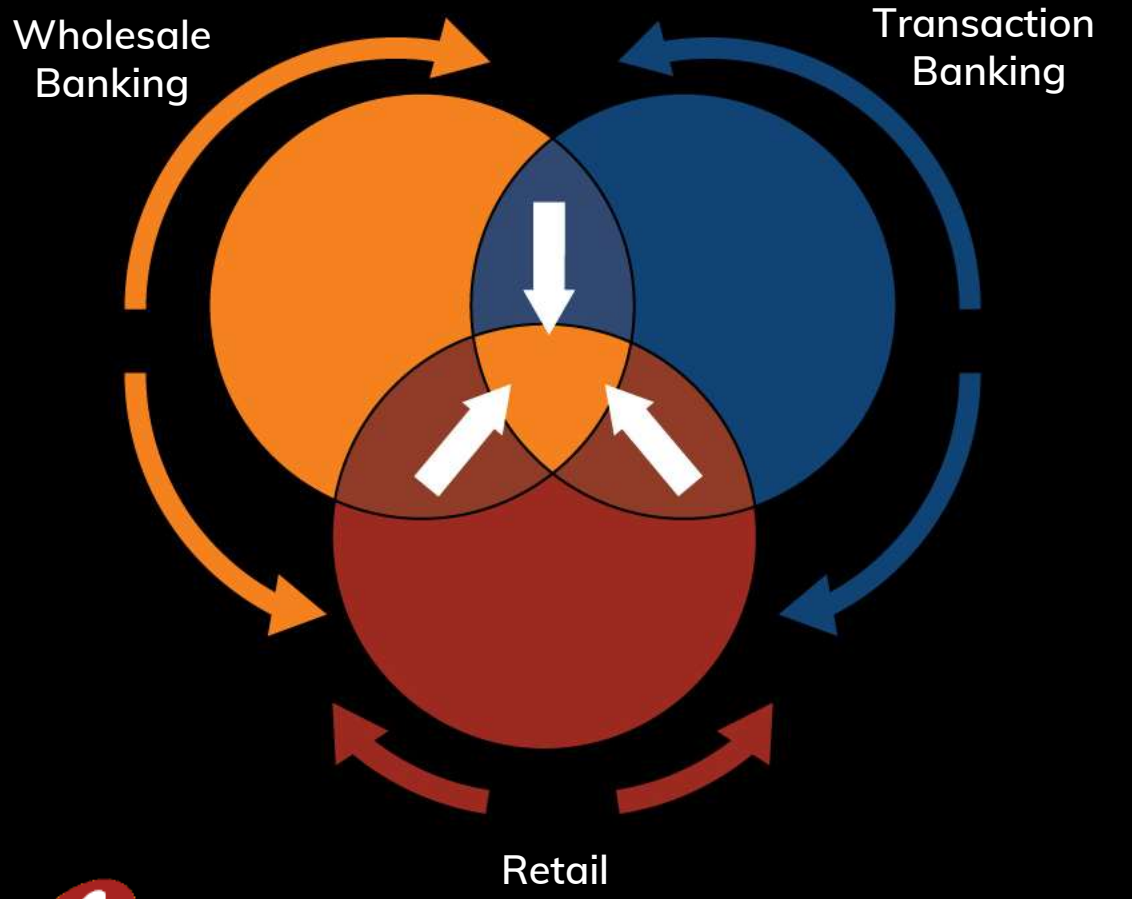
One Bank One Team Approach

Increasing footprints to serve better...

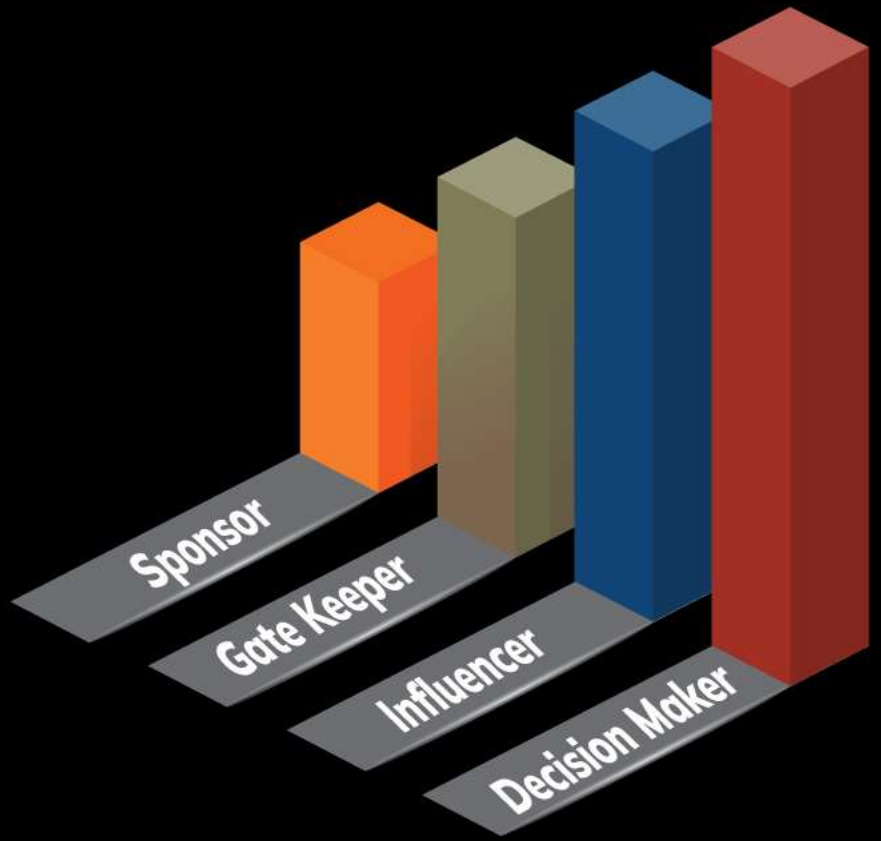


One Bank One Team Approach

Existing customers – Leveraging synergies within teams



New to bank customers – leveraging distribution in a structured approach



A few success stories...

An Ed Tech Unicorn

Access	Entry	Deepen	360° Coverage
Business Centre	Salary Team	Wholesale Banking	Digital
Promoter & Current Accounts	Employee Solutions	FDI Trade Services	Consumer Finance

ICICI Bank Share

Salary: 60%
FDI: 50%
Bank Guarantee: 80%

A Jewellery e-commerce platform

Access	Entry	Deepen	360° Coverage
Wealth RM	Capital Accounts Team	Wholesale Banking	Transaction Banking
Promoter & Current Accounts	FDI Employee Solutions	Lending	Franchisee Accounts

ICICI Bank Share

Salary: 40%
FDI: 100%
Lending: 40%

A few success stories...

An health care IT company

Access	Entry	Deepen	360° Coverage
Wholesale Banking	Salary Team	Business Centre	Markets Group
Trade Services	Employee Solutions	Current Account	Derivative limits FDI

ICICI Bank Share

Salary: 35%
Trade services: 30%
Limits: 30%

A mid size IT company

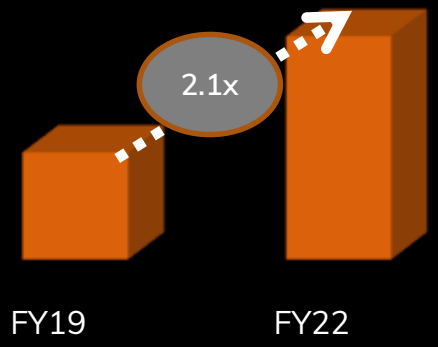
Access	Entry	Deepen	360° Coverage
Business Centre	Salary Team	Wholesale Banking	Transaction Banking
Promoter & Current Account	Employee Solutions	Derivative limits & Trade Services	Group company Accounts

ICICI Bank Share

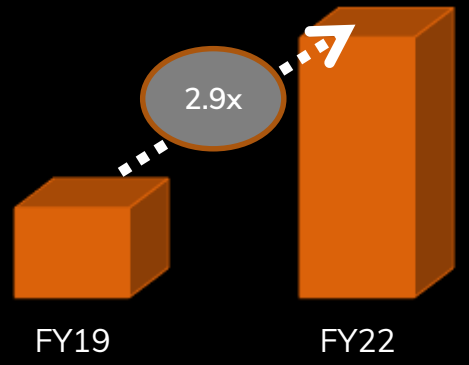
Salary: 25%
Trade services: 60%
Payments & collections: 50%

Business highlights – Bengaluru

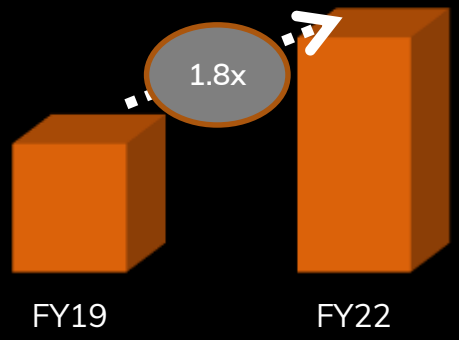
Total Deposit book



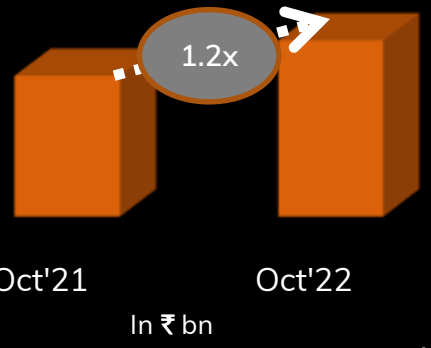
Current Account book



Saving Account book



Retail Asset book



In ₹ bn

Retail and Business banking book

Go to market strategy

- A — Approach
- B — Micromarket based approach
- C — Hyderabad: affluent segment
- D — Kolkata: self employed segment
- E — Bengaluru: IT & startup ecosystems
- F — Corporate ecosystems
- G — Digital channels and partnerships

Global macro: India uniquely positioned…

Global economy facing turbulent challenges…

- **Subdued growth** — Lower than trend
- **High inflation** — Sharp rise in food & energy prices
- **Monetary tightening** — Continuous hike in interest rates
- **Geopolitical tensions** — Leading to de-globalisation
- **Supply-chain disruptions** — Structural changes in supply networks
- **Pandemic shocks** — China still under partial lockdown

- **Growing domestic demand** — Key driver of India story
- **Capital inflows** — Highest ever FDI in FY2022
- **Government Infra push** — NIP, Revival of capex cycle
- **Focus on domestic manufacturing** — PLI across 14 sectors, semiconductor
- **Growing digital infrastructure** — Improving accessibility and scalability
- **Healthy balance sheets** — Supported by strong earnings

…India continues to be the bright spot

NIP = National Infrastructure pipeline, PLI = Production linked incentive

Poised to grow further...

Macro-indicators point to momentum*

72.4%
Q1-2023 Capacity Utilisation:
Above long-run average

$84.9bn
Gross FDI in FY2022:
37% increase from FY19

7.0%
Est. GDP growth in FY2023
2.7% global growth

₹1.5tn
GST collection in Sep 2022
7th consecutive month surpassing ₹ 1.4tn

55.1
PMI-Manufacturing
Compared to global PMI of 49.8 in Sep 22

54.3
PMI-Services
Compared to global PMI of 50.0 in Sep 22

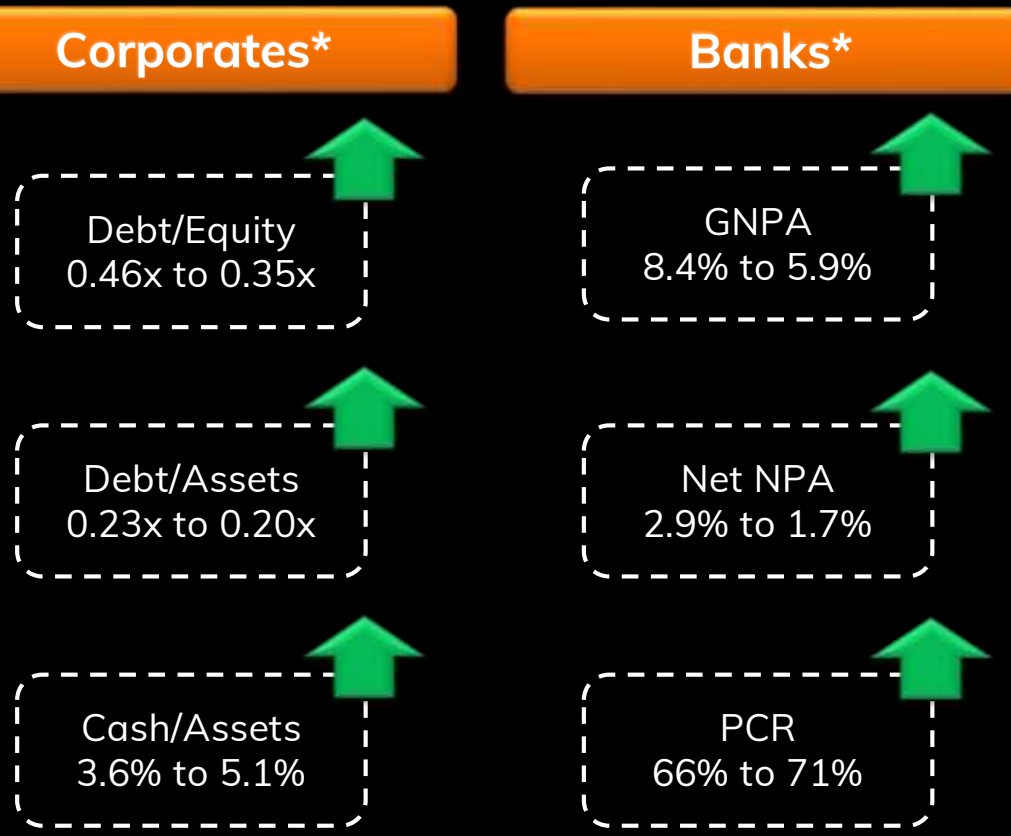
5.52x
CRISIL credit ratio (H1-2023)
Broad-based improvement in India Inc. credit quality

28.9%
PV sales growth in Oct-2022
Highest monthly retail sales recorded

$10.3bn
Electronics export in Apr-Sep 22
58% increase in value from last year

*Source: RBI/ Govt. / Industry Body/ Rating Agency

India Inc. Balance Sheet has improved



*Source: RBI (F2020 v/s FY2022)

...laying foundations for a sustained buoyancy in economy

Changing corporate landscape…

Corporate growth & flows

- Improvement in financials: earnings growth, deleveraging
- Robust foreign capital flows; China+ 1 & PLI

Process & TAT

- Focus on process & delivery via Tech-enabled solutions (Build “or” Buy)
- Reducing friction of Money-In-Motion

Inorganic

- Conglomerates are acquisitive
- Betting on consumption (retail), Infra & Renewable (Solar, EV)



Supply chain

- Focus shift from fund raising to value chain efficiency; upstream and downstream dependencies

New Age/ B2C/ GICs

- New age – platform oriented gaining prominence
- Corporates leveraging B2C businesses

…raising India Inc. expectations from banks to be partners beyond capital providers

Shaping corporate needs & its ecosystem

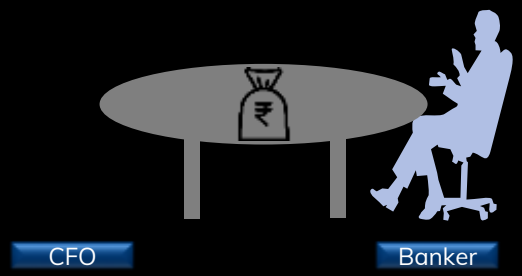
Corporates require solutions beyond traditional lending...

Traditional Banking

Term Lending

Trade & Forex

Working Capital



Employees / KMPs
Assets
Salaries

Supply Chain Integration
Dealers/ Retailers/ Franchise owners
Tier-1/ Tier-2 Vendors

End Consumers
Payments Solutions
Last mile funding

Traditional
WC/TL
NFB

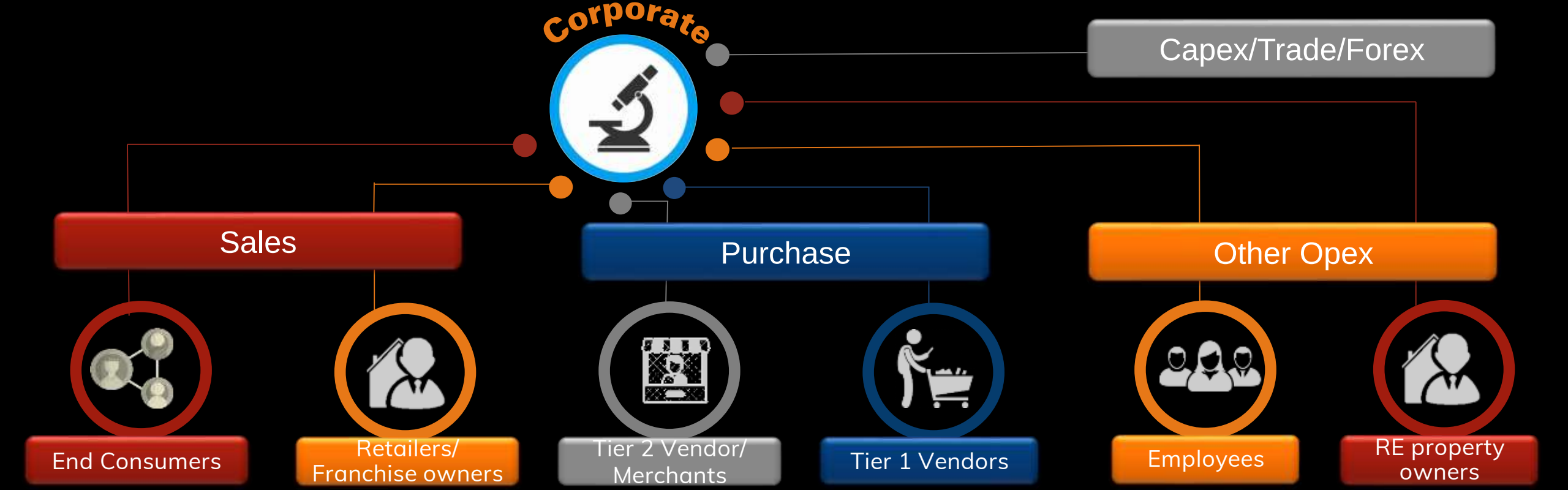
Statutory Payments
PF/ CSR
Taxes

CXOs/
Stakeholders



...looking for value Propositions for their entire ecosystem

Analysing the corporate financials for opportunities



- Co-branded cards
- Online consumer loans
- Eazy Rewards prog.
- Eazypay no-cost EMIs
- e-Wallets
- e-Payment solutions/QR

- e-Collection/e-Payment
- Online statutory payments
- InstaBIZ. Loans/ WC
- i-corp assets, Investments
- Employee acc/ asset
- Cash Management

- Fleet card solution
- Tech enabled deep tier fin.
- e-card solutions, POS, UPI
- Digital Vendor/ Payable fin.
- i-Docs

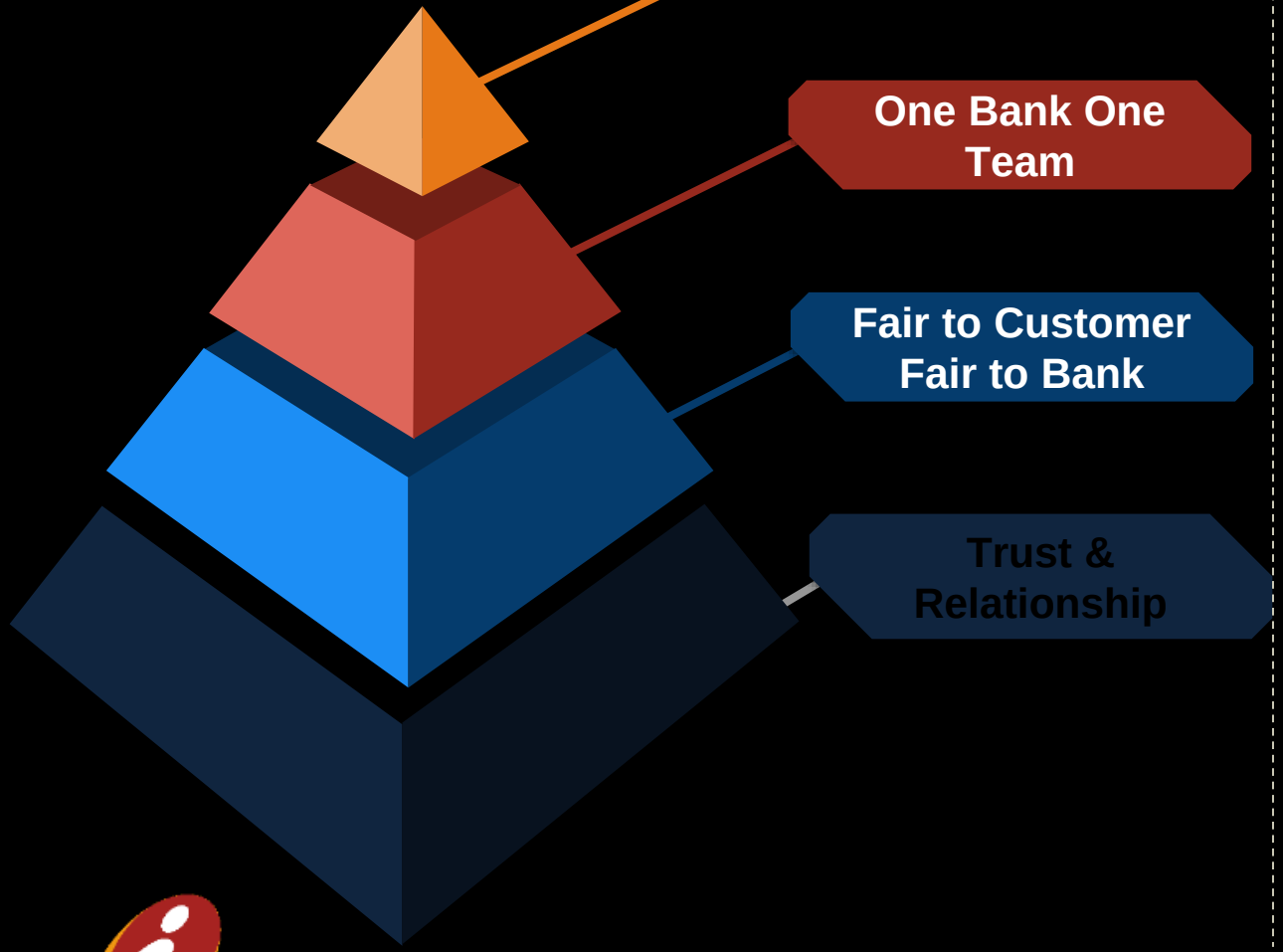
- Pre approved HL/ PL/ AL/CC
- Single-view Salary a/c
- Salary OD
- Eazypay no-cost EMIs
- Prepaid cards

- Digital LRD
- Asset, Investments
- e-Collections and e-payments
- Digi escrow
- Pre-approved loans

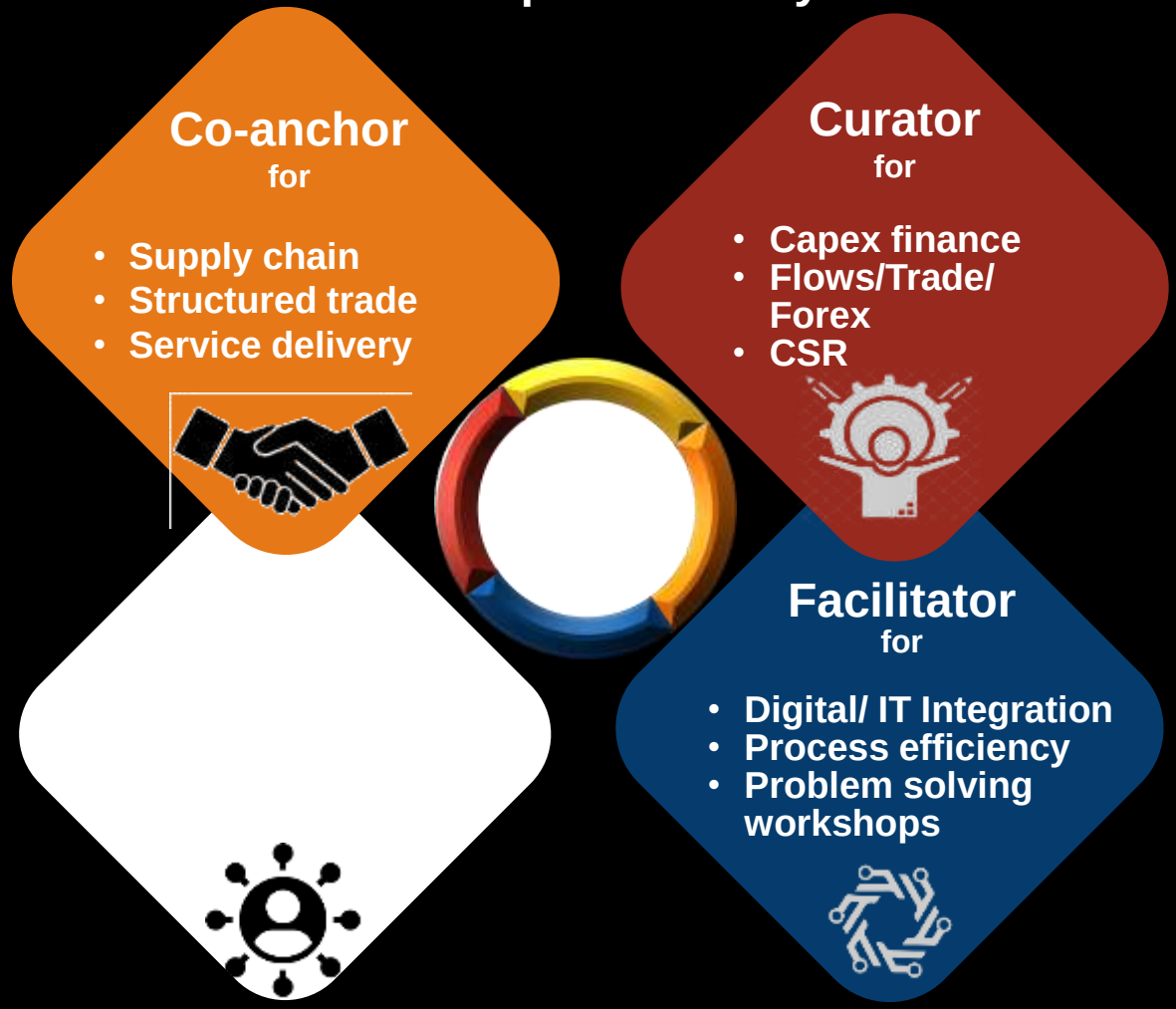
...capturing seamless “Money-In-Motion” around the anchor corporate

Shifting gears: For reimagined coverage

Principles
Paramount



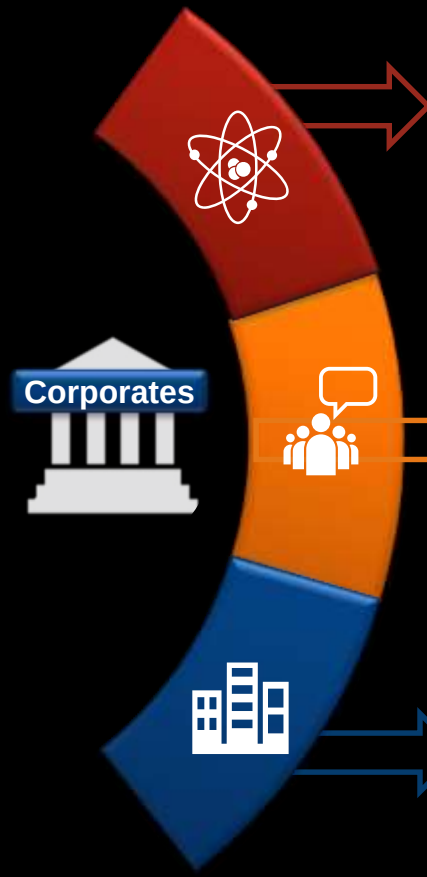
Evolved Roles of an RM
Within Corporate Ecosystem



...with an objective to take the entire bank to the customer

From Bank to BankTech...

Dedicated coverage teams
Basis client Homogeneity



Customer Revenue*

Global Client	Top 40
Large Client	> 7.50
Mid/SME/BLG	<7.50

Customer Ownership
- PSUs
- MNCs
- Financial Sponsors

Industry Segment
- Financial Institutions
- Capital Market & Custody
- New Age Services

Solutions
- Transaction banking
- Treasury
- Supply chain
- Retail

Digital DIYers
TRADE ONLINE · e-Collection · iCMS CASH MANAGEMENT SERVICES · CIB · TradeChain · IPS Integrated Payment Systems · e-BG · e-LC · i-DOCS · DiGi ESCROW · iXPRESS CONNECT · ICICI Bank eSOFTEX · CPOnline · OneSCF · ICICI Bank Corp Connect · InstaBIZ · FX online · ICICI Bank iMobile Pay · InstaOD · DigitalLite · eazypay · e-ASBA · Money2India

*Revenue in ₹ bn

...to create tech enabled & digitally empowered corporate ecosystem

Concretising and broadening the profit pools...

Geographical opportunities
Industrial clusters
Townships
High GDP micro mkts.

New age opportunities
GICs/ Data centers
Warehouse
E-commerce

Sectoral opportunities
Airport
EV / Renewable
B2C

Data led opportunities
Intelligent insights
Customisations
Data led predictions

High Frequency

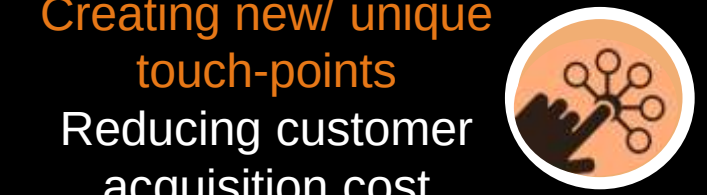
Supply Chain
- CLB/ Structured
- Multi tier offerings
- PO financing
- Digital levers

Corporate
- Capex
- Trade & flows
- Employees/ KMPs

Last-mile Financing
- Co-create
- Digital: force Multiplier
- Partners' leverage

High Density

Creating new/ unique touch-points
Reducing customer acquisition cost





Broadening CA base
Reducing cost of fund

Sticky liability profile
Leading to robust volume & value growth





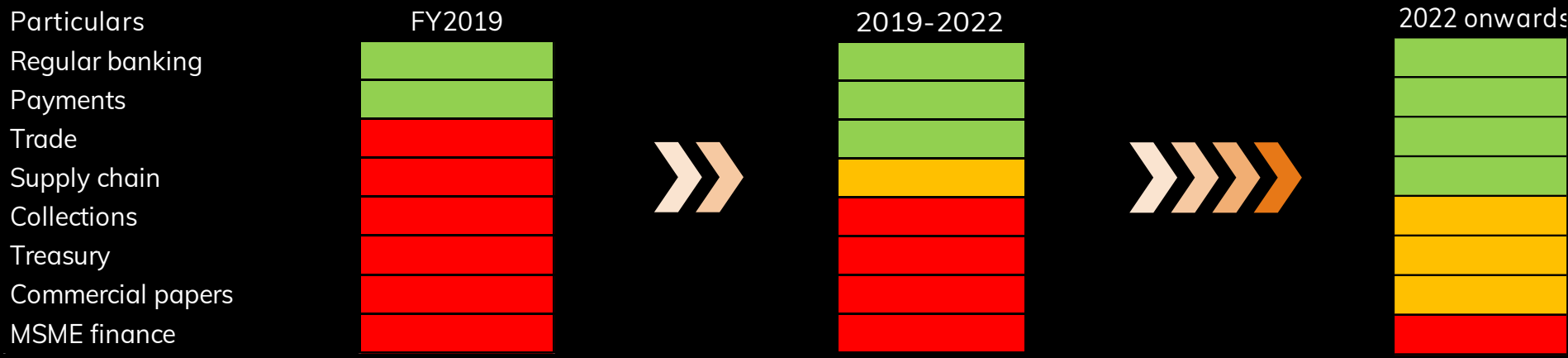
Retain ⇔ Up-sell ⇔ cross sell
Enhancing profit pools

Income → Core op. profit → ROE → Liability

...granularity and multi-sourcing leading to liability & ROE growth at ecosystem level

Case Study #1: 360⁰ monitoring of a leading commodities player

Partnering closely with the group in their journey/ growth



What worked for us

- Digital Integration
- Supply chain solutions
- Structured trade
- Partnership in acquisition of strategic assets
- Dedicated business centre at plant

Digital

CIB

BankConnect 2.0 | CorpConnect | TradeChain | CIB | TRADE ONLINE | e-DS | e-LC

TradeChain | BankConnect 2.0 | InstaOD | CorpConnect | e-LC | CIB | TRADE ONLINE | CPOnline | e-Collection | e-DS

Led to

360⁰ coverage

From 02# to 10# cos. across group

Preferred Banker

Multi-fold increase in income, core operating profit & ROE

Present | WIP | Opportunity

Case Study #2: A leading Retailer

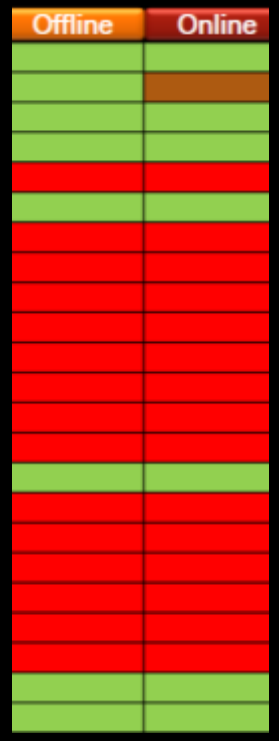
Levaraging the India Consumption story

Enhanced Physical Presence: 5x | **Inorganic growth** | **Thrust Towards Online** | **Multi Formats: Mass & Brands** | **Supply chain integration**

Relationship with ICICI Bank

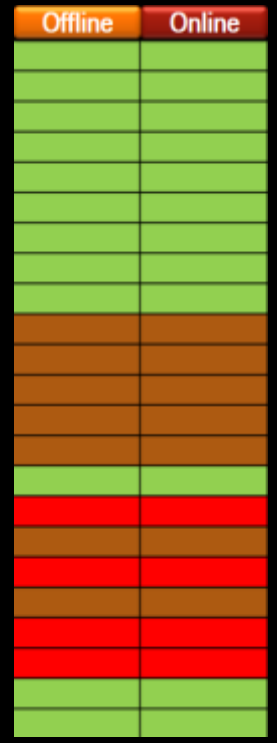
Corp Biz	Credit – Fund based (ST/LT)
	TxB – LC/BG/SBLC
	Collections/Payments
	Deposits/CA
	Digital solutions – TOL/CIB/CP
	Forex
B2B	Pre-shipment finance
	Payable financing
	Pay-Direct card
	Factoring
B2B2B	Deep Tier financing
	Private Label financing
B2B2C	Consumer finance
	Handset financing
	Marketing Alliances
	Co-branded cards
	POS
	BNPL
	UPI
	Loyalty programs
	Loans
B2E	Salary accounts/ Prepaid cards
	Retail Assets

FY2020





FY2023



What worked for us

- Digital/ API Integration
- Supply chain solutions
- Structured Trade
- Granular credit
- UPI across stores
- #500 unique touchpoints
- Customised solns. for B2B2C

Income	2x* ▲
PPOP	2.5x* ▲
ROE	>20%

*H1-2023 annualised v/s FY20

Present
WIP
Opportunity

Digital

TRADE ONLINE | iCIB | IPS

TRADE ONLINE | CPOnline | i-DOCS | OneSCF | IPS | iCIB | e-Collection | EazyPay

Case Study #3: Leading B2B E-Commerce player

Upto 2018

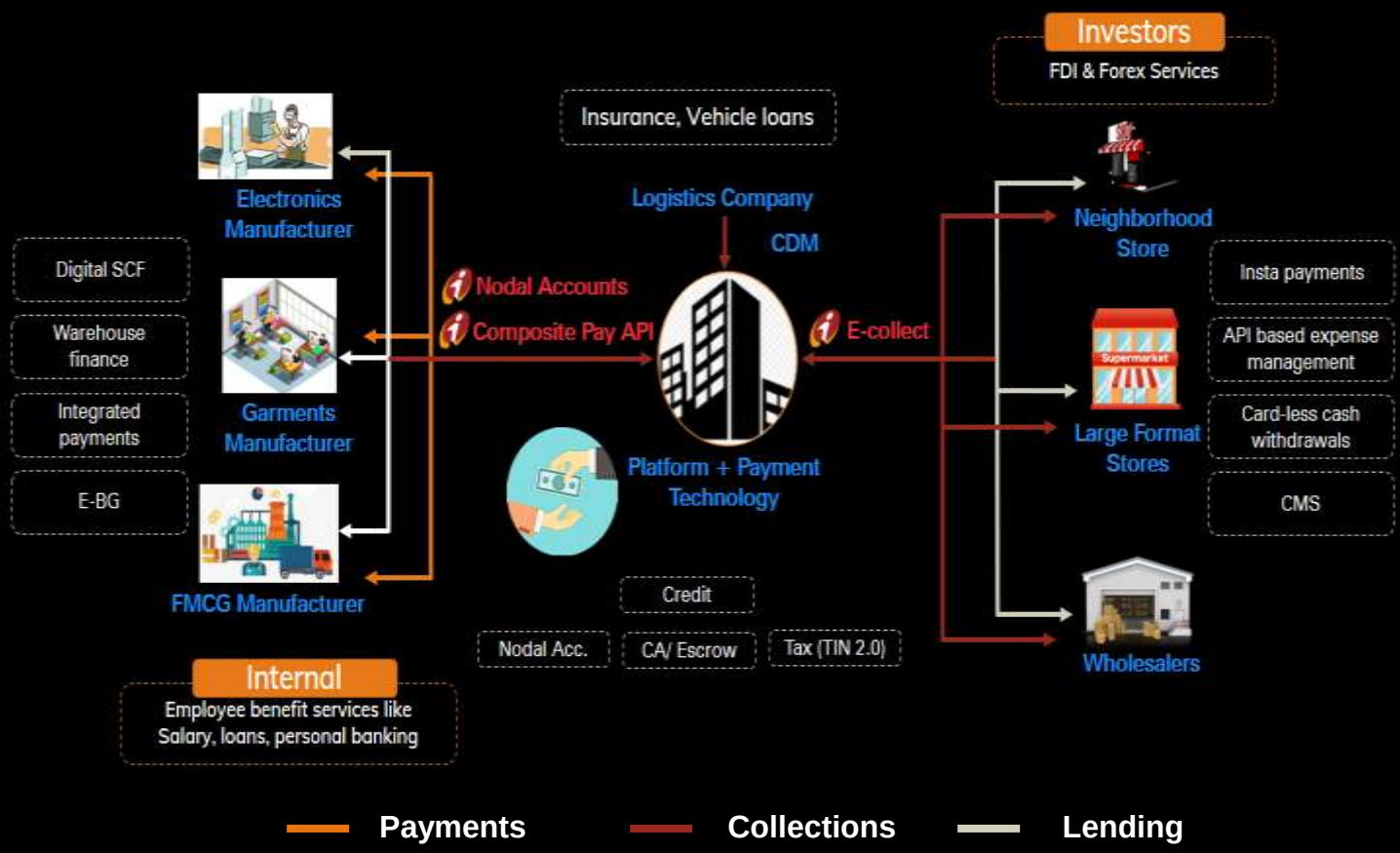
- Employee Salary acc.
- Trade finance

2018-2022

- Collection/ Payments
- Online tax payments
- Digital Supply chain
- Employee propositions (Insta HL/ PL/AL/CC)
- Digital integration

2022 onwards

- Omni-channel flows
- Marketing alliance & Loyalty Program
- Fastag & e-wallets



Digital

i-DOCS | TRADE ONLINE | ICIB | IPS Integrated Payment Systems | Insta BIZ | OneSCF | InstaOD | e-DOCS | DigitalLite

Leading to...

- End to end Money in Motion
- Higher wallet share via exclusive partnerships
- Creating multiple & unique touchpoints across value chain

Income	3x* ▲
PPOP	3x* ▲
ROE	>20%

*H1-2023 annualised v/s FY2020

Overall approach towards corporate ecosystem...

Endeavor
Participating across All

- **High Frequency** → Supply chain Employees
- **High Resolution** → Capex finance Asset creation
- **High Density** → Last mile financing

Outcome
Fair to Customer

Customer Oriented Solutions

Positive Disposition



Mind Share | **Wallet Share** | **Market Share**

Income
Fair to Bank



…is data led, risk calibrated, tech enabled and customer centric

Go to market strategy

- A — Approach
- B — Micromarket based approach
- C — Hyderabad: affluent segment
- D — Kolkata: self employed segment
- E — Bengaluru: IT & startup ecosystems
- F — Corporate ecosystems
- G — Digital channels and partnerships

Digital journey

INTERNET

Servicing

- Browser Adoption
- 24x7 Availability
- Password Protection

India's First Internet Banking Website

MOBILE

Conveniences

- Smart Phones
- Anywhere Banking
- Biometric Login

India's First Mobile Banking App

DATA

Personalization

- Data Explosion
- India Stack
- Digital Payment Revolution

Open Architecture

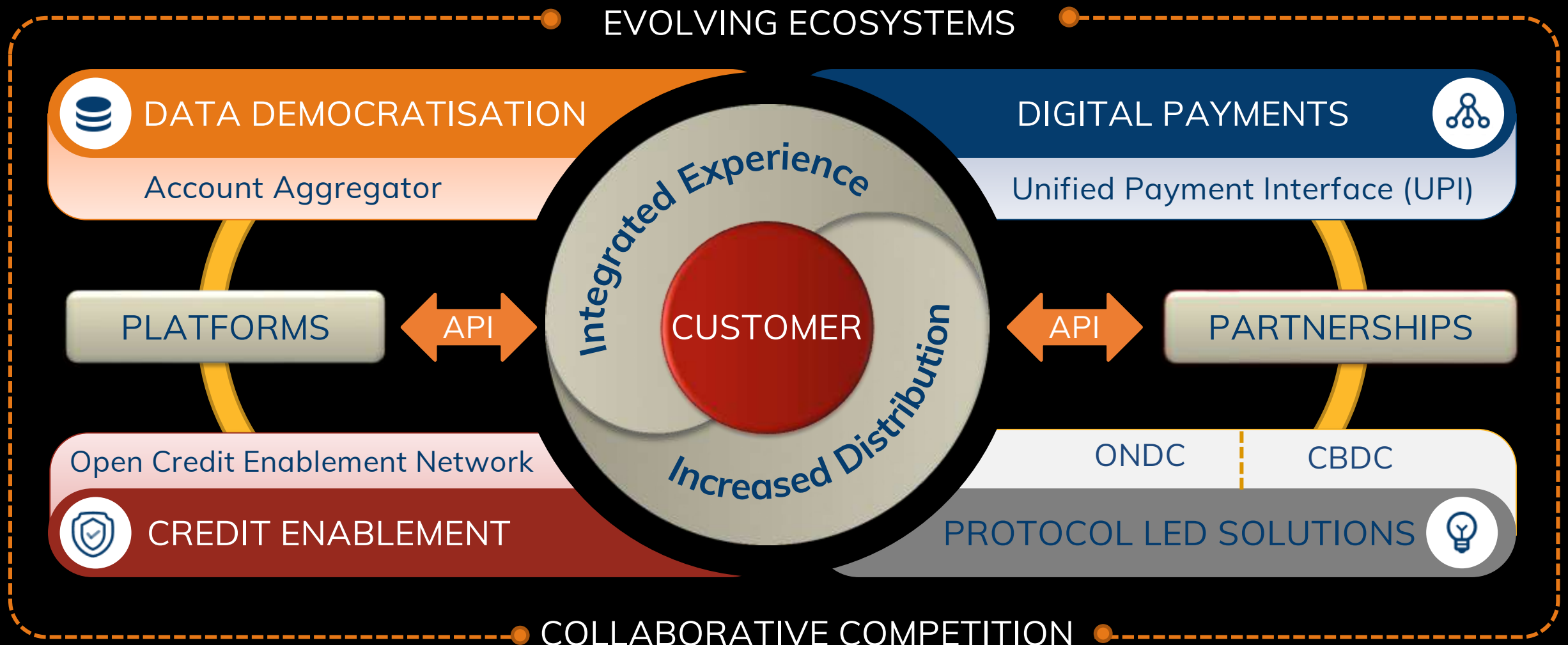
EXPERIENCE

Reach magnified

- Unified Experience
- Ecosystem Infrastructure
- Interactive to Realtime

Bank to **Bank**^{Tech}

Digital strategy



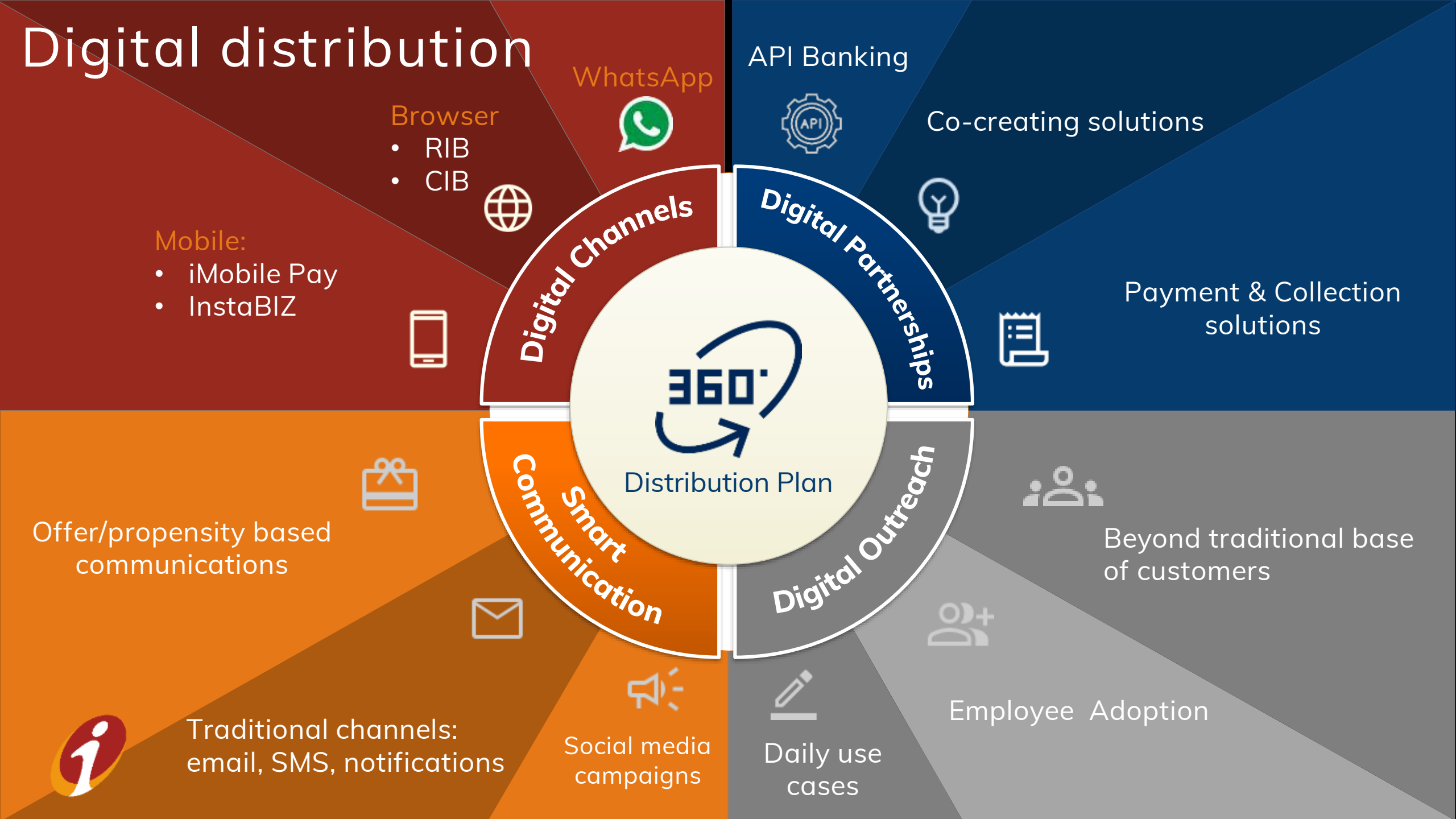
INCREASE IN DIGITAL DISTRIBUTION WITH **PPOP FOCUS**

Digital strategy



INCREASE IN DIGITAL DISTRIBUTION WITH **PPOP FOCUS**

Digital distribution



Digital distribution

WhatsApp

Browser
- RIB
- CIB

Mobile:
- iMobile Pay
- InstaBIZ



Robust platforms

Reliable, seamless and scalable platforms, delivering best in class customer experience

Retail Internet Banking

iMobile Pay



76% Customers are digitally active[1]

94% Retail transactions are digital[1]

10% Increase in number of digital active users[2]

18 Monthly Mobile Logins per user[1]

Corporate Internet Banking

InstaBIZ



78% Customers are digitally active[1]

46% Digital Volume growth[2]

12% YoY Monthly Login Growth[2]

35 Monthly Mobile Logins per user[1]

75+ DIY Journey

600+ Services in Browser

340+ iPlay Video

350+ Services in Mobile App

28% YoY transaction value/customer[2]

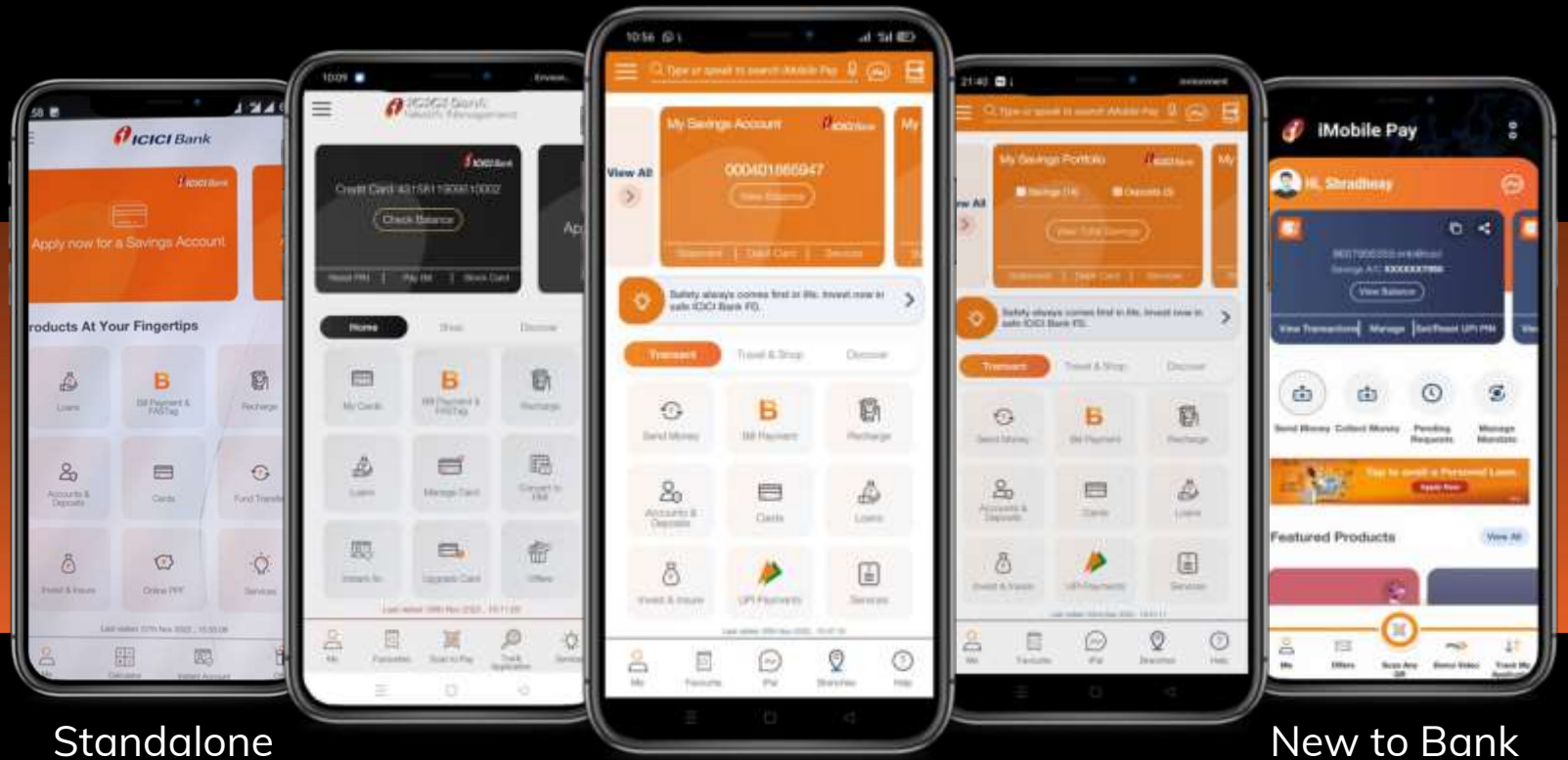
40% YoY Throughput[2]

Digital Onboarding → Intuitive Journeys → Secure and personalized → Ecosystem Banking → Improved Engagement

1. For YTD October 2022 2. YTD October 2022 over YTD October 2021

iMobile Pay – One App Strategy

Multiple customer profiles – ONE App



Standalone Loan

Standalone Card

Savings Account

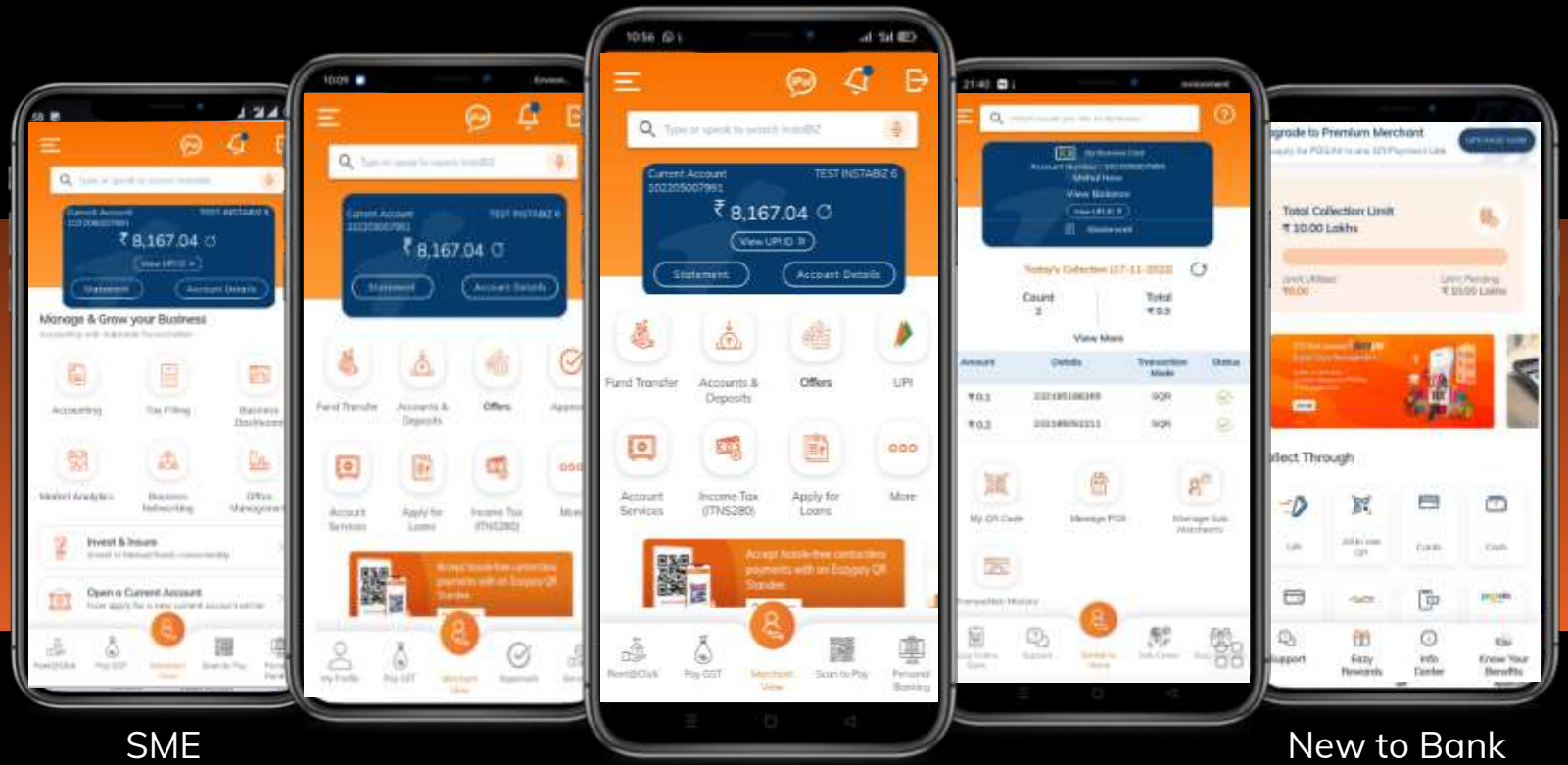
NRI

New to Bank (NTB)

1 Million+ units cross sold every month

InstaBIZ

Business Banking Super App



SME | Corporate | Individual / Proprietors | Merchant (EazyPay) | New to Bank (NTB)

1.3x growth in throughput value[1], 1.7x growth in limit set-up[1,2]

*YTD Oct 2022 over YTD Oct 2021; 1: Insta OD

Internet Banking Platforms

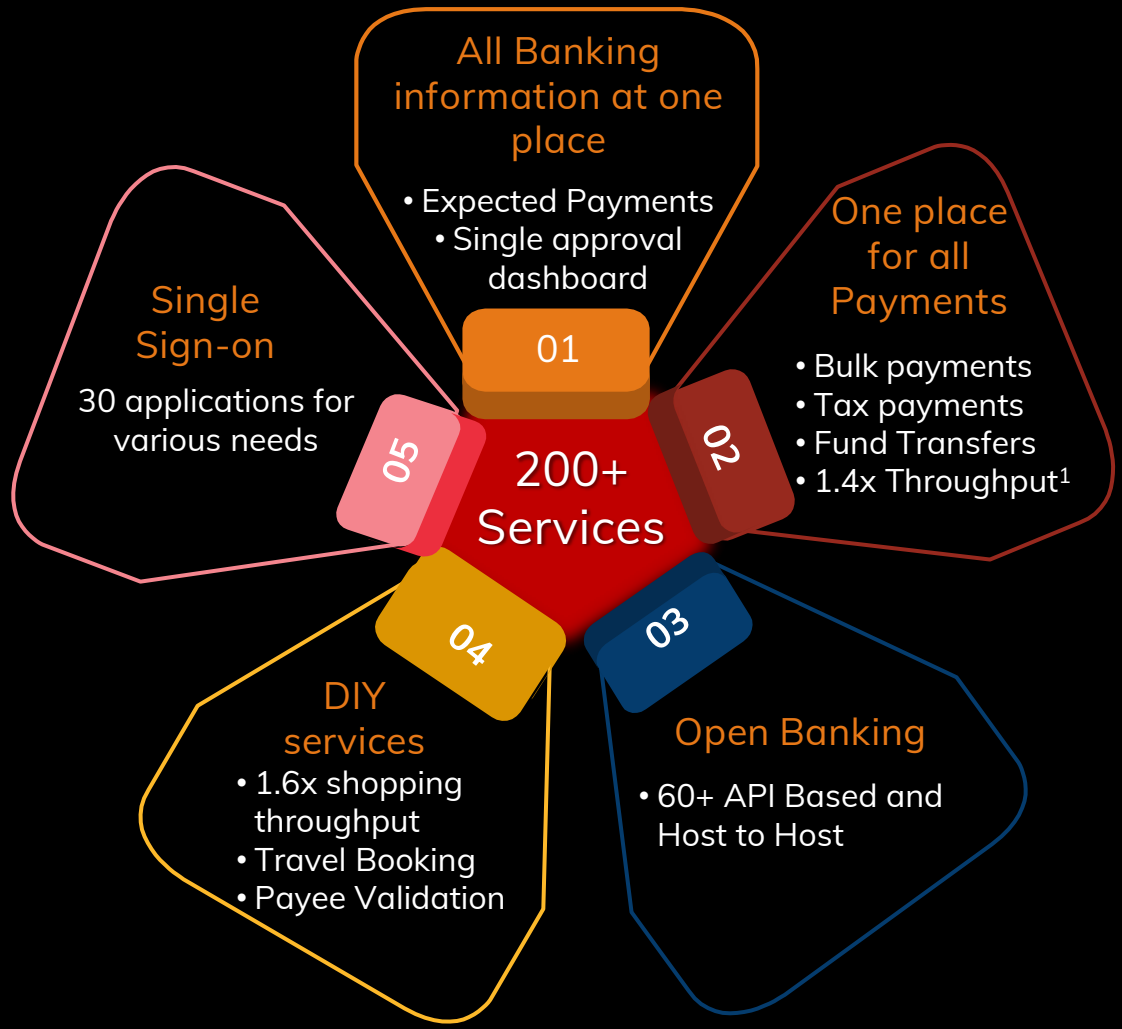
Retail Customers

Banking Services just a click away!
Available across 6 countries



Corporate Customers

A Gateway
to all corporate banking solutions!

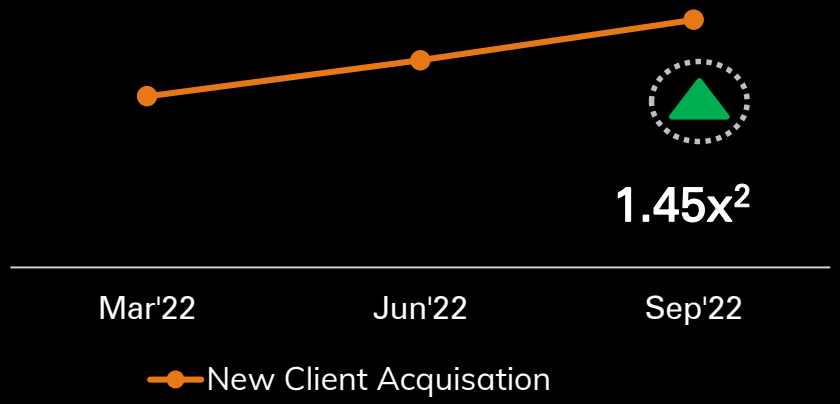


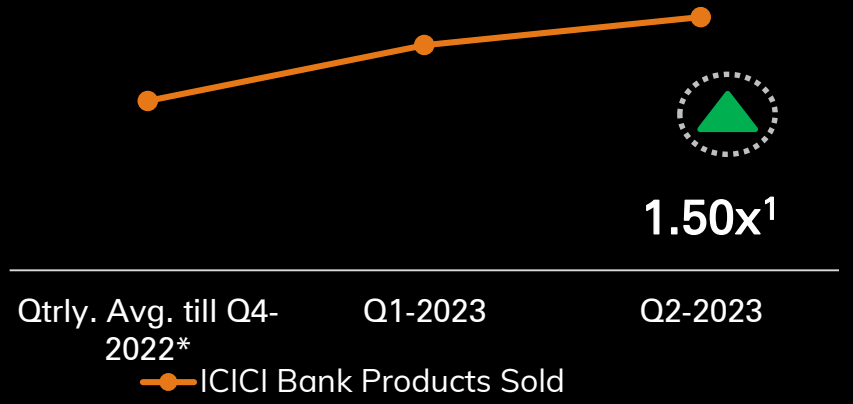
1. YTD Oct 2022 over YTD Oct 2021 2. Oct 2022 over Apr 2022

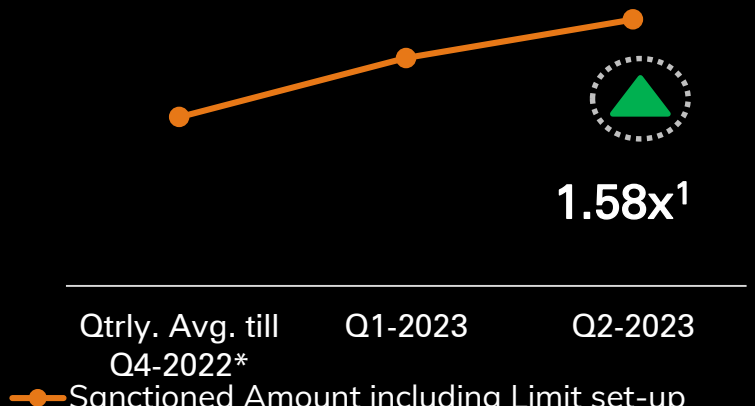
iMobile Pay NTB – engagement to acquisition

Open Architecture

Cross-sell





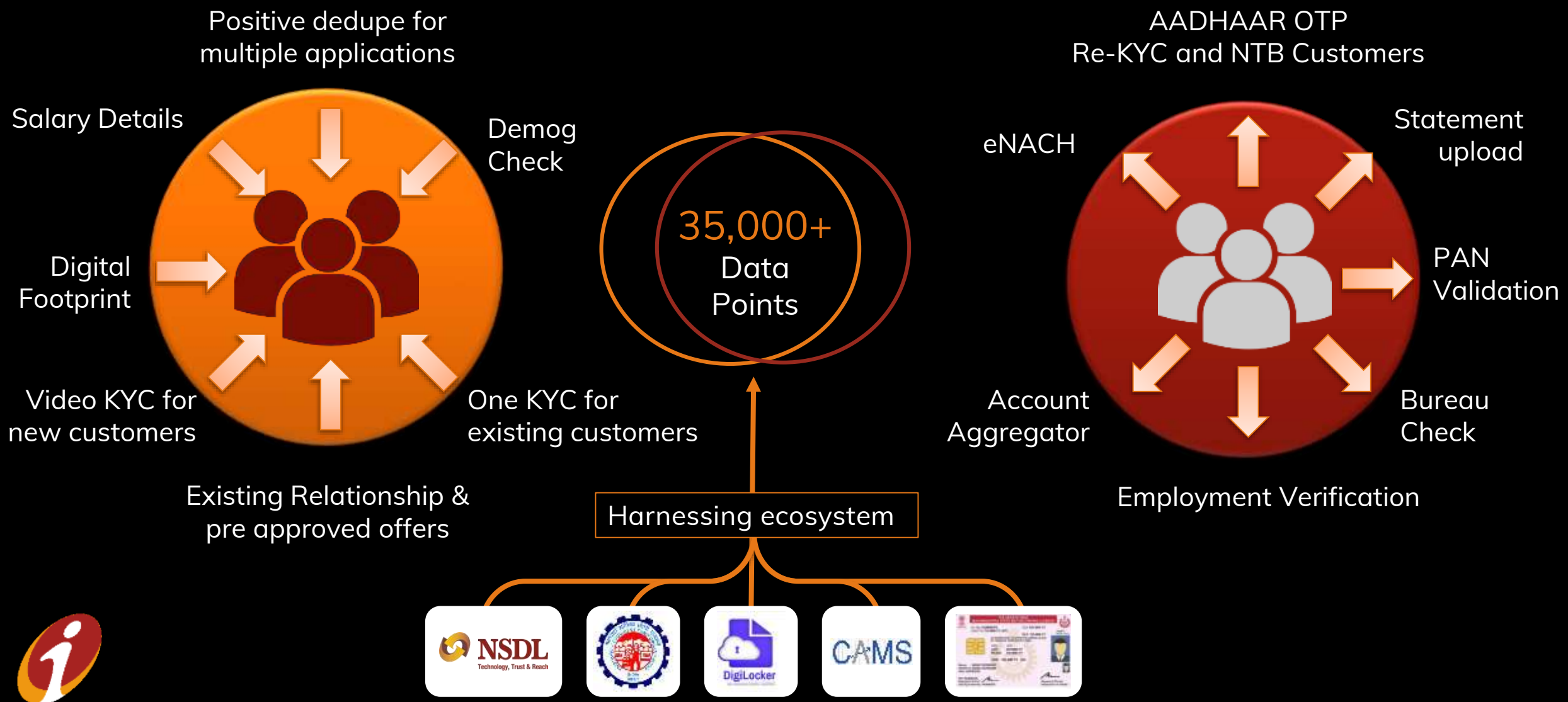


END-TO-END DIGITAL JOURNEYS

- Savings Account
- Personal Loan
- Credit Card
- PayLater

1. Q2-2023 over Qtrly. Avg till Q4-2022 2. Growth in active customer base Sep 2022 over Mar-2022

Leverage ecosystem for data enrichment



Increasing Digital Distribution





Customer

BRE

Fulfilment

- Existing to Bank
- New to Bank

- 35,000 Data Points used to show the customers eligibility

- Loans get Sanctioned and Disbursed

- Pre Approved
- Non Pre Approved

- Multiple Products within the same journey

- Accounts Opened
- Credit Card Setup

Instant loans

Account Aggregator

Video KYC

Digital Distribution

Delivered by INSTA products



YoY volume[1]	
Loans sanctioned	1.4x
Loans disbursed	1.8x
Credit cards sourced[2]	1.1x
FD Volume	1.2x
FD Value	1.2x
FD Book Value	1.4x

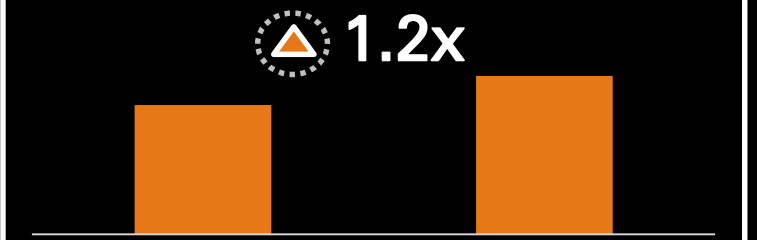
Driving increase in core operating profit

1. YTD Oct 2022 over YTD Oct 2021 | 2. Includes secured credit card, excludes Amazon credit card

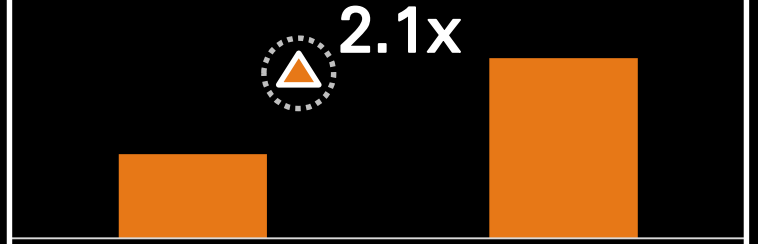
Strong business growth

Digital Asset Sourcing

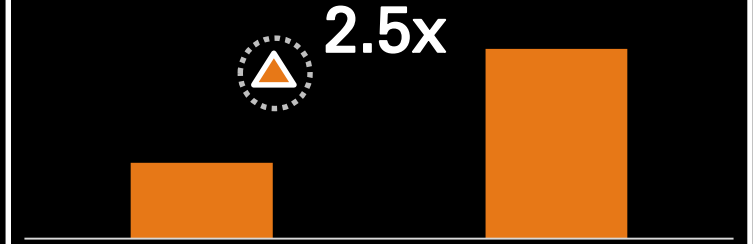
Mortgage sanctioned



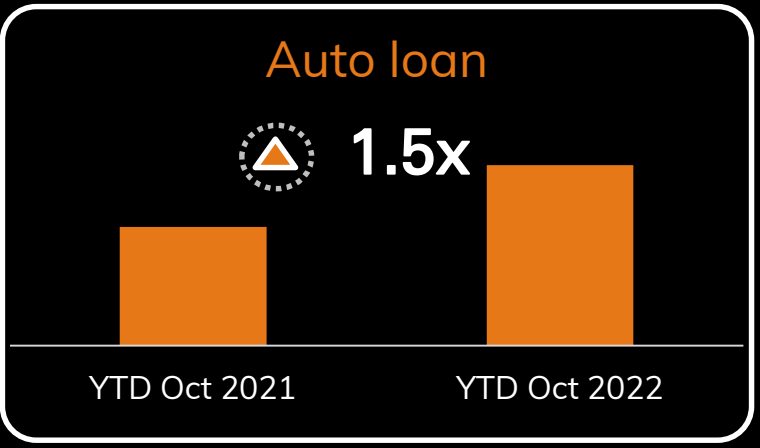
OD against FD (Retail)



EMI on CC



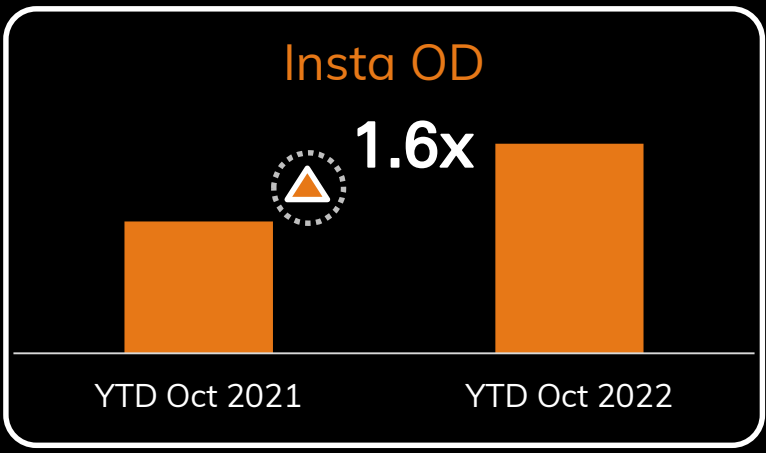
Auto loan



Personal loan



Insta OD



Digital distribution



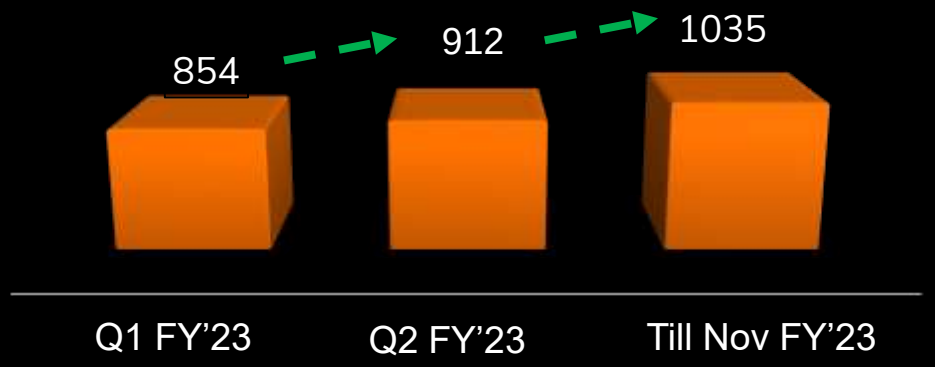
API Banking

Co-creating solutions

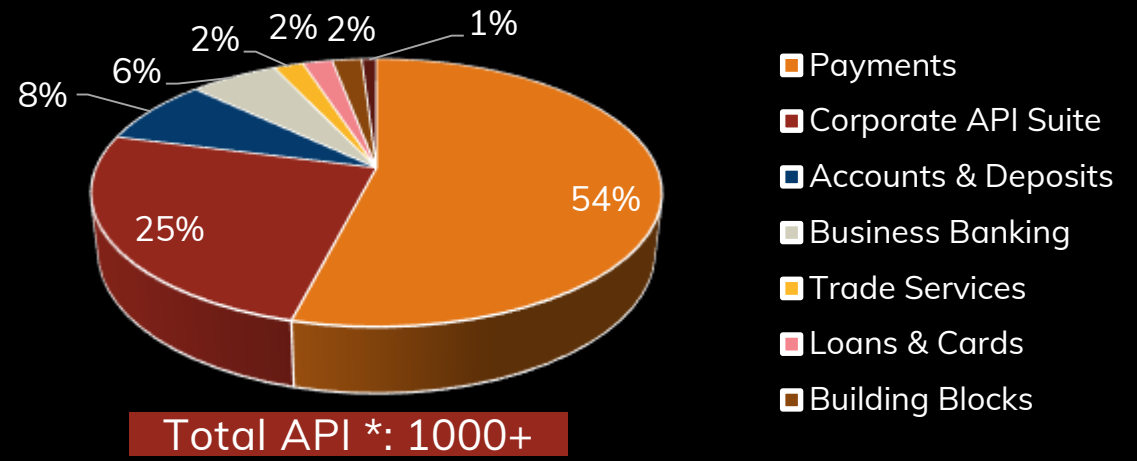
Payment & Collection solutions

API Banking

New APIs Published



Customer Preferences for Bank's API



Total API *: 1000+

Driving Acquisitions and PPOP

1. 250+ Partners 56 Unicorns
2. 50+ Unique Business use-cases
3. 1.7X[1] Transaction Value
4. 1.6X[1] Transaction volume

*Total API domain wise

1. H1-2023 over H1-2022

Industry Coverage on APIs

Aggregator



NBFCS



Fintech



E-commerce



Travel

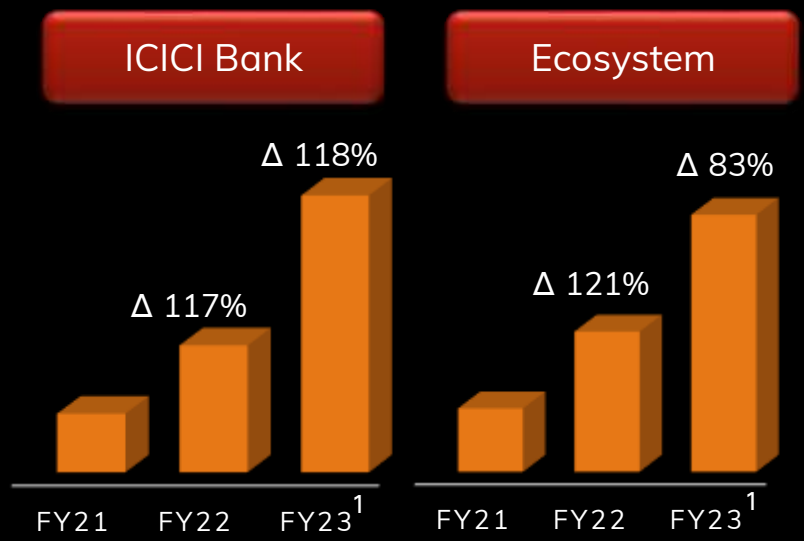


Real Estate



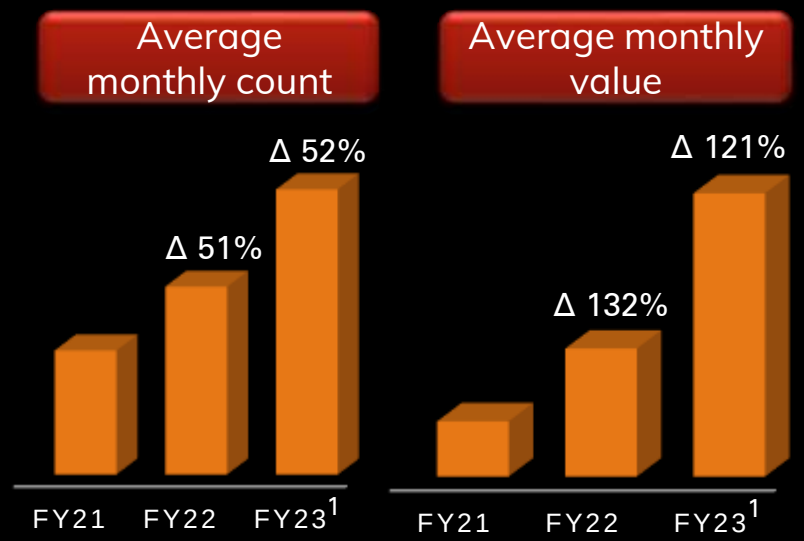
UPI: Leveraging Ecosystem Opportunities

Average monthly transactions value



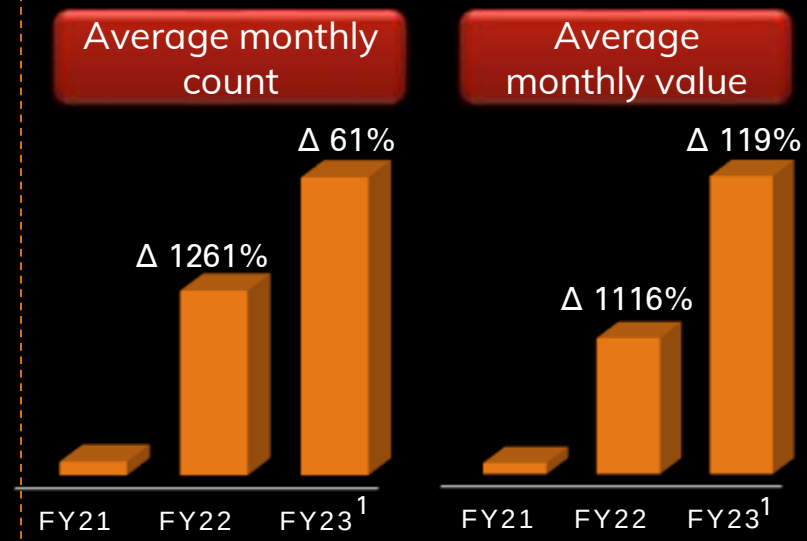
- UPI is 20% by value, 72% by volume of retail payment market
- Sep-22 PSP market share: 13.8%
- ↑175 bps increase in market share YoY (Sep-22)
- Increasing ICICI Bank Known to Bank (KTB) customer base

Acquiring (Collections)



- 1.5x Growth in Avg. monthly count in FY 2023
- Sep-22 Acquiring market share (value): 18.5%

Payout



- 1.6x Growth in Avg. monthly count in FY 2023
- 2.2x Growth in Avg. monthly value in FY 2023

1. *All figures are for H1-2023*

Digital distribution



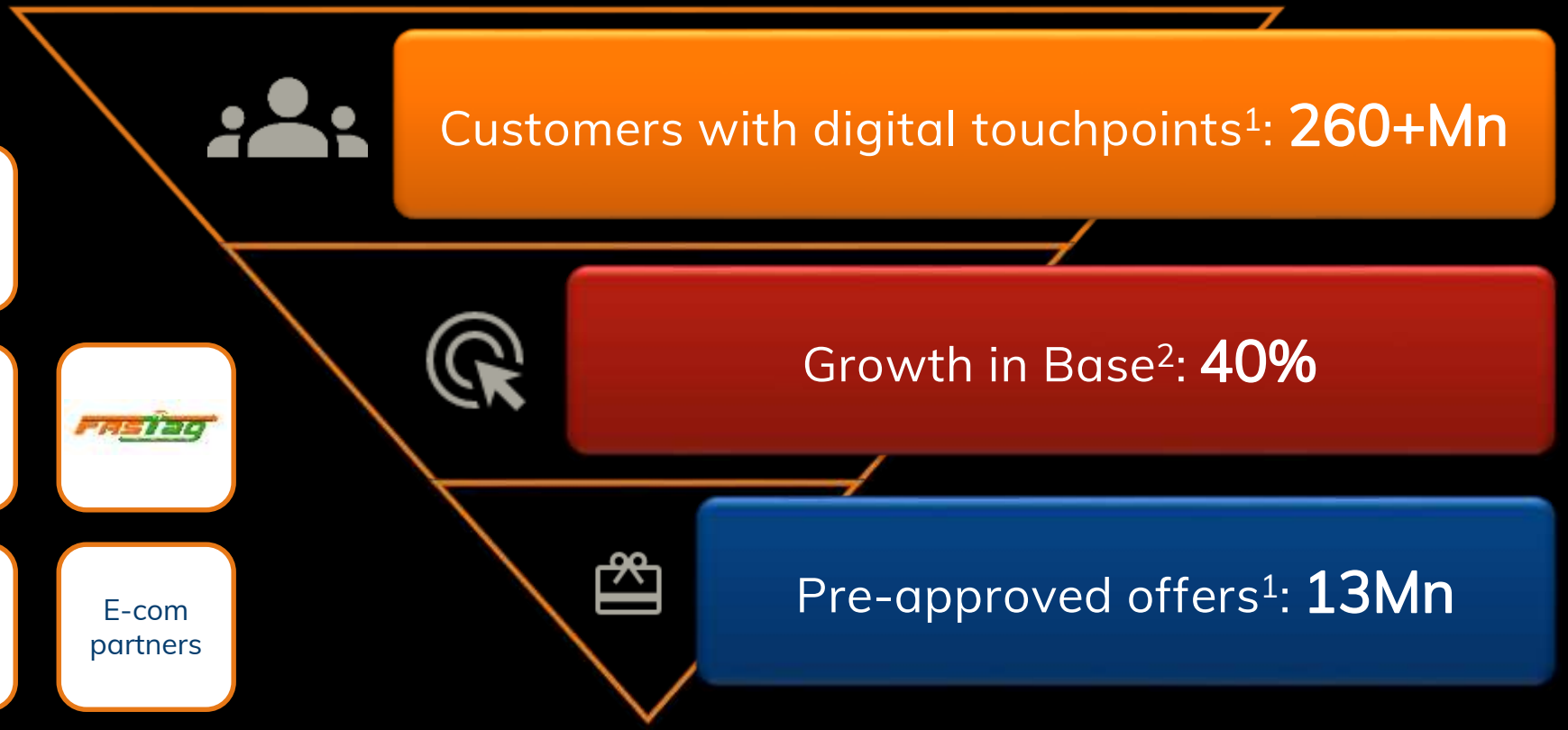
Beyond traditional base of customers

Employee Adoption

Daily use cases

Digital outreach

Beyond traditional base of customers



Lending partners

Wallet partners

E-com partners

iMobile NTB

Fintechs

Aggregators

E-commerce

1: As of Sept'22 | 2: Sep 30, 2022 over Feb 28, 2022

Digital distribution



Offer/propensity based communications

Traditional channels: email, SMS, notifications

Social media campaigns

Hyper personalization

Prospect data identity

- Ingesting data from multiple sources and APIs
- Triangulated the same with internal sources – UPI, FASTag etc

Segmentation

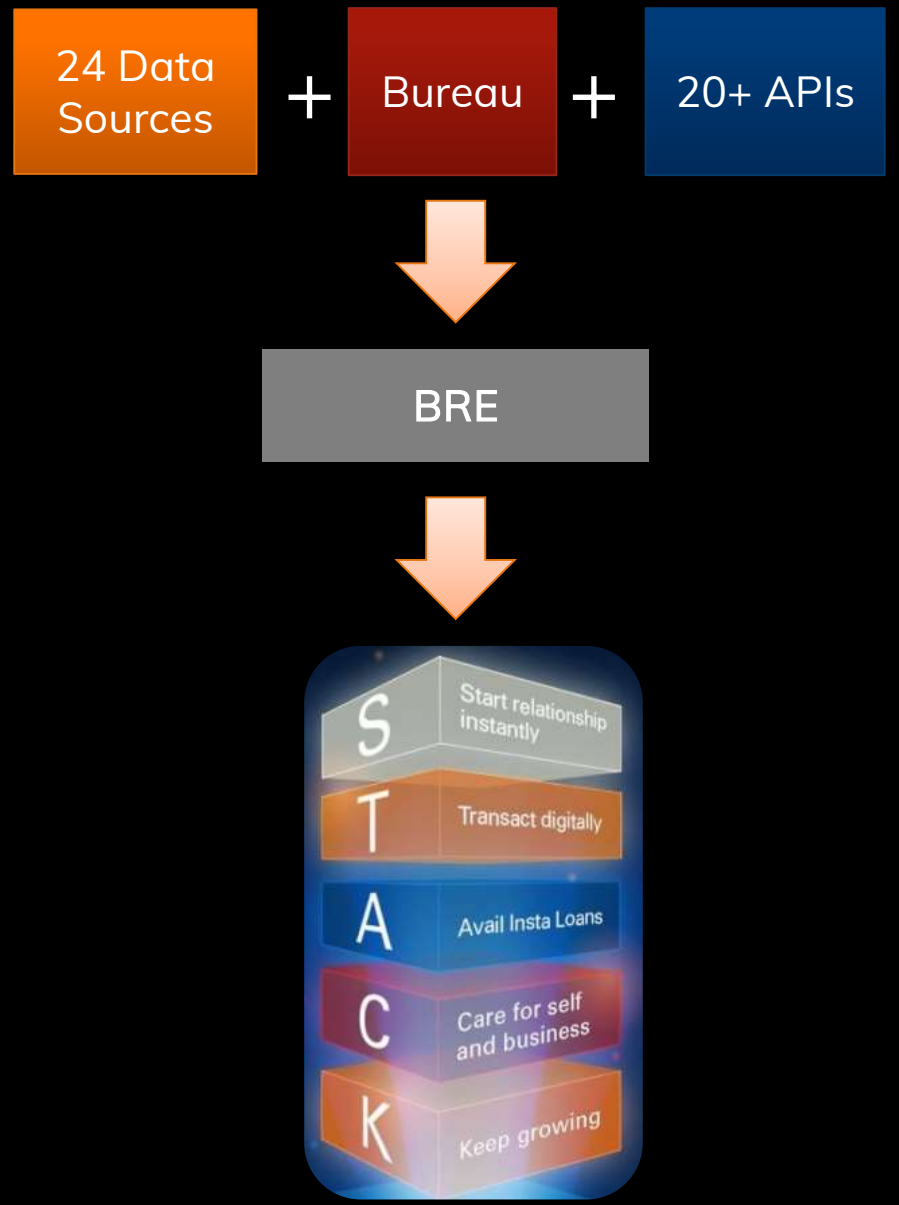
- Multiple segment basis affluent markers, income, demographics, digital footprint

Product recommendation engine

- Product variant and ticket size
- Next product to pitch along with personalized pitch

Orchestration & drop-off journeys

- Contextual offers
- Change in offer basis customer actions
- Nudges and notifications



Digital strategy



INCREASE IN DIGITAL DISTRIBUTION WITH **PPOP FOCUS**

Integrated experience

Discover 2.0

- Intelligent Transaction Categorization
- Goal Based Recommendation
- Service Nudges
- Expense & Budget Management



PayLater EMI

- Seamless journey
- Flexibility of period
- Available for all merchant transactions*
- Instant Payment Confirmation

*subject to minimum and maximum permissible amount

Integrated experience

Industry First

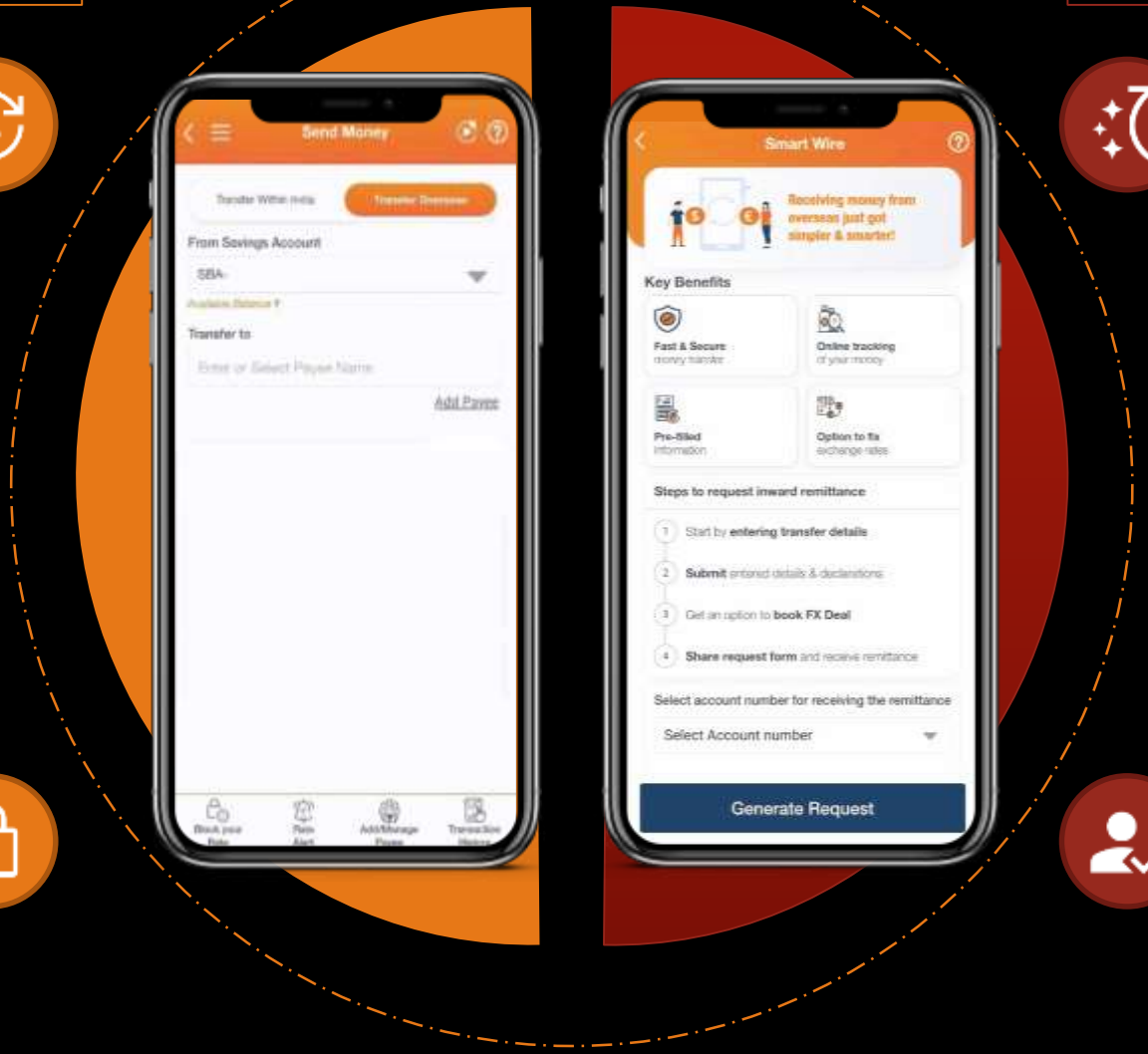
Outward Remittance

Competitive & Confirmed Exchange Rates

Guaranteed Product with Conversion to 21 Currencies

Available 24X7 with faster processing time

Safe & Secure with 2-factor authentication & 250-bit encryption



Smart Wire - Inward

Seamless journey

Real time FX deal Booking facility

Faster delivery with Transparency

Enhanced Customer Experience

Making every minute count...

~30
Units Sold

₹ 1Mn
Asset disbursed/
Limit Set-up

₹ 800Mn+
Transacted value

3,000+
Financial Transactions



9,000+
Digital Footprint

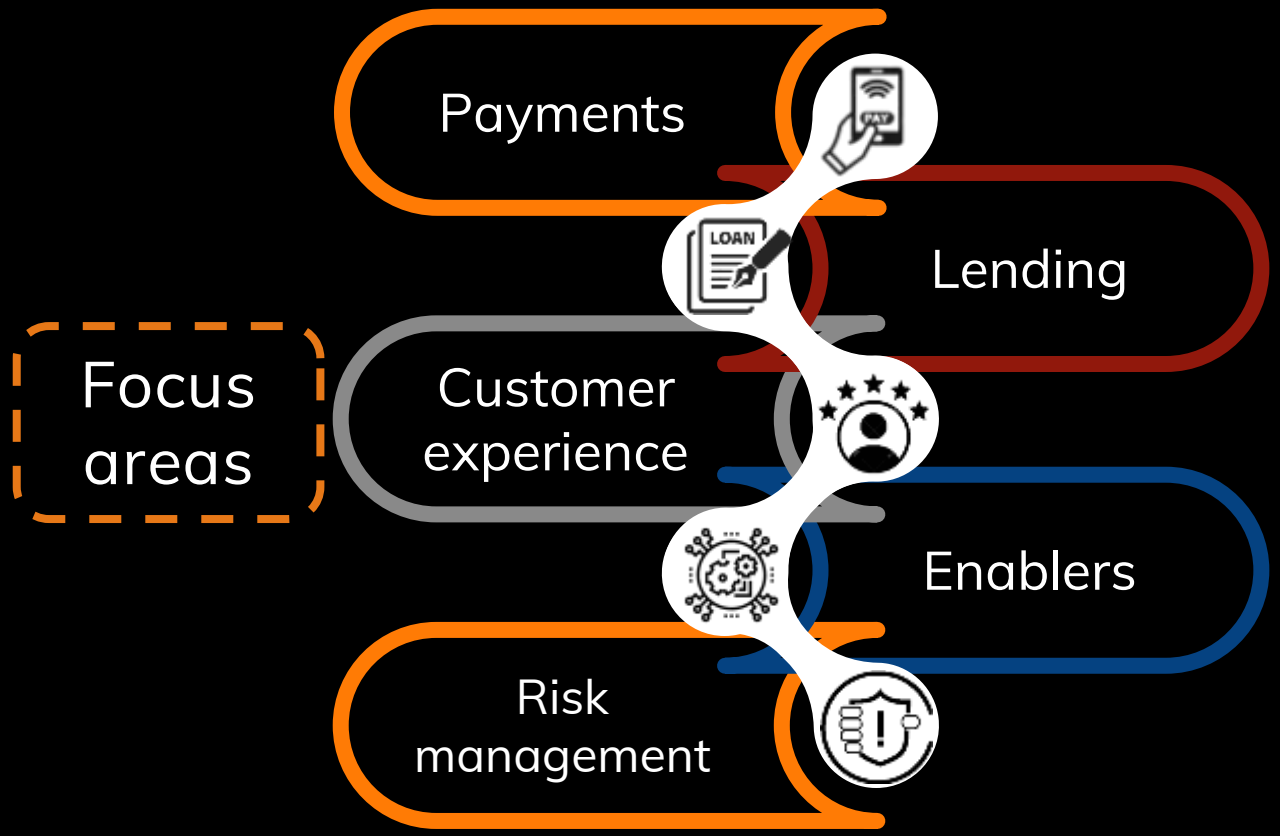
16
Digital Activations

6
Video KYC completed

100+
Service queries

Startup engagements

Platform to collaborate and co-create innovative products with startups to drive transformation aligned with ICICI Bank's digital roadmap









Encourage employee innovation



Enhance risk taking ability & experimentation



Build a culture of innovation

CourseCart



Integrated platform to connect the educational community on a single platform and allow users to discover, compare and buy products/services across all their educational needs*

MyClassBoard

Indian Money	Flipclass	Vedantu
Career360	Eduncle	Upgrad
Aviotron	English for India	Speedlab
Multibhashi	Brightchamps	Imarticus
ImaginXP	Logiqids	Wiingy

*Coming soon

Banking in metaverse

Virtual branch



- Immersive banking experience and access to banking services
- Additional channel to connect with customers through virtual branch
- Virtual onboarding of customers

Virtual HR training module



- Simulation of real world challenges to improve employee productivity from Day 1
- Employees can join remotely from anywhere
- Reduction in Employee training Cost

Virtual real-estate property showcase



- Showcasing ICICI approved properties
- Prospect to create new line of business
- Lead capturing and detailed customer analytics*

*Coming soon

Trade Emerge

One stop platform for complete trade lifecycle

Shipwaves Logistics & e-docs for international shipment service



E-shipz Shipping and fulfillment solutions for e-commerce businesses

Trucknetic* Trucking freight marketplace

Odwen* Warehouse network aimed at helping underserved SMEs

*Coming soon

Engagements (1/4)

Reconciliation solution for PoS/payment transaction



Swirepay



On demand access to accrued salaries for employees

Refyne

Leading property broking platform & home loan ecosystem



PropertyPistol



Real-time insights & intelligence to enhance credit decisioning

Corpository

Engagements (2/4)

Accounting, compliance and banking solution for SME businesses



EQL Fintech



Consent based (Anumati) onboarding on banking products via digital channel

Perfios AA

Tool for corporates to manage business expenses, invoices and payments



Dice



One Remittance Platform for retail & bulk inward remittances

Fable Fintech*

*Coming soon

Engagements (3/4)

Partnership for education ecosystem



Zolve



Branch team app for customer engagement, monitoring & KPIs

FeetPort

Video KYC & video banking platform



WorkApps



FASTag end-to-end consumer application management

Numadic

Engagements (4/4)

Supply chain solution
for corporates



Canopi

Automated speech recognition
& contextual conversation clustering



Skit.ai

Uber CMS connecting depositor
with extended banking kiosk



Fingpay

Property due diligence &
monitoring system



Advarisk

Initiatives

I3 Launchpad

India Accelerator, ICICI Bank & Infosys Finacle, have partnered to fuel the initiative to accelerate early-stage startup ventures



CAStartups.org

Not-for-profit organization to enhance the connect between CA startup founders around the globe and Silicon Valley

I-Sprint

Virtual global BankTech hackathon series, hosted by the GIFT City and International Financial Services Centres Authority

AWS & Google

Cloud credits to startups bundled with DigiStart Account

Investments (1/2)

Fingpay	Digital biometric payment solution that enables payments through AEPS
Arteria	Supply Chain Payment solution & services to OEMs
Fable Fintech	White-labeled remittance solution platform for banks and institutions
TrueBalance	Mobile app for small ticket loans
Open	Platform for SMEs to automate and track their finances
MyClassBoard	School ERP system & online marketplace for student needs
ePayLater	Embedded finance solution for businesses
Faircent	P2P platform that provides borrowers access to capital through registered lenders
Vanghee	Banking Platform for Small and Medium Enterprises, Cheque, Payment, Instant Pay
KrazyBee	Mobile app for small ticket short term credit to salaried segment



Investments (2/2)

CarDekho	Used / New car segment ecosystem
Credgenics	Debt resolution platform for collections automation
BizzO	Platform for small service professionals to setup online presence
Refyne	Real time, early wage access platform
EQL Fintech	Business services platform that provides incorporation and compliance services along with various tools to manage businesses
AdvaRisk	Platform for financial institutions for fraud detection, monitoring and recovery
ONDC	Open networks for exchange of goods and services over digital / electronic medium
IBBIC	A joint initiative of banks for exploring, building and implementing Distributed Ledger Technology solutions for the Indian financial services sector
Satsure	SatelliteTech company that makes satellite data consumable and provides actionable insights to its customers in the BFSI and Infrastructure segments



Bank to **Bank**^{Tech}

Enabling Customer Centricity



Bank to **Bank**^{Tech}

Maximising the value of data

Risk management, credit and debt servicing framework

CUSTOMER 360°

Secure, stable and resilient system architecture

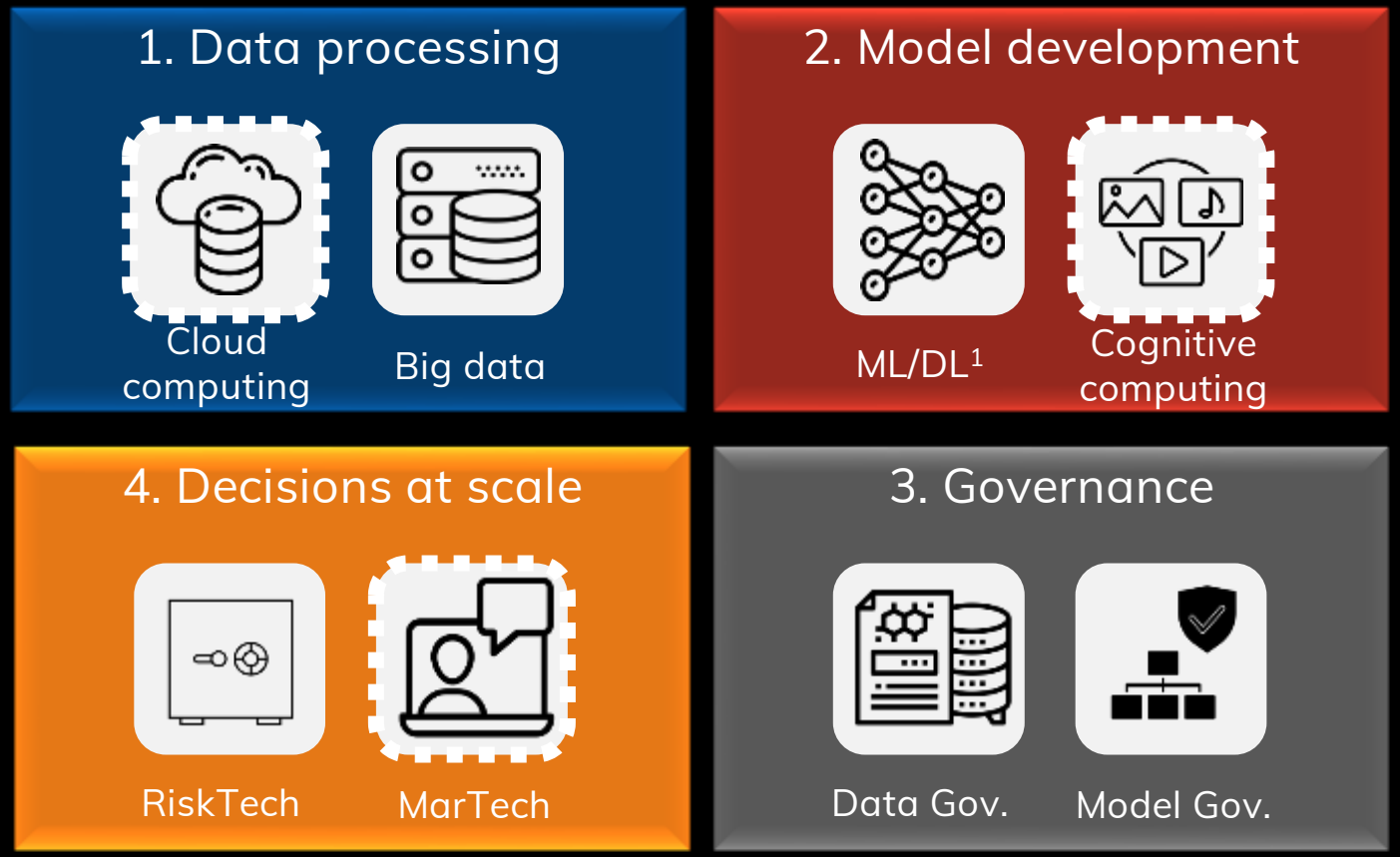
Service delivery innovation

Risk calibrated core operating profit

Maximising the value of data



BankTech: Building data and decisions backbone



Strong capabilities to develop and deploy data-driven use cases at scale

[1] ML/DL: Machine Learning/ Deep Learning

Bank^{Tech}: Data science as an enabler

1. Acquisition



Customer profiling



Liabilities by invitation

2. Deepening relationships



iGenome



RM enablers

4. Risk management



Credit by invitation



Decongested credit

3. Cross sell



Customer 360



Sales AI[1], engagement AI

Data-driven use cases to enable customer journeys and strong execution

[1] AI: Artificial Intelligence

Customer profiling for acquiring deposits

Building targeted insights for accelerating deposits market share

Micro-market – Tapping growth potential

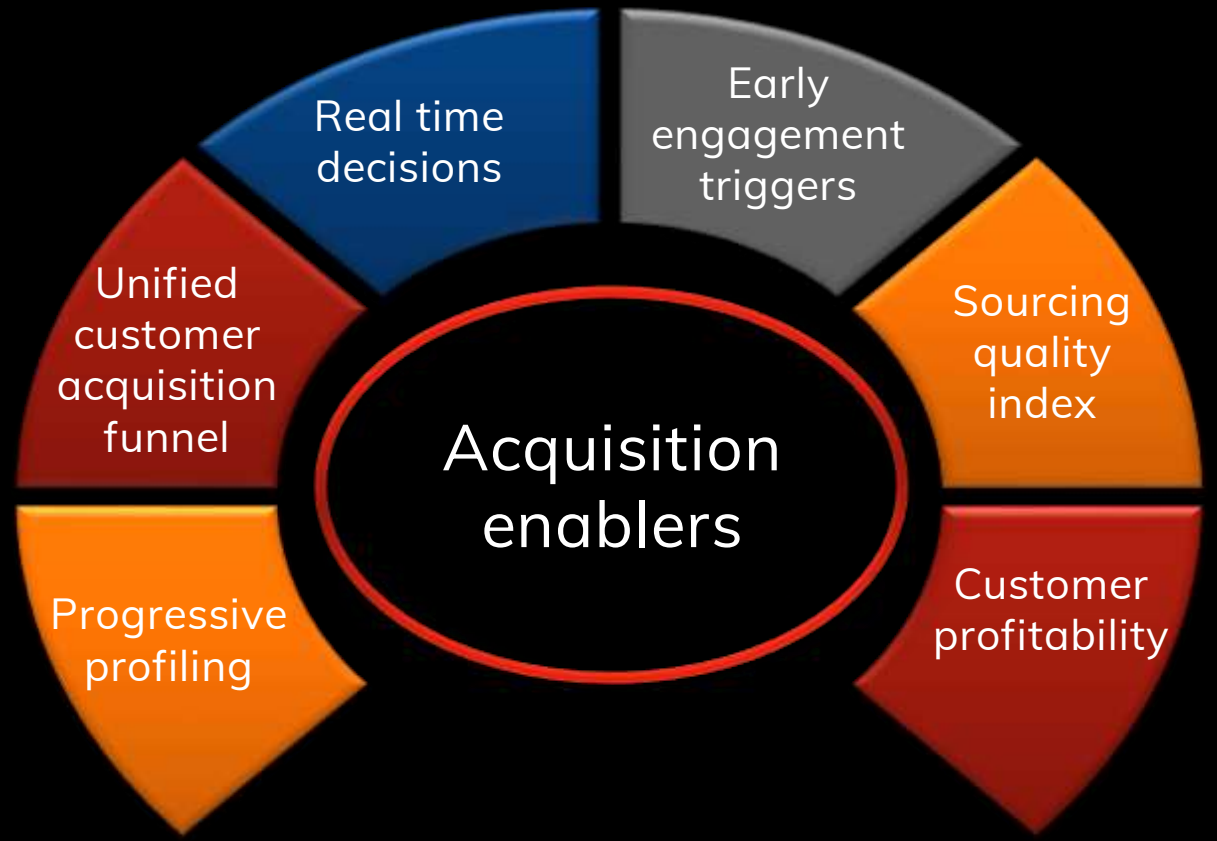
ML scorecard for growth location identification → Low penetrated potential markets → Re-allocation of resources to growth markets

Analytics based liabilities by invitation

- Lending ecosystem
- Payment ecosystem
- Trade ecosystem
- Digital footprints
- **Salary corporate prospects**
- Supply chain ecosystem
- Corporate & institutional
- Social media campaigns

Micro-market based ecosystem approach to increase market share; Creating relevant solutions for every market

Acquiring right counterparties in right products



Early engagement based on customer needs to increase customer life time value

Deepening relationships with customers

iGenome for individuals

Customer needs

Life stage needs

External markers (AA, bureau)

Models

32 ML models

360 triggers

Personalise

6+ Channels

80+ Products & services

80% conversions from top 5 recommendations

iGenome for entities

On-boarding

Cross-sell

Retention

Contextual & personalised banners

Catering lifecycle needs

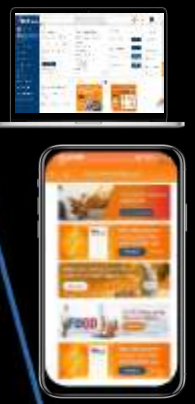
5 ML Models

70+ Products/Services

120+ Triggers

Personas based pitches

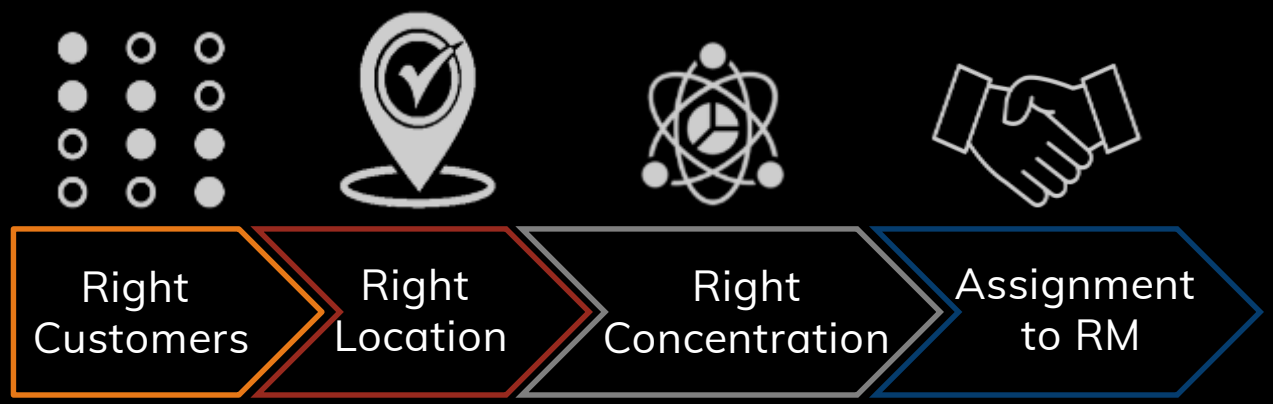
Customisation to hierarchy level



65% YoY growth in InstaOD limit setup

Enabling customer engagement and cross-sell

Engagement AI: Enabling RMs to serve customers better



Group identification using analytics: 8x linkages established over declared

Sales AI: Growing relationships based on insights



- Spend based D2C engagements
- Event based nudges to RM
- Customer 360° one view

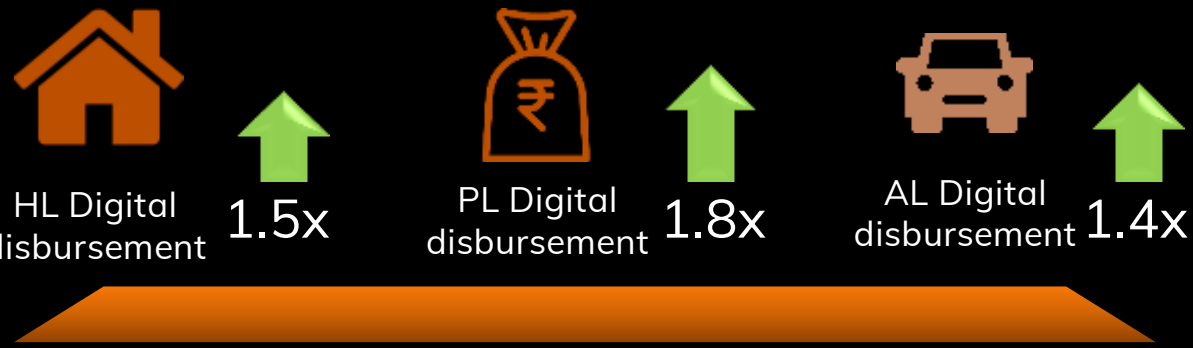
Sales AI for customer insights based on data 1.4x conversions over generic rule based triggers

Enabling digital channels

Personal finance management



Assets sales growth through online engagement





External Markers

- Account aggregator
- Bureau

Footprints

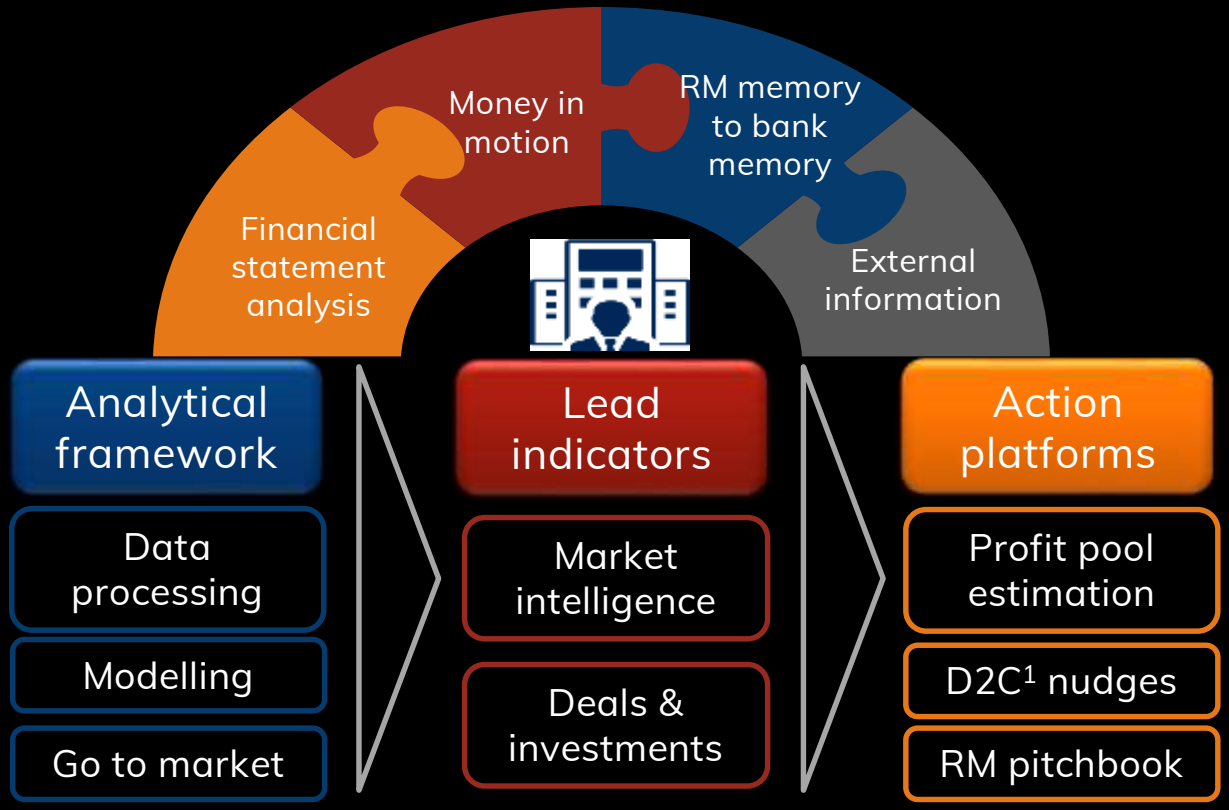
- Retargeting fallouts
- Mining Margin Payments

Personalisation

- PL nudges on end use
- Upgrade to next car model

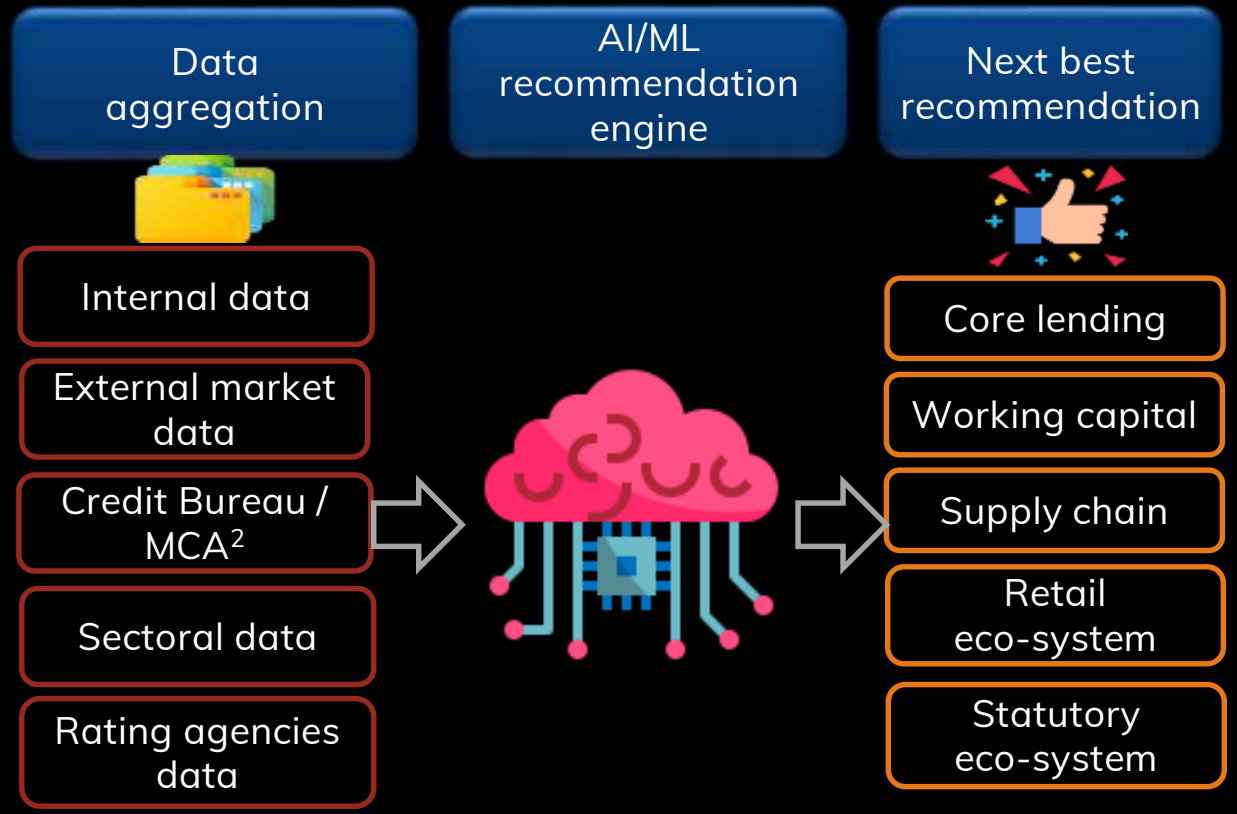
Enabling engagement with corporates

Understanding corporate needs proactively



Customised pitch book for corporates with > ₹ 1.00 Bn turnover

Enabling RMs to serve customers

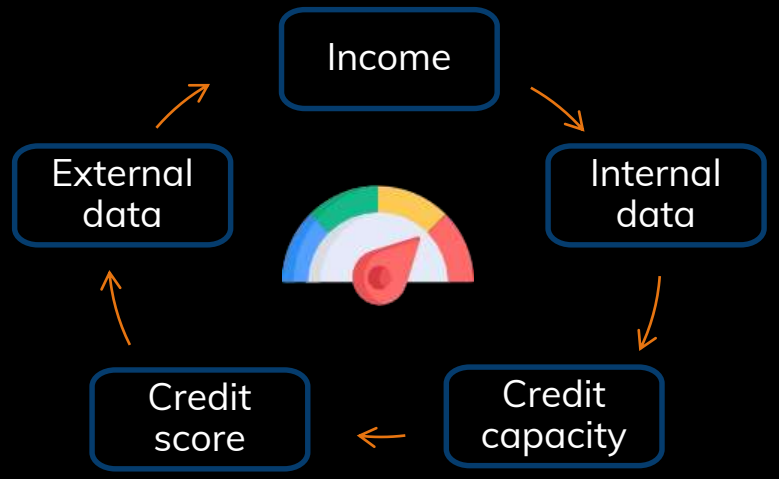


Enabling 'Next best conversations' for corporates

[1] D2C: Direct to Customer [2] MCA: Ministry of Corporate Affairs

Analytics for assets growth

Growing pre-approved program



Machine learning models and credit strategies

Continuous test and learn

Customer level frameworks

Increase in pre-approved program size by more than 1.5 times over 1 year

Decongesting credit processes

Digital application

Physical application

APIs

Pre-approved offers

Bureau

Profile

Rule Engines

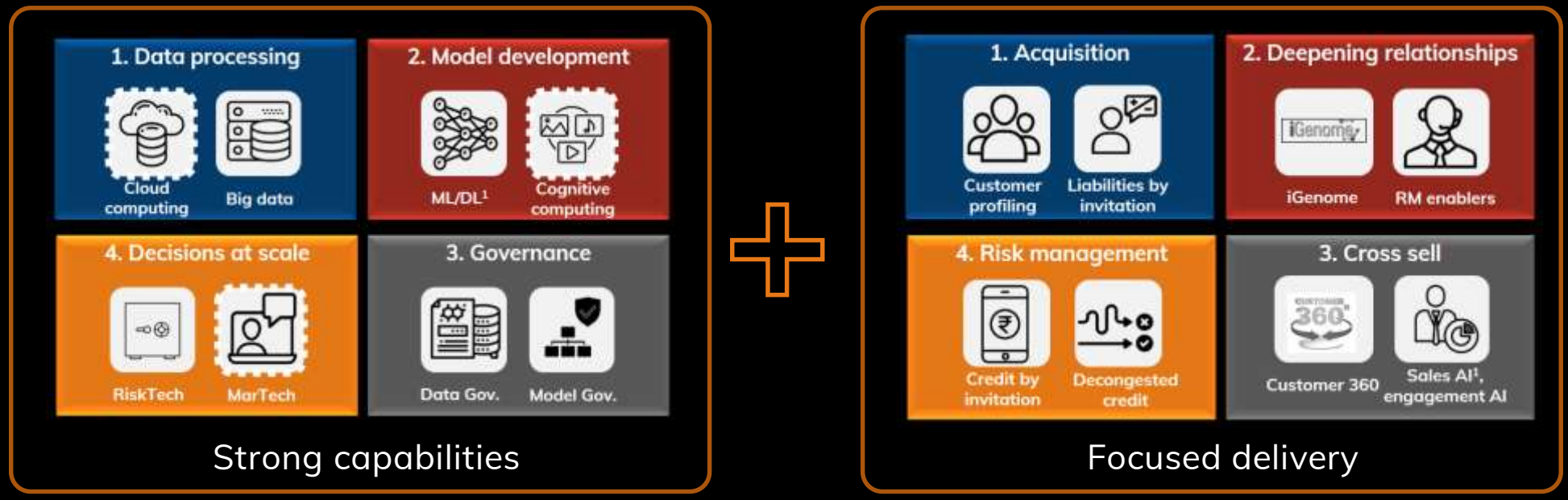
Models and scores

Pricing

Policy checks

~60% credit automation achieved in unsecured products

BankTech: Building data and decisions backbone



Maximising core operating profits using data

Risk management, credit and debt servicing framework

Shifts in Credit Decisioning

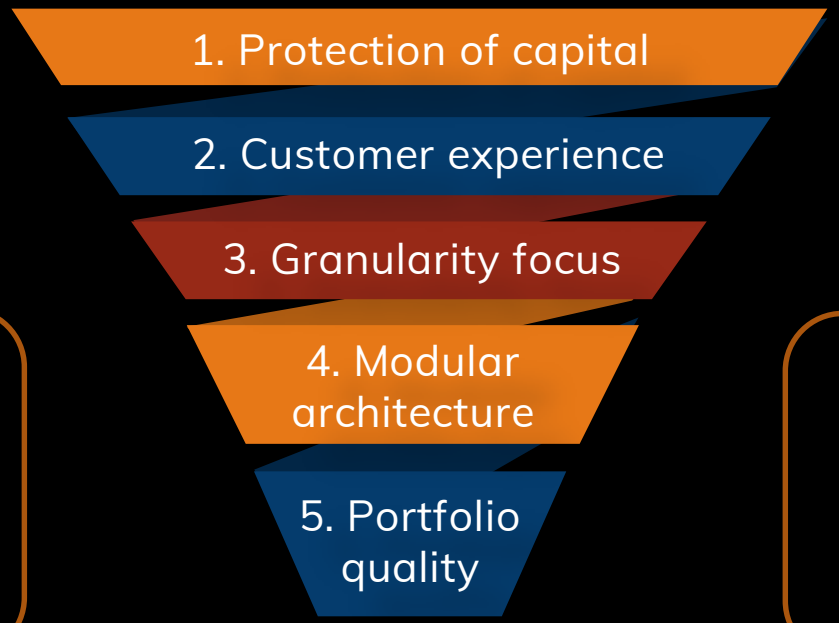
India's strong digital infra

- ✓ Smartphone
- ✓ Internet users
- ✓ Demographic shift
- ✓ Alternate data
- ✓ UPI / e-Nach

Banking ecosystem

- ✓ Credit bureau
- ✓ Account aggregator
- ✓ Digitisation
- ✓ Advance analytics
- ✓ Partnerships

« ICICI Credit Tenets »



- ✓ Simplified onboarding
- ✓ Credit models for -
  - Pre-approved
  - Straight through process
- ✓ Decongestion & digitisation

- ✓ Return of capital
- ✓ Customer 360 degree
- ✓ Risk calibrated PPOP

Credit Policy: Reimagine journey

Customer segmentation

- Profile
- Life stage
- Income

Profile check

- Salaried
- Self-employed
- Agri profile

Unification layer

- Common application
- Common qualifiers
- Unified process

Modular BRE[1]

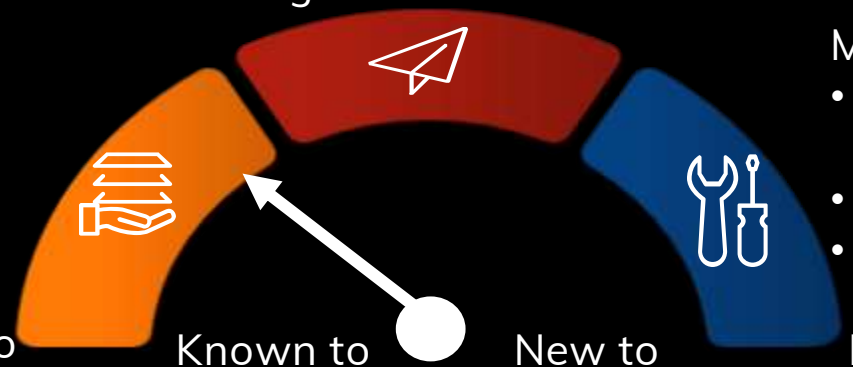
- Simplified
- Standardised
- Credit score

Policy formulation

- Market opportunity
- Debt service insights
- Hind sighting observations

Straight through Process
- Transaction score cards
- Digital verifications

Pre-approved
- Offer size
- Offer coverage
- Additional income documents



Manual Underwriting
- Counterparty evaluation
- Higher ticket size
- Customer 360º

Existing to Bank (ETB)

Known to Bank (KTB)

New to Bank (NTB)

New to Credit (NTC)

Pre-approved

Straight through pass

Manual

[1] BRE: Business Rule Engine

Credit Framework: Retail assets & agriculture

Digitisation
Digital journey for retail assets

- ✓ Fintech collaboration
- ✓ 1,000+ Business / Policy rules automated
- ✓ iLens[1] Business Rule Engine (BRE)
- ✓ Robotics for automation

4Q1Q
Underwriting 360º

- ✓ Unifying retail, rural & commercial business
- ✓ Equip credit manager to underwrite all retail asset products
- ✓ Mapping of branches to nearest CBC[2]
- ✓ **Improved C360º penetration:** Knowledge of all products leads to improved C360º penetration

Decongestion
of credit process

- ✓ Empowerment & delegation
- ✓ Unified customer journey for all products
- ✓ Pre-approved & Straight Through Pass (STP)
- ✓ Go – no go norms

Improved credit TAT

- ✓ Customer level limit
- ✓ Dedicated credit team for value creating segment
- ✓ Holistic Customer assessment under 4Q1Q
- ✓ Pre-approved offers to corporates & business banking customers for retail asset products

Multi-skilling | Improved TAT | Seamless customer experience | Improved 360º penetration

[1] iLens: Loan Origination System for Mortgage being extended for other Retail Asset products [2] CBC: Credit Business Centres (erstwhile Credit Processing Centres)

Credit framework: business banking[1]

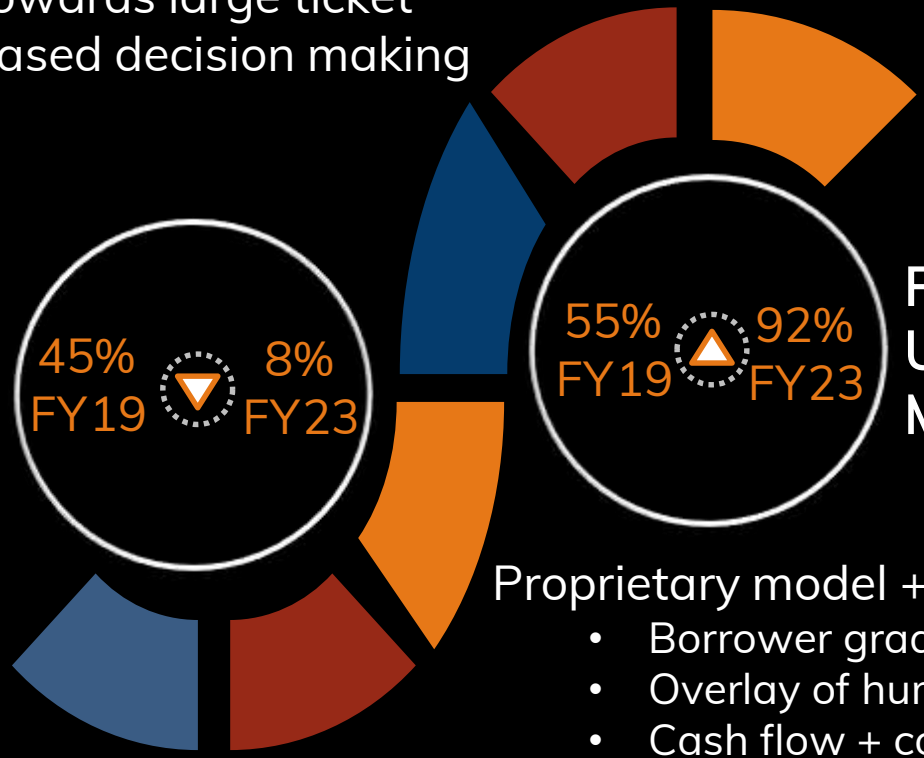
- Document based underwriting
- Sectoral/Cluster based approach
- Gravitation towards large ticket
- Committee based decision making

Manual Underwriting Model

45% FY19 → 8% FY23

Parameterised Underwriting Model

55% FY19 → 92% FY23



Proprietary model + underwriting
- Borrower grading
- Overlay of human judgement
- Cash flow + collateral

Consistency & predictability

Downstream automations

Faster TAT
- Wider micro-market presence
- Delegation at micro-market
- Early customer engagement
- End to end customer delivery
  - ✓ Pre-discussion of terms
  - ✓ Tech enabled LOS[2]

Superior Customer experience
- Integrated credit team
- Full Bank to customer with C360
- Standardised PD[3] framework

Better monitoring
- Internal & external credit markers
- Generic + trigger based action matrix
- Continuous model recalibration
- Simplified renewals
  - ✓ Behavioral footprints

[1] Business banking comprises of business loan group, SME & mid corporate group
[2] LOS: Loan Origination System [3] PD: Probability of Default

Debt Servicing: core framework



Pre-delinquency Management (PDM)
20% current book: 80% bounce coverage

Early Delinquency Management (EDM)
- 60% call centre & 40% contactless collection
- YoY growth of 34% in contactless collection

Channel orchestration
- Machine learning based risk segmentation
- Agency to call centre to contactless transition
- Product to customer approach

Digital payment in excess of 95%
- YoY growth of 10%
- 5% branch deposition
- 100% digital receipts

Re-shaping policy and underwriting framework

Greater sensitivity | Digital experience | Cost optimisation

Debt servicing: Technology enablers

Intelli COLLECT — AI Powered Contactless Collection

- Machine learning based risk segmentation
- AI powered contactless collection
- Designed with multi channel & multi linguistic engagement strategy



COMMAND CENTER

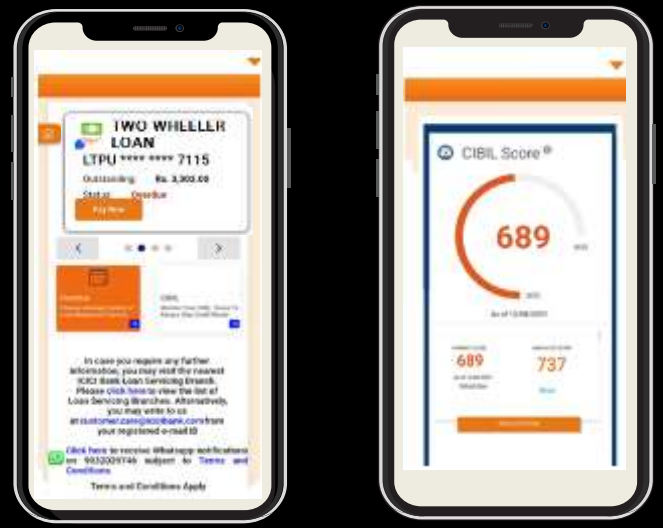
- Mobility app based monitoring
- App based check-in for every visit measuring field efficiency
- Effective route planning of field executives

SATFARM

- Satellite imaging based Intelligence
- 3R Strategy:
  Right customer | Right time | Right place
- Portfolio coverage 85%
- Performance upside 20%

DIY — Do-It-Yourself

Industry first initiative of credit score simulator



- Easy login with 2 level authentication
- Single view for all delinquent accounts
- Bureau score, report & score simulator
- Multiple payment option | Real-time credit
- Pre-approved settlement
- API integration with partners

ISO9001:2015 Certification of key processes

Service Delivery Innovation



Service delivery innovation

Leveraging the power of subtraction

In Customer Journeys

- Number of steps/clicks/ screens/fields to enter
- Wait time
- Documentation
- Repeat calls/visits/e-mails
- Anxiety

In Processes

- Non-value added effort
- Number of steps/clicks/screens/ fields to enter/handoffs
- Approvals
- Systems required to access
- Turn-around time (OTC[1] & T0)

Harnessing technology

- Intelligent Automation
  - AI[2] & ML[3]
  - Conversational IVR / Bots
  - Speech / Text analytics
  - Facial recognition
  - Intelligent RPA[4]
- Tech architecture revamp
- New platforms / systems

Serving with simplicity to deliver peace of mind for the customer

[1] OTC: Over the counter [2] AI: Artificial Intelligence [3] ML: Machine Learning [4] RPA: Robotic Process Automation

Leveraging the power of subtraction – In customer journeys

Stretching the frontiers of Insta	▪ Insta Trade ▪ Insta Limit Set-up ▪ Insta ODFD	Zero TAT Zero NSTP[1]
Real-time AI based resolution	▪ Online assist	Transaction history based decisioning & resolution Instant alleviation of customer anxiety
Effortless accessibility	▪ One toll-free number across services ▪ AI powered voice bot	Easy accessibility for customer ~2.3 mn annual calls concluded
Pro-active customer engagement for end-to-end resolution	▪ iCall-to-close by Bank	Subtracting customer anxiety

[1] NSTP: Non straight through processing

▪ WIP

Leveraging the power of subtraction – In processes

Releasing bandwidth

- Opserve
- Cards lifecycle digitisation
- Transforming SMEG
- Doc management via RFID[1]

- Co-location of ops at high FF[2] branches
- 70+ Robotic Processing Automations
- Reduction in SMEG processing time by 43% - Onboarding & 47% - DP[3] updation

Enhancing engagement

- AI powered CRM
- Voice/data based customer engagement

- Omni-channel servicing
- AI & ML based processing, customer profiling & product suggestions
- Real-time analytics/intuitive dashboards
- RTO[4] reduction by 20% for renewal cards

De-variantisation

- De-cluttering of service variants

- Standardisation of criteria among all services

[1] RFID: Radio-Frequency Identification [2] FF : Footfall [3] DP: Drawing Power [4] RTO: Return to origin

▪ WIP

Enhancing deposits experience

…through subtraction of customer and employee effort

Single KYC

- Common KYC across products & servicing
- Unified process to enable data and document storage for reuse

Automated VKYC

- Video KYC checks using conversational AI & document AI

Enhanced Servicing

- STP[1] Servicing: ~60%
- Scan on wheels
  - ~2 Mn cheques processed

Single scrutiny

- TAT reduction for SA account opening by ~50%

[1] STP: Straight through processing

---- WIP

Intelligent automation



Machine learning

Judgement calls

Solving complex problems

Understanding language/NLP[1]

Image & document intelligence

Audio and speech intelligence

Automation of repetitive mechanical tasks by robots

~1,400 RPAs[2] managing ~750 manpower worth of delivery

TradeIntelli

Digital E-mail manager

AI OCR powered address change

Cognitive clearing

Corporate salary assist

[1] NLP: Natural Language Processing

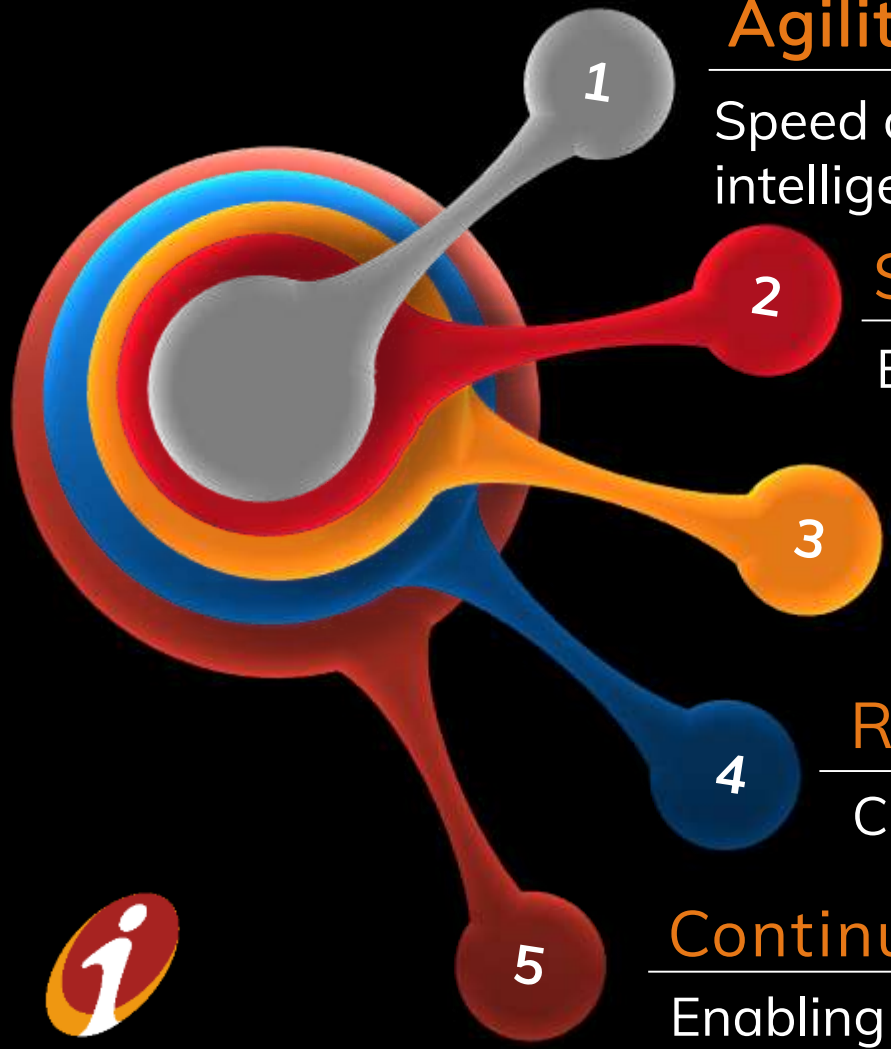
[2] RPA: Robotic Process Automation

Secure, stable and resilient system architecture



Enterprise architecture: Design principles

Designing for...



Agility

Speed of delivery; enabling automation through agile-DevOps and intelligent automation

Scale

Exponential scale and digital ways of working

Security

Confidentiality, integrity and availability

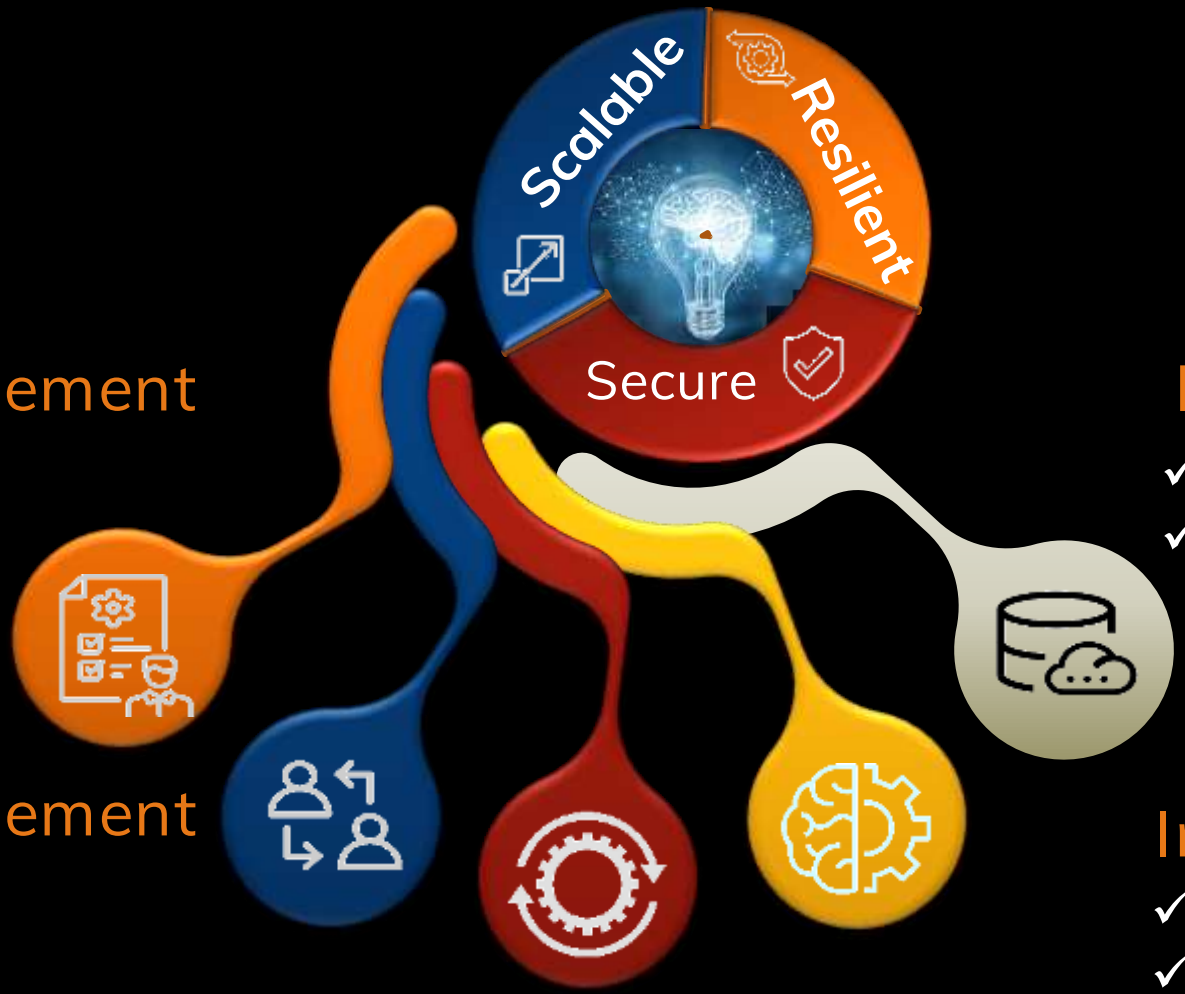
Resilience

Cloud native and new age patterns

Continuous Innovation

Enabling measurement, test, fail fast, learn and continuously innovate

Bank to **Bank**^{Tech} – new tech stack



Customer engagement

- ✓ Interactive
- ✓ Intutive
- ✓ Embedded

Records

- ✓ Future ready
- ✓ Lightening the core

Employee engagement

- ✓ Omnichannel
- ✓ Sales & service

Intelligence

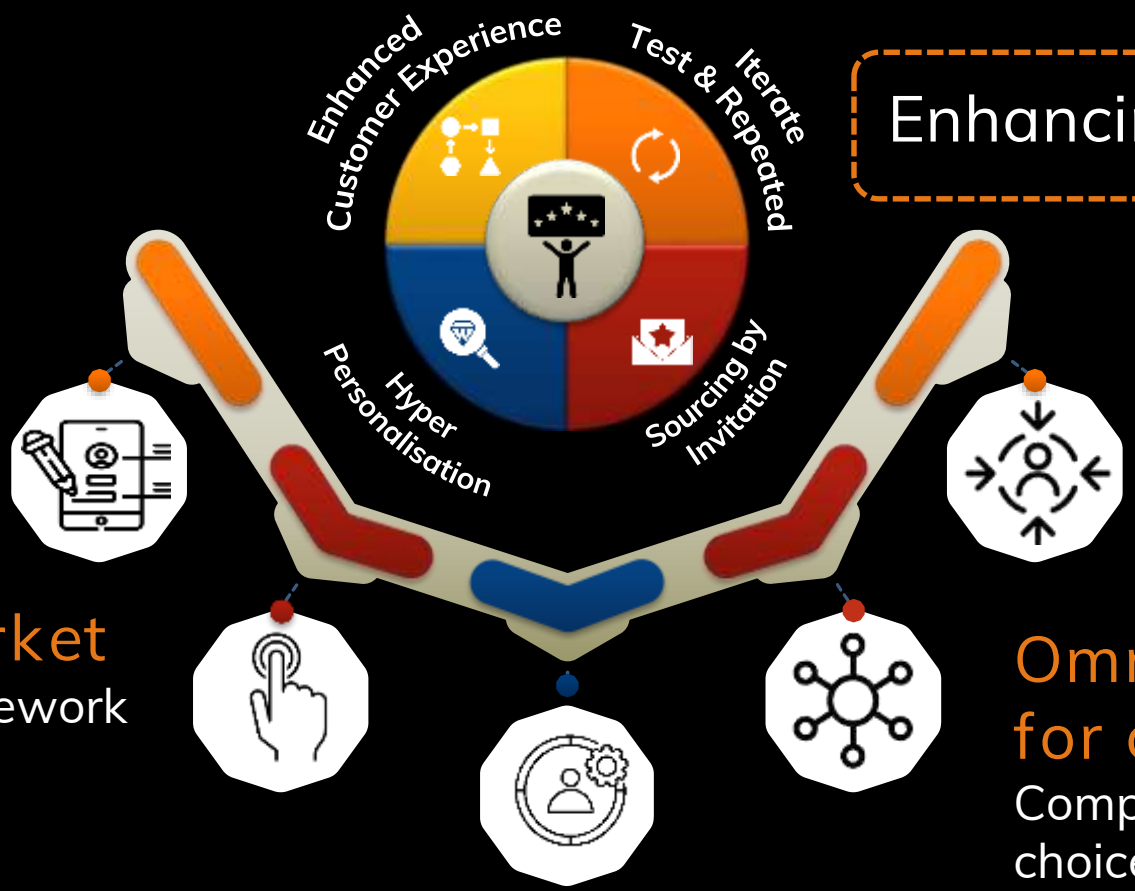
- ✓ Real time data
- ✓ Data Driven
- ✓ 360°

Federation

- ✓ Micro-services based

iMobile Pay 3.0

Enhancing digital experience



Intuitive UI

Latest UI/UX trends; improved digital journeys

Customer centricity

Feature rich, enhanced security controls, personal finance management

Faster go-to-market

Robust time tested framework and architecture

Omni-channel experience for customers

Complete your journey at a channel of choice

Hyper-personalisation

Personalised, localised UI and offers

Future ready

Power of leveraging ~250 services

CRM

End-to-end lead to onboarding to servicing experience

Unified platform with integrated Sales, on-boarding & service

Customer 360° view

Easy to track end-to-end lead journeys

Customer engagement using AI & analytics

Omni channel

Real-time analytics/ dashboards to track deliverables

Platform powered supervisor review



Lead creation

Fulfillment & on-boarding

Servicing

Customer 360°

RM, branch, contact centre & digital channel interaction

Developer portal

Published API catalogue

~1,100 APIs

Simplified testing and integration (DIY[1])



Democratising API and embedded banking

Enhanced customer experience and time to consume services

Empower developer community

Extension of DIY journey for all domains

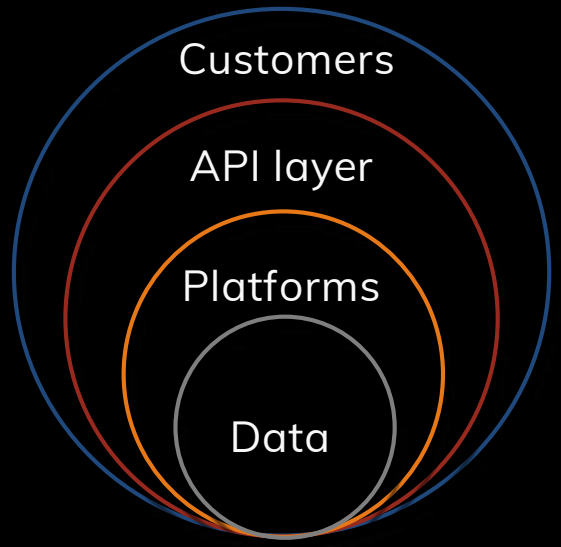
Developing sector specific journey: suite of related APIs

[1] DIY: Do It Yourself

Data platform and analytics

Cloud data lake

Reimagined architecture





Data supply chain

Leverage cloud for efficient data supply chain

Analytics architecture

Deliver analytics and AI/ML use cases

Enable on the fly personalisation

Empower users with custom analytics

Unified cloud based data architecture

Near real-time data integrations

Hyper personalised customer management

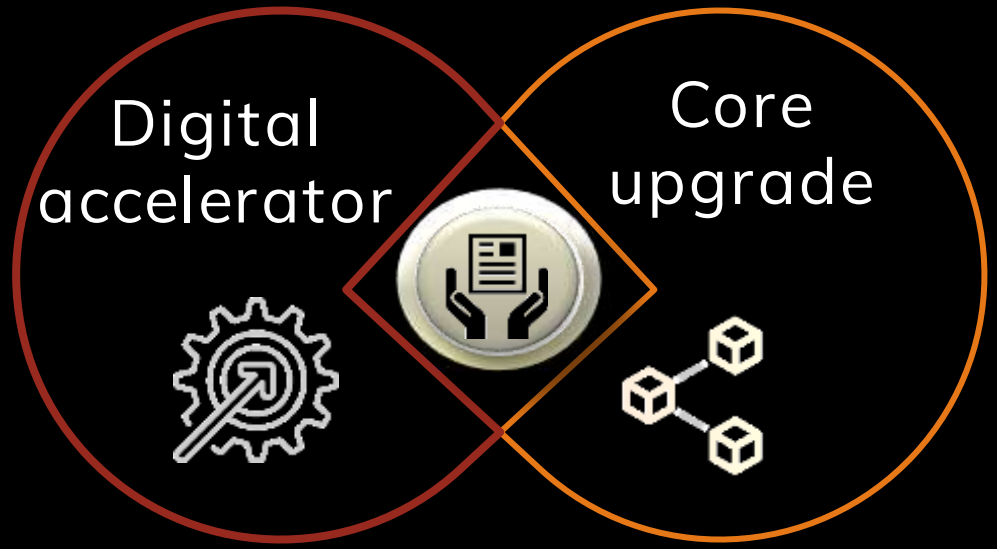
Core banking

More from core

Lightening the core of non-financial transactions

Events enabling new real-time functionality

Improved digital channel performance



Higher availability and scalability

Cloud native

Limiting core 2 core for scale and agility

Thank you

