



CIO Roundtable

Hosted by ICICI Securities

Sept 24, 2026

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Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or Investor Presentation based on Management estimates.

- **AU's strong execution track record and sustainable business model**
 - Scaled our core businesses and added newer products and segments

- **Strategy to sustain growth in both deposits and assets**
 - We are investing in Distribution, Technology and Brand
 - Benefits from potential transition to Universal Banking (UB) esp. to deposit franchise

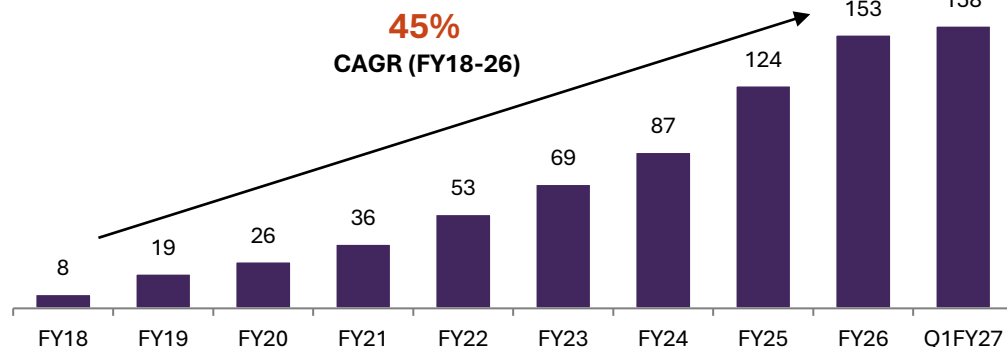
- **A brief overview of AU's Tech strategy**

Consistent and strong track-record of growth while maintaining margins

Robust
Business
Growth

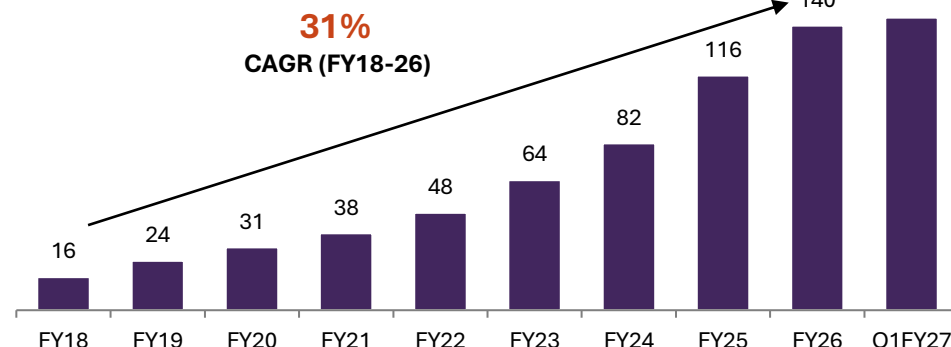
in ₹ '000 cr.

Deposits



in ₹ '000 cr.

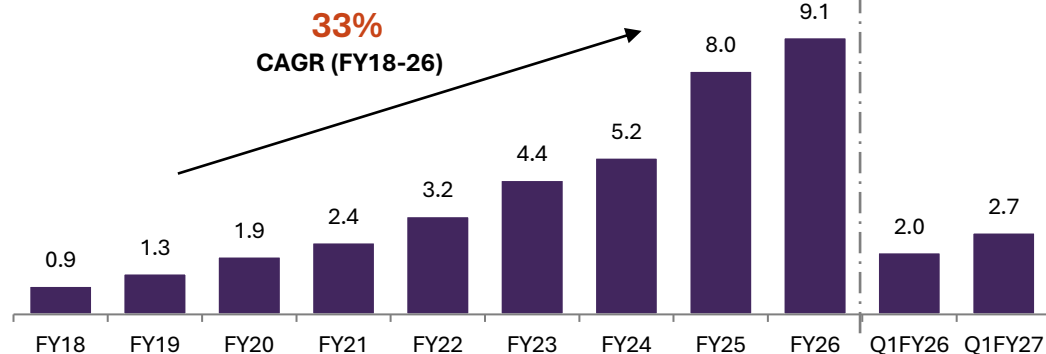
Gross Loan Portfolio



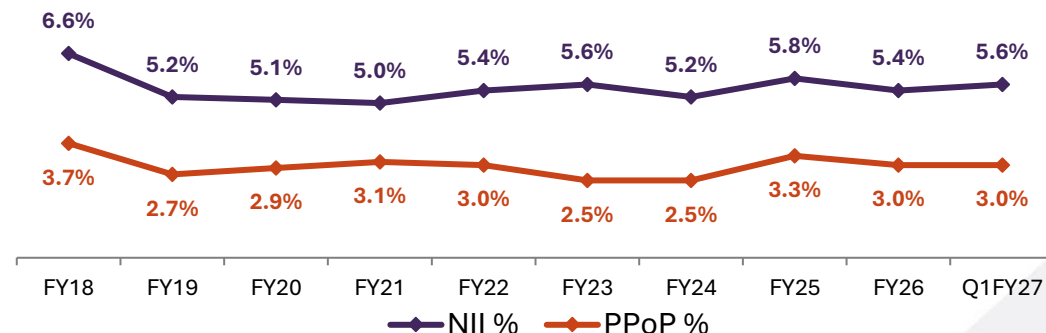
Strong NII
growth
supported
by stable
margins

in ₹ '000 cr.

NII



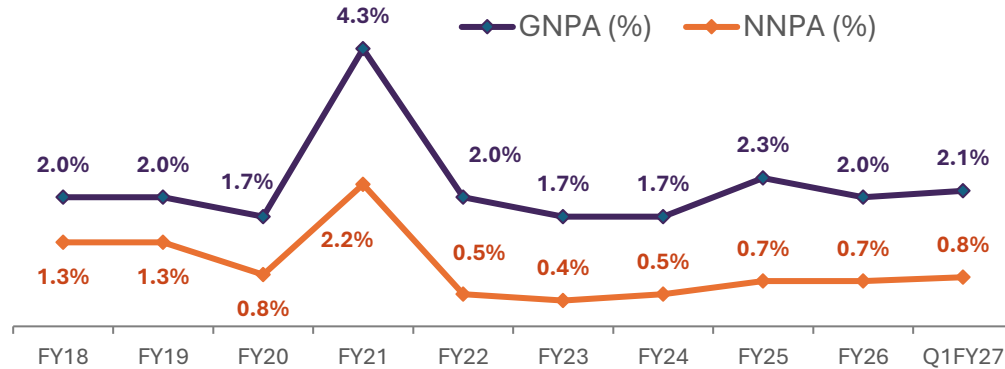
NII and PPOp¹ (% of Avg. Total Assets²)



Robust asset quality & profitability across cycles

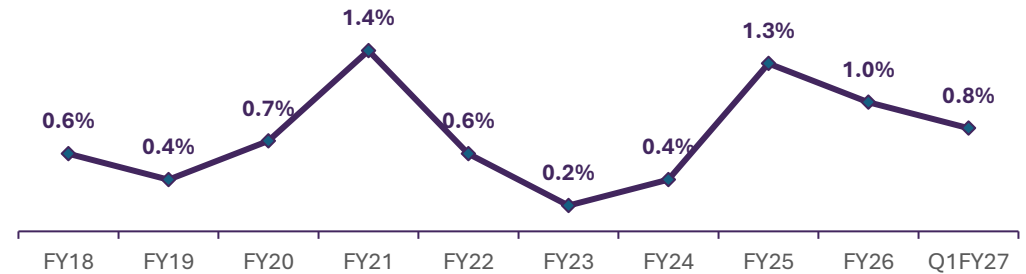
Stable
Asset
Quality

GNPA and NNPA (%)



Credit Costs (% of Avg. Total Assets²)

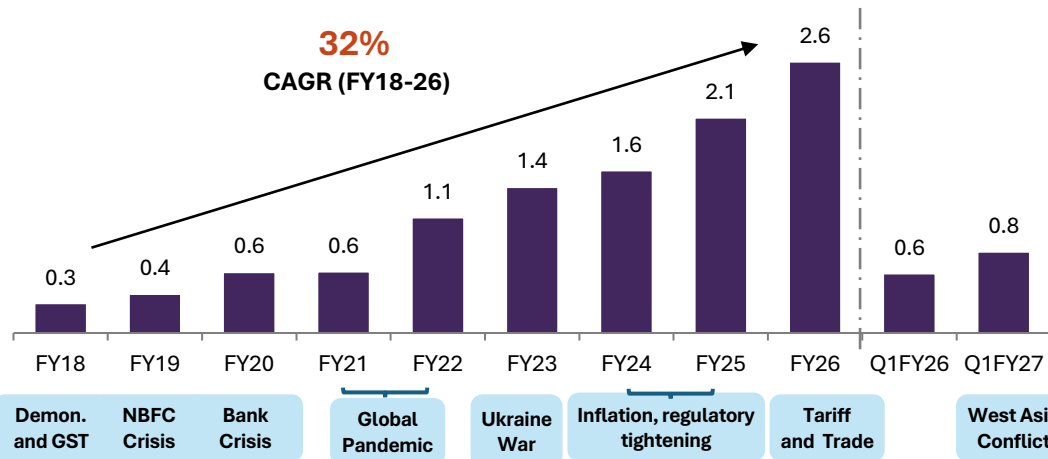
9 yr avg is ~0.7%



PAT¹

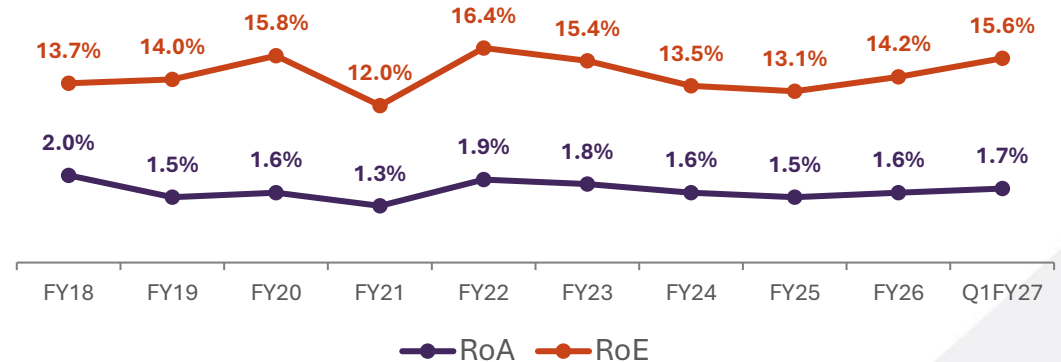
in ₹ '000 cr.

32%
CAGR (FY18-26)



RoA^{1,2} and RoE¹ (%)

9 yr avg RoA of ~1.6%; RoE of ~14.4%



Macro
Events

Full-suite of products with digital capabilities

Deposit Franchise



DEPOSITS

Current Account
Savings Account
Term Deposit
Green Deposit
FCNR (B) Deposits
Premium Banking Programs
Retail FX
UPI QR
Fastag

Diversified Asset Products



RETAIL ASSETS

Wheels
Micro Business loan
MFI
Home loan
Gold loan
Credit Card
Personal loan
Tractor loan
Overdraft



COMMERCIAL ASSETS

Working Cap. Loans
Business Loans
Real Estate Group
EEFI Funding
Renewable funding
Non-fund facilities
Trade and Forex
Transaction Banking

Third Party Products



INSURANCE

Life
Health
Motor, Fire & General
Loan Protection
Asset Protection
SME
Employee Benefit
Insurance Solutions
- With 16 Partners



WEALTH

Mutual Fund
ASBA/IPO
3 in 1 Broking Services
PMS, AIF, Bonds, NPS
REIT/INVIT
International & Unlisted
Shares
Gift City based
Investment

Digital Channels



AU0101



AU 0101 Business
Merchant App



Video
Banking



Whatsapp
Banking



Chat Bot



IVR

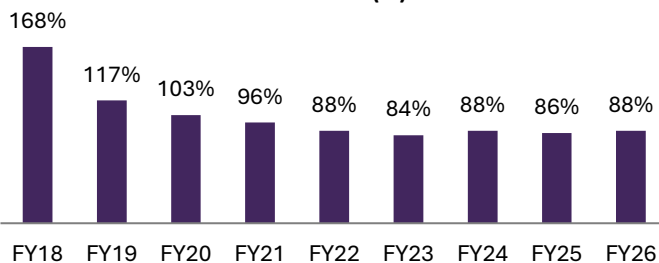


AI Bot

Deposits - Strong and granular liability franchise

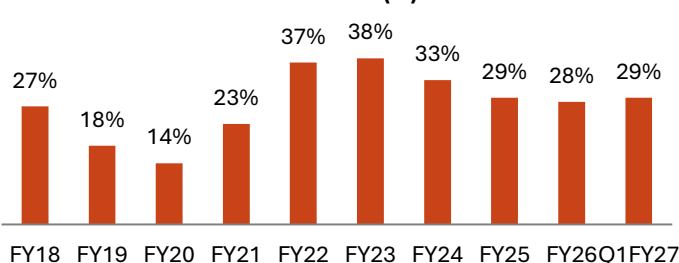
Focus on deposit led growth

CD Ratio (%)



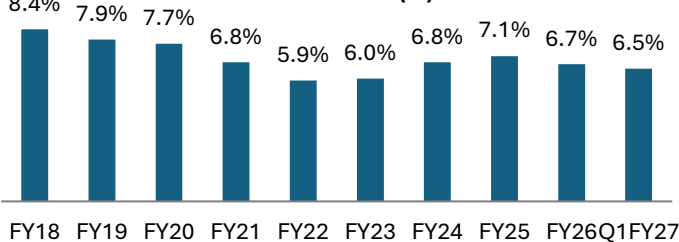
Granular and stable liability franchise

CASA ratio (%)

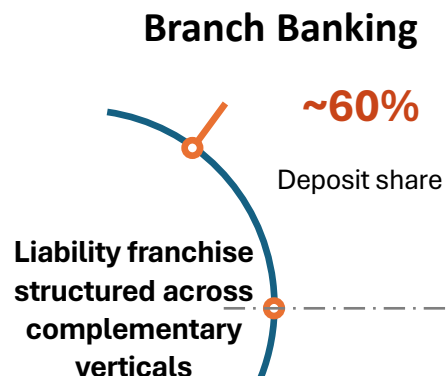


Competitive funding with wider deposit pools

Cost of Funds (%)



Note *including Certificate of Deposit



Strengthening retail franchise



Pan India branch network



Customer segment driven approach



Focus on Current Account



Stable wholesale deposits



Target Specialized Segments

Full Product suite and customer service orientation

723
Liability Branches

514
Urban Branches

NRI, Senior citizens, Housewives, Enterprise Salary, TASC

Solution-led engagement (Transaction Banking, CMS, Trade & Forex)

Focus on non-callable wholesale deposits

Government, FIG, Wholesale, Co-operative

Building a scalable deposit franchise is a continuous journey

Strategic initiatives to drive deposits growth



- ~100 Liability branches** (planned to be added annually)
- Focus on high potential Tier I & metro markets (Top 20-30 cities)
 - Enhancing local presence and customer trust



- Comprehensive life cycle banking requirements**
- Differentiated products ; Tailored proposition
 - Expanding cross sell ecosystem via integrations



- Targeted go-to-market approach**
- Structured sales capability framework to improve productivity
 - Enablers to support sales effectiveness



- Enhance brand**
- Improved brand recall across markets
 - Deeper regional engagement



- Phygital and Omnichannel approach**
- Leverage data analytics and AI-led innovations
 - Consistent communication touchpoint

Key opportunities and levers

Greater brand acceptance upon potential transition to Universal Banking

Opportunity to expand government banking franchise through agency banking & tax payments

Greater market acceptance for our existing Trade and FX offerings – Cross border and GIFT city

Continued investment in tech and AI-led enablement

Leverage Customer 360, analytics and contextual cross-sell to improve customer engagement

Improving granularity and mix → Stronger funding resilience → Scalable balance-sheet growth

Advances - Well diversified and vintaged product suite

Asset book Breakup (by vintage)

S.No. Gross Loan Portfolio Vintage			FY 24 (Proforma Merged)	FY 26	CAGR	FY26 Mix
			(in '000 Cr)		%	%
Existing Products			83	124	22%	88%
1	Wheels	30	29	46	27%	33%
Mortgages			33	42	14%	30%
2	Micro Business Loans/ LAP	19	27	35	14%	25%
3	Home Loan	8	6	8	10%	6%
4	Business Banking	9	13	18	16%	13%
5	REG	13	2	5	61%	4%
6	NBFC	12	3	6	35%	4%
7	Others (OD FD, Term Lending and others)		3	7	50%	5%
New to AU			14	17	10%	12%
8	Gold Loan	8	2	4	60%	3%
9	Micro Finance	16	8	7	-7%	5%
10	Personal Loan	7	1	1	-7%	1%
11	Credit Card	5	3	2	-15%	2%
12	Renewable Energy	2	-	3	NA	2%
Grand Total			96	140	21%	100%

Transitioned into one of India's most diversified retail-led franchise

Breakdown of customer assets

(All figures in ₹ '000 cr.)		30 th Jun'26	30 th Jun'25	YoY	31 st Mar'26	QoQ
Consumer Assets		66	58	14%	64	3%
- Mortgages ¹	Retail	43	39	12%	42	2%
- Auto (Cars, 2W)	Retail	20	16	21%	19	5%
- Credit Cards	Retail	2	2	-3%	2	2%
- PL, BL	Retail	1	1	24%	1	19%
Commercial Assets		56	42	33%	53	5%
- Commercial Vehicles (CV/CE/3W/Taxi)	Retail	23	18	33%	22	5%
- Business Banking (MSME)	Commercial	19	16	20%	18	6%
- EE&FI	Commercial	6	4	41%	6	1%
- REG	Commercial	5	3	54%	5	4%
- Renewable Energy	Commercial	3	1	123%	3	17%
Rural Assets		18	13	38%	17	7%
- MFI ³	Retail	7	7	15%	7	5%
- Tractor finance	Retail	6	4	32%	5	4%
- Gold loan	Retail	5	2	130%	4	15%
Others²		4	5	-10%	7	-33%
Total GLP		144	118	23%	140	3%
Credit substitutes		1	1	80%	1	-3%
Total customer assets		145	118	23%	141	3%

Retail Banking vertical forms ~74% of total loan assets ; ~90% of total business is secured

Note 1 Includes Home loans, MBL and LAP;

2. Includes ODFD, inter-bank term lending, TREDIS & SME, SME (run-down); 3. MFI book includes FPO and SMF Credit substitutes include lending to NBFCs in the form of CP and NCD and form part of investments

Basis internal classification and subject to changes

Strategic focus for driving sustainable loan growth



Growth from existing businesses

- ❑ Continued growth in core retail & commercial banking business
- ❑ Scale newer business from a low base – MFI, Gold, PL/BL, CC
- ❑ Continued investment in technology & AI led enablement



Leverage enhanced distribution

- ❑ Expansion of asset franchise to pan India
 - Significantly increased distribution in newer states
 - New large states added : AP, TL, TN, KA, UP, WB, BH/JH, OD
- ❑ Investment in manpower already done to support sales, credit and operations in expanded distribution



Potential UB transition benefits

- ❑ Ease of business through lowering of PSL requirement to 40%
- ❑ Larger addressable market due to removal of ticket size restriction (e.g. Mortgages)
- ❑ Stronger brand driving wider counterparty acceptance (e.g. trade finance and cross border)

**Sustainable growth at
2.0 – 2.5x Nominal GDP**

Sustainable growth with secured portfolio anchoring asset quality and returns

Multiple levers for Profitability



Income

- ❑ NII growth to be supported by expansion in high yield/high RoA businesses of MFI, Gold loan, PLand BL
- ❑ Funding cost optimization through scale, liability mix & Universal Bank opportunity
- ❑ Expand fee pools through deeper customer engagements (TBG, credit cards, trade & forex)



Operating leverage

- ❑ Scale led operating leverage to continue despite ongoing investment in deposit distribution, tech and branding
- ❑ Efficiency and productivity gains from tech and AI-led automation

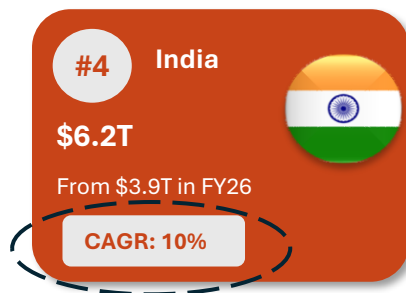


Asset Quality

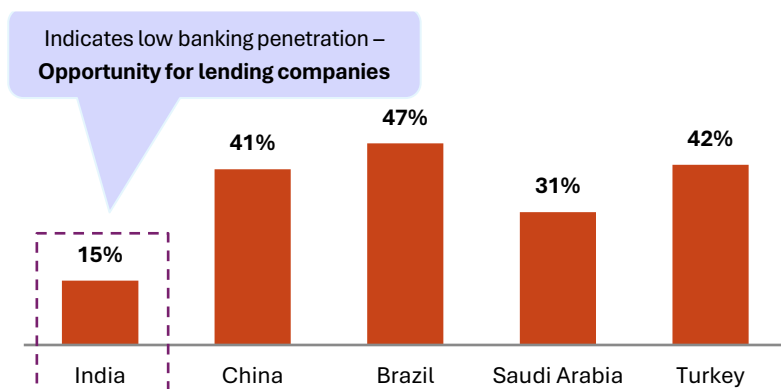
- ❑ Asset quality trends are holding up:
 - 90%+ portfolio is secured
 - 96% of MFI portfolio under CGFMU guarantee
- ❑ High proportion of secured book to continue to anchor stable asset quality
- ❑ Credit cost to remain within long-term range adjusted for portfolio mix

Macro opportunities

India's Nominal GDP is projected to grow at 10% by 2031¹



Only 15% of India's population borrowed money from Formal Sources²



Things to watch out for

✓ Geopolitical uncertainty and crude prices

✓ Macro factors – Inflation, Rate hike

✓ Weather related disruption

✓ Changes in policy framework
Enhanced customer focus from policy makers can have income/cost impacts

Note
1 Source(s): International Monetary Fund (IMF), World Economic Outlook (April 2026), Redseer research and analysis
2 World Bank – The Global Findex Database 2025, Crisil Intelligence

Leadership

Management team strengthened



Sanjay Agarwal
Founder, MD& CEO



Vivek Tripathi
Executive Director
Credit & Collections



Uttam Tibrewal
Deputy CEO
Retail banking



Yogesh Jain
Deputy CEO
Technology & Digital

Senior hires in key roles to strengthen leadership team



Anil Agarwal
Head - Commercial and Institutional Business (both assets and liabilities)
• 23+ years of exp with Axis Bank



Amol Ashok Padhye
Chief Risk Officer
• 23+ years of exp.
• Prev. leadership role at HDFC Bank

Senior Management

- ❑ Average age is ~45 years with AU tenure of ~10 years
- ❑ Complete senior team to be based out of Mumbai

Strengthened Board of Directors

- ❑ Added 3 new independent directors in FY26
 - Mr. Phani Shankar - ex Kotak Bank CCO
 - Mr. N S Venkatesh - ex ED & CFO of IDBI Bank and ex CEO of AMFI
 - Mr. Satyajit Dwivedi - ex MD & CEO Nabkisan, ex CGM NABARD
- ❑ Board comprises of 10 members with 8 being independent directors

Governance

Key regulatory approvals

- ❑ Approval of MD-tenure extension for three years
- ❑ Application submitted for final UB licence approval
- ❑ Replacement of NOFHC-related UB licence condition by RBI

AU SFB: Scaled, profitable, with 'in-principle' approval for Universal Bank



❑ A high-quality, well-governed banking franchise with an 'in-principle' approval for transition to Universal Bank

- Founded in 1996 as a vehicle financier, AU built strong capabilities in serving underserved, self-employed customers across semi-urban and rural India; Over the last nine years, AU has evolved into India's largest SFB with strong governance and risk management track record

❑ Scalable & sustainable retail-led business model with execution track-record

- A scaled, retail loan book which is largely secured (>90%), well diversified (10+ business lines) with a pan-India distribution (~2900 touchpoints) having best-in-class, through the cycle risk adjusted yields; underpinned by a strong and granular deposits franchise built from ground up
- Deposits and advances CAGR at 45% and 34% respectively, with avg RoA of 1.6% and avg RoE of 14.2% over the last 9 years

❑ Stable, founder-led leadership with institutionalized governance

- Entrepreneurial culture, institutionalized governance and leadership stability enabled AU to scale consistently while retaining agility, discipline and a long-term customer focus
- Deep leadership bench of young talent with ~10 years average tenure with AU

❑ Digital-first platform driving efficiency and scalability

- Strong Tech and digital architecture with no legacy systems; Early mover on AI-led initiatives to provide sustained operative leverage

❑ Large headroom for growth

- ~0.7/0.6% market share → significant runway across loans and deposits respectively
- Strong positioning in underpenetrated underserved retail, MSME and informal segments

Right to Win : Customer insight × Distribution × Digital × UB transition (in-principle approval)
45% Deposit CAGR | 34% Loan CAGR | 1.6% RoA | 14.2% RoE | >90% Secured Book

Technology Overview

Digital, Data, Analytics & AI - Strategy and Outcomes

01

Run - Resilient Core

Modernised core banking, cloud-first infrastructure and an AI-run command centre

02

Build - Digital Experiences

AU 0101 super app, straight-through onboarding and digital lending journeys

03

Transform - Data, Analytics & AI

Enterprise lakehouse, Customer 360 and agentic AI embedded in the operating model

04

Secure - Resilience & Trust

Zero-trust architecture, fraud monitoring and AI-protected defences

Three pillars of execution

RUN

Keep the lights on — reliably, securely, efficiently

- Cloud & Hybrid Infrastructure — continuous refresh
- IT Operations, AI Ops, Service Management
- API First - API Gateway & APIGEE — cataloging and service levels

BUILD

Build differentiated experiences for customers, Employees and partners

- AU 0101 Super App Evolution, incl. AU0101 Business
- Digital Customer Onboarding, Engagement and Servicing
- Employee Workflows across all verticals including control functions
- Partner & Fintech Ecosystem APIs

TRANSFORM

Transform AU Bank with Data Intelligence, Analytics and Agentic AI

- Data Engineering & Analytics
- AI COE: Agentic AI — Voice, Onboarding, Lending
- AI for Engineering and Technology
- AI Governance, Risk & Ethics

SECURE

Zero-Trust architecture

Identity, device and network controls end to end

AI-powered threat defence

24x7 SOC with real-time detection and response

Security by design

Controls embedded in every build and partner API

KEY DELIVERABLES

RUN

- End-to-end observability
- 99.9% uptime, critical apps
- Zero-Trust cyber security

BUILD

- 10M+ customers, FY28 — 4.7+ rated
- Scalable payments platform
- STP onboarding across journeys

TRANSFORM

- 50+ AI use cases in development
- Customer 360 — CEO-to-branch views
- 20+ risk & cross-sell scorecards

Modernised core, run by an AI command centre

99.9%
Uptime

200+
Open Banking APIs

70%
Cloud footprint

<300ms
Latency

RELIABLE CORE

Cloud-First Migration

70% of workloads to hybrid cloud (AWS + private DC).

Core Banking Modernization

Next-gen CBS, microservices, real-time processing,
Migration completed successfully

API-First Architecture

200+ open banking APIs across accounts, payments and lending —
powering partner ecosystem and embedded finance.

Network & DC Resilience

Active-active DC, SD-WAN; Infra level redundancy across all layers

MONITORED THROUGH UNIFIED COMMAND CENTRE

Observability Platform

Unified logs, metrics and traces
across CBS, payments, apps and
cloud.

Auto-Remediation Playbooks

AI-triggered restart, scale-up and
re-route; MTTR 45 min to under 5.

AI-Gated Release Pipeline

AI quality gates, regression and
canary scoring, auto-rollback.

AI Anomaly Detection

ML scoring on 50+ infra KPIs;
predicts failures 30 min ahead.

Incident Intelligence

Auto root-cause summaries, NLP
post-mortems, pattern learning.

FinOps AI

Real-time cost attribution,
rightsizing, budget auto-scaling.

A stable, resilient core that stays current with every wave of technology — so we scale on demand, provide better customer experience through various interfaces and continue to optimize cost as we grow.

Build: differentiated experiences for customers and employees

CONSUMER TECH

AU 0101 App

One app for banking, payments, lending and everyday service journeys.

AU 0101 Business App

Digital experience for Small merchants to large corporates

Website

External interface for all stakeholders. Reaching out to 1cr+ monthly visitors.

EMPLOYEE TECH

Digital Onboarding & Servicing

Single workbench to onboard, sell, serve and monitor.

AI Assist

Copilots for sales, service and operations teams.

Workflow Automation

Paperless approvals across business and control functions.

Unified Employee App

HR, IT and productivity tools in one secure place.

Build is where differentiation happens - consumer platforms that grow the franchise, employee platforms that make delivery faster.

The digital channel - three stacks, one secure platform

18.4 L
Monthly active users

3.22 L
Daily active users

44%
MAU / Registered Users

92/100
App health score

AU 0101 and AU 0101 Business carry 95%+ of transaction volumes and 90%+ of service interactions

AU 0101

Primary retail channel

- Upgraded app experience
- Lending journeys in-app
- AI-enabled across all modules

AU 0101 Business

For Non-Individual customers

- Full Corporate Internet Banking
- Trade and Forex journeys
- Marketplace for cross-sell

Payments

Payments as an income stream

- Scalable issuing & acquiring stack for UPI
- Full payment suite on digital channels
- Exposed as API for corporates

Transaction Monitoring
Across every digital footprint

- Real-time monitoring across app, web, UPI and cards

- Fraud detection that cuts customer inconvenience

- One view of retail and corporate journeys

Platform Security
Secure by design

- In-house platform control
- Device binding, encryption and secure APIs
- Threat monitoring on zero-trust architecture

Digital employee workspace to onboard, sell serve and monitor

60%+	2 min	25K+	₹500 Cr+	~75
Onboarding straight-through. 3L+ Account	Four-click personal loan on AU 0101, ~2.3x growth in Q1	Sampark users, ~94% daily active	Disbursed via Cross Lead Platform	Regulatory returns on the new platform
Paperless Onboarding	Sales Management & Service	Cross Lead Platform	Governance & Control Functions	Finance, HR & Admin
- CASA Account opening fully digitized with profile enrichment, risk checks for mule detection. 60% + Fully Straight Through - Wheels, Personal Loan, Credit card on scalable Salesforce and FICO Platform - Fully agentic Mortgage and Commercial lending LOS in pipeline	- One workspace bankwide sales management. 25K registered users, (85%+ of total eligible users) ~94% daily active 17L leads and 20L tasks pushed straight to lending systems 5.5 L outbound calls through cloud telephony	75K unique leads captured ₹500 Cr disbursed across ~31.5K loans till Aug '26 (~2% of total disbursements) 15K+ CASA Accounts opened - Automated capture, de-dup and routing with real-time funnel visibility	- One unified platform for bank-wide control functions (Risk, Audit, Compliance Vigilance) - Retail early-warning module live since Aug '26	- Automated paperless payout processes. ~75 regulatory returns filed through the new IRIS platform, preparation automated - Mobile first HRMS for hiring with automated CV parsing

Efficiency at scale straight-through onboarding, one sales workspace and automated lead orchestration replacing manual handoffs across 29K employees.

Agentic AI is being embedded across these workflows - circular actionables, speech-to-text complaint capture and invoice OCR with PO matching.

Transform: Data stack - from engineering to agentic AI

DATA ENGINEERING

Unified Data Platform

Single lakehouse across core, digital and partner systems.

Real-Time Pipelines

Streaming ingestion from core, digital and partner systems.

Data Governance

Quality, lineage and access controls across the estate.

Customer 360

One view of the customer, from CEO dashboards to the branch.

BI & DATA ANALYTICS

Decision Analytics

20+ risk and cross-sell scorecards in production.

Self-Serve BI

Business teams act on data without raising IT tickets.

AGENTIC AI

AI Centre of Excellence

Central team that builds and governs every AI use case.

Agentic Journeys

Voice, onboarding and lending agents live in production.

AI for Engineering

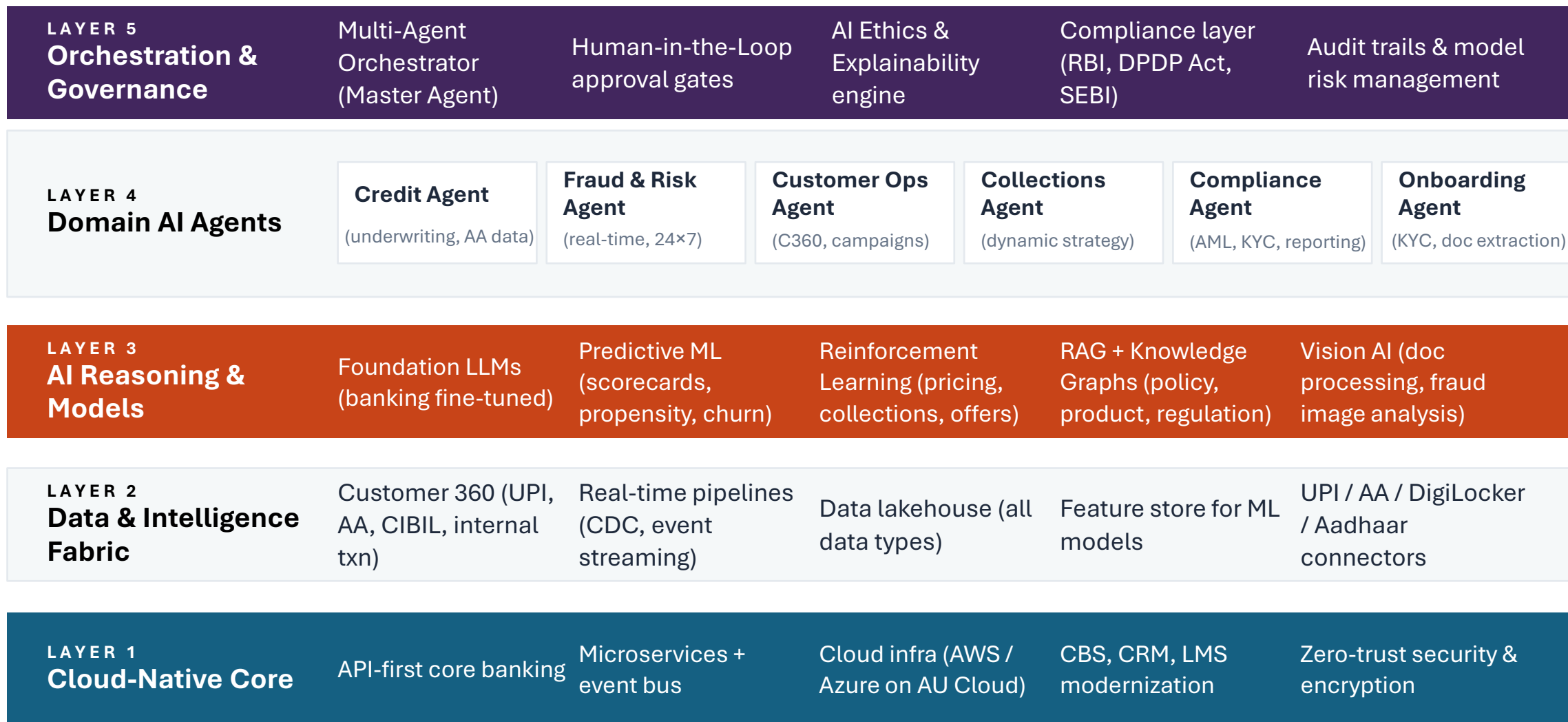
Code, test and operations copilots across tech teams.

AI Governance

Risk, ethics and model controls built in by design.

Data and AI turn every interaction into insight — and every insight into a faster, better decision.

Agentic AI architecture - the target blueprint



Strengthen digital engagement, payments capabilities and customer experience through scalable, AI-enabled platforms — the key enabler for the Bank's AI-Native aspirations.

WHY IT MATTERS

- Moves the bank away from manual MIS and Excel reports toward governed dashboards
- Democratized access to enterprise data through self-service analytics
- Key enabler of the Bank's AI-Native aspirations and data-driven decisioning
- Underpins the Bank's Data Governance Framework and DPDP compliance

WHAT WE ARE BUILDING

- Data Lakehouse as the single source of truth, with automated ingestion across apps and flat files
- Query Builder — all dashboards and ad-hoc data with access controls; AI for BI
- Customizable drag-and-drop dashboards
- Customer 360 for a full customer view, with AI-based customer summary
- Data applications — On-Demand Statements and I4C automation

₹400 Cr

scorecard-led, pre-approved
Wheels Loans disbursed YTD

₹100 Cr

incremental card spends through
behavioral scorecards

10x

PL cross-sell conversion uplift

50%+

AML alerts auto-closed by ML

LENDING SCORECARDS

- **Credit cards with FICO** — ₹100 Cr incremental spends; 27% of fee-waiver cases automated
- **Personal loans with TransUnion** — ₹155 Cr cross-sell in July '26, up from ₹20 Cr in Aug '25
- **Secured lending** — 6 Wheels and Gold Loan to production by Sep '26

FRAUD & RISK — AI-LED CONTROL

- Onboarding SVR down to 10–15%
- 49% bad rate on ML-detected money mules
- MuleHunter — hourly behaviour-based risk alerts

GOVERNED BY DESIGN

- Monthly model-monitoring dashboards
- Precision, drift and explainability tracked
- Full audit trail across the model estate

Six bets - reimagining how we operate

Embed AI decisively into the core operating model — deterministic, auditable Agentic AI across customer engagement, lending journeys and enterprise operations.

Agentic Platform — Dialoga & Intellect

Deterministic, rule-driven platform for high-speed, personalised engagement — with full end-to-end traceability.

Agentic Framework — Lending LOS

Extend the agentic framework to Mortgage, Commercial Banking, Wheels, Personal Loan and Credit Card journeys.

Voice AI — Service & Cross-Sell

Model-agnostic, multilingual voice platform for servicing, end-to-end lead management and cross-sell.

AI Centre of Excellence

Unify internal talent, global partners and capabilities to identify and scale AI use cases bank-wide.

Developer Productivity

Adopt AI coding tools — Codex and Claude Code — to accelerate engineering velocity across teams.

Security for AI & AI for Security

Purpose-built controls for AI systems, and AI deployed proactively to strengthen the bank's defences.

CYBER SECURITY USING AI

AI Threat Detection (SIEM+)

ML-based SIEM across 1B+ daily events, with real-time threat hunting

SOAR Automation

Automated response playbooks — incident MTTR from hours to under 5 minutes

Real-time Fraud AI Engine

Sub-50ms transaction scoring with 98.5%+ accuracy target

AI SECURITY — SECURING OUR AI SYSTEMS

LLM & Model Security

Models hardened against prompt injection and data poisoning, red-teamed before every deployment

AI Governance Framework

Explainable AI mandatory for credit, with quarterly bias and fairness audits

AI Audit & Regulatory Compliance

Continuous drift monitoring and automated AI decision logs for RBI

ISO 27001 · SOC 2 Type II · RBI Cyber Security Framework · DPDP Act 2023

The ecosystem supporting our tech roadmap



DATA-RICH ECONOMY

India Stack & Account Aggregator

UPI, Aadhaar and consent-based data sharing across every institution.

GST & Unified Lending Interface

Single-API access to tax, land and bank data — faster credit appraisal.

Governed by DPDP

Consent, purpose limitation and data protection built into every journey.

NEW BUSINESS MODELS

Super-App Banking

AU 0101 moves from transactional utility to a daily-use destination.

Credit on UPI & MDR

Pre-approved limits inside Scan & Pay, with MDR reshaping payment economics.

Open Banking

Consent-led APIs powering embedded finance and partner distribution.

AGENTIC AI & AI MISSION

Agentic AI at Scale

Voice, onboarding and servicing agents moving from pilots to production.

IndiaAI Mission

₹10,000 Cr national programme backing compute, models and responsible AI.

AI Governance

RBI sandbox, DPDP and model controls built into every agentic workflow.

70%

of banking execs already using agentic AI

\$700–800B

net cost reduction potential in global banking

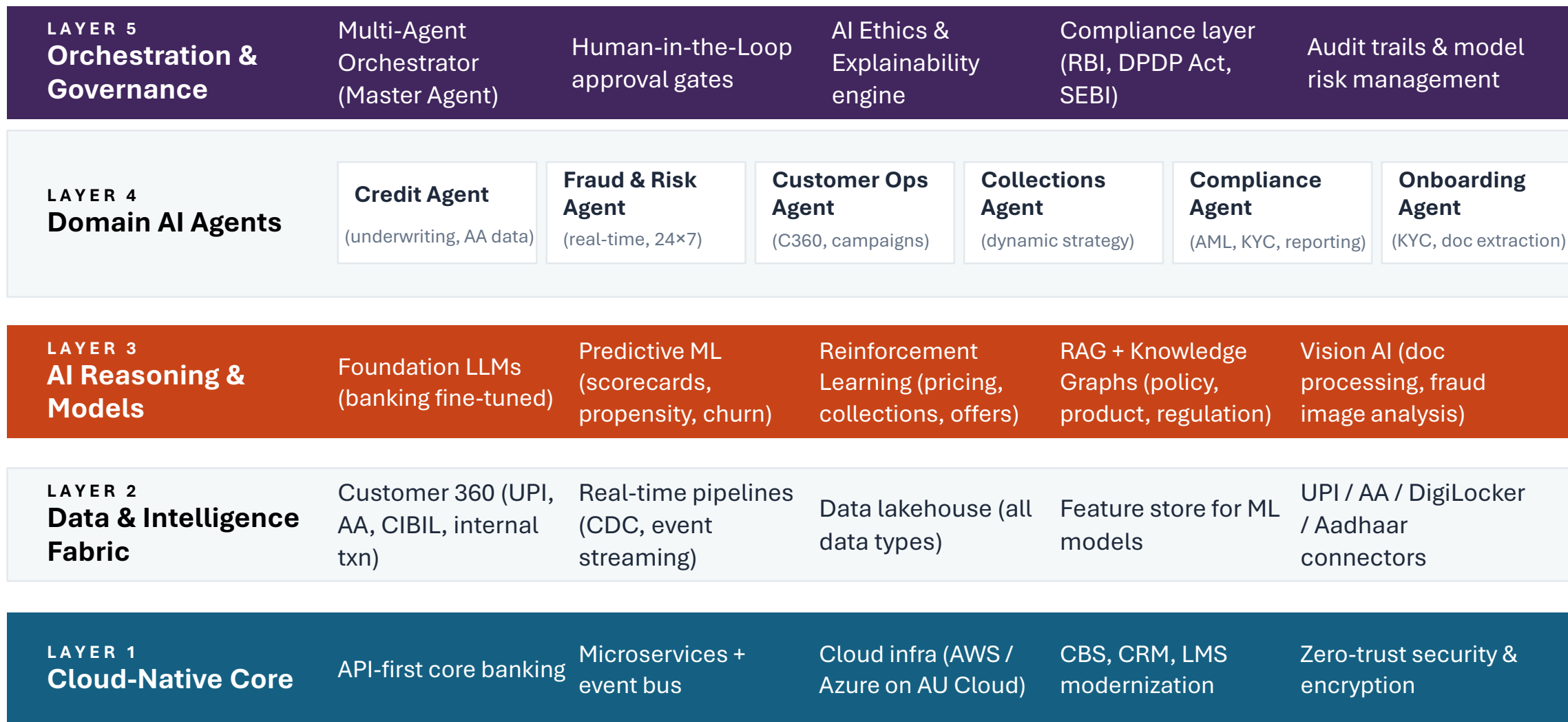
2.3×

average return on agentic AI within 13 months

4%

ROTE advantage projected for AI-first movers

Agentic AI architecture - the target blueprint



Where this takes us: What are we solving for

☐ Best-in-class customer experience

- Consumer tech rivalling top fintechs — AU 0101 and beyond
- Employee apps built for digital native workforce.

☐ Business Growth

- Tech-led distribution and cross-sell accelerating revenue growth

☐ Build Operational Efficiency

- Automation and AI lowering cost-to-income every year

☐ Risk Management at Scale

- Scorecard based underwriting
- Real-time monitoring, model-driven controls and fraud defence

☐ Data as an Asset & AI-Native Operations

- Real-time platform driving hyper personalized products
 - Non-linear, non sequential, multi-lingual agentic platform driving efficiency and cross sell.
-

**₹3,000 Cr+ invested · 10x technology team growth ·
Inhouse Engineering for consumer, employee, Data & AI stack**



THANK YOU

For Investor queries contact (details in QR Code):

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