Yono overview

PRESENTATION DOCUMENT

AUGUST 2019

yono SBI

Yono platform was conceptualised with 2 core elements

1 *Customer facing digital bank catering to banking and lifestyle needs on self serve basis on mobile/ portal*

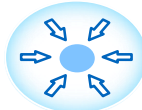### Digital bank
"Seamless Omni-channel customer experience"

| Fund transfer | Bill pay/ Recharge | Fixed deposit | One view of all SBI account |

Financial Super Store
"Enable higher cross-sell"

| Cards | Mutual fund | Insurance | Investment |

Online Market Place
"Deepen relationships with existing customers"

| Shop | Book and order |

2 **Branch employee facing portal enabling e2e digitization and omni-channel experience**

E2E digitization
"Improve productivity and reduce cost"

| Account opening | Service requests | Home loans | Car loans | Personal loans |

Within ~20 months of launch, YONO has delivered significant impact across customer adoption, on-boarding and new business

Overall

- **~20 Mn+** Registrations
- **2 Mn+** Daily logins

Account opening

- *25,000* new digital accounts per day
- **40% higher** average balances of digital accounts opened vs regular accounts
- **80%** reduction in Account opening TAT

Digital lending

- **~2,000+** pre-approved personal loans disbursed daily
- **~60%** Ahead of 2nd ranked player in digital personal loan disbursals

Online market place

- **90+** active merchants on the market place
- **25%** of overall app logins on this
- **45%** time spent by customers on the app on this

Digital bank

- **~10K+** Online bill payments daily
- **~1000+** Fixed deposits created daily

Cross sell

- **50K+** Insurance policies sold daily
- **1,000+** cards sourced per day

ATM / Debit card fraud and card skimming incidences has dramatically increased over the last few years prompting customers to shift to a digital channels to withdraw cash

2 Romanians get 6 months in Kolkata jail for ATM card fraud
- Times of India, August, 2019

KOLKATA: Fifteen months after a Romanian gang struck fear in Kolkatans by cloning debit cards at ATMs in south and central Kolkata and withdrew lakhs from different accounts, two of the three accused Romanian nationals named in one of the FIRs have pleaded guilty in a local city court.

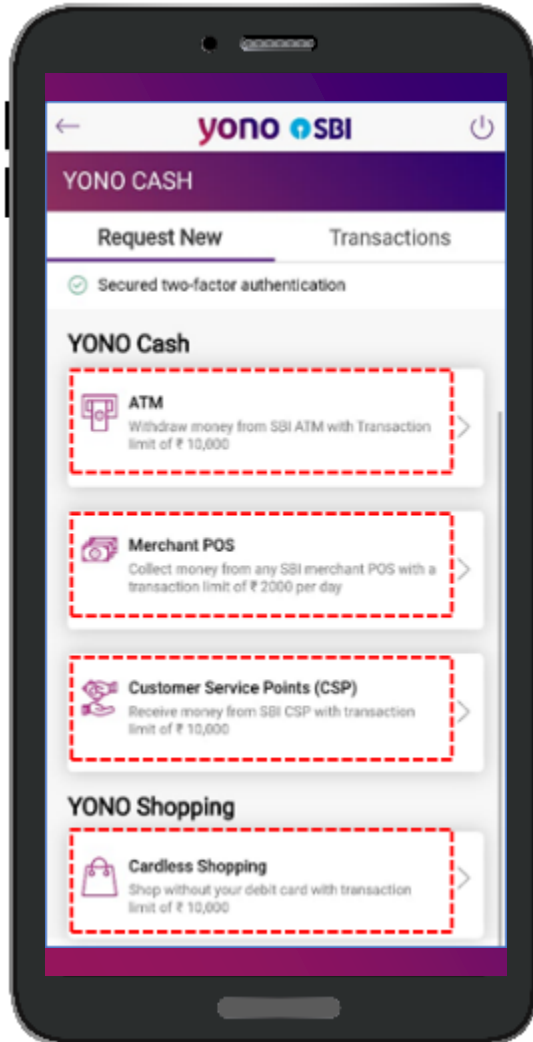Accordingly, they have been

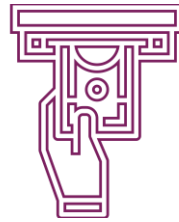### Man held for Okhla ATM fraud, 20 debit cards seized
– The Asian Age, July, 2019

A 28-year-old man has been arrested in Okhla Industrial Area for allegedly withdrawing money from the bank accounts of people after swapping their ATM cards on the pretext of helping them, police said on Sunday.

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*" Across India 50,438 people lost Rs 78.04 crore to **ATM, debit and credit card and Internet banking frauds**"* – Deccan Chronicle, August,2019

"Maharashtra tops in ATM frauds, Delhi, Tamil Nadu, Karnataka follow" - Business Standard, July 2019

*"Two held for duping senior citizen of Rs 9.5 lakh in **debit card fraud**"* – The Indian Express, July 2019

*"Two foreign nationals arrested for **international ATM fraud**"* – The Hindu, May 2019

*"Last week, Delhi police found that Rs 19 lakh had been fraudulently withdrawn from 87 accounts in three ATMs in the space of seven days. **This was done by skimming**…"* - The Indian Express, May 2019

Yono cash variants

YONO Cash

ATM   PoS   CSPs

YONO Shopping

Cardless shopping

Key highlights of Yono cash journey

Cardless cash withdrawal

No card skimming

Transaction via dynamic PIN

No lost card/PIN

BACKUP

**Select account
number and amount**

**Set Yono
cash PIN**

**Transaction
confirmation**

**Receive transaction reference
number on registered mobile
number (2 hour validity)**

**Select account
number and amount**

**Set Yono
cash PIN**

**Transaction
confirmation**

**Receive transaction reference
number on registered mobile
number (2 hour validity)**

YONO CASH

Request YONO Cash

Account

Savings A/C   XXXXXXX9577   ₹3,877 ▼

Amount
₹ 1,000

Delivery Channel
ATM

Back   Next

Select account number and amount

Set Yono cash PIN

Transaction confirmation

Receive transaction reference number on registered mobile number (2 hour validity)

yono ● SBI

YONO CASH

Create pin

YONO Cash pin for the transaction

135791

Please do not share this 6 digit YONO cash pin with anyone.
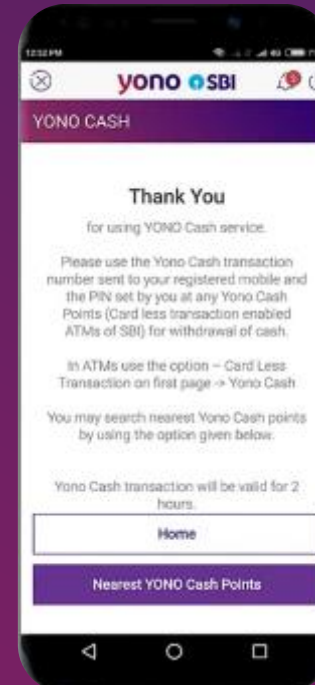
Back   Next

Select account number and amount

Set Yono cash PIN

Transaction confirmation

Receive transaction reference number on registered mobile number (2 hour validity)

YONO CASH

Thank You

for using YONO Cash service.

Please use the Yono Cash transaction number sent to your registered mobile and the PIN set by you at any Yono Cash Points (Card less transaction enabled ATMs of SBI) for withdrawal of cash.

In ATMs use the option – Card Less Transaction on first page -> Yono Cash

You may search nearest Yono Cash points by using the option given below.

Yono Cash transaction will be valid for 2 hours.

Home

Nearest YONO Cash Points

Select account
number and amount

Set Yono
cash PIN

Transaction
confirmation

**Receive transaction reference
number on registered mobile
number (2 hour validity)**

**Your YONO Cash
Transaction No.
for YONO cardless
Cash withdrawal is
825062. Please Do
not share this
number with
anyone**

**Enter transaction
number**

**Enter
amount**

**Enter Yono
cash PIN**

**Receive
cash**

**Receive transaction details
on registered mobile**

**Enter transaction
number**

Enter
amount

Enter Yono
cash PIN

Receive
cash

Receive transaction details
on registered mobile

YONO CASH
TRANSACTION NUMBER

•••••••••••••

yono
CASH
POINT

Enter transaction
number

**Enter
amount**

Enter Yono
cash PIN

Receive
cash

Receive transaction details
on registered mobile

AMOUNT
1000

yono
CASH
POINT

Enter transaction
number

Enter
amount

**Enter Yono
cash PIN**

Receive
cash

Receive transaction details
on registered mobile

Enter transaction
number

Enter
amount

Enter Yono
cash PIN

**Receive
cash**

Receive transaction details
on registered mobile

TRANSACTION HAS BEEN
SUCCESSFULLY COMPLETED

yono
CASH
POINT

Enter transaction
number

Enter
amount

Enter Yono
cash PIN

Receive
cash

**Receive transaction details
on registered mobile**

**Yono Cash Rs 500
w/d@SBI ATM
S1NB006617002 fm
A/cX8158 on
22Mar19 Ref#825062
If not done by you
forward this SMS to
9223008333 to block
user id or call
1800111109**