Cogno AI
by exotel

Digital Communication for Your needs

Automate Your Customer Support and Increase Your Digital Sales With Ease

A Product of
Exotel Techcom Private Limited

Focused On Digitizing The BFSI Industry

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

Clients in the Banking Sector

IDFC FIRST Bank

equitas — Equitas Small Finance Bank

AU SMALL FINANCE BANK

DCB BANK

AXIS BANK

IndusInd Bank

ICICI Bank

RBL BANK

Bank of Khartoum

J&K Bank

kotak — Kotak Mahindra Bank

SBI

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Ongoing Engagements with RBL & Kotak

RBL BANK

- WhatsApp Banking – **Retail**
- Website Customer Support Chatbot

kotak
Kotak Mahindra Bank

- Kotak 811 – WhatsApp Banking – **Retail**
- Website Loan Assistance Chatbot

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Ongoing Engagements with IDFC FIRST Bank

IDFC FIRST Bank

Reference
Mr. Chandrashekhar Sathpathy

- WhatsApp Banking – **Retail**
- WhatsApp Banking – **Wholesale**
- WhatsApp Banking – **VRM Connect**
- Rural CD Bot
- Internal HR Bot
- Recruitment Bot
- Dealer Ops Bot
- Cobrowsing– Credit Card Journey
- Cobrowsing– Personal Loan Journey
- Cobrowsing– Rejected Mandates
- Cobrowsing– Savings Account Opening

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Ongoing Engagements with Equitas & AU SFB

equitas
Equitas Small Finance Bank

- WhatsApp Banking – **Retail**
- Website Customer Support Chatbot
- WhatsApp Banking – **VRM Connect**

AU SMALL FINANCE BANK

- WhatsApp Banking – **Retail**
- Website Customer Support Chatbot
- Cobrowsing – Insurance Sales
- Internal Employee Support Chatbot

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Cogno AI – An Omnichannel CX Platform
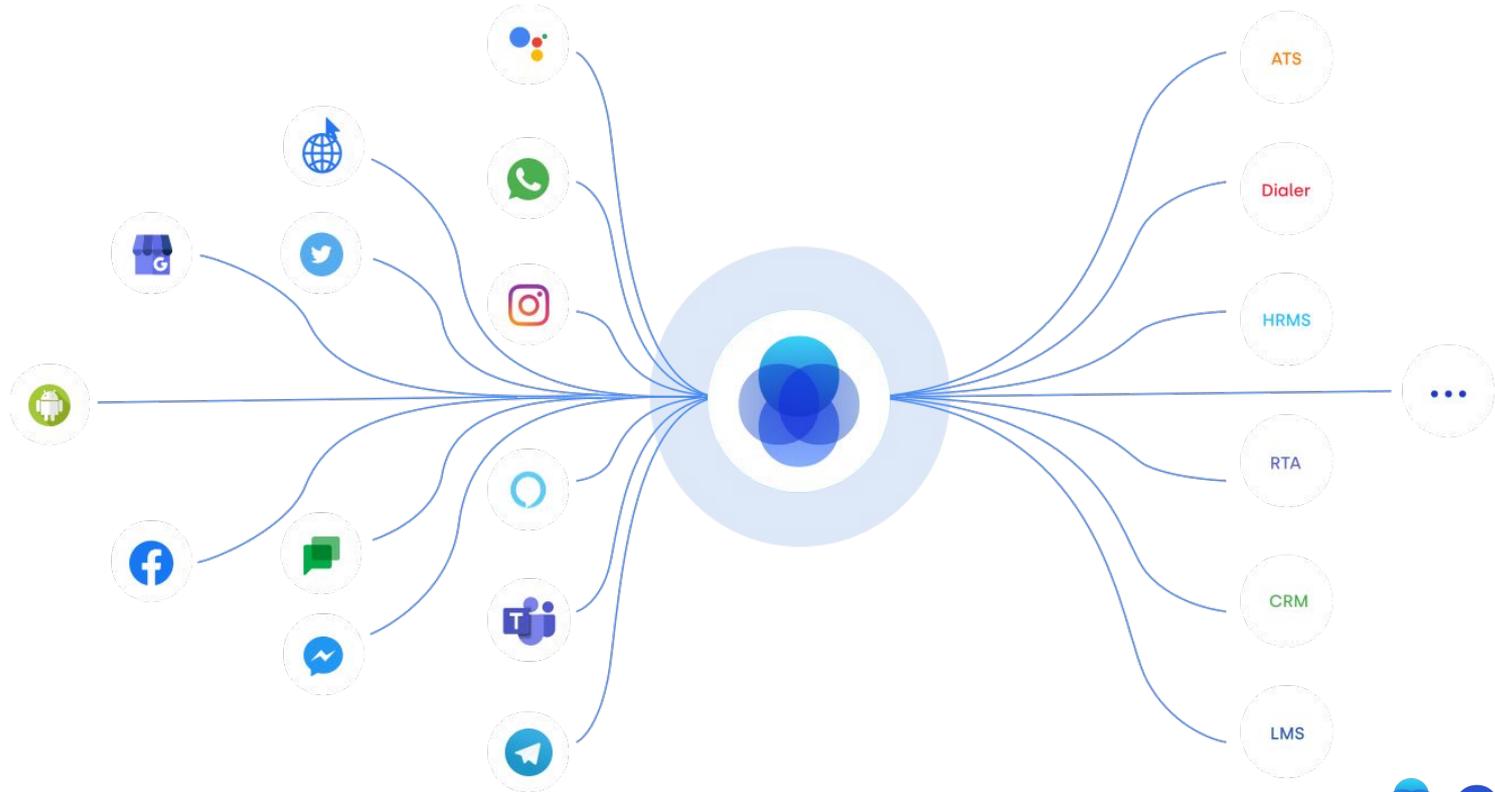
Customer Experience Made Easy

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

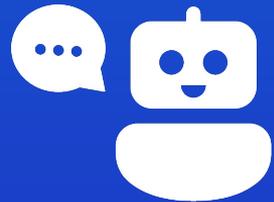## Cogno LiveChat
- Handle increased concurrent queries

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

Cogno Campaigns
- Push up-sell, cross-sell, transactional messages

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Chatbot Use-cases in Banking

- Customer Servicing ChatBot

- Customer Acquisition ChatBot

- Campaigns on WhatsApp

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Vernacular WhatsApp Bot

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Customer Support on WhatsApp/Website

Bot for Customer Support on WhatsApp

All common queries of the customers could be answered by an automated bot.

- Balance Request
- Cheque Book Request
- Transaction Request
- Stop Cheque Request
- Block Card Request
- NOC
- Nearest Branch

- Repayment Schedule
- Statement of Account
- Loan and EMI Details
- List of Accounts
- Get All Loan Details
- Card Lists
- Loan Center Appointment Booking

Channels Deployed on

- WhatsApp, Website, Google Assistant, Amazon Alexa, Google Business Messages

IDFC FIRST Bank

kotak Kotak Mahindra Bank

equitas Equitas Small Finance Bank

AU AU SMALL FINANCE BANK

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Average ROI of Customer Support Bot

Total Man-hours Saved (Call Center Team)	
Estimated monthly queries answered by the bot	12 Lakhs
Average query resolution time without bot	8 min
Per month man-hours saved (Call Center Agents)	(12,00,000X8)/60 = **1.6 Lakh Hrs.**
Cost Savings	
Hourly pay for a Call Center Executive	₹200
Yearly cost saved by saving Call Center Agent's time	(1,60,000X200)X12 = **₹38.4 Cr**
Bot can answer a product related query in 10 secs	12,00,000X0.167 = ~ 3,333 Hrs.
Productive hours Increase (Bot V/S Manual)	(3,333/1,60,000)X100 = **97.91%**

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Customer Onboarding on WhatsApp

- [HDFC launches in-principle home loan approval on WhatsApp.](#)

- HDFC in association with Cogno AI has developed this solution that is built on the WhatsApp Business Platform to offer a conditional home loan approval in a couple of minutes.

- On basis of the information keyed in by the customer, a provisional home loan offer letter is generated instantaneously.

- The home loan spot offer facility can be availed 24x7.

- [First of its kind in the entire industry.](#)

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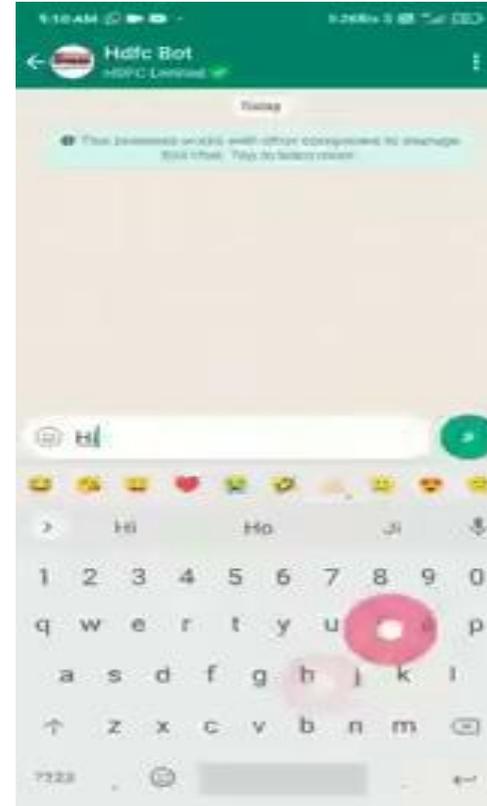
Case Studies Published

Case Study Published by Google

Google's Business Messages helps HDFC Home Loans generate thousands of new leads

13.5%
Click-Thru Rate on Project Message Ads

Over 40,000
Queries answered Every Month

1,300+
New Leads Every Month from Project Message Ads

5
Avg No. of Messages Sent Per User

∞ Meta

Case Study Published by Meta (WhatsApp)

HDFC Home Loans Spot Offer on WhatsApp

25%
Customers engaging on WhatsApp for Spot Offer
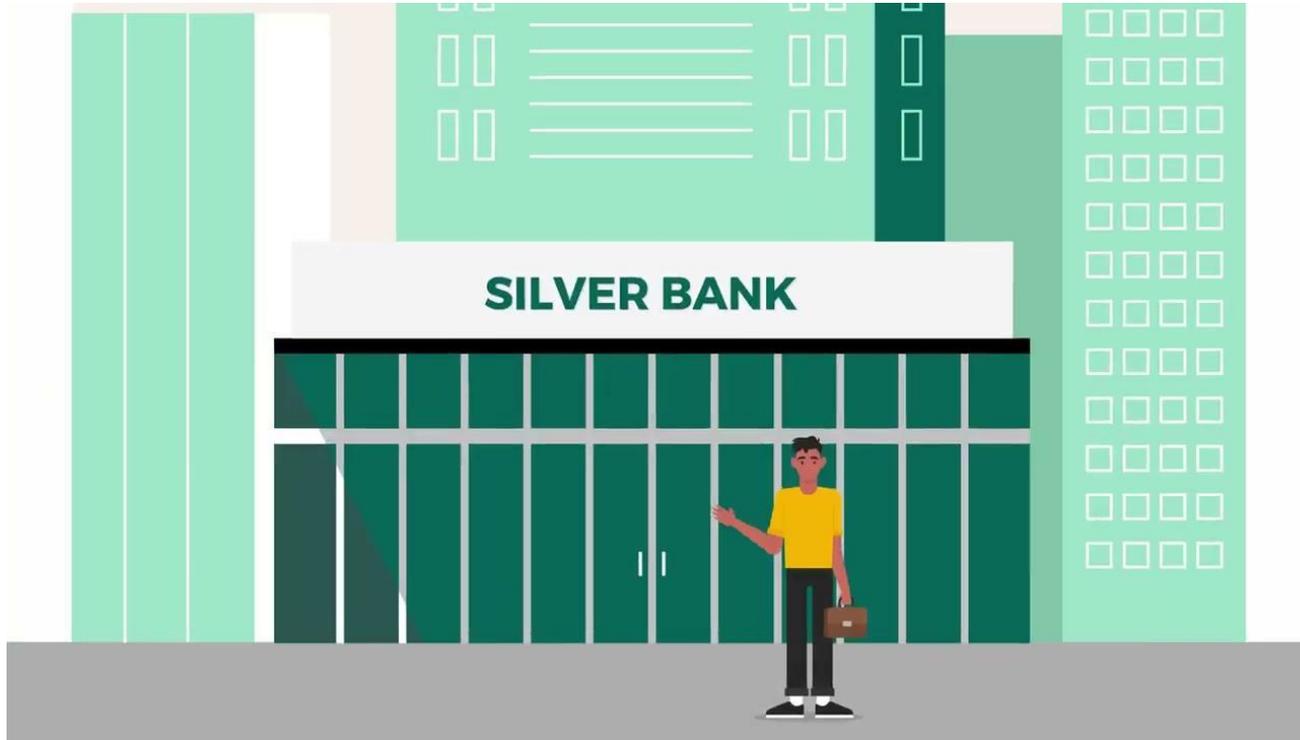
2x
Higher Loan Application Completion

13,000+
High Quality Leads

85,000+
Unique User Interaction per month

WhatsApp Campaigns

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Customer Retention and Growth

EMI Collections and Reminders

- Reminders for Maintaining Minimum Balance for Mandate.
- UPI Deep link reminders on WhatsApp
- Faster transactions through UPI payments.
- Sharing invoices, statements on WhatsApp post payment.
- Sharing ramifications of not paying due EMI on WhatsApp.

Upsell Cross Sell, Marketing

- Cross selling of Personal Loans to existing Home Loan holders.
- Upselling: Loan top-up offers to customers on WhatsApp.
- New products/loan information can be shared with existing customers.
- Increased Chances of customer taking other products

Alerts Notifications

- Event based notifications to customers.
- Proactive nudges during onboarding stages.
- Nudging customers to notify them if any incorrect document is uploaded during the application stage.
- Loan approval notifications.

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WhatsApp Push Campaign Analytics

The Analytics for WhatsApp Campaign will be captured as follows:

- **Total Campaigns :** Total number of campaigns created so far on the console or ones segregated by a filtered option.

- **Average Open Rate :** Average number of times collectively, all the successful campaigns were opened by the users.

- **Total Launched Campaigns :** No. of campaigns that had 'Successful' as the status.

- **Messages Sent :** Total No. of Messages sent (Across Campaigns).

- **Messages Delivered :** Total No. of Messages delivered.

- **Messages Read :** Total No. of Messages Read.

- **Unsuccessful Total :** No. of Unsuccessful messages.

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Collections

Bot for Loan Recovery

- The customers who have defaulted on their EMIs will be sent a message with bot link
- The customer clicks on the bot link and enters their details
- The list of defaulted EMIs/pending EMIs is shown
- The bot shows ramifications of not paying EMIs on time
- The customer can pay the loan or express their reason for not paying the EMIs
- The bot can also redirect the customer query to a human agent(call/chat/meeting)

Business Impact

- Highly scalable solution to contact the loan defaulters
- Automated collections channel loan recovery

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.

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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

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Don't believe us, hear from our clients

"While creating user journeys within the chatbot our objective was to serve New-to-Bank Customers before onboarding and Existing customers whose service request is under que.

Aidy Chatbot, built along with the Cogno AI has proved to be effective in resolving customer queries in real-time and has also successfully deflected call centre volume by 25-30%.

Collaborating with Cogno AI was a great decision for us. The team members are extremely committed and have always ensured smooth project delivery. We look forward to having a continuous engagement with Cogno AI on new initiatives ahead."

Mr. Shaik Fareed
Delivery Head- Digital Channel at Equitas Small Finance Bank

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Don't believe us, hear from our clients

"There is a certain kick out of working with Startup founders. They won't BS you if you are transparent and show them some early traction. Really, that's all it took for us. Thanks Aman Goel and your terrific team for pulling this through. No ask was big for you and we had fun building this in **~6 weeks** flat.
Good luck scaling!"

Mr. Dheepak Rajoo
SVP – Digital Banking, RBL Bank

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by AllinCall

Kotak Group – Journey and Expansion

- 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

kotak Kotak Mahindra Bank

2019

kotak life

2021

2018

kotak Securities

2020

kotak General Insurance

- 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

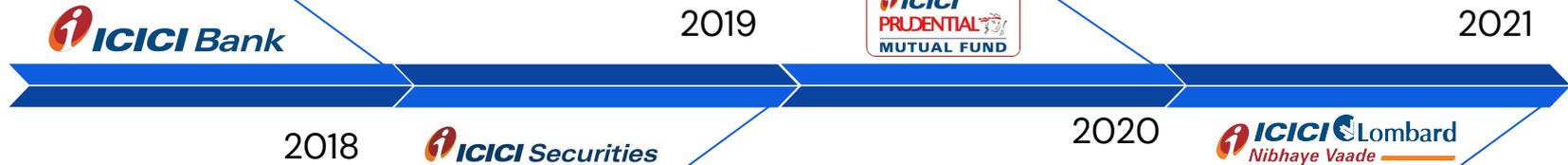**Cogno AI**

ICICI Group – Journey and Expansion

- 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

ICICI Bank

2019

ICICI PRUDENTIAL MUTUAL FUND

2021

2018

ICICI Securities

2020

ICICI Lombard
Nibhaye Vaade

- 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

Private and Confidential

SBI Group – Journey and Expansion

- 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

SBI

SBI MUTUAL FUND A PARTNER FOR LIFE

sbicap securities A Tradition of Trust

2018

2017

SBI Life

2020

SBI general INSURANCE

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

HDFC Group – Journey and Expansion

- Launched Customer Service Bot on Website and WhatsApp
- Replaced Haptik as a competitor
- Launched Live Chat + Video calling for property fair
- Launched GBM Bot, first of its kind in NBFC Domain. Mention by Google
- Launched Industry first spot loan offer on WhatsApp

- Working on an internal Agent support bot for 30,000+ agent force of HDFC Life and Exide Life
- Launched Cobrowsing for Exide Life Insurance(Acquired by HDFC Life) for 500 Agents

2020

HDFC MUTUAL FUND

2022

HDFC ERGO

HDFC WITH YOU, RIGHT THROUGH

2020

HDFC Life *Sar utha ke jiyo!*

2022-23

- Launched Cobrowsing for Investor Support – Pilot
- Pilot success with 200+Sessions and launched full scale.
- Launched Cobrowsing for Distributor Support

- WhatsApp Onboarding and servicing for Car Insurance
- WhatsApp Campaigns for feedback collections, appointment booking

![Cogno AI by exotel]

Foundation and Key Pillars

Dedicated Support

We work only with large Enterprises and so, we know the importance of right support.

Serious about Security

We makes continuous adjustments to our software as compliance regulations evolve over time.

Domain Knowledge

We work exclusively in the Financial Services Sector and have the knowledge of use-cases.

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Leading Financial Institutions into the Digital Revolution!

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