

Delivering Digital Experience

BFSI CTO Summit

Chief Technology Officer

State Bank of India

August 23, 2016



भारतीय स्टेट बैंक
State Bank of India
The Banker to Every Indian

Industry Vision for Digital Business

"Banking is just bits and bytes."

— John Reed, CEO and Chairman of Citibank, 1984-1998.

"BBVA will be a software company in the future."

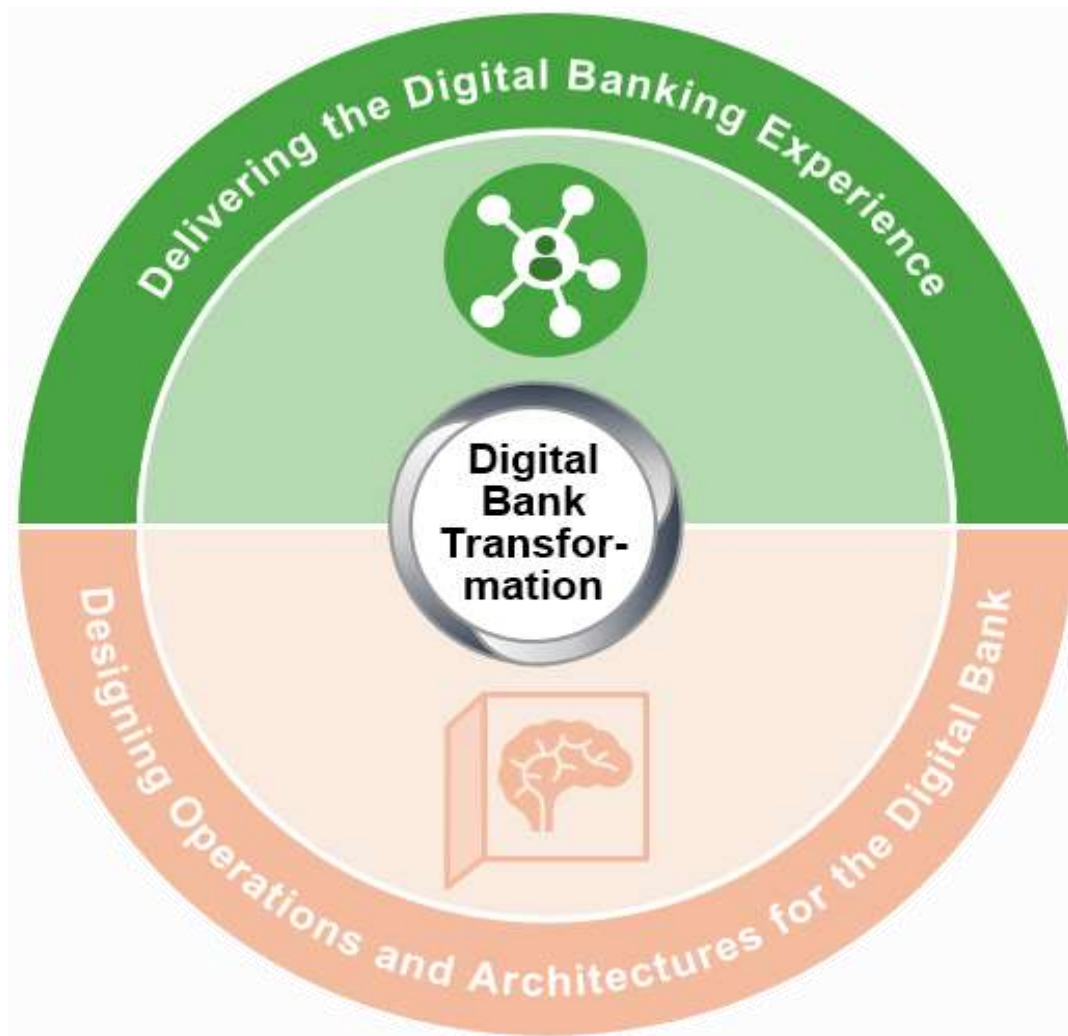
— Francisco González, BBVA Chairman, 2015

"We're increasingly becoming a technology financial services company, not a bank with a technology division."

— Derek White, former chief design and digital officer at Barclays, 2015

Source: Gartner

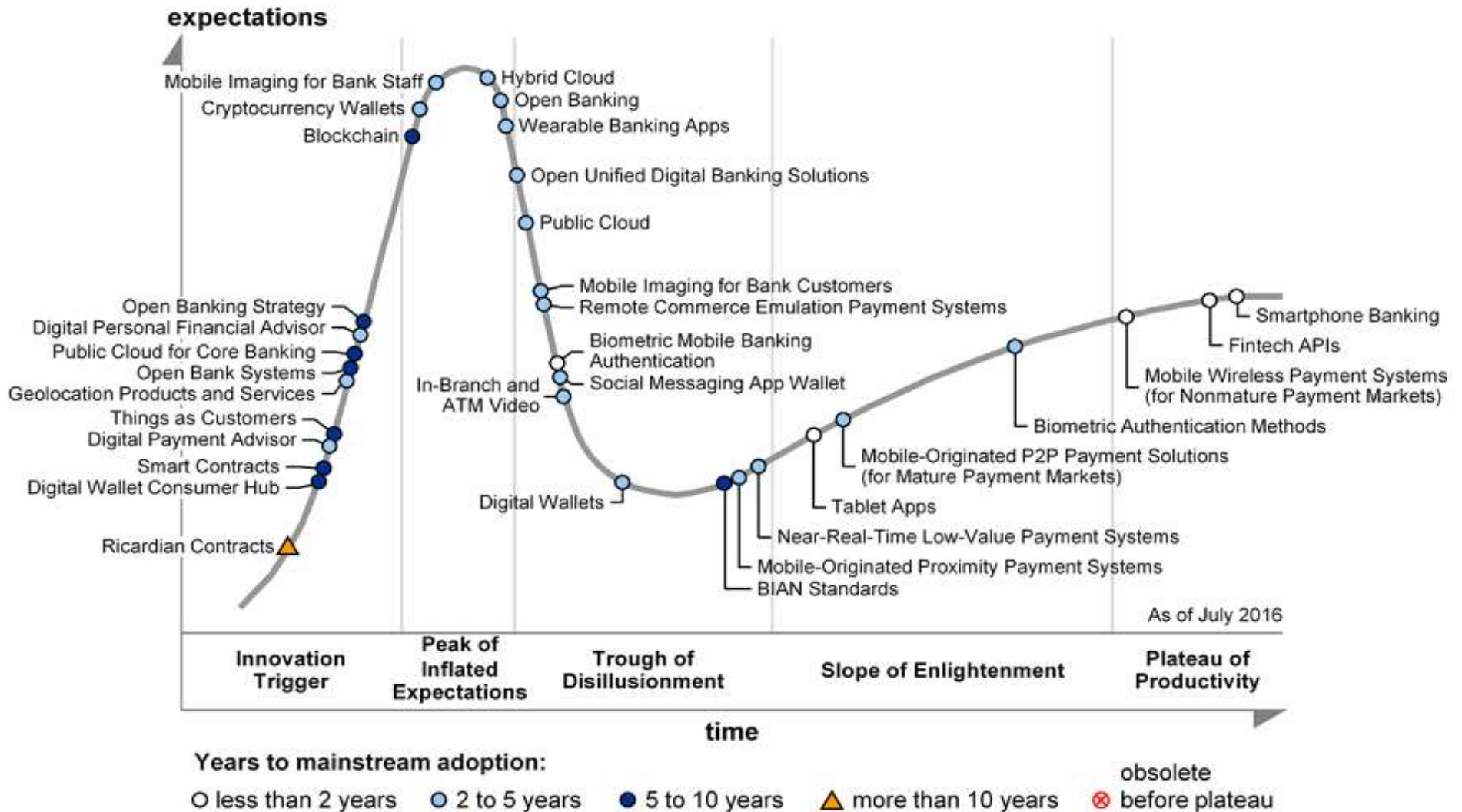
Banks as Platforms



- Bank of the Future
- Business Model Innovation
- Delivering World-Class Customer Experience
- Innovation/Fintechs
- Blockchain
- Digital Payment Strategies and Innovations
- Transaction Banking 2.0

Source: Gartner

Digital Banking Transformation Hype Cycle



Source: Gartner