



Digital Lending:

Can AI solve India's credit deficit within confines of acceptable risk levels

FIBAC 2022

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Introduction to the Panel



**Rajeev
Ahuja**

Executive Director



**Ramgopal
Subramani**

Chief Strategy Officer



**Sashank
Rishyasringa**

Co-founder



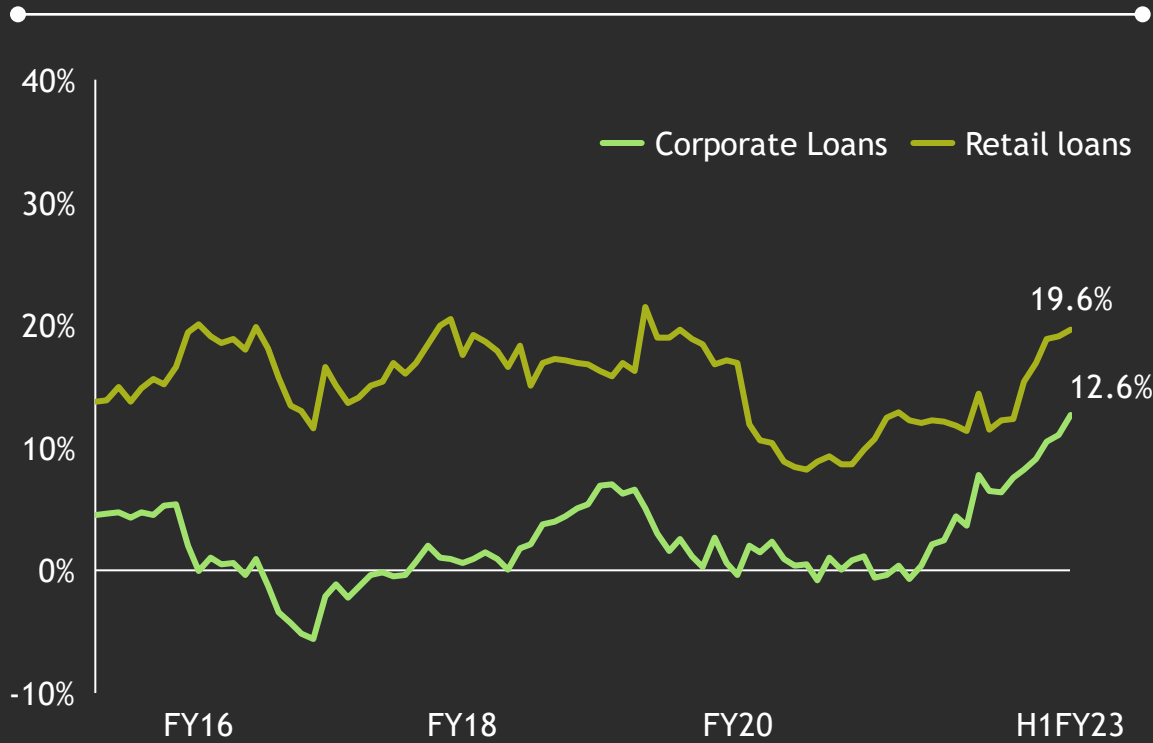
**Hardik
Shah**

Partner

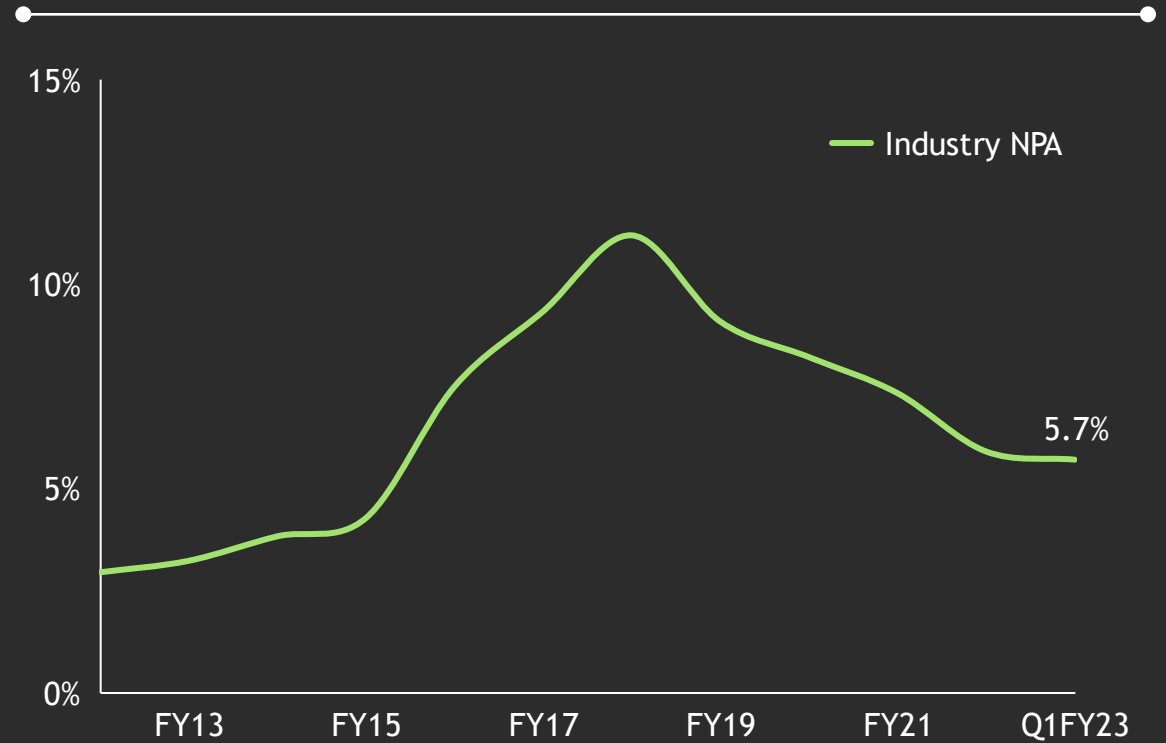


Cinderella Moment in Indian Banking sector

9-year high Credit growth

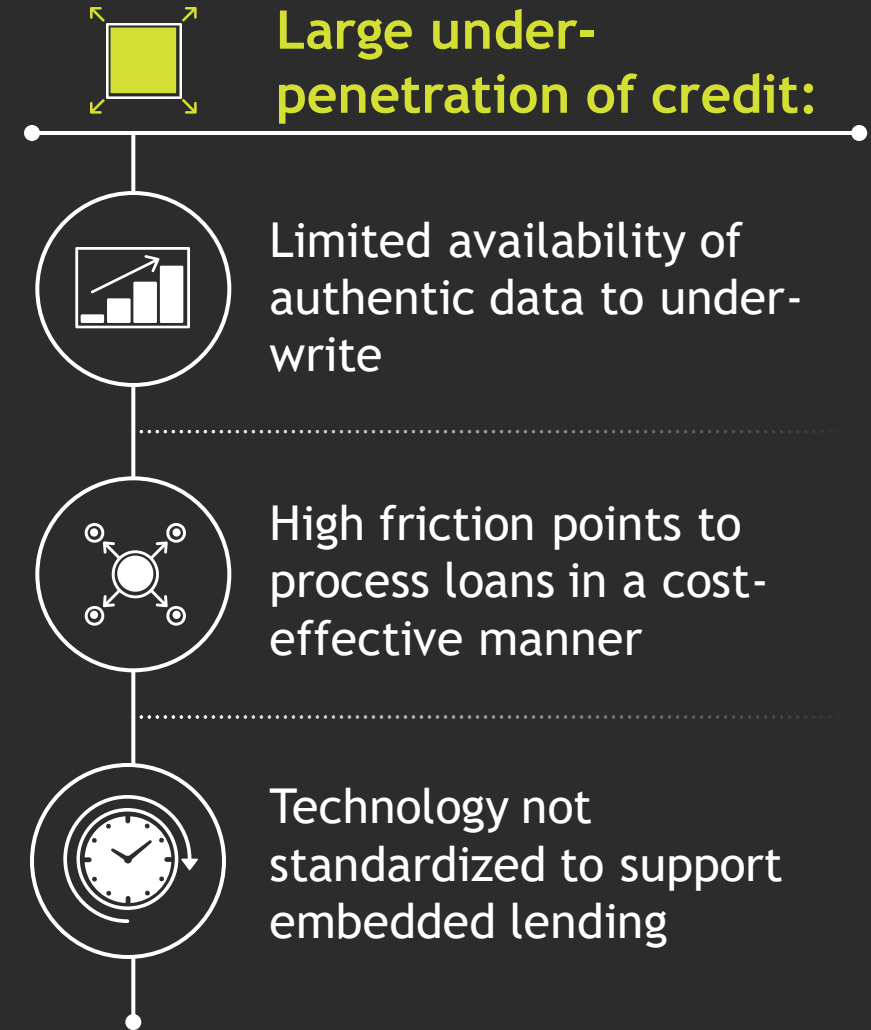
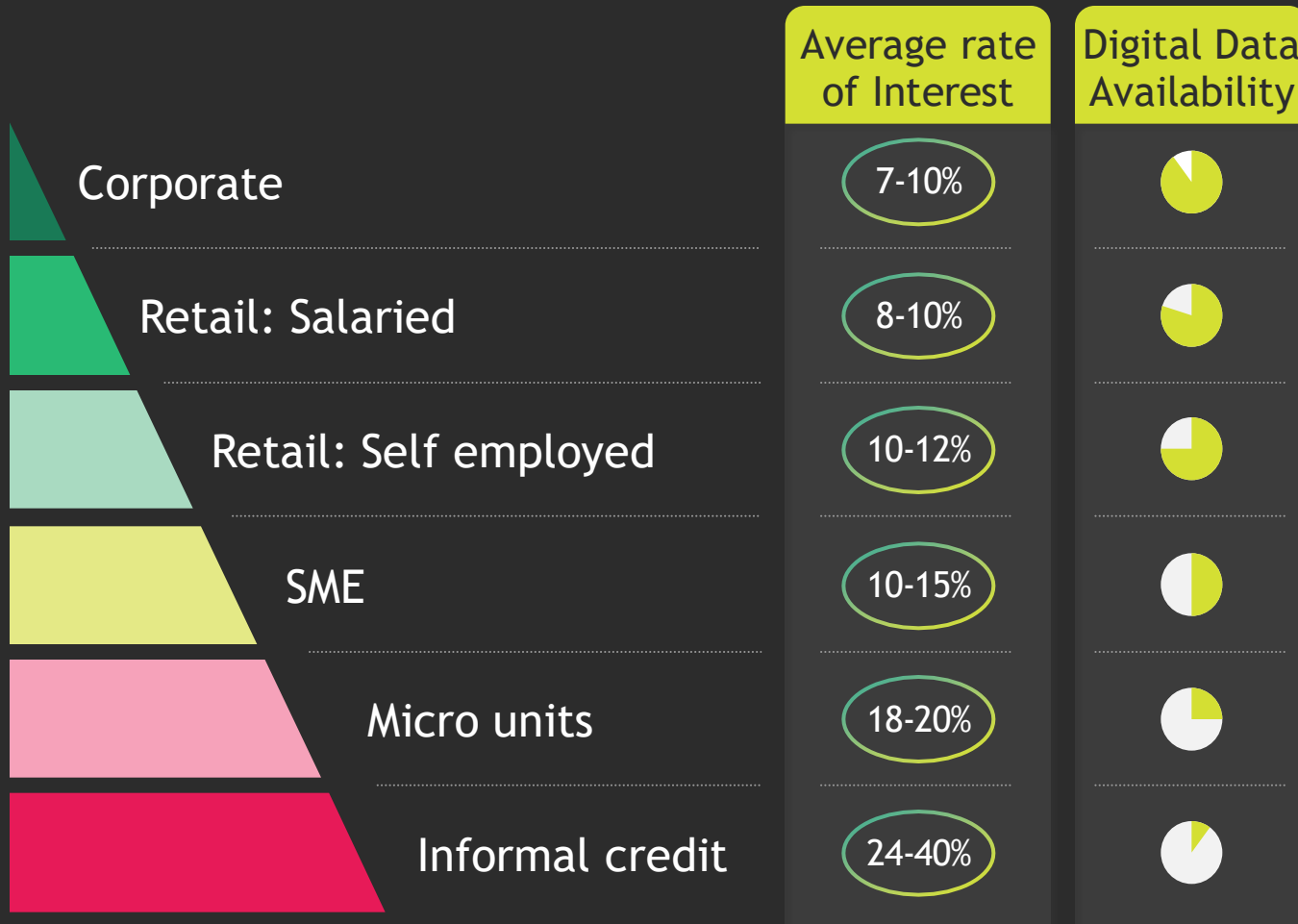


Industry NPAs trending low



1. Credit growth as per RBI's commercial banks at glance statement 2. Q1FY23 figures are based on 35 scheduled commercial banks in India as disclosed in their financial results Source: RBI, Macquarie Research, September 2022

Large base of under-served customers

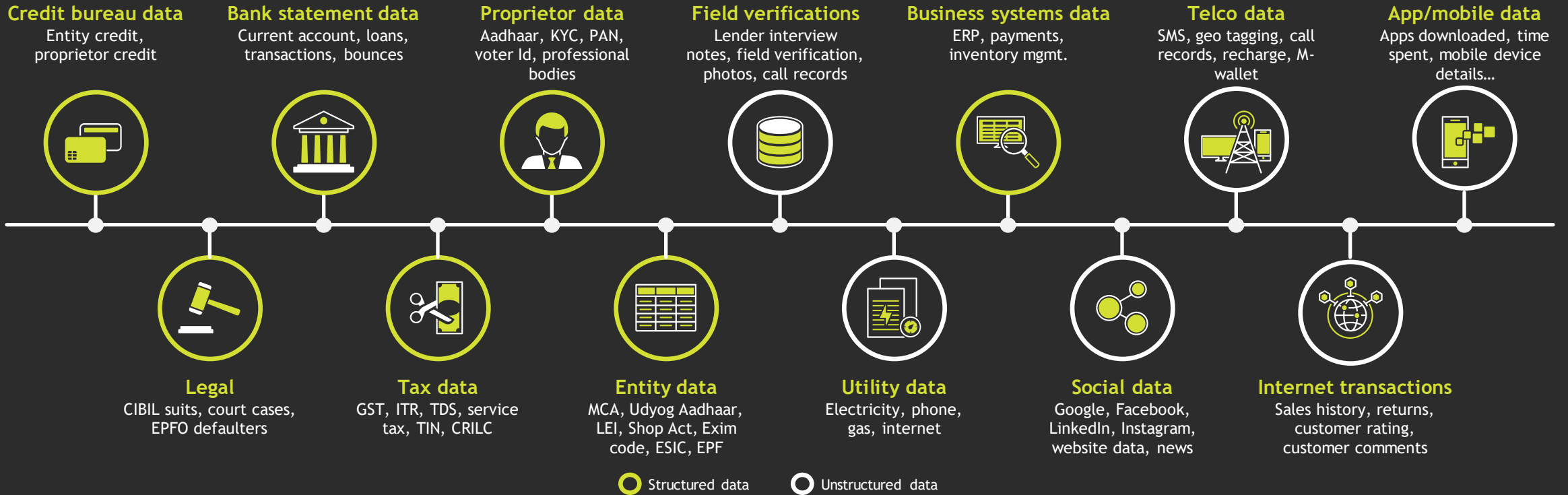


Source: RBI; Industry reports; BCG analysis

Explosion in variety and depth of data available for FIs

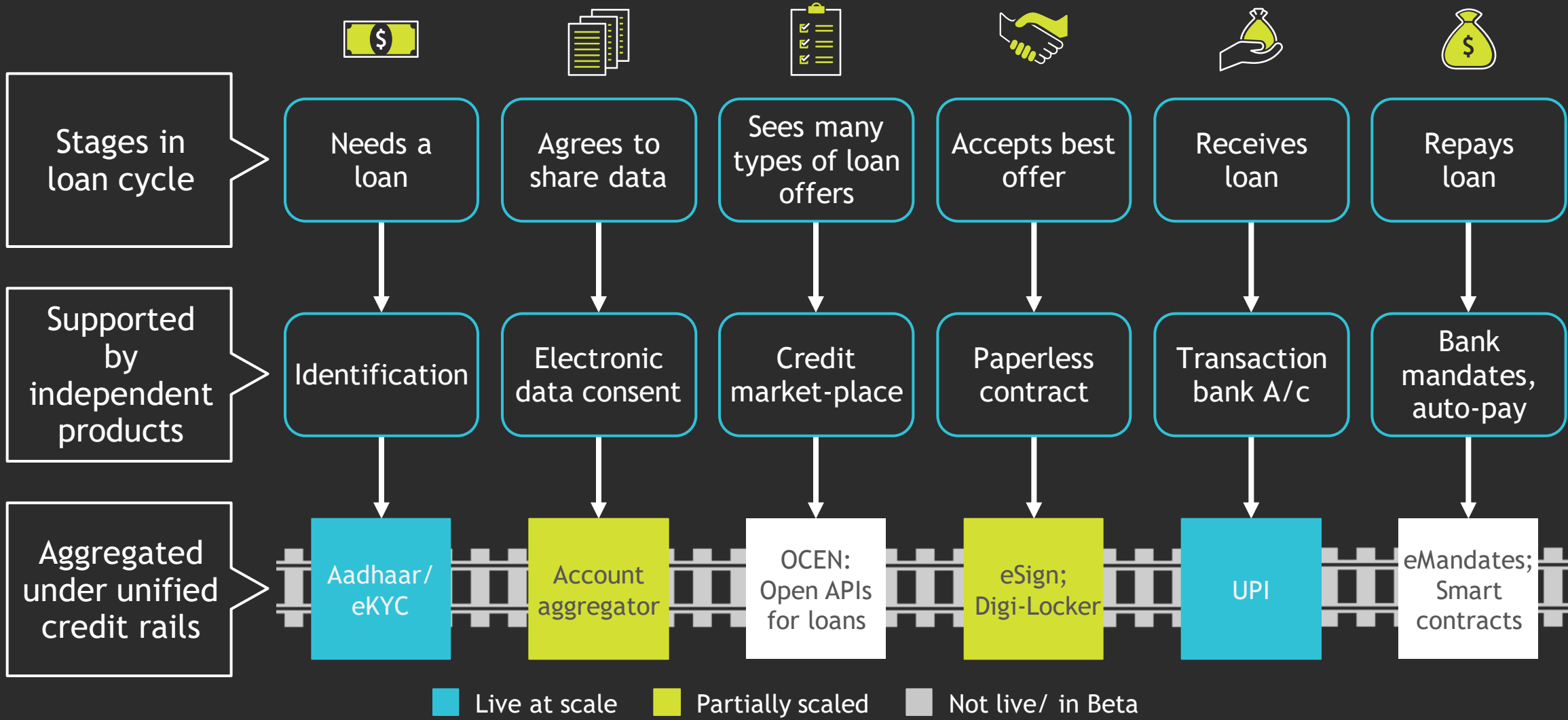
Maturity of usage

Higher Lower

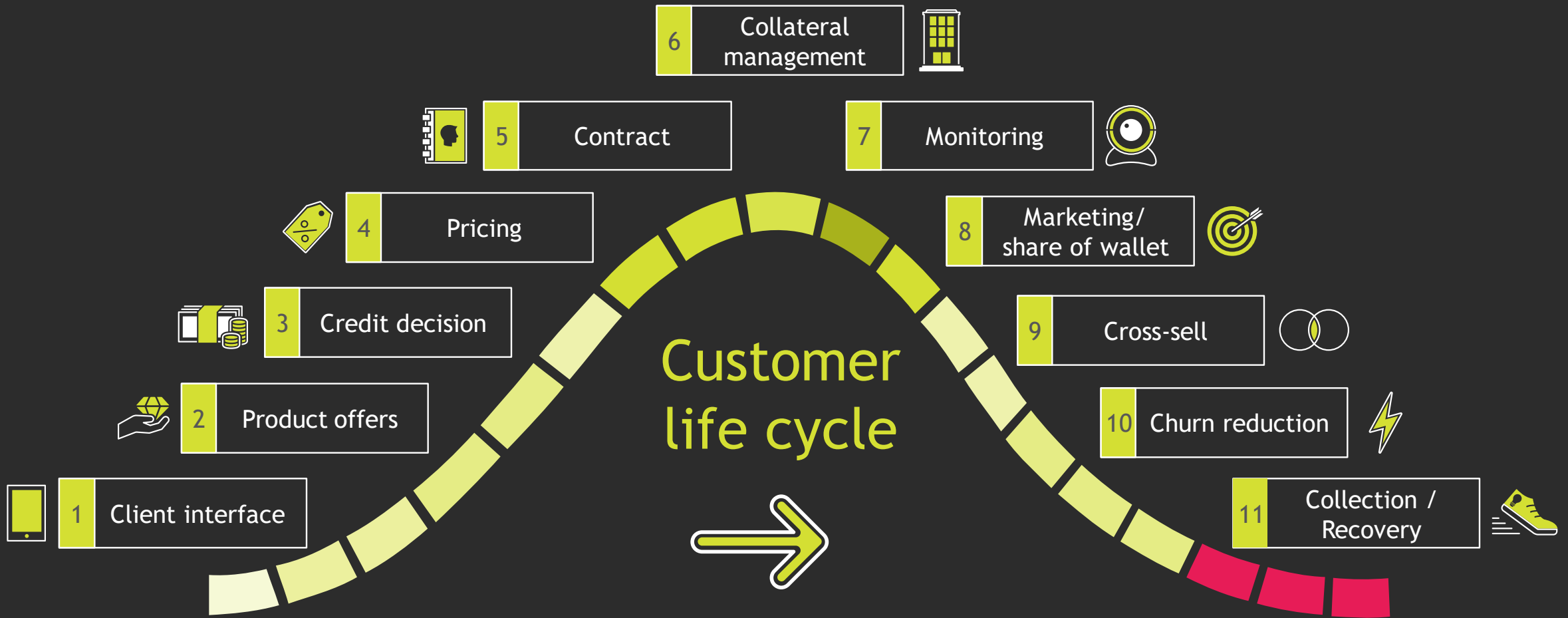


10,000+ data points from 100+ sources available!

Rise of public digital infrastructure



Data-enabled use cases can be immensely value generating across customer's life cycle





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