



Digital Communication for Financial Institutions

**Automate Your Customer Support and Increase Your
Digital Sales With Ease**

A Product of
Exotel Techcom Private Limited

Focused On Digitizing The BFSI Industry



LIFE GOALS. DONE.



Bajaj Allianz Life Insurance Co. Ltd.



SURAKSHA AUR BHAROSA DONO



With Us, You're Sure



General Insurance



Kotak life



Jiyo Bikhari



A PARTNER FOR LIFE



Nippon India Mutual Fund



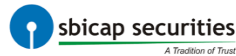
SUNDARAM MUTUAL
UNLEASHING OPPORTUNITIES



POWERING YOUR FINANCIAL GROWTH



WITH YOU, RIGHT THROUGH



A Tradition of Trust



HOUSING FINANCE



Kotak Investment Advisors



HDFC securities



We are committed to Empower Financial Institutions with Secure & Compliant Digital Communications.

Led by a Seasoned Team



CEO & Co-founder

Shivakumar

16 years experience

yahoo! **Flipkart** **roqit**



COO & Co-founder

Ishwar

18 years experience

yahoo! **SAP** **position**



Chief Revenue Officer

Sachin Bhatia

20 years experience

Inside Sales Box **HUGHES**



Conversational AI

Aman Goel

5 years experience

Cogno AI



Chief Product Officer

Puru Govind

16 years experience

knowlarity **SAP** **B2X**



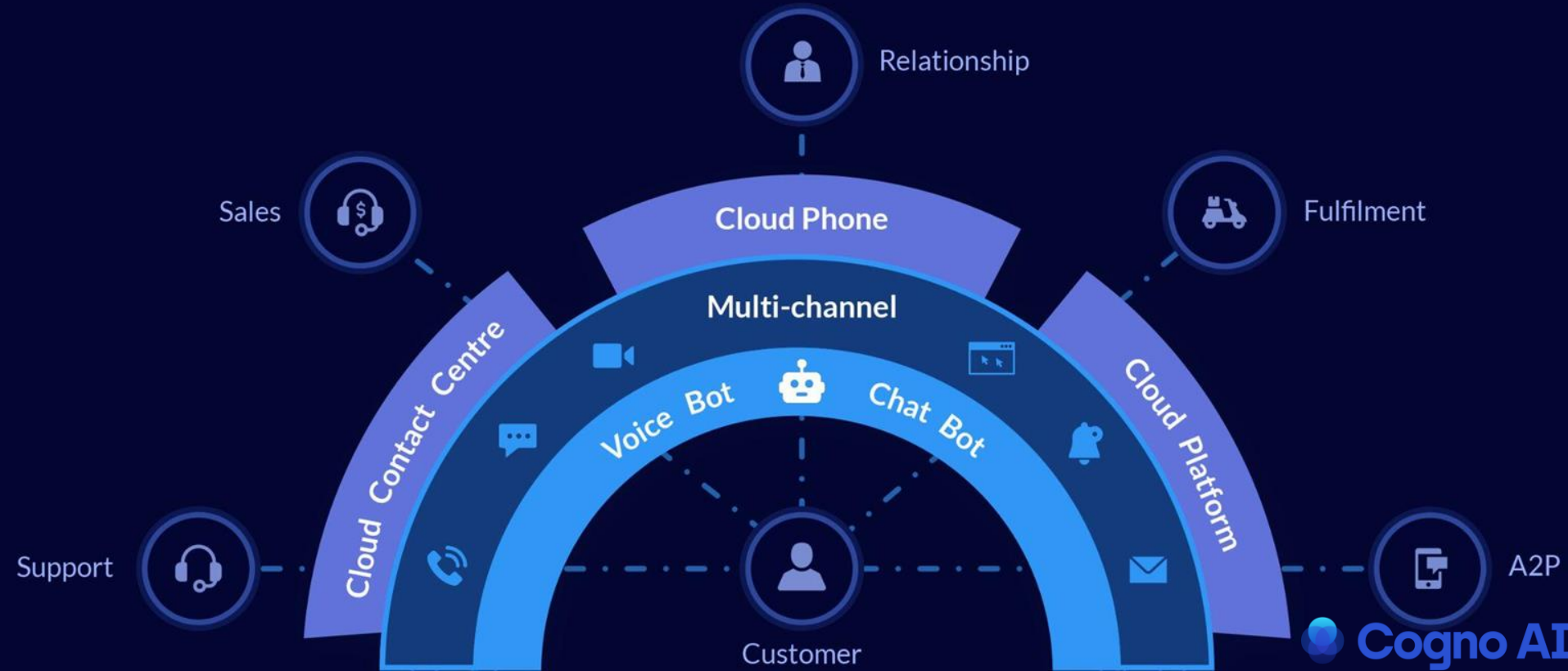
Engineering Head

Anil Kumar

19 years experience

Ittiam **TAMBORA SYSTEMS**

Full-stack customer engagement platform



Future Roadmap of Cogno, Ameyo and Exotel!

Products



Platform



Cloud Pipes



Customer Experience Made Easy



Cogno ChatBot

- Reduce operational TAT by **90%** for generic customer queries

Cogno LiveChat

- Handle increased concurrent queries

Cogno CoBrowse

- Boost your digital Sales with increased conversions (**~25%**)

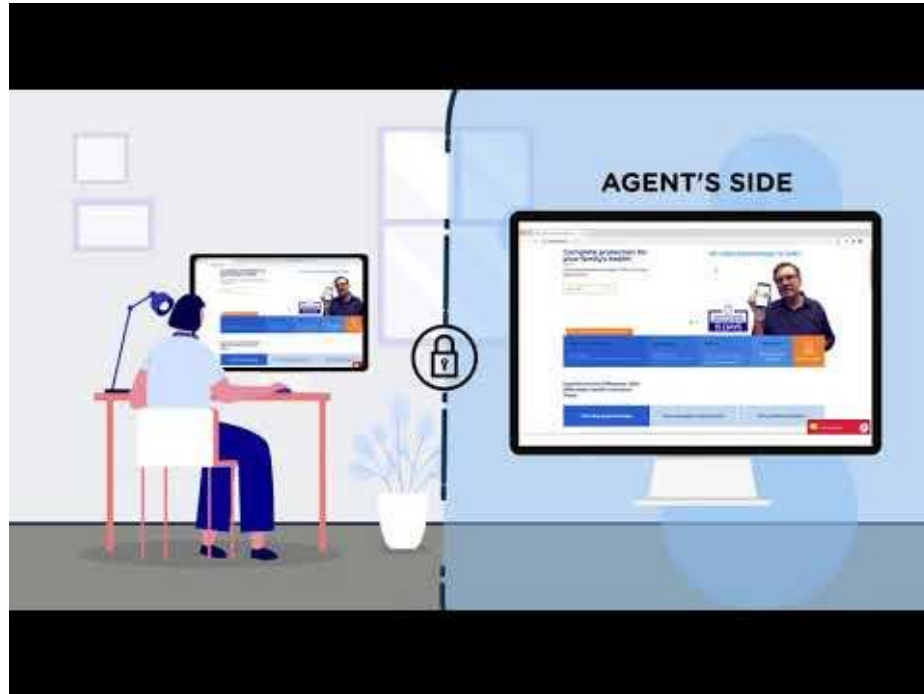
Cogno Desk

- Log, assign and close tickets on one platform

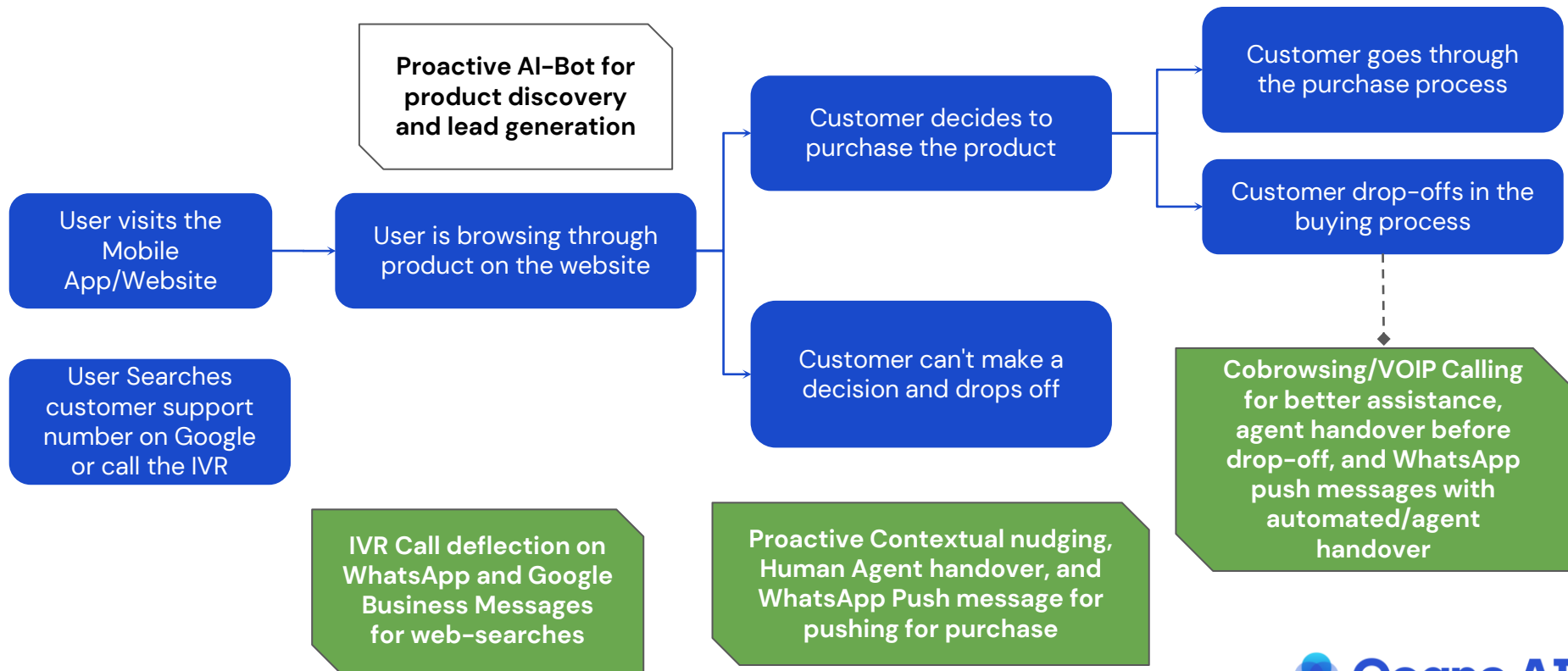
Vernacular WhatsApp Bot



LiveChat with Cobrowsing



Let's see an online customer journey and where we can help you?



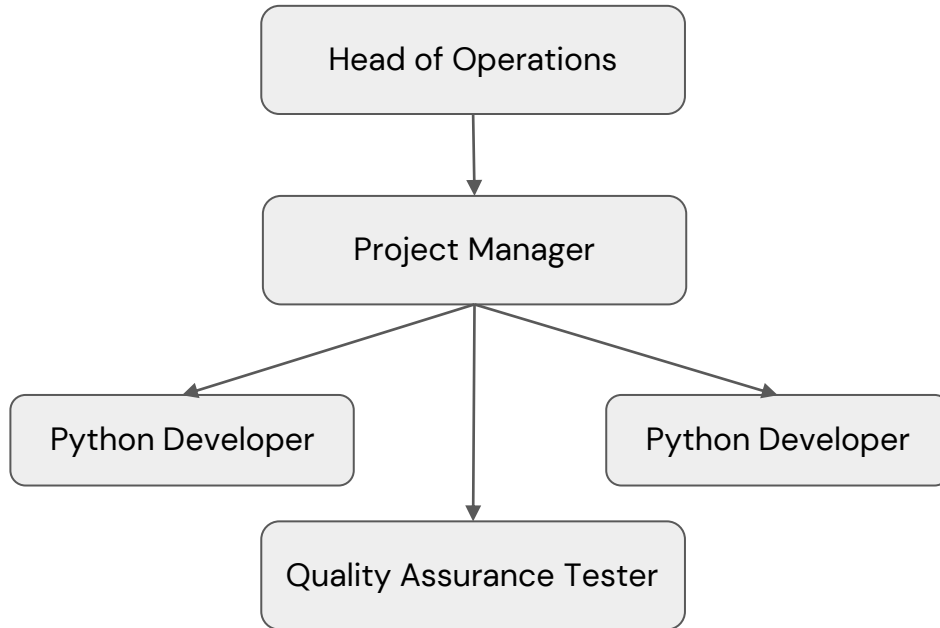
Product Differentiation

Feature	Yellow AI	Cogno AI	Possible Benefit of Feature
Automated Language Translation between Customer and Agent	✗	☑	Language Dependency on agent side is removed
Supported with Accelerated mobile pages	✗	☑	It allows chatbot to function even if the internet bandwidth is low.
Phonetic Typing in multilingual	✗	☑	Enable Customers to chat with the bot who are not having multilingual keyboard.
Automated FAQ and Variation Generator	✗	☑	Saving time and multiple iterations in creating a training data set
API Analytics	✗	☑	Real time tracking and trigger proactive alerts in case of technical errors

For detailed comparison please [click here](#)

Project Management Engagement Model

Project governance structure



- Project Manager will be SPOC for implementing the project for Client
- The Technical Integration with Client's backend system will be done by Python Developers
- The user-flows and FAQs will be configured by Project Manager
- The Quality Assurance Tester will be responsible for quality assurance of the project
- The information security clearance part will also be under the purview of Project Manager
- Any escalations for the project manager will be handled by Head of Operations

Project Implementation Methodology

Implementation Methodology

We follow hybrid(Agile+Scrum) Project Management. We have defined 3 key values that we will adhere to:

1. Individuals and interactions

- Daily sprints with development teams to discuss tasks, milestones and possible roadblocks in implementations
- Ensuring closure of open tasks from previous team meetings/discussions
- Daily client meet to ensure execution is according to the requirements and to mitigate the roadblocks(If any)

2. Working software

- Integrating APIs with the user journeys/transactional flows
- Perform a thorough testing of the service covering all the corner cases
- Ensuring proper hand holding between chatbot and Client's APIs

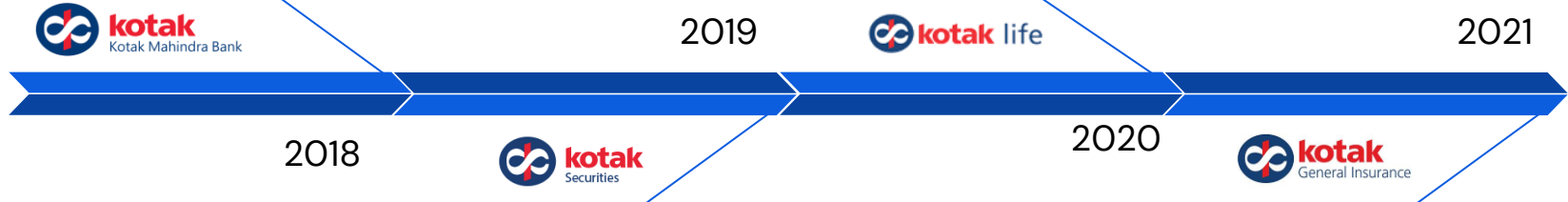
3. Customer collaboration

- User journeys are developed with the help of client inputs.
- Implementing business logics and validations
- Implementing client feedback/inputs on developed services

Journey and Expansion within Kotak Group

- Got Onboarded for Loan Recovery Bot in 2018
- Replaced Active.ai in 2019
- Launched Home Loan Assistance bot in 2020
- Launched Kotak 811 Bot in 2020
- Launched Kotak IECO Bot in 2021 (Across Kotak Group Products)
- Deploying Cobrowsing for Home Loans and Current Account

- Launched IT support bot in 2020
- Replaced Haptik in 2020
- Launched Agent Support bot in 2021
- Deploying Cobrowsing for Insurance Sales



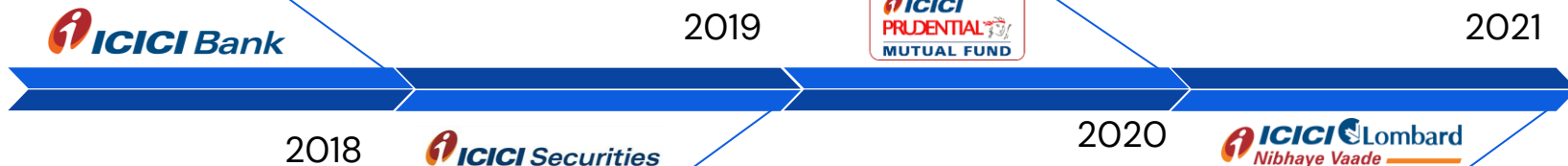
- Launched Agent support bot in 2019
- Launched customer support bot in 2020
- Replaced UNFYD and launched livechat in 2020
- Launched DIY WhatsApp Account opening bot in 2021
- Deploying Cobrowsing Account Opening Journey

- Launched Cobrowsing in 2021
- Launched Agent Support bot in 2021
- Deploying Website bot for customer support

Journey and Expansion within ICICI Group

- Got Onboarded for Retail Banking bot in 2018
- Replaced Senseforth for Bank's recruitment bot in 2019
- Bank won award for best use in [HR digital technology](#)
- Launched ICICI bank's voice bot in 2019
- Launched ICICI Bank's HR Bot for serving bank employees in 2019
- Launched ICICI Bank's internal support bots for 4 business teams
- Launched Cobrowsing for Trade Online in 2020
- Deploying Cobrowsing for Home Loans and Corporate Banking

- Launched Customer support bot in 2020
- Replaced Jubi.ai in 2020
- Deployment in record time of 2 weeks
- Launched Distributor Support bot in 2021
- Deploying Portfolio Managed Services Bot



- Launched customer support bot on WhatsApp in 2019
- Replaced IBM Watson in 2019
- Launched HR support bot in 2020
- Launched Agent support bot in 2021
- Launched Cobrowsing for Demat account opening in 2020
- Deploying NRI Account opening bot

- Launched video calling for digital sales in 2021
- Launched SME Insurance Bot in 2021

Journey and Expansion within HDFC Group

- Launched Customer Service Bot on Website and WhatsApp
- Replaced Haptik as a competitor
- Launched Livechat + Video calling for property fair
- Launched GBM Bot, first of its kind in NBFC Domain

- Launched Cobrowsing for Demat Account Opening
- Discussions ongoing for Chatbot and voice bot



- Launched Cobrowsing for Investor Support.
- Cobrowsing was a huge success
- Launched Cobrowsing for Distributor Support

Journey and Expansion within State Bank Group

- Onboarded largest PSU Bank for customer support bot as first client
- Deployed on-premise with SBI Infosec clearance in 2 months time
- Launched Internal Knowledge Management tool in 2018
- SBI floated names to sister companies

- Launched Omnichannel Customer Support Bot- (Website, WhatsApp, Google Assistant, Alexa, FB Messenger)
- Launched first of its kind bot for Distributor Support
- Replaced competitor Avaamo

- Launched Customer Support Bot on Website and WhatsApp.
- Won the contract among 5 other competitors



2018



2017



2020



2021

- Launched RIA Chatbot- Website in 2018
- Replaced engagely.ai in 2018
- Launched HR Bot for internal employees in 2019
- Launched voice bot on Google Home and Alexa in 2020
- Deploying Cobrowsing for web sales journey

- Won the RFP among 20 other Chatbot competitors
- Launched Customer Support Bot- WhatsApp and Website with LiveChat
- Deploying Cobrowsing for Web sales



Why Cogno AI?

One stop solution for all your digital sales and support enablement

Cogno AI

- **Assist Customer in the entire journey**
- Designed for Online Sales and Support
- Measure Impact by increased Sales
- Allow Agents to intervene when required

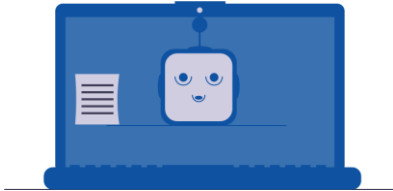
Other Companies

- Leave the Customer stuck when AI fails
- Primarily designed for Customer Service
- Impact is not easily measurable
- Lack of Human Assistance when required

Cogno AI – Increasing your digital outreach

Automated Assistance

- Contextual **Form Assistance**
- Conversational AI-driven **Bot**



Agent-Driven Assistance

- Live-Chat with **Co-browsing**
- Telecalling with **Co-browsing**



Cogno AI – Preferred Cx Partner by Enterprises

Enterprise Name	Year	Replaced Partner	Reason for replacement?
Equitas Small Finance Bank, UGro Capital	2021	Yellow AI	Better uptime, Domain expertise, prompt team, and ownership of the project
ICICI Bank	2018	Senseforth AI	Enterprise ready product at competitive pricing
Kotak Mahindra Bank	2020	Active AI	Superior NLP, Better support, and DIY approach of the platform
SBI Mutual Fund	2019	Avaamo	Omnichannel platform, proactive, solution oriented team
HDFC Limited, Kotak Life	2020	Haptik AI	Innovativeness of the product quick & turn around to support requests
ICICI Securities	2019	IBM Watson	Better control over NLP, cost effective and solution oriented team
Kotak Securities	2019	UNFYD	Better UI/UX, Omnichannel product and agile product deployment
ICICI Pru MF, UTI MF, Nippon MF	2020	Jubi AI	Domain expertise, agile deployment, and quicker delivery

Key Product Features

- **Omnichannel** – works across all Digital Touchpoints
- **AI and NLP** driven Bots to answer Customer Queries and collect Leads
- Live Agent gets a **360-degree View** of the Customer
- **Mobile responsive** Live Agent Dashboard and Console
- **SSO Integration** for faster login
- **No download required** on the Customer side
- **Cobrowsing** with built-in Data Masking for additional security
- **Secure** and **Scalable** at an Enterprise level
- Comprehensive **Reporting** and Analytics
- **Supported Integration** with a variety of backend systems including CRM & Dialer
- Customer **Sentiment Analysis**
- Built-in **Multilingual Support**



Business Outcome Achieved

Our customers are witnessing massive business outcome using our products (reference available on request)

- With the help of our chatbot, lead generation has increased almost by 33%, generating nearly 25 Cr of new business for our clients on average.
- Our Cobrowsing solution has reduced drop offs in online buy journeys by an average of 25%.
- Online product conversion has increased by at least 20% in nearly all of our deployments, with one of our deployments channeling over 370 Cr of policy purchase through Cobrowsing.
- Call centre cost has come down by 27%, with an average of 2500 man-hours saved per day.

HDFC Ltd – Customer Support Bot

Bot for Customer Support on Website and WhatsApp

Users can get their queries resolved directly from the **Website**

- Product details
- Account Statements
- Loan Account Details
- Fixed Deposit Details
- Recurring Deposit Details
- Locate Nearest Branch
- EMI Details
- Enable/Disable Card Transactions
- Apply Now for various products
- EMI due date
- Home loan
- Request for loan disbursement



[Click Here](#) to Chat with Website Bot of HDFC Limited

HDFC Ltd – Customer Support Bot

Total Man-hours Saved	
Monthly queries accurately resolved by the Bot	~ 40,000
Query Resolution Time by taken by a Human (via Email/Call)	5 minutes
Total man hours saved	$(40000 \times 5)/60 = 3,334 \text{ hrs.}$
Annual Cost Savings	
Annual operational cost savings	~ ₹ 4,512,000 /-
Annual cost saved on employees	~ ₹ 5,001,000 /-
Customer Support Efficiency Increase	
Time required to resolve the same amount of queries by bot	$((40000 \times 0.167)/60) = 112 \text{ hrs}$
Efficiency Increase with the help of bot	$((3222/3334) \times 100) = 96.64 \%$



ICICI Bank Recruitment Bot

Bot for Job Applicants and Recent Joinees (WhatsApp)

- The Job Applicants ask a **lot of common queries**, which a Bot can **automatically answer**.
- Applicants can check the current job openings, interview process, apply for jobs and take a test through this bot.
- Generic queries before joining – Date of joining, Place of posting, Salary details, Perks, and benefits, taxation, the culture of the company, about senior management, etc.
- Candidates can **upload documents** (ID Proofs) – Passport, Aadhaar Card, PAN card, etc

Business Impact

- Automating common applicant queries
- Less inbound calls to the hiring managers
- Attracting better candidates due to easier application process

Case Study – Recruitment Bot

Total Man-hours Saved	
Time saved per hire (Candidate evaluation time, time to hire goes down and documents uploading gets automated)	2 hrs
Hires per year	5000 approx.
Total hours saved per year	10,000
Employee budget saved yearly:	
Time saved for time to hire with a recruitment bot (per hire)	4 days
Average annual salary for new hire	₹ 3,00,000
Value added to the company by any new hire per calendar day	$3,00,000 / 365 = 822 /-$
Actual value added to the company per day	$822 * 1.5 = 1233 /-$
Added value to the company per hire with reduced time to hire	$1233 * 4 = 4932 /-$
Total added value to the company in a year	$4932 * 5000 = 24,660,000 /-$



Case Study – Kotak 811 WhatsApp Bot

Use-case Narrative

- This chatbot consists of various FAQs and the live chat functionality which can be used by customer for query resolution.
- The bot enables around-the-clock support (24/7 support) for the end customers without any increased operating costs.
- There are self services which include account opening, account balance, debit card requests which can be used by the customer. In these the bot is redirected to the respective URLs.
- The Chatbot is deployed on WhatsApp Channel.
- The Chatbot is capable of answering in Hindi, Hinglish, and English Language.

Case Study – Kotak 811 WhatsApp Bot

Total Man-hours Saved	
Monthly queries answered by the Bot	~ 1,20,000
Query Resolution Time by taken by a Human (via Email/Call)	5 minutes
Total man hours saved	$(120000 \times 5)/60 = \mathbf{10,000 \text{ hrs.}}$
Cost Savings	
Annual operational cost savings	~ ₹ 28,536,000 /-
Annual cost saved on employees	~ ₹ 15,000,000 /-
Customer Support Efficiency Increase	
Time required to resolve the same amount of queries by bot	$((120000 \times 0.167)/60) = 334 \text{ hrs}$
Efficiency Increase with the help of bot	$((9666/10000) \times 100) = \mathbf{96.67 \%}$

Don't believe us, hear from one of our oldest client!



Mr Madhivanan, COO of IDFC FIRST Bank and Ex-CTDO of ICICI bank had been a client of Cogno AI journey from the days when we started this company from college and still remains to be our client.

Don't believe us, hear from our clients

"The Cogno AI team is full of young and energetic minds that always believe in adding value and Delivering best quality Products to their Customers. They understand and pick up domain very well."



Mr. Himanshu Arora
Lead IT – Retail Assets, AU SFB

Don't believe us, hear from our clients

"Cogno AI has been an excellent partner for our customer engagement initiatives. We are impressed with their commitment, delivery schedule and technical competency. They were able to deploy the bot in just two weeks."



Mr. Asish Karunakaran
Head of Information Technology, ICICI Prudential AMC

Don't believe us, hear from our clients

"Cobrowsing is an important tool in Bajaj Allianz Life's digital journey. During implementation of this tool, we had a pleasure of engaging with a team which is not just extremely knowledgeable but also equally dedicated to create a world class solution. Having a great idea is one aspect but being able to take it to implementation is another. Cogno AI has both! Looking forward to co-creating many solutions!"



Mr. Vivek Gupta

EVP – Innovations & Strategic Projects, Bajaj Allianz Life

Don't believe us, hear from our clients

"We have worked with many vendors and we were pleasantly surprised to see such a young & dynamic team understand big industry needs with ease. Their enthusiasm is very infective and we enjoyed working with Aman & team. One project led to another and all of them were executed with very good coordination & enthusiasm."



Ms. Mangalam Ganesh
SVP – Information Technology, ICICI Securities

Strong References from Industry Leaders

Banking

Mr Deepak Sharma
President and Chief
Digital Officer,
Kotak Mahindra Bank



Insurance

Mr. Tarun Chugh
Managing Director
and CEO
Bajaj Allianz Life

LIFE GOALS. DONE.



Bajaj Allianz Life Insurance Co. Ltd.

Mutual Fund

Mr. Asish Karunakaran
Chief Technology
Officer (CTO)
ICICI Prudential AMC



Stock Broking

Mrs. Mangalam Ganesh
Dy Chief Technology
Officer (CTO)
ICICI Securities



Contact details can be provided on request