



KOTAK MAHINDRA BANK on CUSTOMERNEXT

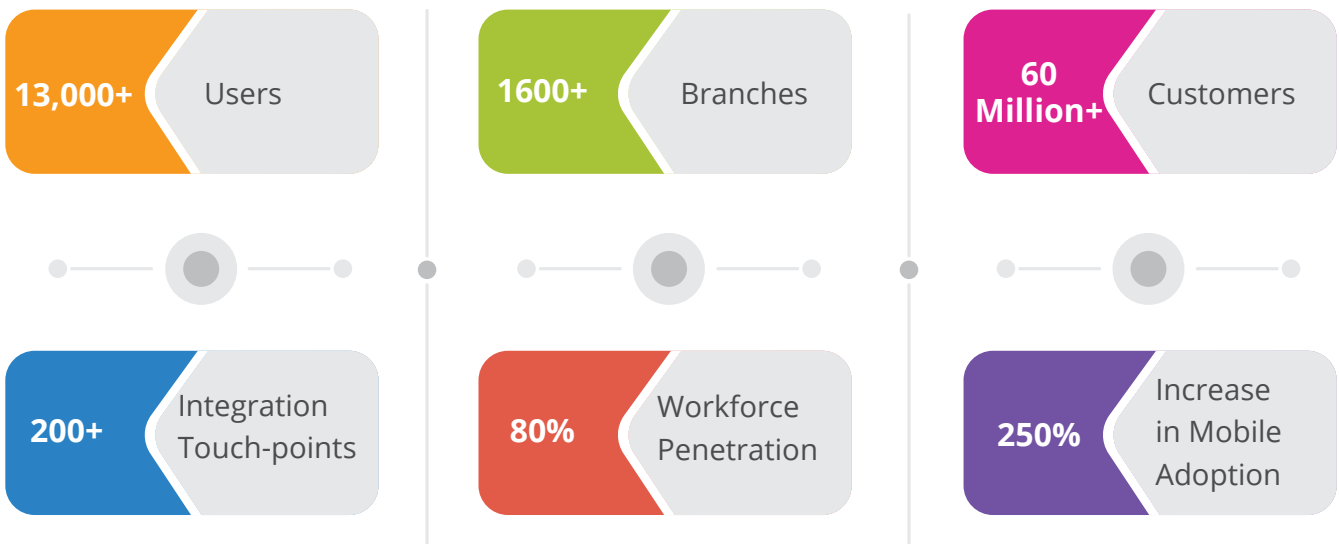
Delivering Change Ready, Rewarding Digital Journeys

300% Increase in Credit Card Leads and more transformations inside

What was Kotak Mahindra Bank missing?

- Intuitive, omnichannel digital journeys
- Faster Customer Onboarding
- Continuous digital channel experience

Implementation Highlights



Results

400% Increase in CASA leads #*

300% Increase in leads in credit cards #*

45% Increase in lead conversion rate

40% Reduction in avg. sales turnaround time

90% Reduction in avg. loan processing time +

20% QoQ Increase in home loan disbursements

250% Increase in mobile app usage

80% Workforce penetration

200% Integration touchpoints

15 million new leads generated till date

* Scaled from an already large base

+ Rs.11,000+ crores disbursed till date



CRMNEXT enables us to deploy smart, intelligent journeys resulting in faster fulfillment and go to market for our new products and services and lower cost of sales. It has boosted our capabilities to deliver superlative customer experience and further strengthen customer loyalty.



*Mr. Sanjay Gupta,
President & Business Head – IT*

Product Categories

	Unassisted	Assisted	Partner
ASSETS			
Home Loan Salaried		✓	✓
Home Loan Self Employed		✓	✓
Home Loan Professionals		✓	✓
Home Loan Top Up	✓		
Loan Against Property Top Up	✓		
Personal Loan	✓		
Instant Overdraft	✓		
Business Loan & Overdraft	✓		
Business Loan Non Individual	✓		
Working Capital Demand Loan	✓		
Smart EMI Card	✓		
Emergency Employee Loan	✓		

	Unassisted	Assisted	Partner
CARDS			
Secured Credit Cards	✓		
Multilanguage Secured Credit Cards	✓		
Credit Card - ETB	✓	✓	
Credit Card - NTB	✓	✓	
GOVT. INITIATIVES			
Restructuring Loan	✓		
Restructuring Cards	✓		
Adhoc Funding for MSME	✓		

Solutions, Delivered

Instant account opening with video eKYC

- Dynamic instant personal and current account opening and onboarding journeys with Video eKYC, any channel (website, social, email, SMS, ATM, net banking, mobile banking)
- Instantly get an account number with instant funding options
- Cost effectively scale customer acquisition, elevate customer experience and increase account open rates with eKYC

Automated lead management

- End to end digital journey for faster processing of leads, captured from multiple sources including website, email, branch walk ins, aggregators, contact centers etc.
- Leads are auto assigned/routed with intelligent rules based on skills set and expertise, across liabilities, assets, cards, TPP and other products

Seamless customer onboarding

- End to end on boarding of customers using fully integrated processes on a single system with the help of Autonomia Integrations™
- Complete process compliance with FATCA and eKYC needs
- Automated integrations with DWH, back office and core banking systems

Regain win back modeler

- Create and execute smart follow up processes to minimize dropouts and maximize conversion rates
- Compelling experiences and personalized offers that stand apart from competition
- Encouraging prospects to complete their purchase journeys with insights gained from behavioral data, organically increasing sales, customer loyalty and brand advocacy

Reach us at: hello@crmnext.com

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