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SmartPay Bank Round 02

Mahindra Asset Management

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Business Overview





Business Challenges

- Integration of payment bank and core banking
- Absence of 360 degree of customer profile
- Limited product offerings
- Unavailability of collaborative platform for untapped markets.

Opportunities and Tech interventions



Tapping rural and low income urban customers by using multilingual & multi channel platform



Creating awesomeness with better UX



Cross selling using analytics



Regulatory changes enabling new business opportunities

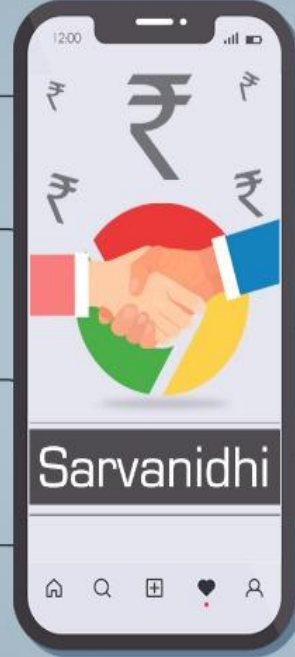
BIG IDEA

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Cloud based Multilingual platform enabling banking to all

Project objectives



Technical objectives

- ▶ Migrating transaction to low touched digital challenges
- ▶ Data monetization
- ▶ Agile apps for new product offering

Financial objectives

- ▶ Increasing the profitability index
- ▶ Reducing operational and transactional cost
- ▶ Quick loan offerings
- ▶ Scaling up cross selling revenue

Operational Objectives

- ▶ Penetration in new geography
- ▶ Real time data (Data matters)
- ▶ Ease of use UX

Project scope and risks

Project scope

- ▶ Future ready digital apps (AI & ML)
- ▶ Migration of legacy to cloud
- ▶ Integration of core applications

Stakeholders

- ▶ Customers
- ▶ Regulatory body
- ▶ Internal stakeholders



Project Risk / Challenges

- ▶ Legacy applications Compatability
- ▶ User acceptance
- ▶ Increase in CAPX cost
- ▶ Regulatory changes

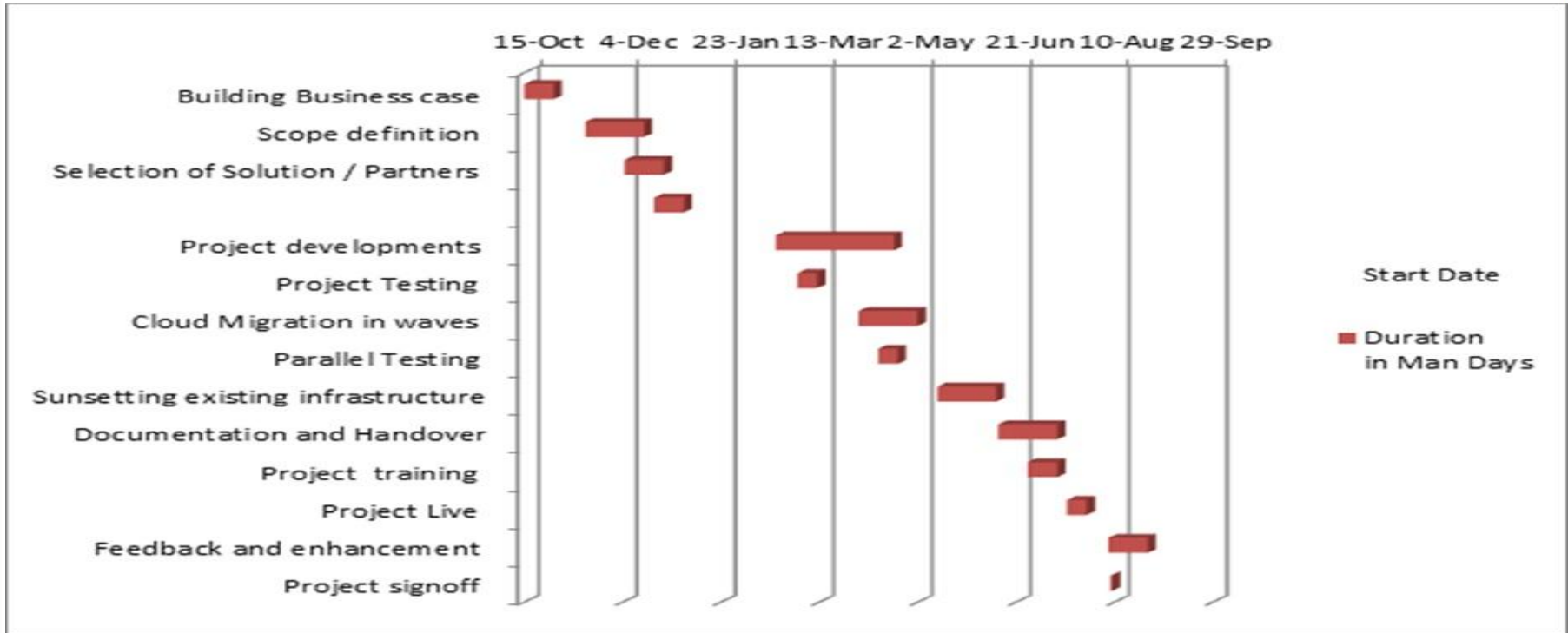
Risk Mitigation

- ▶ Modernizing in cloud in phased manner
- ▶ Training and awareness to end-users via Gram Pradhans
- ▶ Progressive investment budgeting
- ▶ Adhering Regulatory changes

Technologies & Tools



Project Plan



Business Impact and Outcomes

Business Impact

- Creating customer delight
- Keeping up with digital trend in the industry
- Improved brand value

Measures and Metrics

- Cost Income ratio
- Revenue growth
- PAT
- Customer Satisfaction index

Business Outcome

- Increased the market share by 30%
- Geographical presence in pan India
- Tapping unbanked population of India

Technical

- Improved TAT
- Reduction in latency
- AI & ML empowered data for quick decision making

Final Recommendations



State of the art technology that meets end user requirements and compliance



Competitive edge over other payment banks



Improved platform availability for future product offerings



ROI over 3-5 years with assured future growth



Thank you

Build What's Next with Google Cloud

