Meet

THE DISRUPTIVE DIGITS

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Barriers to users' financial clarity

Target Segment: Salaried Urban Professionals (Age 25-40)

- Mid- to early-career professionals in Tier-1 & 2 cities
- Monthly income between ₹40,000 - ₹1,50,000
- Digitally active - use fintech apps (CRED, GPay, Jupiter, Groww)
- Comfortable with mobile banking but lack visibility of spends

India has ~45–50 million salaried urban millennials

Even 5% of this audience (~2 M) is a meaningful testbed

64% of consumers would consider changing deposit accounts for better service

- Millions of Indians open their banking apps to check their balance.
- They leave anxious if their purchases will cause a problem.

- This **liquidity blindness** and **slow dispute resolution** are the 2 largest pain points.
- They drive churn and fragmented app usage.

We propose to make **IDFC FIRST Bank** the 1st bank app in India to combine a **Money OS** with a **Trusted Resolution Hub.** Not a UI redesign, but a product that reduces anxiety.

Why It Matters

Customer Side: Customers often feel **money blind,** as they are unaware of their **safe-to-spend balance** after accounting for future obligations. They feel powerless during disputes.

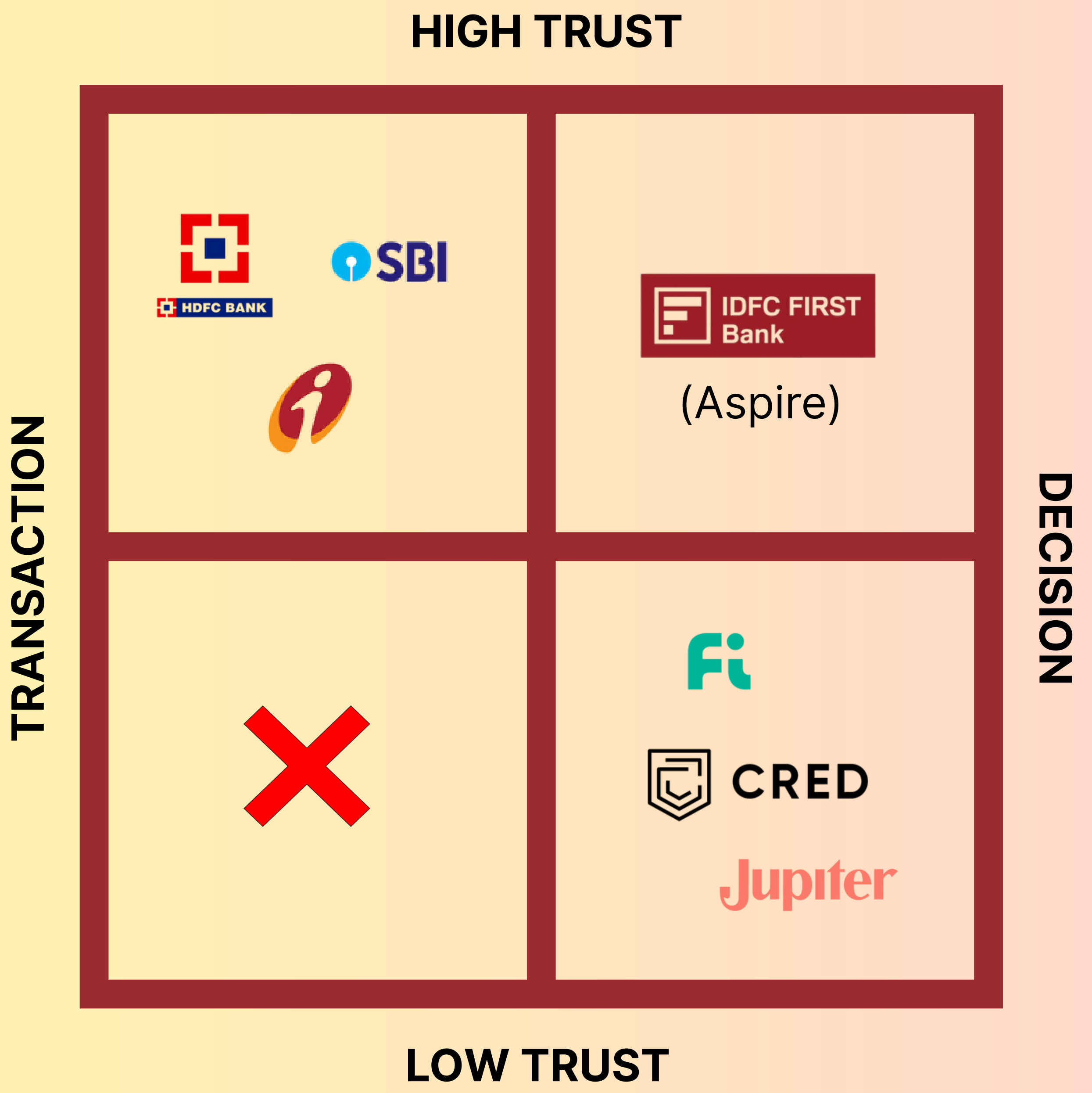
Bank Side : Banks that fail to solve these pain points **risk losing CASA deposits** to fintechs. High-engagement digital users grow CASA balances **15% faster**.

Why IDFC FIRST Bank has an opportunity?

- IDFC FIRST Bank, with its digital-first positioning, can differentiate itself by **predictive foresight and trust**.
- These are **white spaces in the current market** that competitors have not executed fully.

All that glitters is fintech

FINTECH ADOPTION AND CONSUMER BEHAVIOR



- The matrix shows that consumers trust players for **secure transactions**, while fintechs gain traction in **decision-making but face lower trust**.
- The **absence of players in low-trust** transactions highlights that trust is non-negotiable for **financial dealings**.

**“Your balance tells you what you have.
But it never tells you what you can actually spend.”**

WHERE MAJOR BANKS FALL SHORT

Current bank apps excel at transactional transfers, card blocks, and FD, but they fail to help customers with their financial decisions.

The 2 problems are:

1. **Liquidity Blindness:** Customers cannot see a simple ‘safe-to-spend’ number after future obligations
2. **Opaque Disputes:** When something goes wrong, the resolution path is slow and exhausting.

- These **failures push users** to keep multiple apps (fintechs, budgeting apps).
- Fintech plays a major role in everyday tasks, and consumers will move to a better digital experience, making this a **high-impact opportunity for IDFC FIRST Bank**.

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This is where users have more autonomy

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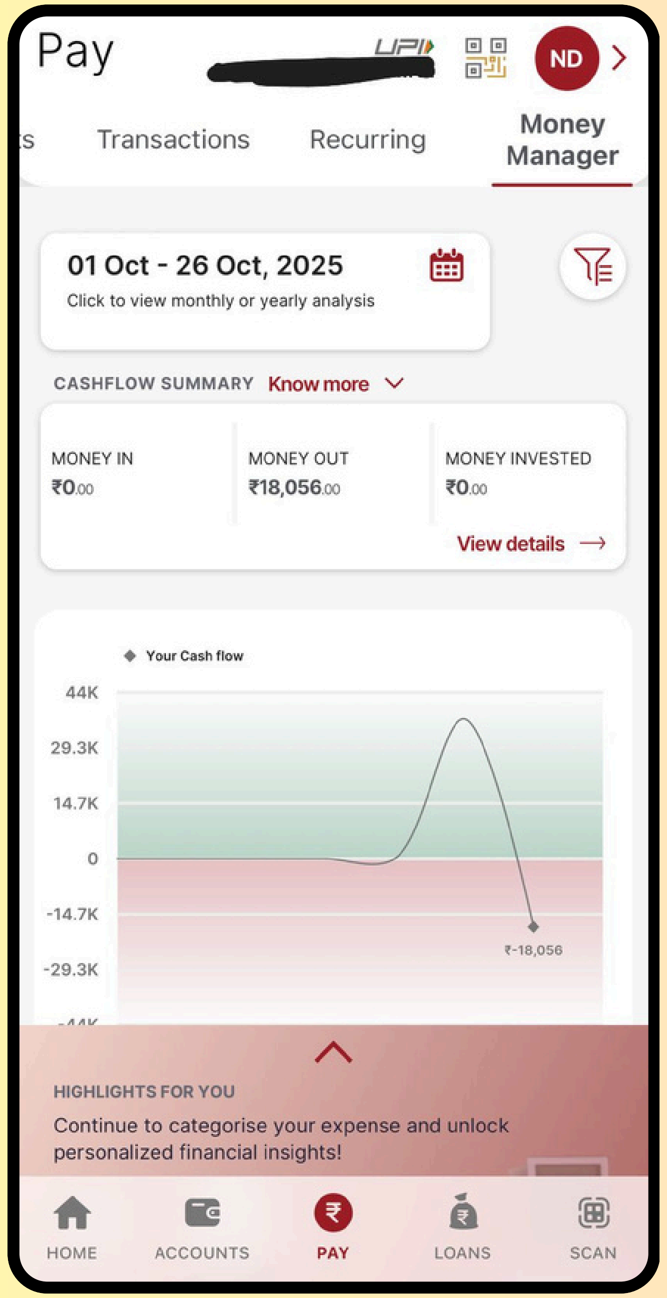
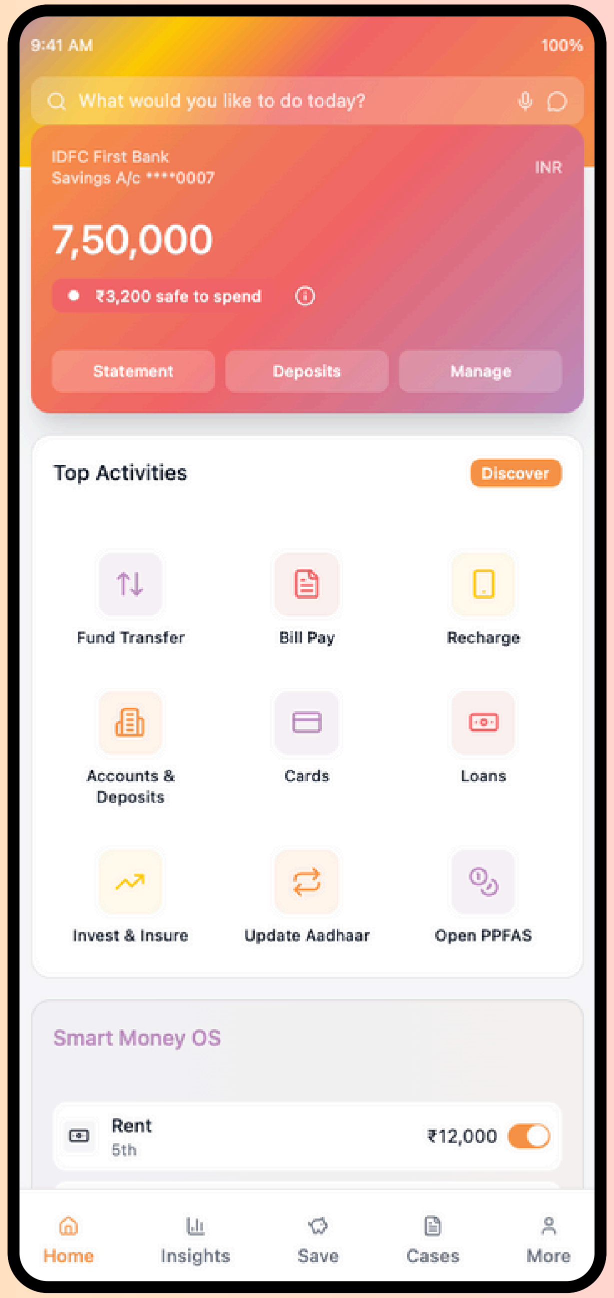
The **Money OS** answers: 'Can I afford this purchase?' It does that with a **Safe-to-Spend** forecast, **one-tap automation** approvals, and **SmartSweep** micro-investing. The **Trusted Resolution Hub** provides transparency: **evidence capture, ETA & provisional credit** where eligible. They protect customers, creating app-usage habit.

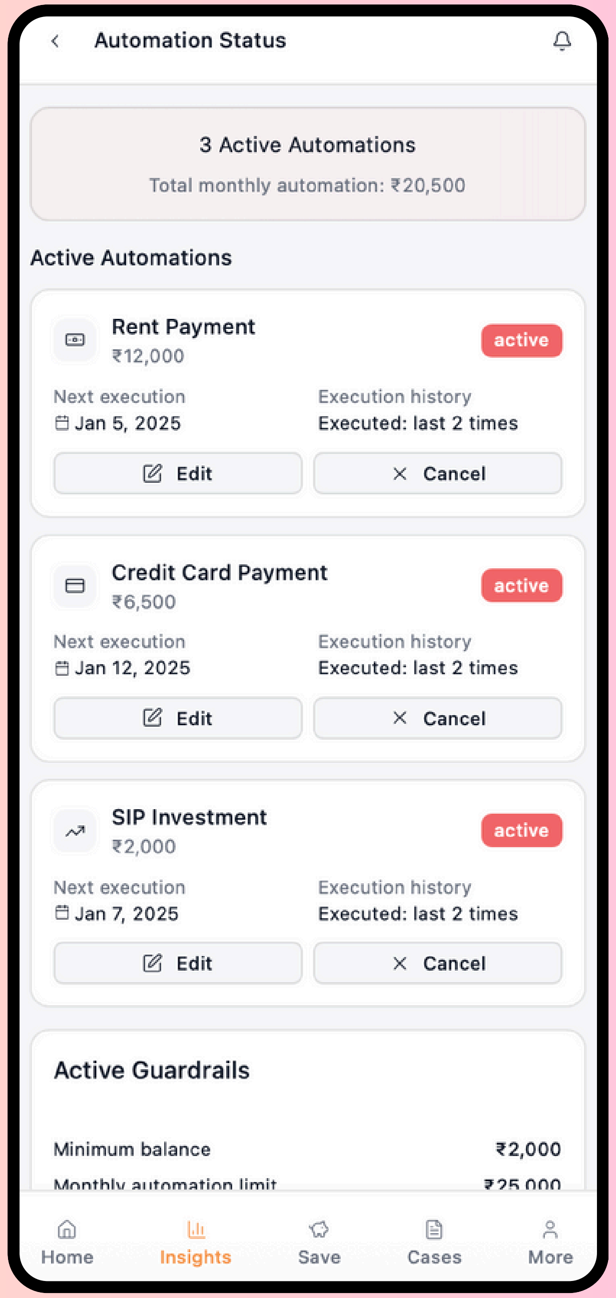
Current Interface



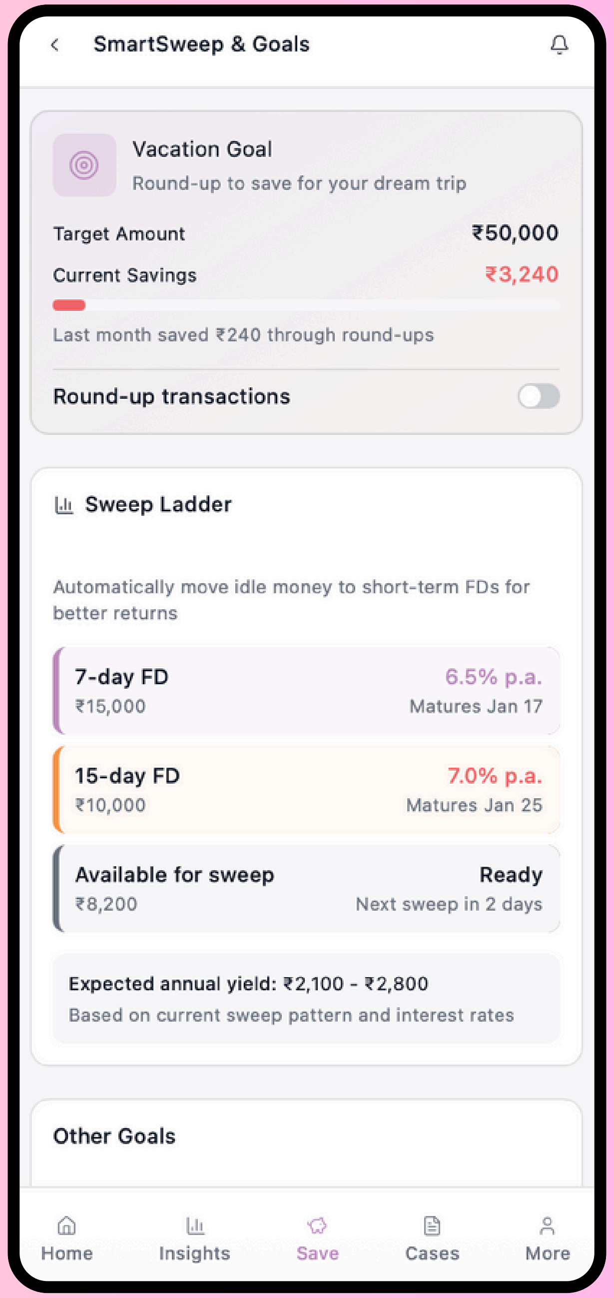
Clarity Hub



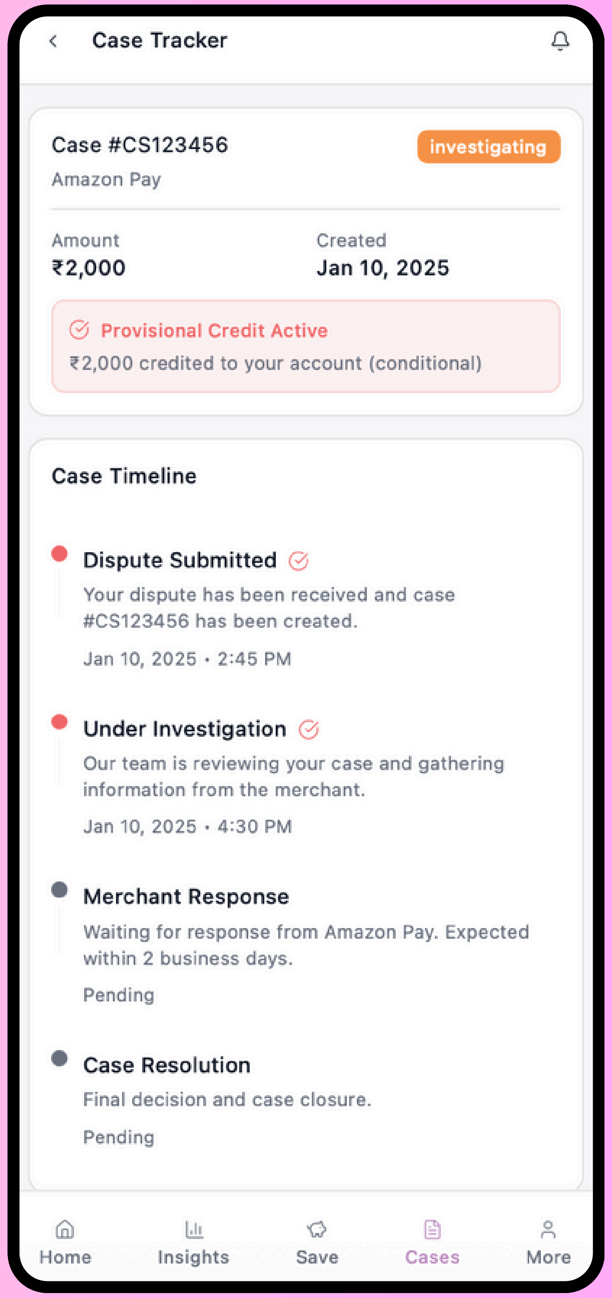
Control Center



Growth Ladder



Resolution Tracker



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IDFC First Bank app prototype

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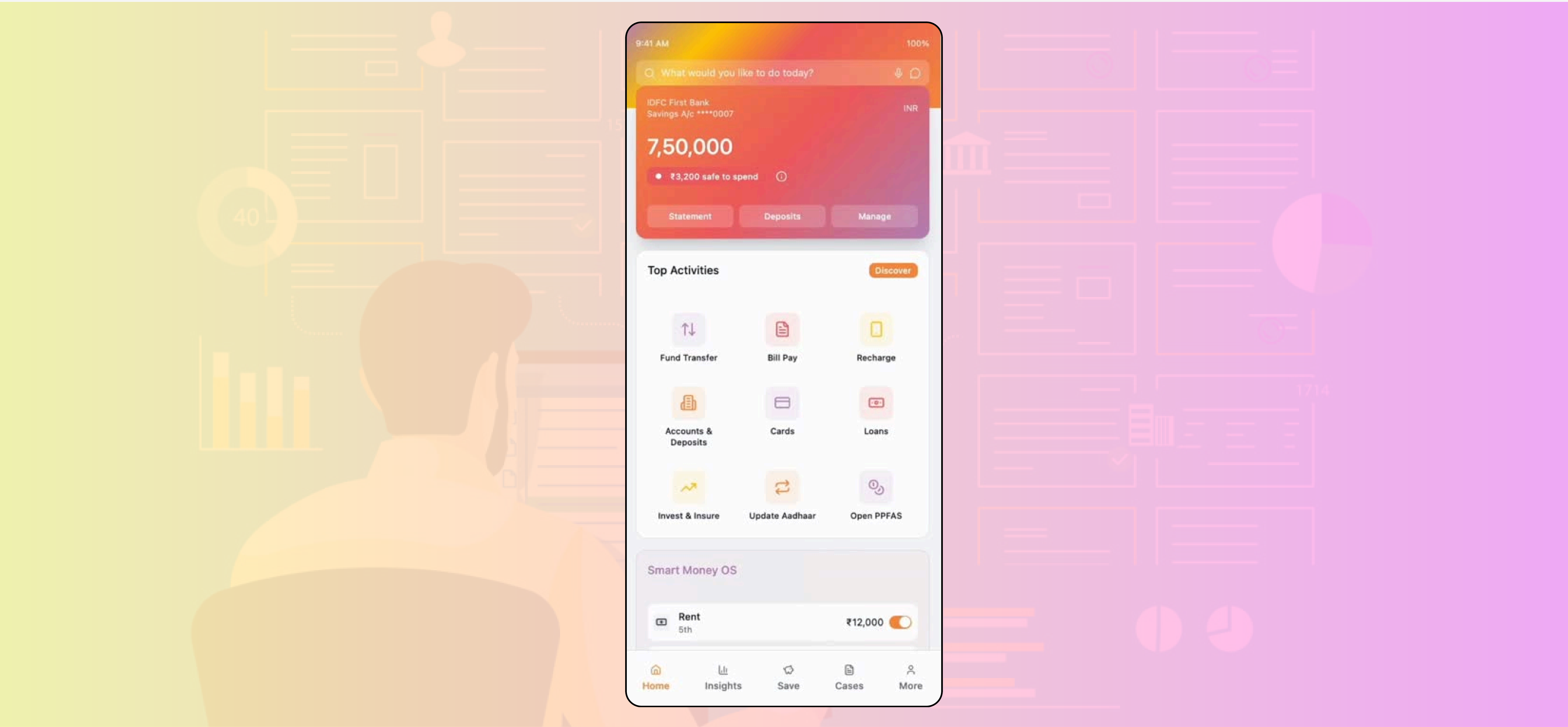

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Existing bank app features

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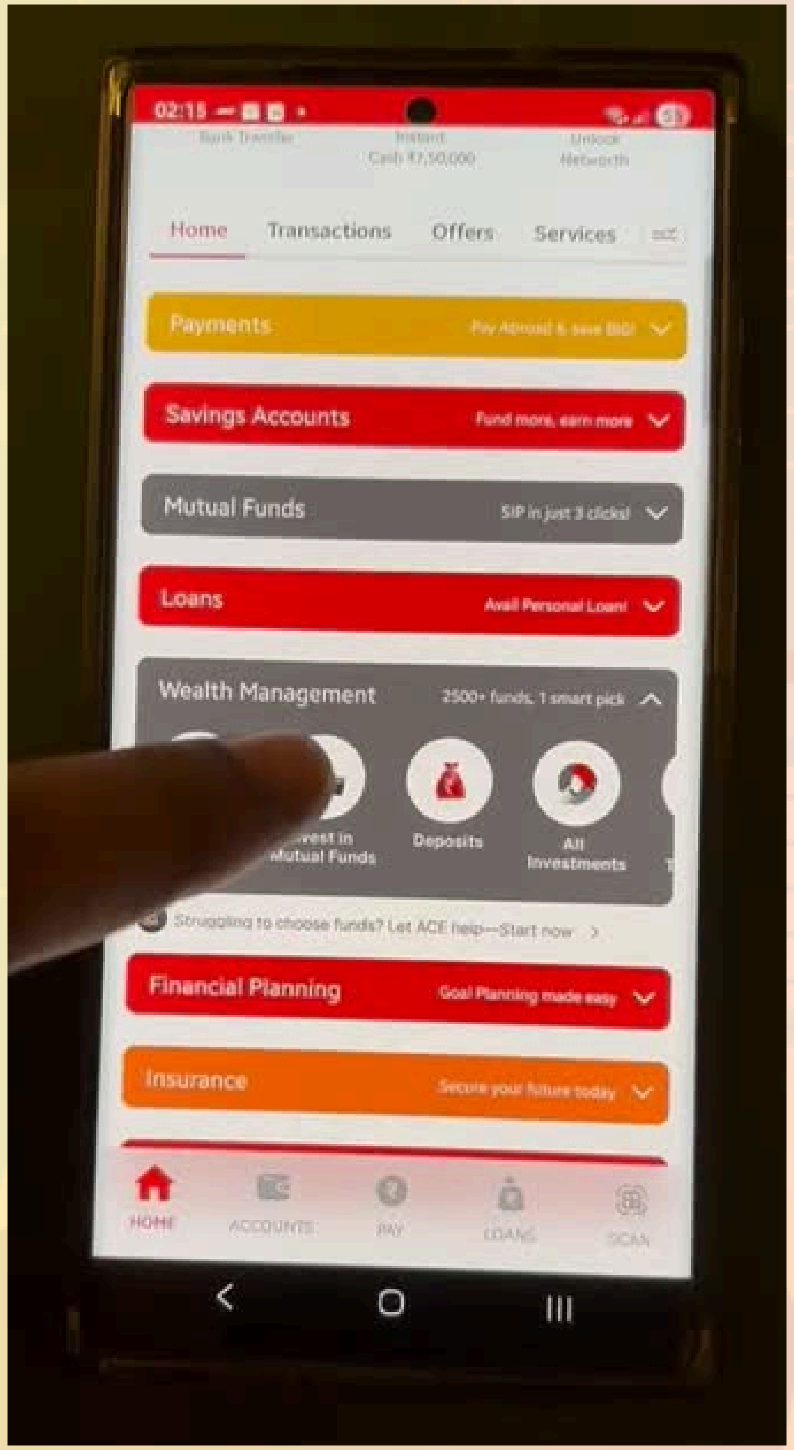
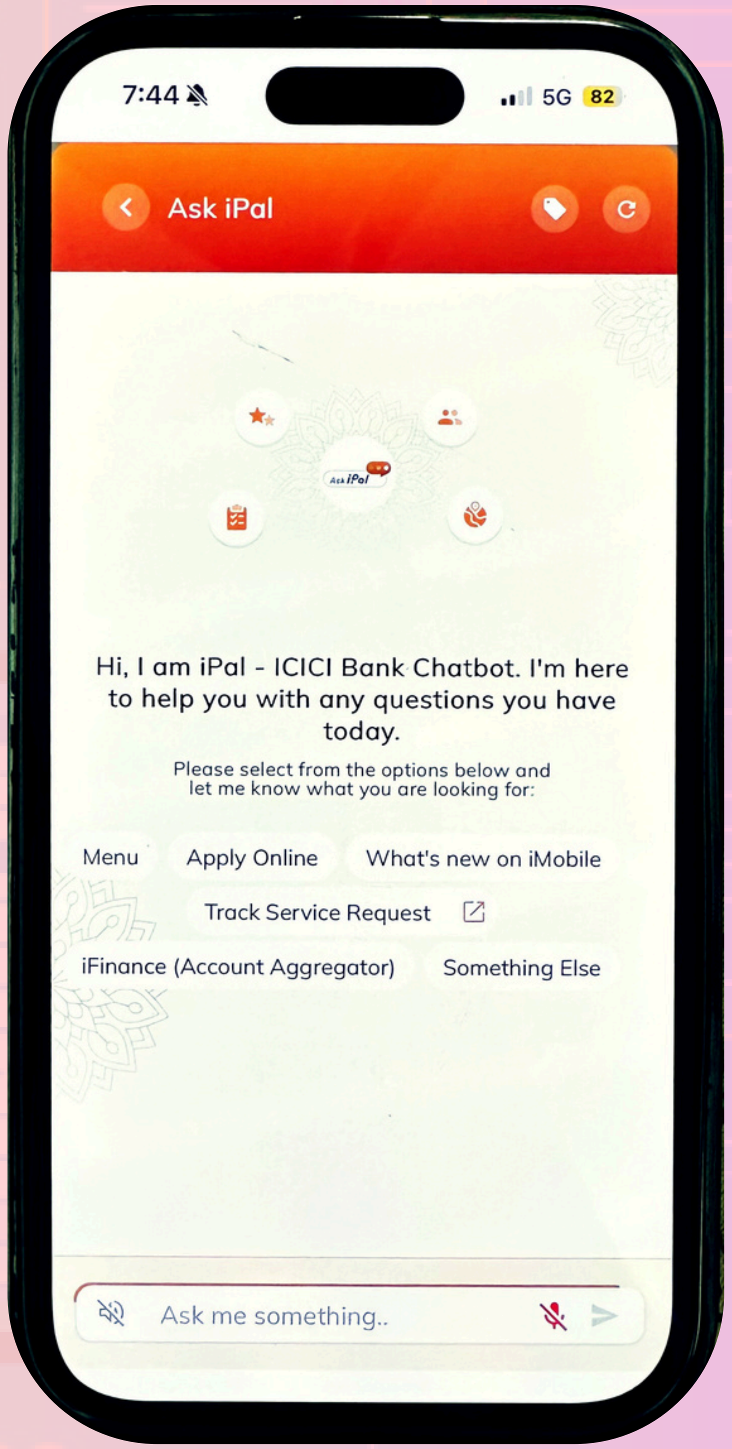
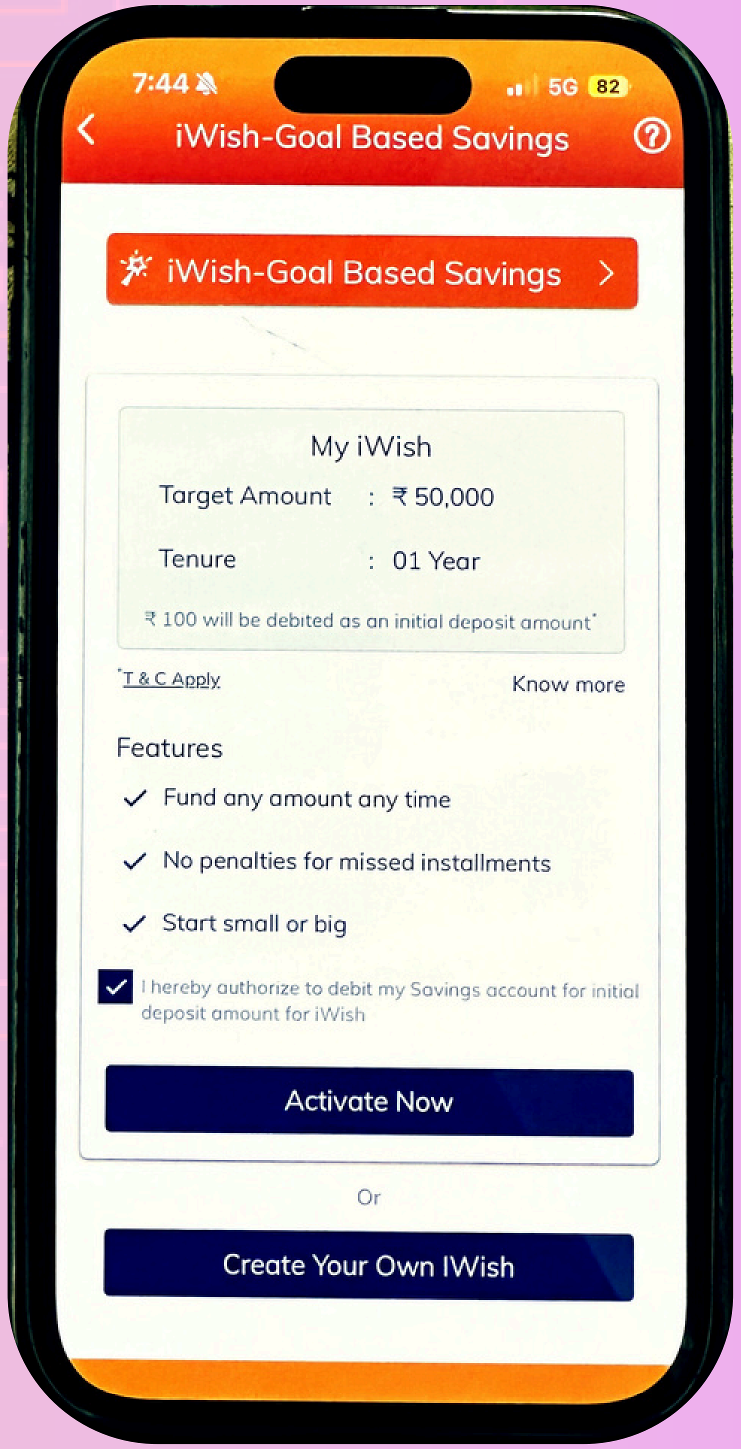
Current features of IDFC First Bank



Features of competitors like ICICI





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Show me the Money OS

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DEEP DIVE INTO THE FEATURES

- **Safe-to-Spend Forecast:** The engine ingests credits, recurring debits (UPI, EMI), goals and current balances to produce a **7/30/90-day envelope** with a confidence band (high/medium/low).
- The UX explains assumptions so users can tweak priorities. This clarity removes the mental math that makes people open multiple apps.

- **Approve-to-Automate**: After seeing the forecast, customers are offered a batched '**approve these items**' flow.
- Approvals create explicit mandates with guardrails (**min balance, priority order**), and an audit trail for cancellations.

- **SmartSweep**: Idle funds above a user-defined buffer move into same-bank **FDs or liquid funds** with instant sweep-out.
- The bank maintains a relationship rather than losing flows to 3rd-party wealth management apps - **increasing stable, low-cost funding**.

- **1-Tap Dispute + Provisional Credit**: For eligible cases, the app immediately issues provisional credit up to a cap and creates a **tracked case with ETA**.
- This reduces anxiety and repeat calls. This **proactive prevention** and visible protection is what incumbents lack.

Failed Transaction → **1-Tap Dispute** → **Eligibility Check** → **Provisional Credit** → **Case Tracking**

Data from open-banking shows that banks implementing decisioning + PFM saw meaningful engagement and conversion lifts - e.g., Personetics' case studies show up to 35% higher digital engagement and much higher product conversion on advice.

Prototype and MVP Evidence

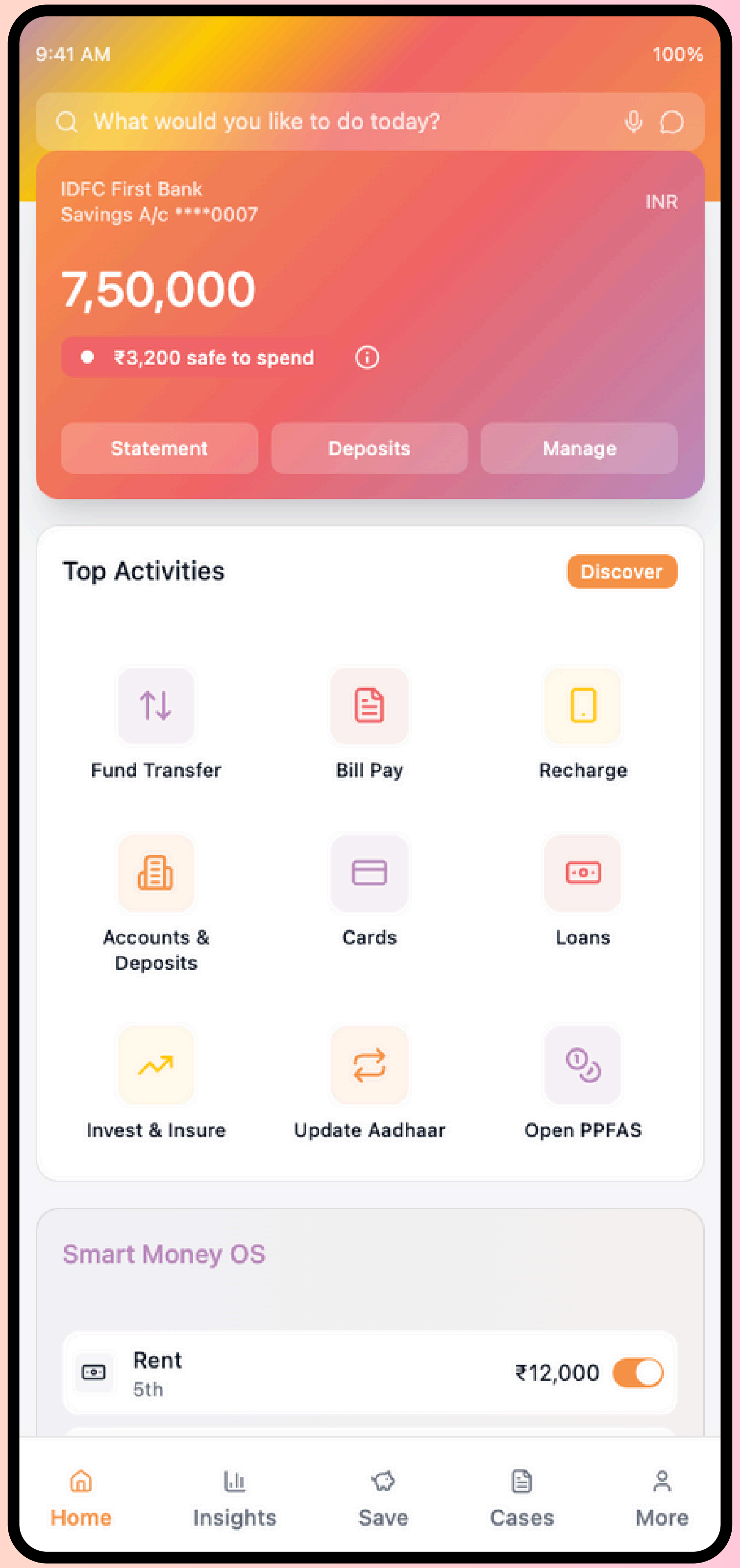
To demonstrate viability, our MVP focuses on 3 deliverables:

- **Safe-to-Spend core and UI**
- **Approve-to-Automate** for top-3 recurring items with consent and audit trail
- **1-Tap Dispute with ETA**

These features require modest backend additions and UX work. We will **validate with a 10% randomized pilot** among salaried customers and measure primary metrics:

- Active sessions
- Feature adoption
- Reduction in missed payments
- Dispute contact volumes

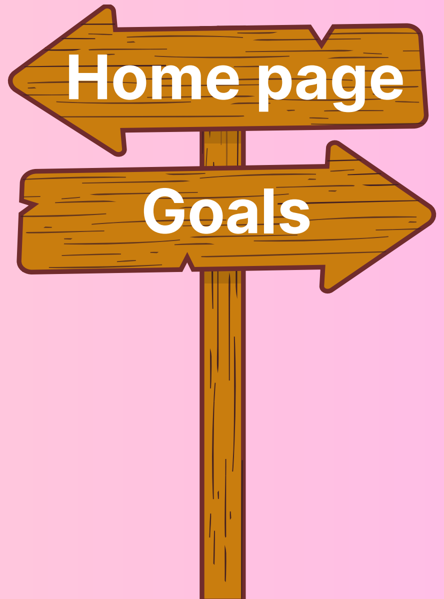
The Figma prototype models the user flow the pilot will test.

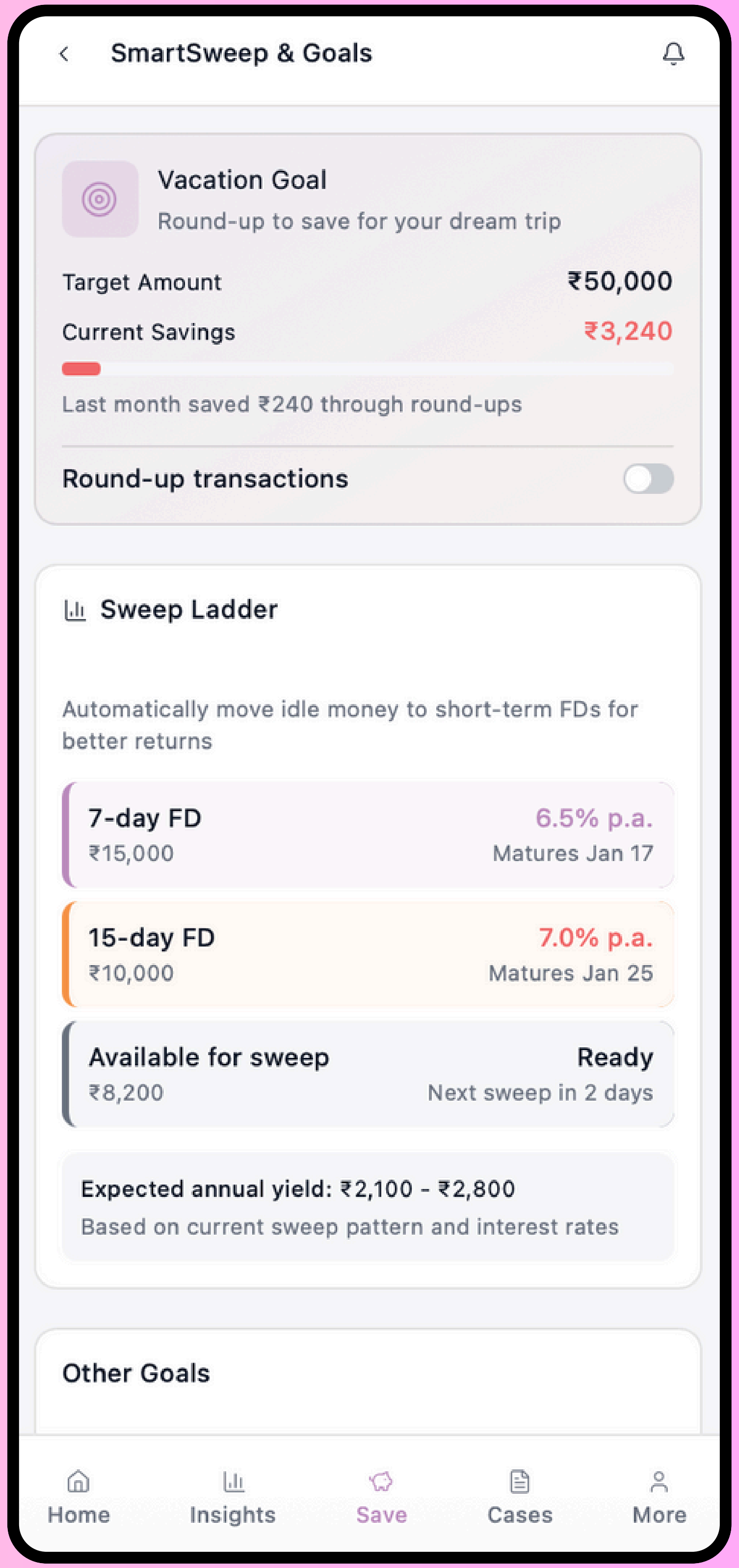


NAVIGATION OVERVIEW

Effortless navigation is enabled through the bottom tab bar, allowing users to switch between core sections: **Home, Insights, Save, Cases & More.**

Key tasks such as **fund transfer, bill payments, and account management** are accessible from "**Top Activities**" on the Home screen. Shortcuts like "**Update Aadhaar**" ensure users can complete tasks without menu navigation.





Expected Impact: metrics, targets and rationale

- Delivering 2 pillars creates business value across acquisition, retention and funding. For adoption targets we use conservative, evidence-backed assumptions: if users are nudged daily with prompts, we expect **DAU/MAU** to move from **~0.25 (1–2 logins/week) to ~0.5–0.6 (4 logins/week)** within 6 months for the engaged cohort, which report **3x engagement** lifts on active features.
- Higher engagement yields higher cross-sell: our model assumes a **10–15% lift in conversions** for time-sensitive offers because customers make purchase and investment decisions in-app when their forecast shows room to act.

- On funding and costs, even a small re-capture of idle balances via SmartSweep (**2–3% of activated users' average balances**) yields material **CASA growth** because the funds remain within bank deposits rather than with 3rd-parties.
- Improved trust from fast dispute handling reduces repeat contact-center logs (**20–30% reduction)** and reduces churn. All projections will be validated in the pilot with **A/B cohorts and pre-specified statistical tests**.

Business Impact

Engagement → **CASA uplift** → **Cross-sell revenue** → **Cost savings on service**

Engagement	CASA uplift	Cross-sell revenue	Cost savings on service
40%	5-8%	10%	

Feasibility, Risk and Scalability

1

- Feasibility is high because **technical building blocks already exist** in IDFC FIRST Bank's stack: transaction history, mandate registry, CRM & ledger systems.
- The work is mostly integration, event-driven orchestration, and operational rule-setting (eligibility for provisional credit).

2

- Operationally, provisional credits require a reserve and automated rules (tenure, device reputation, transaction patterns).
- We will run a controlled pilot with progressively higher caps tied to observed reversal rates.

3

- Risk mitigation includes fraud detection, consumer disclosures & compliance sign-offs.
- The solution **scales naturally to other segments** (SMEs for cash-flow forecasts) because the core engine is forecasting + orchestration.

PROCESS FLOW

Collect Transactions

Gather data from banking systems

↓

Apply Rules

Run eligibility checks and risk controls

↓

User Actions

Prompt users for approvals or credits

↓

Monitor & Track

Log outcomes, monitor risks, and update metrics

FROM TODAY TO TOMORROW

Metric	Current (Baseline)	With Solution
Daily Active Users / MAU	18%	30%+
NPS	25	45
CASA Balance Growth	6% YoY	45
Complaint Resolution Time	8–10 days	45

A STAGED APPROACH

- **0 - 90 days**: Build Safe-to-Spend + approve pilot
- **90 - 180 days**: Scale with SmartSweep & provisional credit pilot
- **180 - 360 days:** Full automation and segment expansion

We are asking IDFC FIRST Bank for a pilot commitment:

- 3 months of product & ops time, a **₹75 lakhs reserve** for provisional credit testing, and help integrating event feeds for a **10% randomized cohort**.
- In return we will deliver validated engagement lifts, disputes-to-resolution time cuts, and a first tranche of CASA uplift within **90 days**. Partnering with tech vendors, UPI teams, and a small operations pod will unlock rapid scale.
- After pilot approval, we will deliver a clickable Figma prototype, a tested MVP, and a board-ready performance dossier 3 months from kickoff.

Ask (from IDFC FIRST Bank)	Commitment (Pilot Timeline)	Expected Early Returns (90 Days)
• **2 FTEs (1 product owner + 1 engineer)** for 6 weeks to integrate Safe-to-Spend & 1-Tap Dispute MVP into existing app • **API access** for transactions, recurring mandates, and dispute management sandbox • **Budget**: ₹15–20 L for UI/UX, QA, and push notifications	• **MVP live** to 10K customers in 90 days (existing app users, opt-in) • **Weekly check-ins**, 3 sprints of 3 weeks • **Post-pilot scale** decision at Day 90 based on KPIs	• **Engagement:** +25 % DAU vs control group • **NPS:** +12 points uplift on dispute resolution • **CASA Growth:** 5 % higher average balance in pilot cohort • **Ops Cost Saving:** 15 % fewer repeat calls on payment disputes

Give customers clarity and the bank will keep their trust - that is the highest-margin loyalty in retail banking.

"People don't buy what you do; they buy why you do it".

Thank You!

Appendix and References

Particulars	2026	2027	2028	2029	2030
Total Users	10,000,000	12,000,000	14,400,000	17,280,000	20,736,000
Growth		*20%*	*20%*	*20%*	*20%*
Adoption Rate	10%	25%	45%	65%	80%
Adopted Users	**1,000,000**	**3,000,000**	**6,480,000**	**11,232,000**	**16,588,800**
Average Balance / User	50,000	55,000	60,500	66,550	73,205
CASA Uplift Rate (BCG Digital Banking Benchmark)	5%	5.50%	6.00%	6.50%	7.00%
Incremental CASA	**250**	**908**	**2,352**	**4,859**	**8,501**
NIM	6%				
Interest Income	**15**	**54**	**141**	**292**	**510**
Cross-Sell Lift	10%				
Base Revenue Per User (Non-Interest Income - EY & PwC Reports)	650				
Cross-Sell Revenue	**6.5**	**19.5**	**42.1**	**73**	**107.8**
Base Cost to Income Ratio	70%				
Savings due to automation	20%				
New Cost to Income Ratio	**56%**				

Particulars	2026	2027	2028	2029	2030
Interest Income	15	54	141	292	510
Cross-Sell Revenue	7	20	42	73	108
Total Revenue	**22**	**74**	**183**	**365**	**618**
Operational Cost	12.04	41.41	102.62	204.14	346.01
Profit	**9.46**	**32.54**	**80.63**	**160.39**	**271.86**

ASSUMPTIONS

- Total users growing at 20%
- Average balance per user taken from reports like RBI, EY, Pwc
- Average balance per user growing at 10%
- NIM at 6% (from IDFC investor presentation
- Base cost to income ratio from IDFC investor presentation
- Adoption rate increasing from 10% to 80%
- Incremental CASA Formula = Adopted users x Avg. Balance x CASA Uplift
- Interest Income Formula = Incremental CASA x NIM
- Base revenue from user at 650 Rs
- 20% cost savings through automation from reports of Mckinsey, EY
- 2 revenue drivers: Interest income from CASA and Cross-Sell

References for Slide 8

Appendix

EY study: consumers are focused on getting value for money on connectivity and content

LONDON, 30 OCTOBER 2024. Households are keen on having a “digital detox” with 40% of consumer respondents concerned about the amount of time their household members are spending online.

EY / Oct 29, 2024

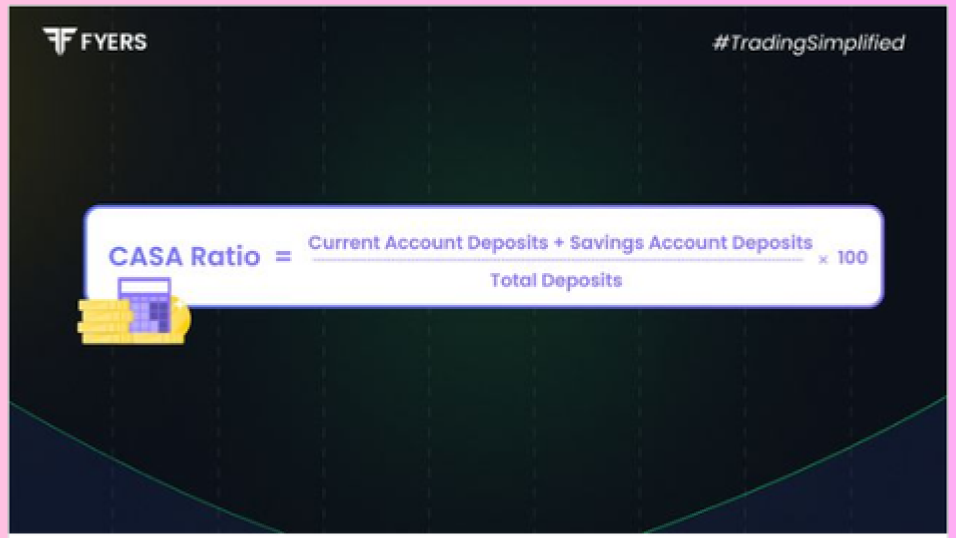
Reference for Slide 8

60% of Indians use mobile banking solely to check account balance

Accenture's survey revealed that just 42% of respondents rated their primary bank's customer service as excellent, and over half (54%) faced challenges in obtaining human support when required.

Telangana Today / Jul 31, 2023

Reference for Slide 2



How Digital Banking Shapes CASA Ratio in India?

Discover how digital banking trends impact the CASA ratio in Indian banks. Learn what is CASA ratio, CASA accounts, benefits of current accounts & more.

FYERS

Reference for Slide 2

'Traditional banks losing share to fintechs globally' - Times of India

India Business News: Traditional banks in India face increasing competition from agile, tech-driven rivals, impacting their revenue share despite overall sector growth. Fi

The Times of India

Reference for Slide 3

FinTech MAGAZINE

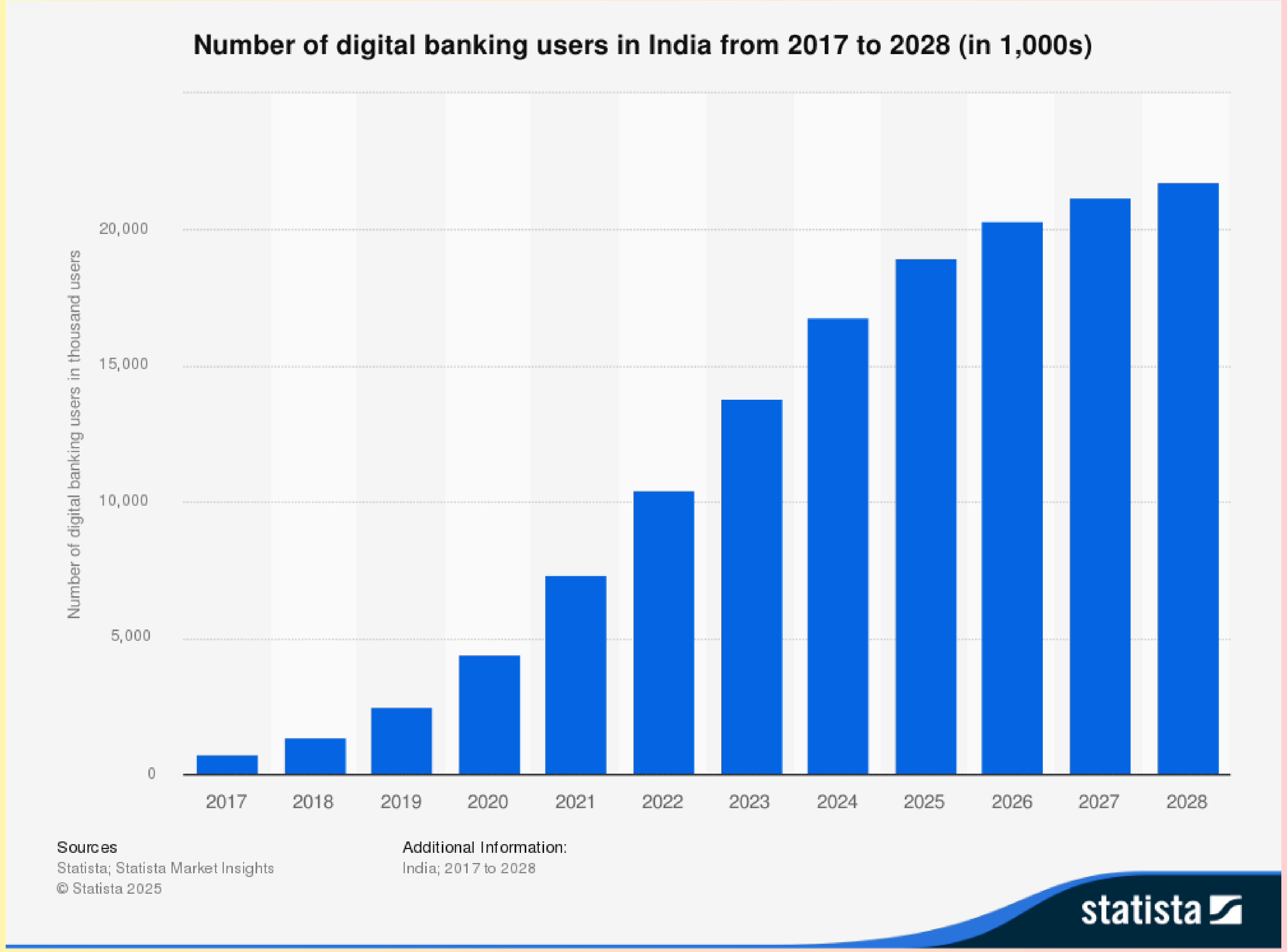
Personetics Study: Banks Risk Customer Exodus Over AI Advice

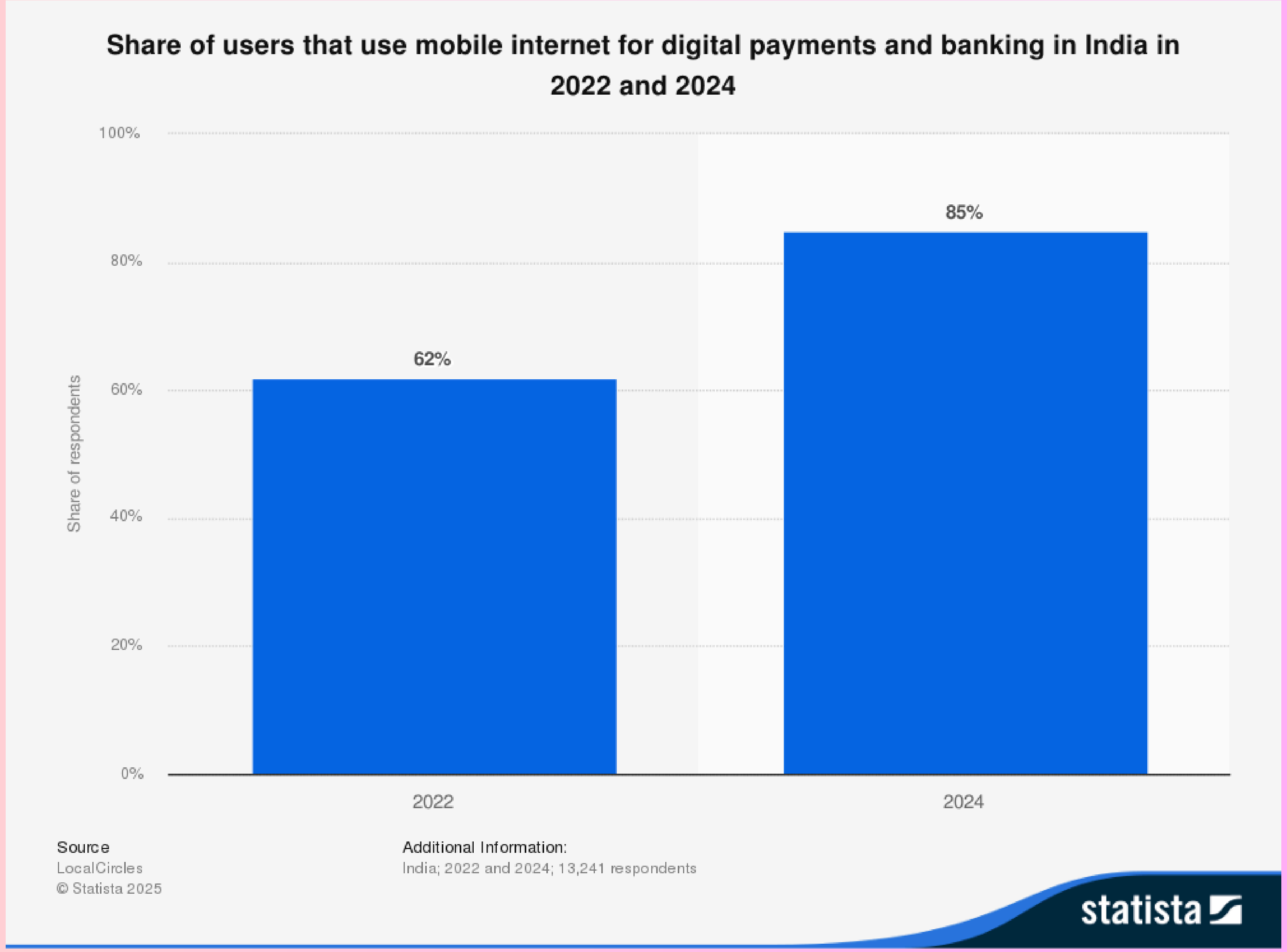
A recent survey by Personetics reveals that 84% of digital banking customers are willing to switch banks for better financial guidance, underscoring the critical need for AI-driven advisory services to retain...

Personetics

Reference for Slide 6

Appendix





Reference for Slide 4

Reference for Slide 3

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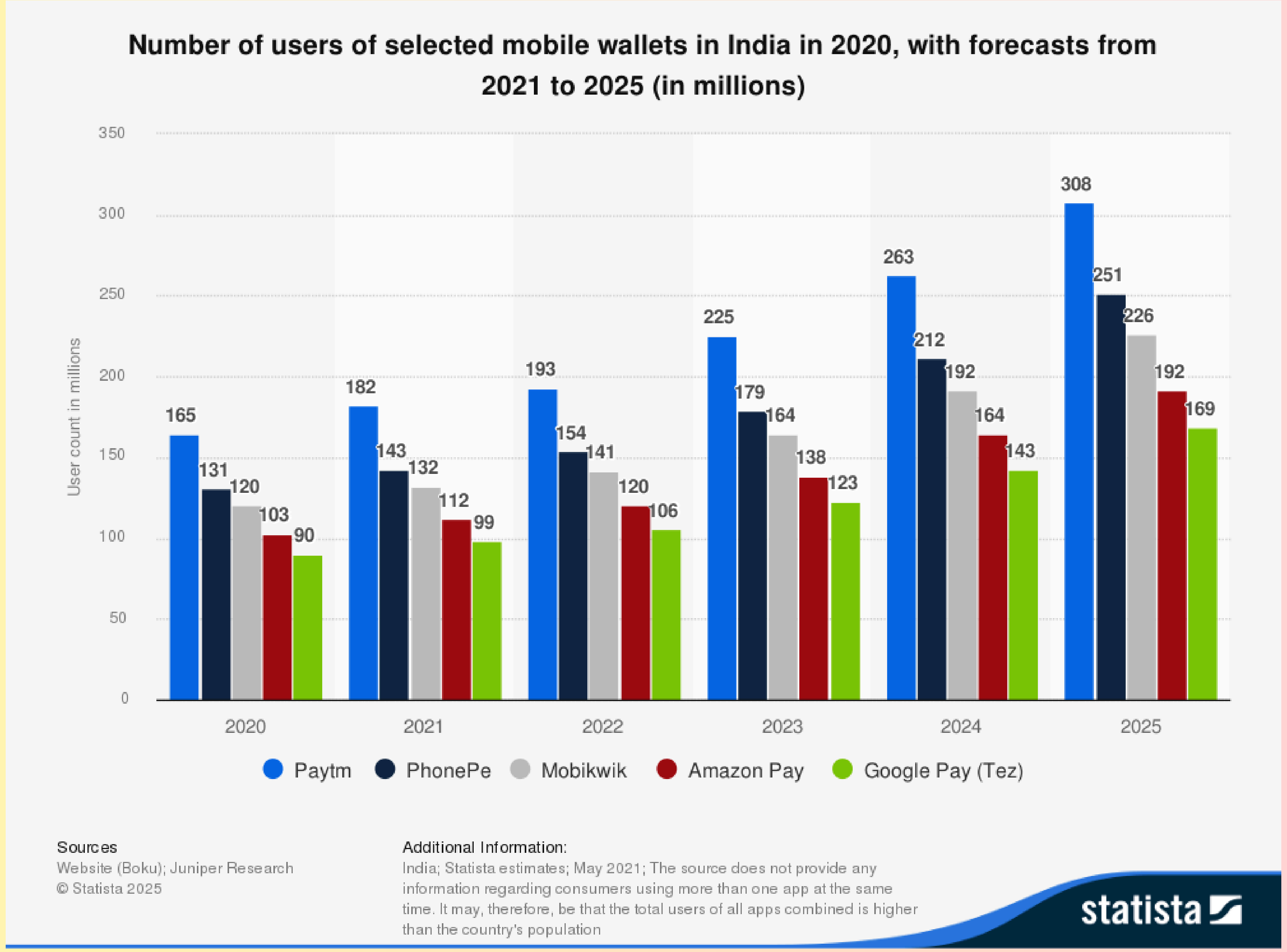

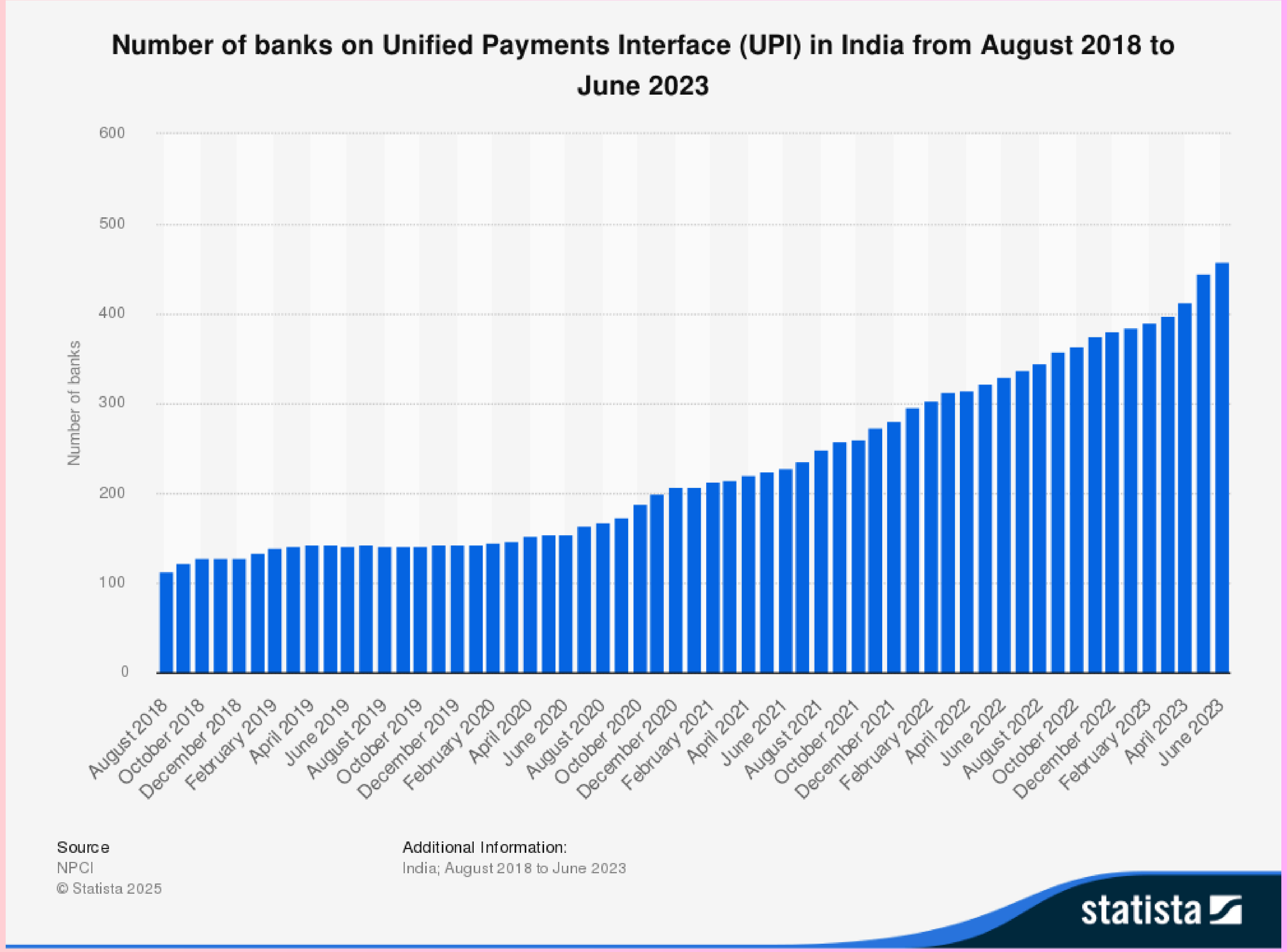

Reference for Slide 4

Reference for Slide 10