



# Intellect Technology Day II

**Rajesh Saxena**  
Chief Executive Officer  
Global Consumer Banking

# Agenda

1

Size of the Market & Retail Banking Trends

2

Our Strategy for Growth (Recap)

3

iKredit 360 Platform

4

Why iKredit 360 Platform ?

5

Tentative iKredit 360 Platform  
Revenue Model

## Retail Banking



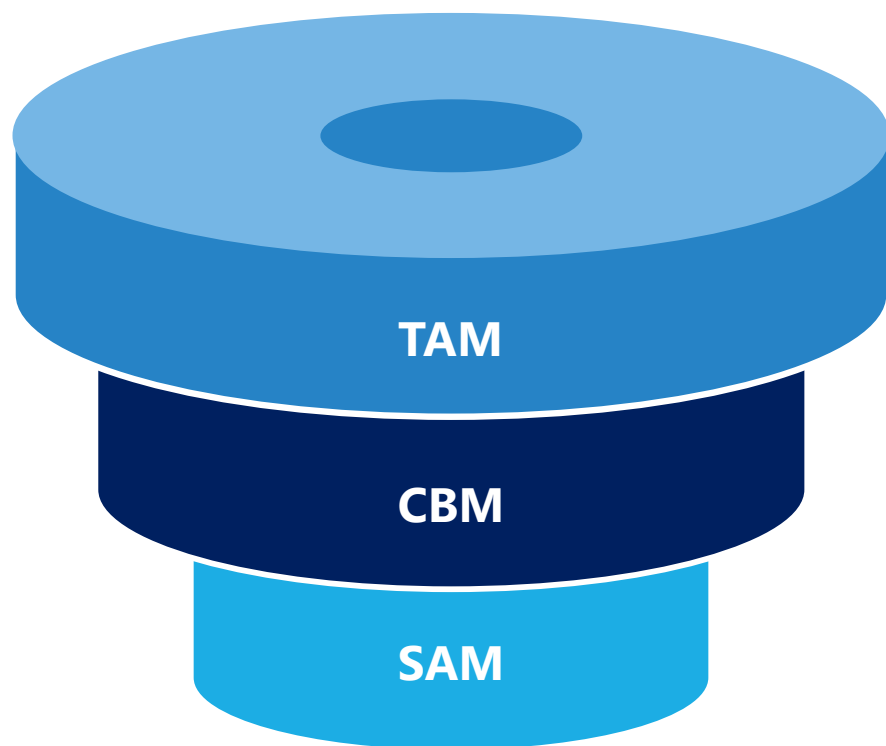
# Chapter 1 (Recap)

**Size of the Market**

**Retail Banking  
Trends**

**Intellect Addressable Market - \$ 10.8 Bn, growing at a CAGR of 10%**

# Huge Headroom for growth exists for Intellect Retail Banking



**\$60 Bn**

TOTAL ADDRESSABLE MARKET

**\$18 Bn**

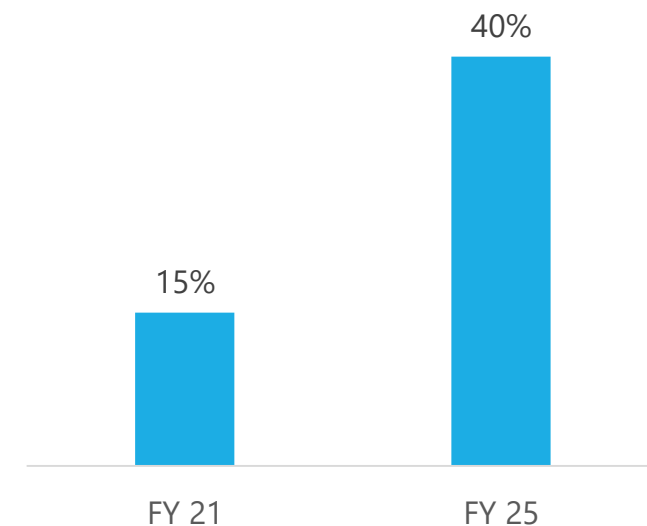
CHANGE THE BANK MARKET

**\$10.8 Bn**

INTELLECT SERVICE  
ADDRESSABLE MARKET

CAGR – 10 %  
FY 2025 - \$ 15.81 Bn

## SAAS Revenue



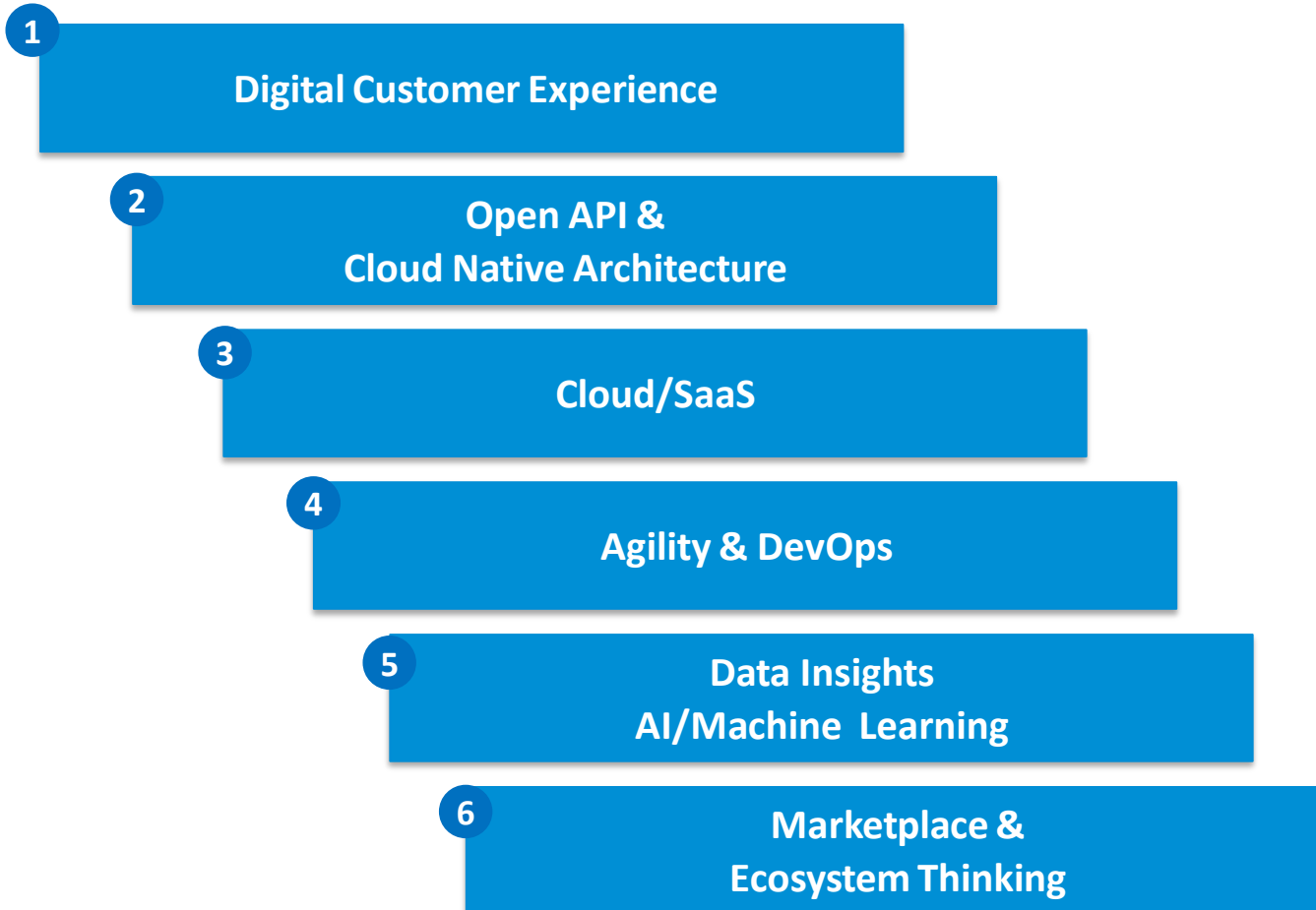
# Chapter 1 (Recap)

Size of the Market

Retail Banking  
Trends

**61% of bankers say a customer-centric business model is “very important”. Only 17% are “very prepared” for it**

# Key Patterns in Retail Banking Technology



## Top Trends – Retail Banking Industry

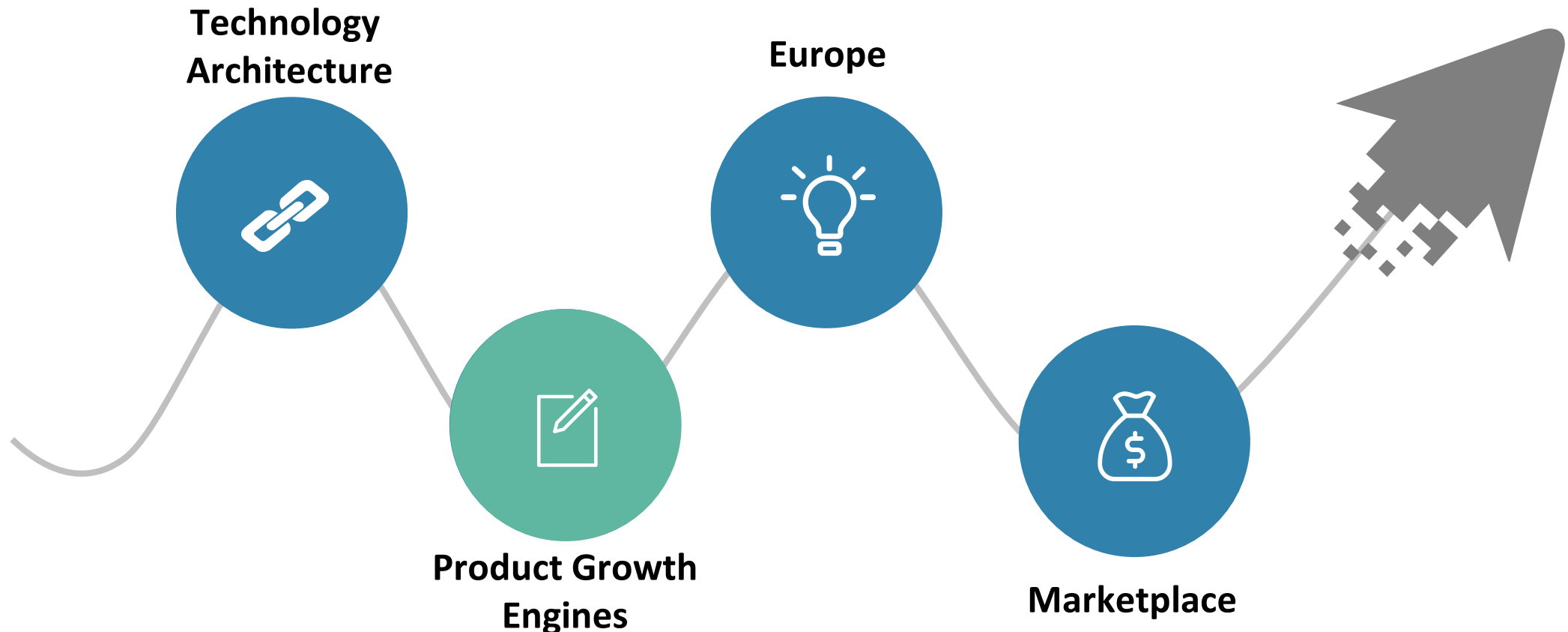
**58%** Removing friction from the Customer Journey

**43%** Use of Big data, AI, AA and cognitive computing

**33%** Use of APIs and Open Banking

Source: Digital Banking Report  
Research - **The Financial Brand**

# Chapter 2 - Our Strategy for Growth (Recap)



**Calibrated, Consistent and Profitable BAU Growth trajectory with exponential opportunity to grow revenue in Advanced Markets (Europe)**

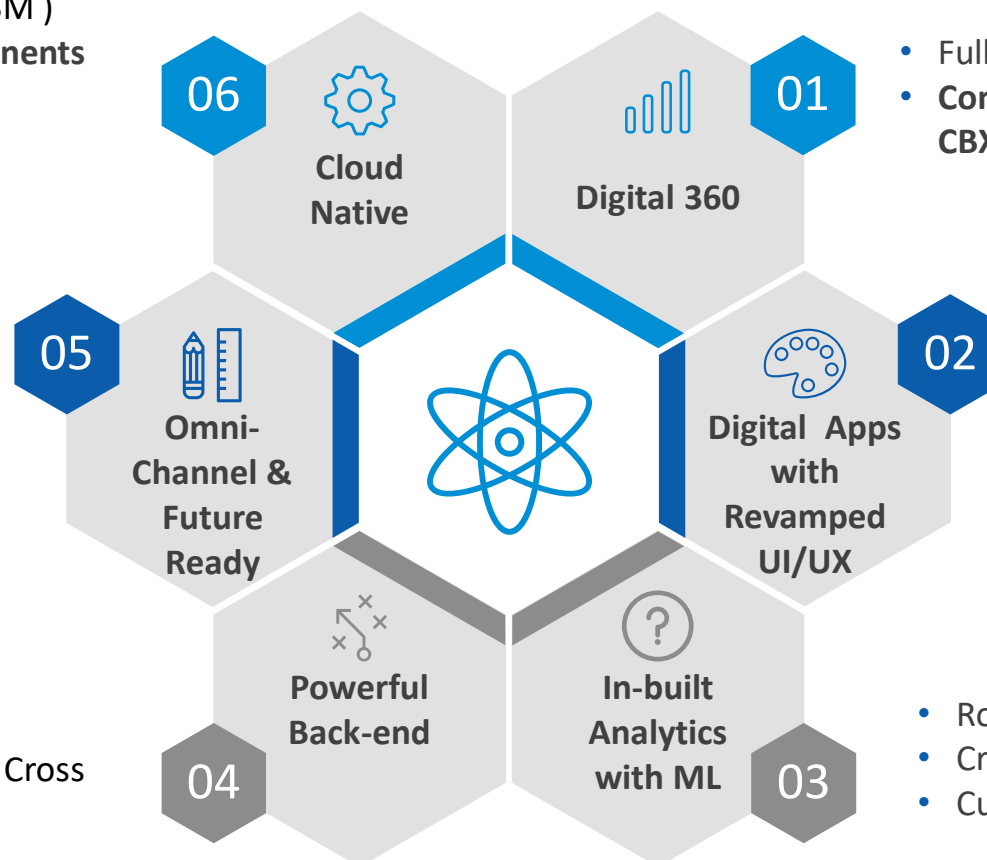


# Product Growth Engine 1 : IDC 21

- **CSP Agnostic** ( AWS, Azure, IBM )
- **Composable Business components**
- **BIAN Compliant APIs**

- **Scalable Architecture- Capacity on Demand**
- **Enhanced BPM**

- **Enterprise wide Pricing Engine**
- **Product Bundling**
- **Payment Hub for P2P, Domestic & Cross border with Europe readiness.**
- **Multi Lingual Statements**



- Fully integrated product suite
- **Composable Services - Deposits, Teller, GL, CASA, CBX-C, CBX-R, IDL, Trade Finance, AML & Treasury**

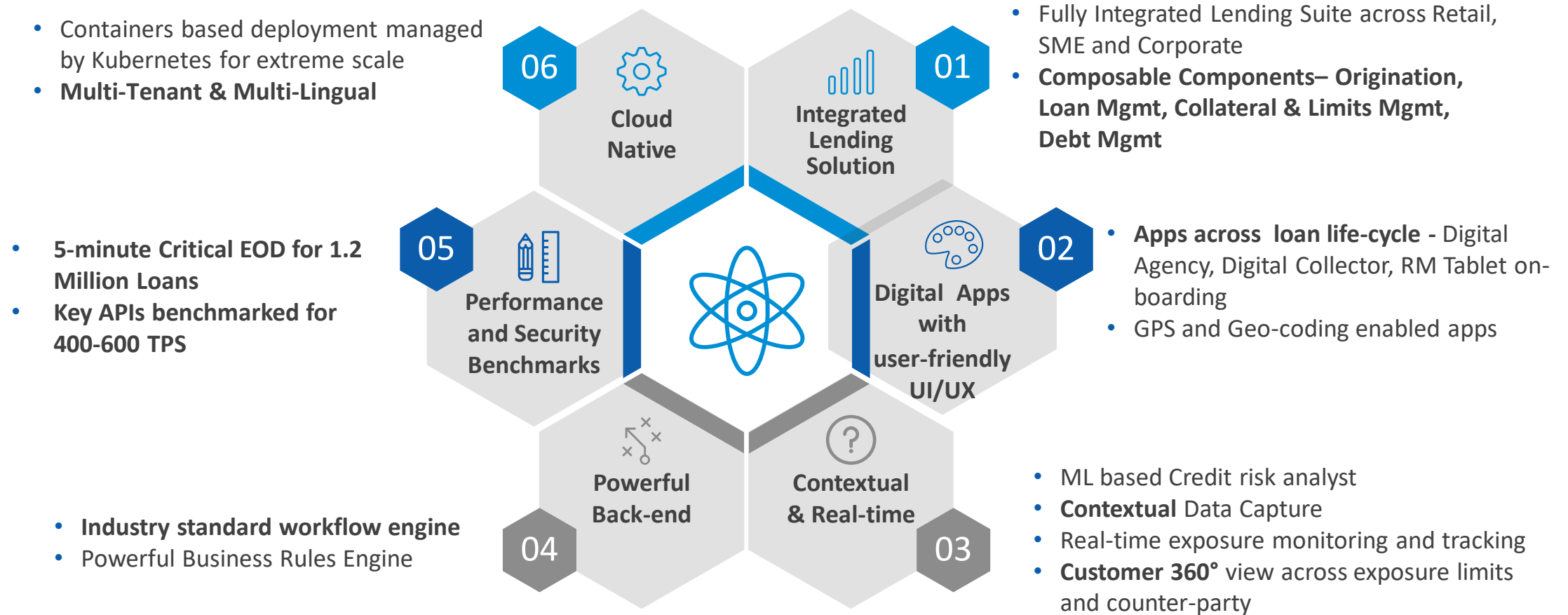
- **Apps for retail & corporate banking**
- **Completely Decoupled & Refreshing UI**
- **Less clicks - Revamped UX**

- Role based **Contextual Dashboards**
- Cross sell/upsell using **Predictive Analytics**
- Customer 360° view

IDC 21 - Composable. Contextual. Open API. Cloud Native

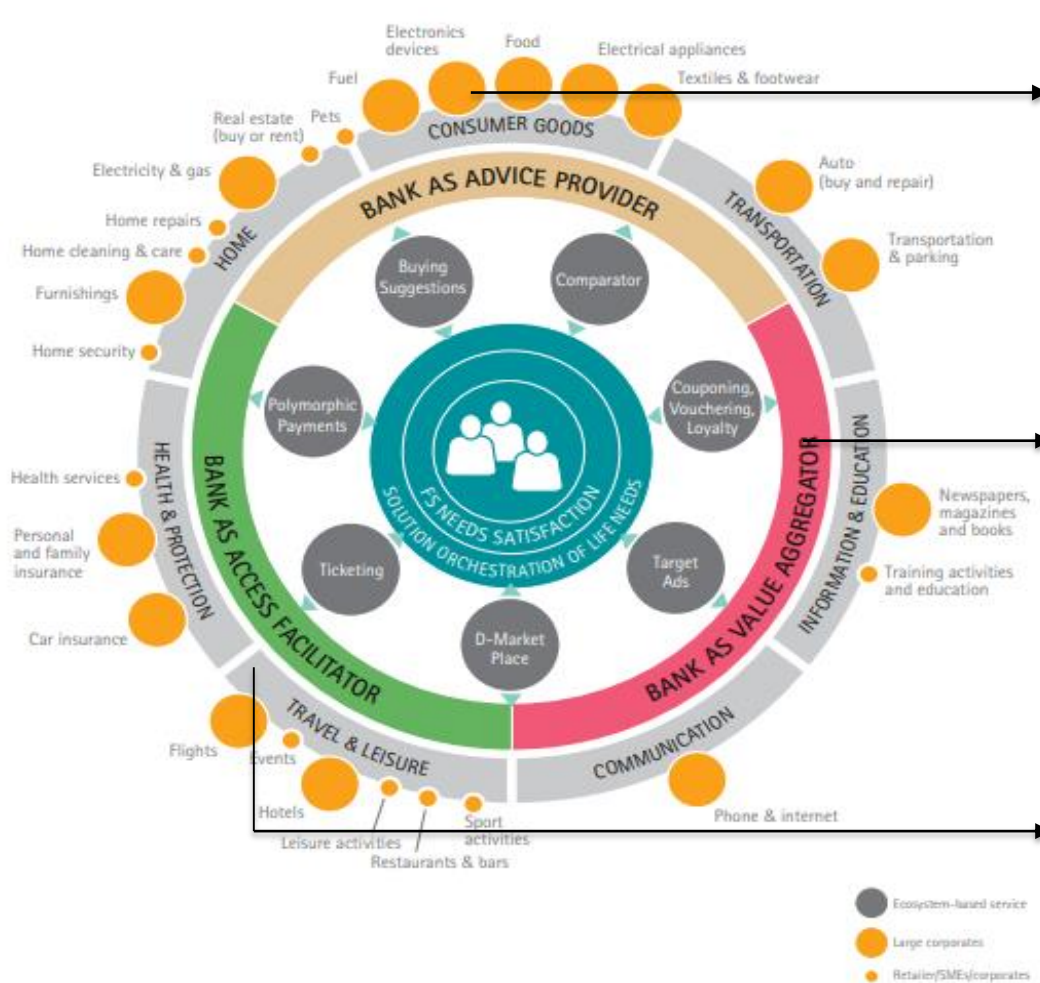


# Product Growth Engine 2 : IDL 21



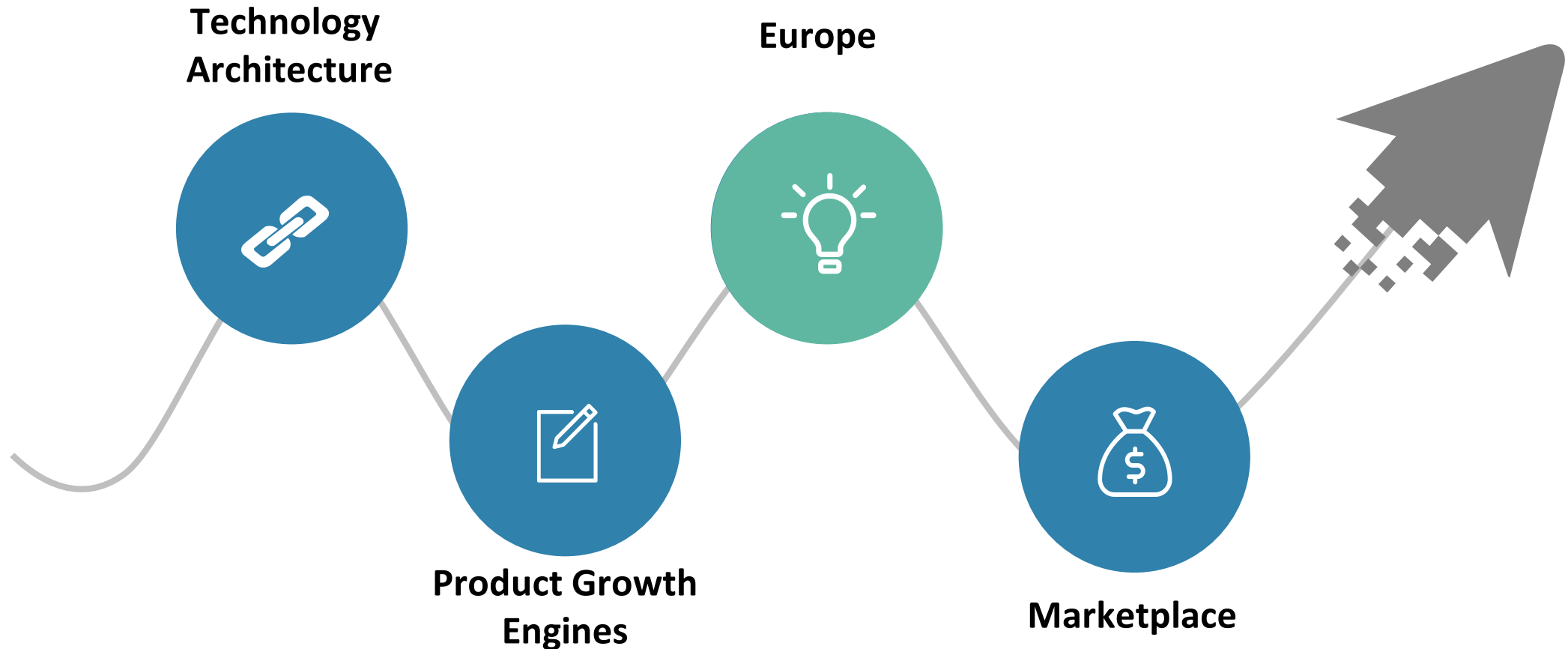
**IDL 21 - Composable. Contextual. Open API. Cloud Native**

# Product Growth Engine 3 : Digital Bank



DNA of a Lifestyle Digital Bank

# Our Strategy for Growth (Recap)



**Calibrated, Consistent and Profitable BAU Growth trajectory with exponential opportunity to grow revenue in Advanced Markets (Europe)**

# Europe Strategy

1

Building Solution, Delivery and hosting capabilities in Germany and UK

2

Build Referenceable clients in UK, Nordics & Germany

3

Fully Hosted IDC Solution in AWS Germany and UK. Azure, Google Cloud Ready

4

Whitespace in Credit. Launch of iKredit 360 Platform in July 2021



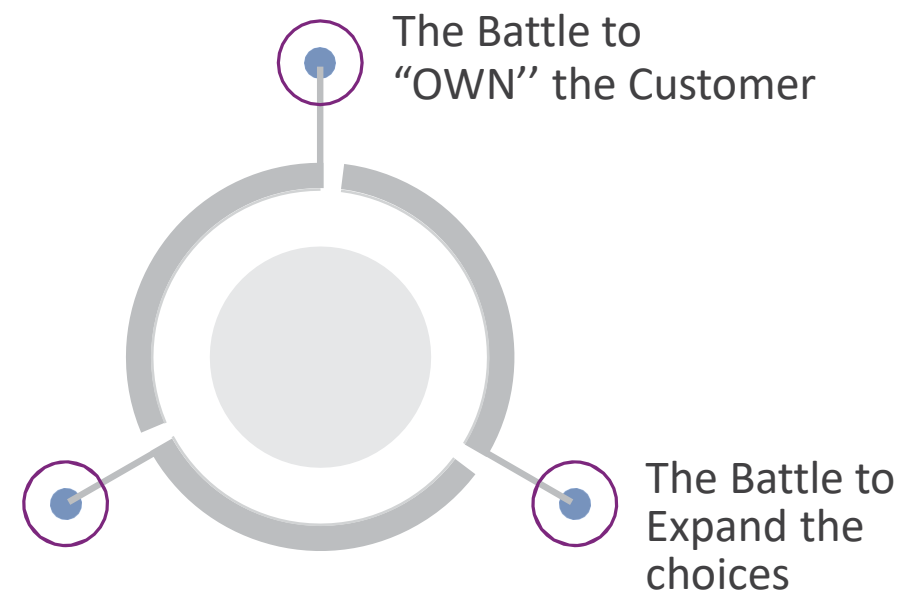
# **iKREDIT 360 PLATFORM**

**Expanding our Addressable market by launching iKredit 360 platform**

# The World of Credit **is changing rapidly**

- Product thinking to Ecosystem thinking
- Transactions to Experience
- Parallel tracks to interconnected tracks
- Mass lending to My Lending
- TAT – from Days to minutes

The Battle to  
replicate the FAANG  
experience!

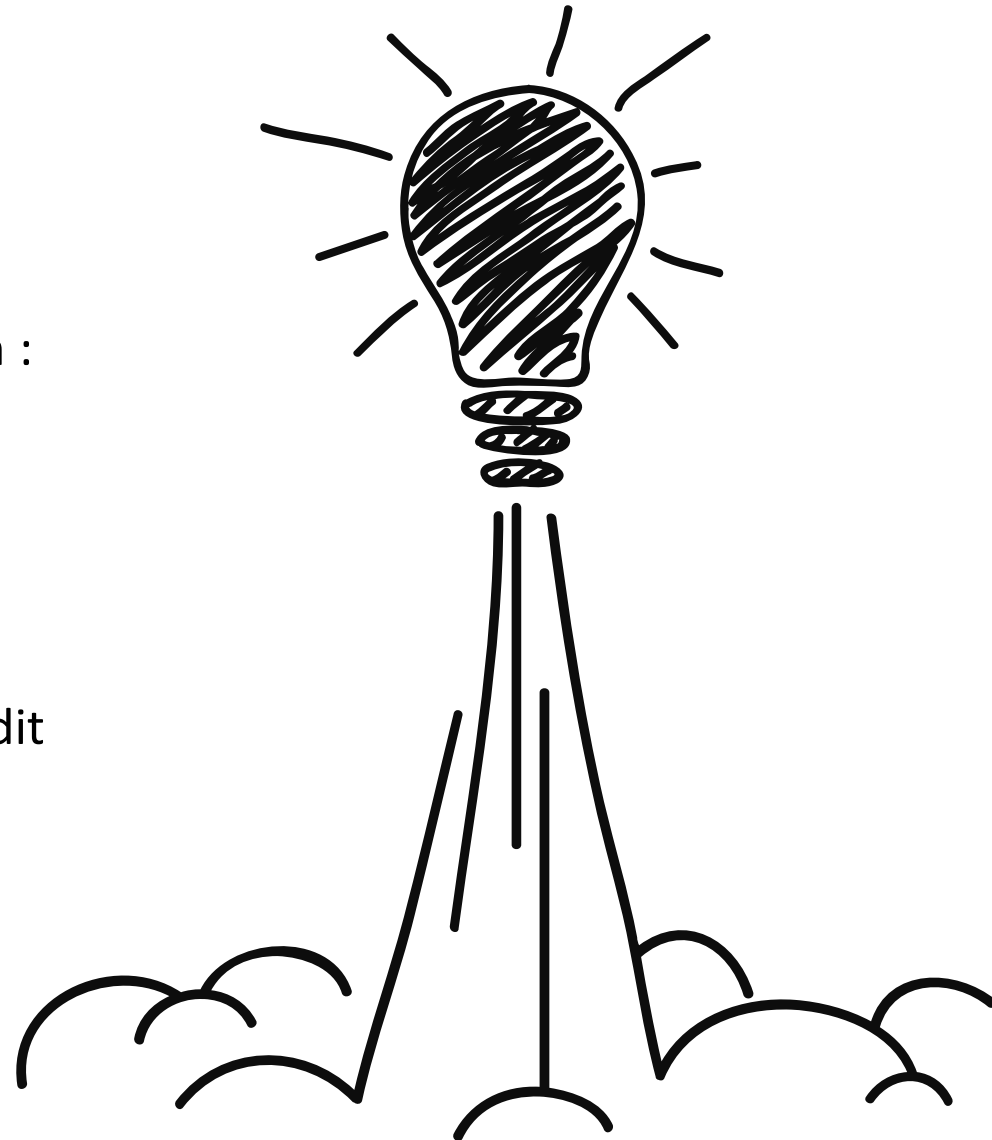


# Launching iKredit 360 Platform

Welcome to the world of Open Finance Platform :  
**iKREDIT360**

**Composable**, Credit360 & Cloud Technologies

Allows financial instructions to compose any credit  
experience for your customers





<https://vimeo.com/556481876>

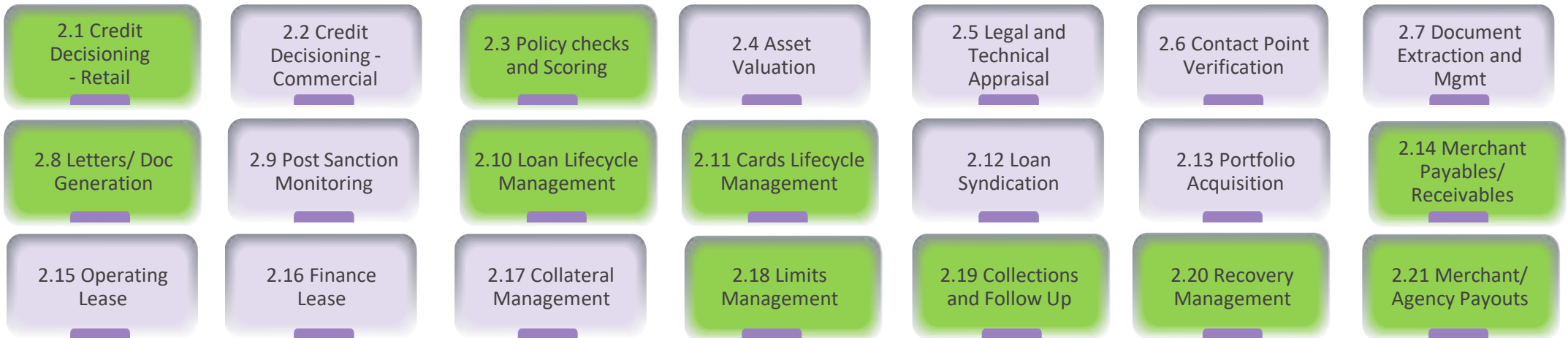
# SCENARIO 1

## >>> POINT OF SALE FINANCING

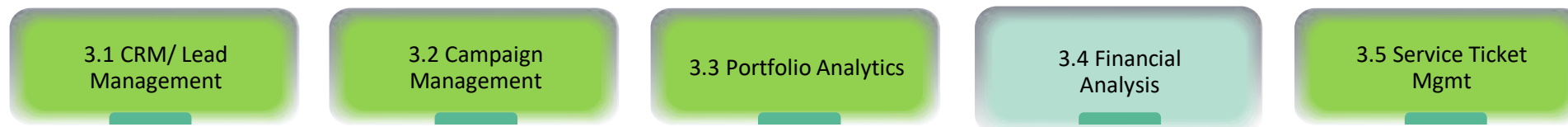
### 1. Apps/ Channel UI



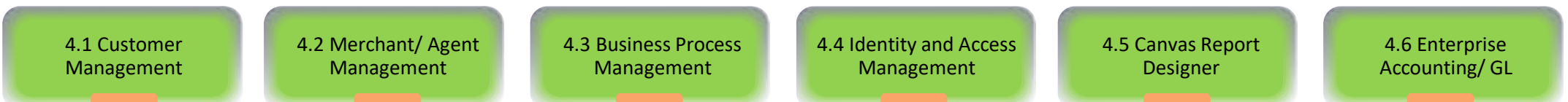
### 2. Back Office Functions



### 3. Partner Fulfilled



### 4. Common Capabilities



# SCENARIO 2

## >>> SME LENDING

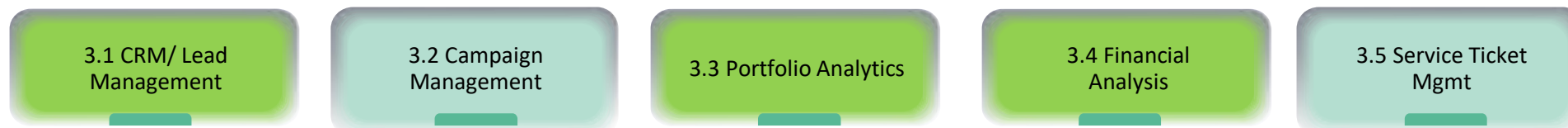
### 1. Apps/ Channel UI



### 2. Back Office Functions



### 3. Partner Fulfilled



### 4. Common Capabilities



# SCENARIO 3

## >>> INVENTORY FINANCE

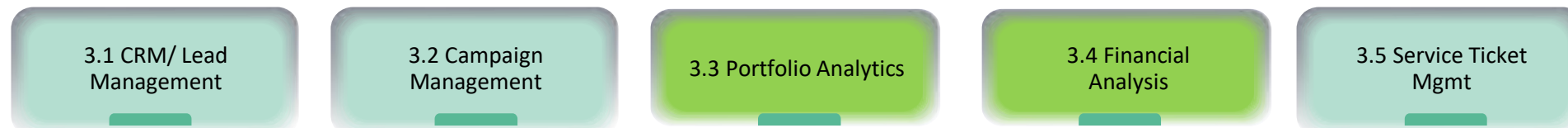
### 1. Apps/ Channel UI



### 2. Back Office Functions



### 3. Partner Fulfilled



### 4. Common Capabilities



## Chapter 4

**Why  
iKredit 360  
Platform ?**



iKredit360 empowers financial institutions to expand and extend their credit experiences to become the primary engagement point for their customers

# 6 Reasons for iKredit 360 Platform to win ?



**Custom built for Europe.  
Current focus - Nordics &  
Germany with  
Referencable clients**



**Open API and Cloud Native  
Architecture facilitates quick  
Customer on boarding**



**Ready platform with  
regulatory and local  
interfaces**



**Built for Scale**



**Competitors carry legacy  
platforms with time to  
market issue**



**PAAS & Price disruption will  
help in scaling up quickly**





IDC  
Composability

*Choose based on need:*

Pre-stitched for  
Standard user journeys

Compose to  
Curate new business possibilities



Bringing it all together.  
In myriad ways.





# iKredit360 - PBC LANDSCAPE



## 1. Apps/ Channel UI

1.1 Customer Self  
Service App

1.2 Relationship  
Manager App

1.3 Sales  
Agency App

1.4 Field  
Verification App

1.5 Field  
Collection App

## 2. Back Office Functions

2.1 Credit  
Decisioning  
- Retail

2.2 Credit  
Decisioning -  
Commercial

2.3 Policy checks  
and Scoring

2.4 Asset  
Valuation

2.5 Legal and  
Technical  
Appraisal

2.6 Contact Point  
Verification

2.7 Document  
Extraction and  
Management

2.8 Letters/ Doc  
Generation

2.9 Post Sanction  
Monitoring

2.10 Loan Lifecycle  
Management

2.11 Cards Lifecycle  
Management

2.12 Loan  
Syndication

2.13 Portfolio  
Acquisition

2.14 Merchant  
Payables/  
Receivables

2.15 Operating  
Lease

2.16 Finance  
Lease

2.17 Collateral  
Management

2.18 Limits  
Management

2.19 Collections  
and Follow Up

2.20 Recovery  
Management

2.21 Merchant/  
Agency Payouts

## 3. Partner Fulfilled

3.1 CRM/ Lead  
Management

3.2 Campaign  
Management

3.3 Portfolio Analytics

3.4 Financial  
Analysis

3.5 Service Ticket  
Mgmt

## 4. Common Capabilities

4.1 Customer  
Management

4.2 Merchant/ Agent  
Management

4.3 Business Process  
Management

4.4 Identity and Access  
Management

4.5 Canvas Report  
Designer

4.6 Enterprise  
Accounting/ GL

# iKredit360 – Curated for Partner Settlement



## 1. Apps/ Channel UI

1.1 Customer Self Service App

1.2 Relationship Manager App

1.3 Sales Agency App

1.4 Field Verification App

1.5 Field Collection App

## 2. Back Office Functions

2.1 Credit Decisioning - Retail

2.2 Credit Decisioning - Commercial

2.3 Policy checks and Scoring

2.4 Asset Valuation

2.5 Legal and Technical Appraisal

2.6 Contact Point Verification

2.7 Document Extraction and Mgmt

2.8 Letters/ Doc Generation

2.9 Post Sanction Monitoring

2.10 Loan Lifecycle Management

2.11 Cards Lifecycle Management

2.12 Loan Syndication

2.13 Portfolio Acquisition

2.14 Merchant Payables/ Receivables

2.15 Operating Lease

2.16 Finance Lease

2.17 Collateral Management

2.18 Limits Management

2.19 Collections and Follow Up

2.20 Recovery Management

2.21 Merchant/ Agency Payouts

## 3. Partner Fulfilled

3.1 CRM/ Lead Management

3.2 Campaign Management

3.3 Portfolio Analytics

3.4 Financial Analysis

3.5 Service Ticket Management

## 4. Common Capabilities

4.1 Customer Management

4.2 Merchant/ Agent Management

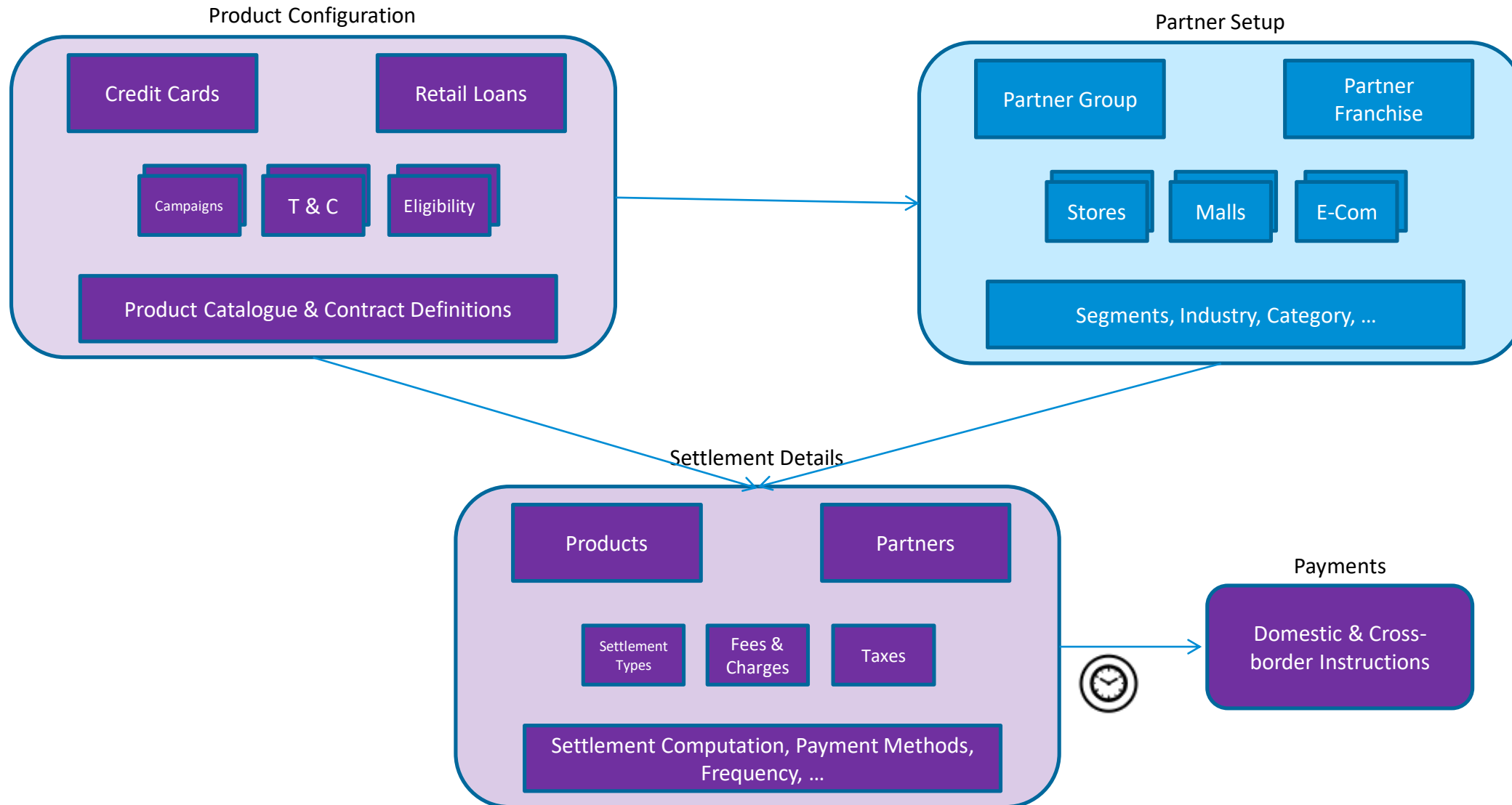
4.3 Business Process Management

4.4 Identity and Access Management

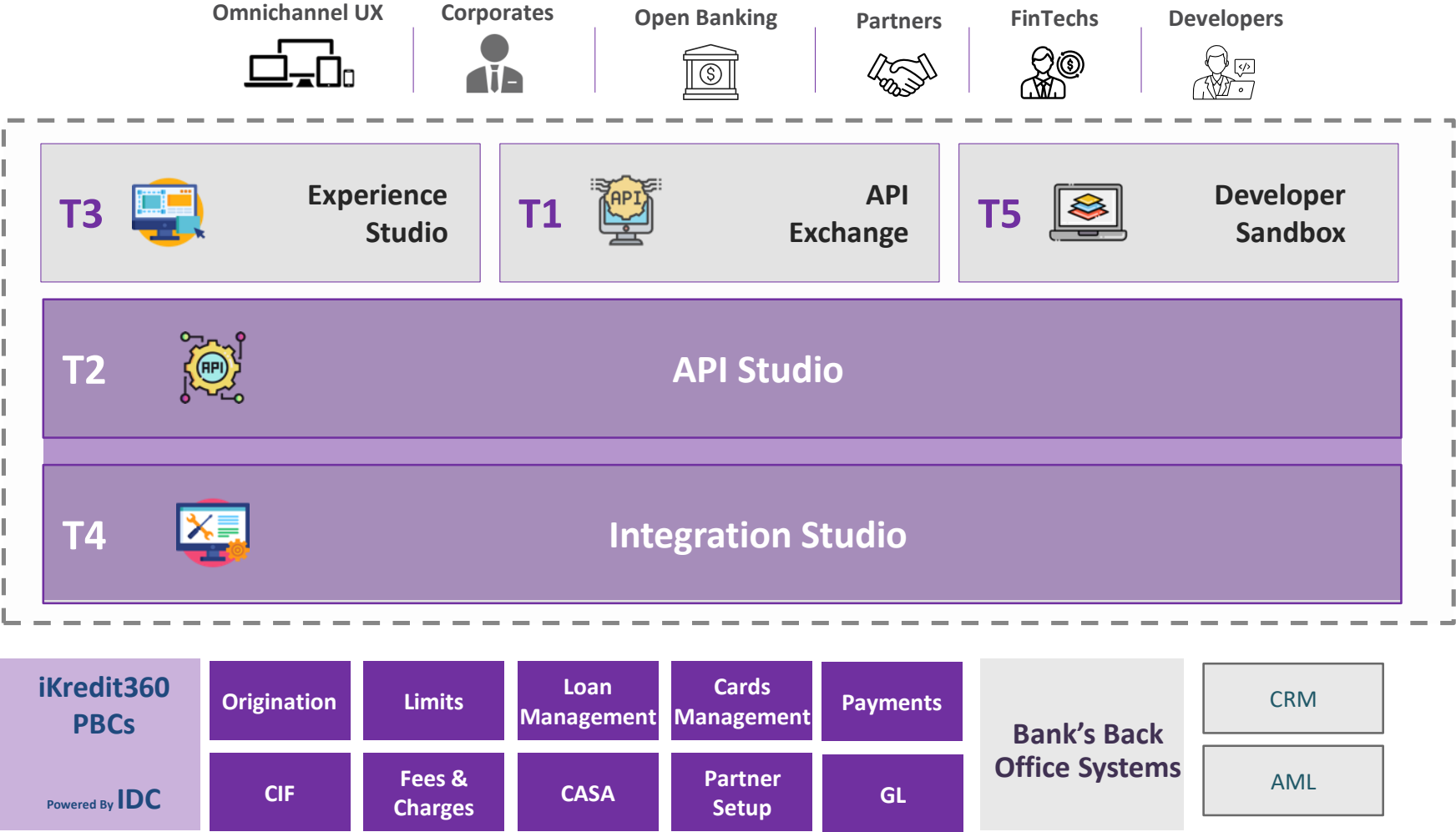
4.5 Canvas Report Designer

4.6 Enterprise Accounting/ GL

# iKredit360 – Partner Settlement – L1 view



# iKredit360 – Composability Enabled Through iTurmeric



# iKredit360 Composability – Enablers for Art of Possible - Summary



## Composable

Over 100 PBCs supported by  
Intellect Digital Core

Best in class Features  
Ready to go



## Cloud Native

MACH Ready Architecture

Future Ready  
Open Architecture



## Contextual

Open APIs & Business Events for bi-  
directional data flow

Real-time  
Data-driven Experience



# Technology Day II

December 07, 2021