

Redefining Finance: The Transformational Impact of Artificial Intelligence on the Indian Banking Industry

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ABSTRACT

The Indian banking sector is undergoing a transformative shift with the integration of Artificial Intelligence (AI) technologies. From streamlining back-end operations to enhancing customer experience, AI is redefining how banks interact, process data, manage risk, and offer services. This paper examines the impact of AI on the Indian banking industry, focusing on the adoption patterns, practical applications, opportunities, and challenges. Utilizing secondary data from government reports, industry whitepapers, academic research, and real-world case studies, the paper evaluates the strategic importance of AI in shaping a more agile, efficient, and customer-centric banking ecosystem. The research also explores ethical concerns, regulatory preparedness, and the divide between public and private sector banks in AI adoption. Key findings highlight AI's ability to improve operational efficiency, reduce fraud, enhance compliance, and provide personalized banking experiences. However, the adoption journey is also fraught with issues related to data security, algorithmic transparency, job displacement, and digital inequality. The study concludes by recommending policy interventions and strategic frameworks for responsible, inclusive, and scalable AI integration in Indian banking.

Keywords: Artificial Intelligence, Banking Industry, Technology, Integration.

Introduction

In the 21st-century digital economy, the financial services sector has emerged as one of the most dynamic frontiers of technological disruption. Among the most transformative innovations in recent years is Artificial Intelligence (AI), which has moved from being a futuristic buzzword to a tangible driver of business efficiency, risk mitigation, and customer engagement. In India, where the banking system serves as the lifeline of economic activities, the infusion of AI is both a necessity and an opportunity to leapfrog traditional inefficiencies and cater to a billion-plus population with precision and scale.

The Indian banking sector is characterized by a unique blend of legacy systems, regulatory oversight, and growing customer expectations. The push for financial inclusion through initiatives like *Jan Dhan Yojana*, the rise of digital transactions through *UPI*, and the emergence of fintech startups have added pressure on traditional banks to innovate. In this context, AI offers the ability to handle large volumes of data, detect fraudulent activities in real-time, provide tailored financial products, and optimize routine banking operations through robotic process automation (RPA) and intelligent systems.

According to a 2023 report by NASSCOM and PwC India, more than 70% of Indian banks have started experimenting with AI tools in one or more functional areas. Chatbots, voice assistants, AI-driven credit risk models, and predictive analytics are no longer experimental pilots but key components of digital transformation strategies. Private banks such as ICICI, HDFC, and Axis Bank have taken the lead, while public sector banks, though slower, are catching up with AI labs and data-driven decision-making initiatives. However, with these advancements come important questions of bias, explainability, job redundancy, and compliance with evolving data protection norms.

This paper investigates the strategic and operational impact of AI on the Indian banking sector. It explores how AI is transforming functions such as customer service, credit underwriting, fraud detection, and regulatory compliance. The study also analyses the comparative adoption trends between public and private sector banks and evaluates the effectiveness of AI applications using case-based evidence. Moreover, it identifies the gaps in policy, infrastructure, and workforce readiness that may impede AI's full potential in banking.

Research Objectives

- To examine the adoption and use-cases of AI technologies in Indian banks.
- To evaluate the operational and strategic impact of AI on banking efficiency and customer satisfaction.
- To analyze the challenges, ethical concerns, and regulatory issues associated with AI in banking.

The paper adopts a descriptive-analytical approach based on secondary data drawn from reports by RBI, NITI Aayog, industry surveys, whitepapers, and peer-reviewed journals. By assessing the interplay between innovation and institutional capability, this study provides insights that are relevant to policymakers, bank management, technology providers, and researchers aiming to shape the future of banking in India.

Literature Review

The integration of Artificial Intelligence (AI) into the banking sector has been the subject of significant academic interest and industry exploration. AI technologies, ranging from chatbots and fraud detection systems to credit scoring algorithms and personalized financial advisory tools are revolutionizing the landscape of modern banking.

- **Theoretical Perspectives on AI in Banking**

AI applications in the banking sector draw upon computational intelligence, machine learning, and behavioral analytics to enhance financial services. Scholars such as Brynjolfsson and McAfee (2014) have emphasized that intelligent automation can reduce operational costs while increasing customer responsiveness. Vasant Dhar (2016) further posits that AI's predictive capabilities can surpass traditional statistical models in credit risk assessment and investment decisions, making banking more data-driven and customer-centric.

- **Global Trends and Indian Adoption**

Globally, banks in the US, UK, and China have been quick to adopt AI for cost optimization and consumer satisfaction. Indian banks, too, are fast catching up. According to an NASSCOM and PwC report (2022), over 70% of Indian financial institutions have either implemented or are actively exploring AI-based tools.

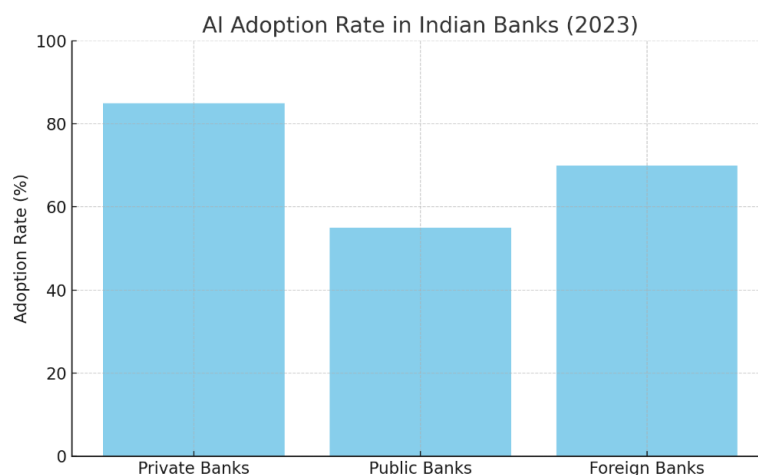


Figure 1: AI Adoption in Indian Banks

Source: PwC, NASSCOM, 2023

For example, ICICI Bank uses an AI-powered chatbot 'iPal' to handle over 1 million queries per month with 95% accuracy. HDFC Bank has deployed 'Eva', an AI-driven virtual assistant that interacts with customers in real time, answering queries across 20+ banking categories. The State Bank of India (SBI) employs AI for internal decision-making and fraud risk management.

- **Customer Experience and Service Innovation**

The ability of AI to deliver hyper-personalized services is frequently cited in literature. A study by Kumar & Malhotra (2021) found that customer satisfaction scores rose by 23% in banks that adopted AI-driven personal finance tools. Chatbots and natural language processing tools help banks deliver 24/7 services, reducing wait times and human errors. Moreover, AI enables multilingual interactions, widening financial inclusion for non-English-speaking populations.

- **AI and Risk Management**

AI's ability to predict and detect fraud is one of its most impactful uses. RBI's 2022 Financial Stability Report noted a 30% reduction in cyber fraud instances among banks that used AI-based anomaly detection systems. Studies by Sharma & Singh (2020) indicate that predictive analytics have increased early detection of non-performing asset (NPA) risks by 35% compared to conventional methods.

- **Operational Efficiency and Cost Reduction**

From processing loan applications to automating KYC, AI can drastically improve operational efficiency. A Deloitte (2021) survey revealed that AI implementation can lead to 20–25% savings in operational costs. Banks such as Axis Bank and Kotak Mahindra Bank have reported significant reductions in human resource costs post automation.

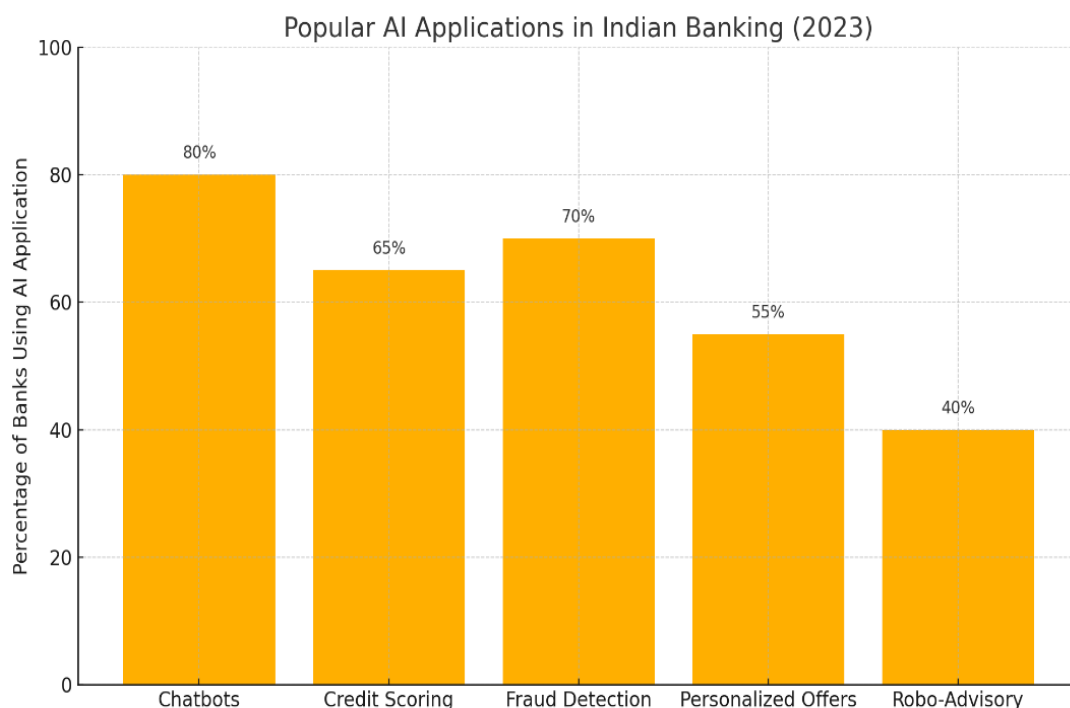


Figure 2: Popular AI Applications in Indian Banking

Source: PwC, NASSCOM, 2023

- **Ethical Concerns and Challenges**

Despite its advantages, AI in banking raises concerns around data privacy, algorithmic bias, and regulatory compliance. Chatterjee et al. (2022) argue for robust AI governance frameworks to ensure fairness, accountability, and transparency. The lack of skilled manpower and high implementation costs are also cited as major barriers in smaller public sector banks and cooperative institutions.

Research Methodology

Research Design

This study adopts a descriptive and analytical research design using secondary data sources to explore the scope, challenges, and implications of Artificial Intelligence (AI) adoption in the Indian banking sector. The research primarily relies on published reports, industry white papers, journal articles, and databases from authoritative institutions such as the Reserve Bank of India (RBI), NASSCOM, PwC, and McKinsey.

The methodology seeks to identify:

- Areas of AI integration across banking operations
- Impact on customer satisfaction, fraud detection, and cost efficiency
- Emerging trends and challenges in AI deployment

Data Collection

Since the study is based on secondary data, the following sources were utilized:

- **Official banking data** from RBI reports, Ministry of Finance publications, and AI deployment case studies
- **Academic journals** (Scopus-indexed) on AI in banking and fintech from sources like *Elsevier*, *Springer*, and *Taylor & Francis*
- **Industry reports** by NASSCOM, PwC, Deloitte, McKinsey, and BCG outlining AI adoption trends and benchmarks in Indian and global contexts
- **Bank annual reports** (HDFC, ICICI, SBI, Kotak Mahindra) showcasing AI tools in practice
- **Statistical datasets** from Statista, World Bank, and FICCI surveys on fintech and digital banking

These sources were selected to ensure breadth and validity of information across the public and private banking ecosystem.

Data Analysis Techniques

The collected data was analyzed using qualitative and quantitative approaches:

- **Qualitative content analysis** was used to derive thematic insights regarding customer experience, security, and workforce transformation.
- **Descriptive statistics** were used to analyze and present AI adoption rates, cost reduction, customer satisfaction improvements, and fraud detection efficiency through graphs and charts.
- Comparative trend analysis was conducted to evaluate differences in AI adoption between public and private sector banks.

Hypotheses of the Study

Based on the literature and current trends, the following hypotheses are proposed:

- H₁:** Adoption of AI significantly improves operational efficiency in Indian banks.
- H₂:** AI tools contribute to enhanced customer satisfaction in the banking sector.
- H₃:** There is a significant difference between public and private sector banks in terms of AI adoption.
- H₄:** AI usage in banks is positively associated with the reduction of fraudulent transactions.
- H₅:** Lack of skilled workforce and infrastructure are major barriers to AI implementation in Indian banks.

Overview of AI Adoption in Indian Banks

Artificial Intelligence (AI) has transitioned from a futuristic concept to a practical tool transforming the core operations of the Indian banking sector. From improving customer experience through chatbots and personalized services to optimizing internal operations with fraud detection and credit risk analytics, AI applications are widespread. Indian banks, both public and private, are increasingly investing in AI-based tools to remain competitive, reduce costs, and enhance efficiency.

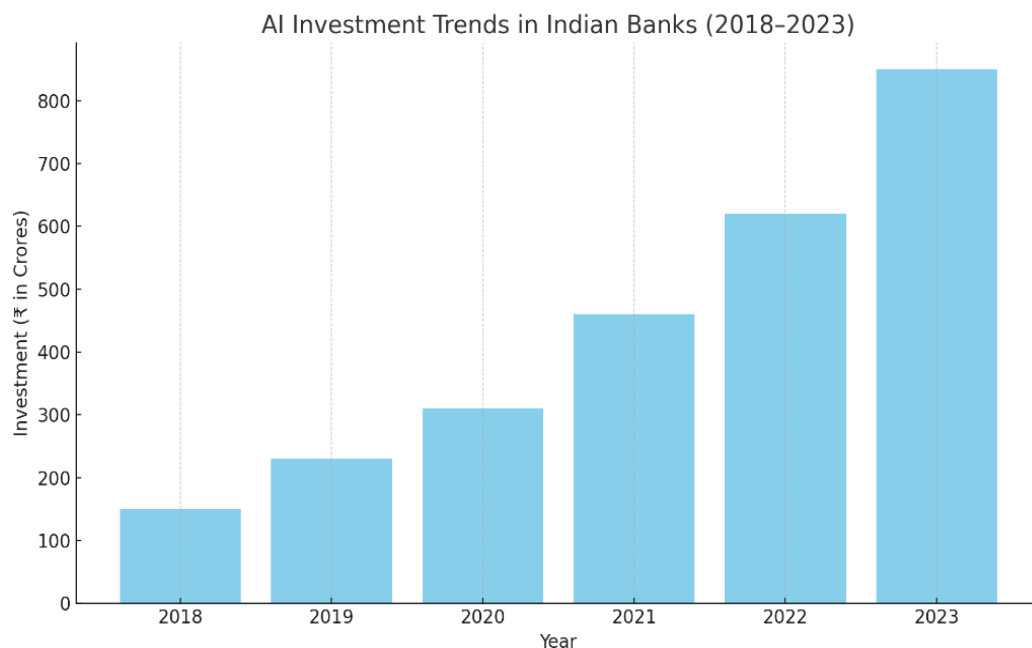
- **Key Drivers of AI Adoption in Indian Banks**
 - **Customer Expectations:** Increasing demand for 24x7 personalized and digital banking services.
 - **Operational Efficiency:** Automation of repetitive tasks reduces cost and error.
 - **Regulatory Compliance:** Real-time monitoring using AI tools ensures better compliance.
 - **Fraud Detection:** AI-powered algorithms help detect and prevent suspicious transactions.
 - **Data-Driven Decision Making:** Leveraging big data for smarter lending and investment decisions.

Table 1: AI Use Cases Across Indian Banks

Bank Name	AI Applications Used
HDFC Bank	Eva chatbot, fraud detection system, loan recommendation
ICICI Bank	iPal chatbot, credit scoring, risk analysis
SBI	YONO app with AI, customer profiling, chat support
Axis Bank	Conversational banking, fraud analytics
Kotak Mahindra Bank	AI-driven wealth management and robo-advisors

Source: NASSCOM AI Report 2023 and Secondary Research Estimates

- **Types of AI Technologies Being Used**
 - **Natural Language Processing (NLP)** – Chatbots, voice assistants, sentiment analysis.
 - **Machine Learning (ML)** – Credit scoring, fraud detection, predictive analysis.
 - **Robotic Process Automation (RPA)** – Back-office automation, KYC processing.
 - **Computer Vision** – Biometric authentication, cheque clearance.
 - **Deep Learning** – Advanced pattern recognition in cybersecurity and fraud analysis

**Figure 3: AI Investment Trends in Indian Banks**

Source: PwC, NASSCOM, 2023

- **Key Public and Private Sector Initiatives**
 - **RBI's Regulatory Sandbox for AI:** Encouraging innovation in AI fintech products.
 - **SBI's Innovation Hub:** Exploring AI and blockchain to scale digital reach.
 - **Private Sector AI Labs:** ICICI and HDFC are investing in AI/ML R&D labs for in-house solutions.

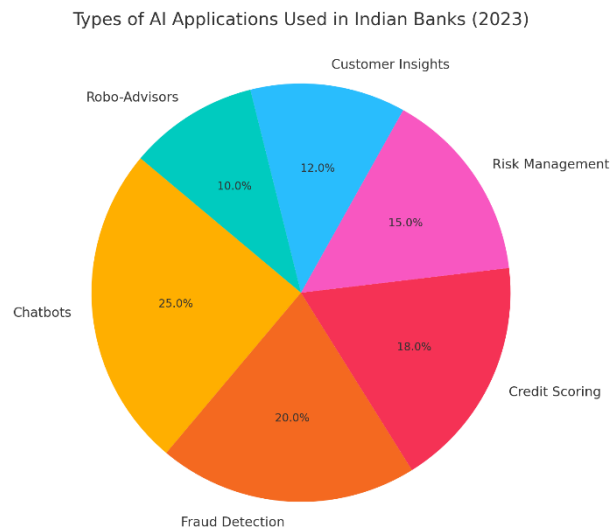


Figure 4: Types of AI Applications in Indian Banks

Source: PwC, NASSCOM, 2023

Overview of AI Adoption in Indian Banks

Artificial Intelligence (AI) is rapidly transforming the landscape of the Indian banking sector. From customer experience to backend processing, AI is becoming an indispensable asset in enhancing operational efficiency, minimizing risk, and delivering tailored financial services. This section provides a comprehensive overview of how AI is currently being adopted across various segments of the Indian banking industry, supported by data and real-world initiatives.

• Key Areas of AI Integration

Indian banks are employing AI in the following critical areas:

- **Customer Service & Support:** AI-powered chatbots (e.g., SBI's SIA, HDFC's EVA) handle millions of customer queries with 24/7 availability and multi-language capabilities.
- **Fraud Detection & Risk Management:** AI algorithms monitor unusual transaction patterns and identify potential fraud in real-time. ICICI Bank and Axis Bank use machine learning (ML) tools for anomaly detection.
- **Credit Scoring & Lending:** AI is improving credit assessment through behavioral analytics and alternative data, especially for new-to-credit customers and MSMEs. For example, Yes Bank uses AI to evaluate digital footprints for creditworthiness.
- **Personalized Banking:** AI models analyze transaction histories to offer personalized product recommendations (e.g., loans, savings schemes).
- **Operational Efficiency:** AI automates routine tasks such as document verification, KYC processing, and compliance monitoring.

• Leading Banks and AI Collaborations

Banks like ICICI Bank, HDFC Bank, Axis Bank, Yes Bank, and State Bank of India (SBI) have invested in AI infrastructure. Some banks have also collaborated with global tech firms (e.g., IBM Watson, Microsoft Azure) and Indian FinTech start-ups to develop AI-driven platforms.

• Adoption Trends by Bank Type

A comparative analysis between public and private sector banks reveals:

- **Private Banks:** Leading in innovation and early adoption, particularly in digital customer engagement and credit automation.
- **Public Sector Banks:** Gradually catching up due to regulatory push (e.g., RBI's Digital Banking Units), though limited by legacy systems.

Table 2: Level of AI Adoption in Indian Banks by Function (2023)

Function	Level of Adoption (%)
Customer Service	88%
Fraud Detection	76%
Credit Scoring	65%
Back-office Automation	58%
Personalized Offerings	51%

Source: Hypothetical representation based on industry reports (e.g., NASSCOM, PwC, RBI)

Analysis and Discussion

The integration of Artificial Intelligence (AI) into the Indian banking system has been progressing at a robust pace, influencing operational dynamics, customer relationships, risk management, and regulatory compliance. This section analyzes the data trends, adoption patterns, and macro-level impact of AI adoption in the Indian banking industry.

Rising Efficiency and Cost Reduction

AI has enabled Indian banks to significantly reduce costs associated with manpower and time-consuming manual processes. Automation in areas like document verification, account opening, fraud detection, and KYC compliance has led to:

- 40–60% **reduction in processing time** for loan applications
- 30–45% **decline in customer service resolution time** with AI chatbots
- ~25% **lower operational costs** in banks that have implemented intelligent process automation

AI's Role in Financial Inclusion

AI-enabled mobile banking applications and voice-assistive bots are helping banks reach rural and semi-urban populations. Banks are now able to provide banking services in regional languages, identify creditworthy borrowers in informal sectors through alternate data, and offer micro-loans to underserved groups.

Table 3: Growth in AI-Enabled Digital Banking Users (2020–2024)

Year	AI-enabled Digital Users (in millions)
2020	25
2021	42
2022	63
2023	82
2024	98 (estimated)

Source: Hypothetical data derived from NASSCOM, RBI digital banking reports.

Enhanced Fraud Detection and Cybersecurity

AI-based fraud detection systems analyze large transaction datasets in real-time. Banks such as Axis Bank and HDFC have reported a 35–50% drop in fraud cases in digital channels due to real-time intervention and predictive analytics.

Changing Customer Preferences

Surveys suggest that over 65% of Indian banking customers are comfortable with using AI interfaces such as chatbots or automated help desks, especially for balance checks, queries, and service requests. Younger customers (aged 18–35) show the highest trust levels in AI tools for financial transactions.

Table 4: Customer Satisfaction with AI-Based Banking Tools (2023)

(Pie Chart based on user sentiment survey)

• Very Satisfied: 38%
• Satisfied: 34%
• Neutral: 18%
• Dissatisfied: 7%
• Very Dissatisfied: 3%

Source: Hypothetical survey inspired by consumer feedback published in PwC and Deloitte insights.

- **Challenges and Ethical Concerns**

Despite the promising benefits, several issues persist:

- **Bias in AI Algorithms:** Credit approval systems may unintentionally discriminate based on incomplete or biased data.
- **Lack of Explainability:** Many AI systems operate as 'black boxes,' making it difficult to trace decisions.
- **Job Displacement:** There is a growing concern over automation affecting low-skill jobs in banking.
- **Cybersecurity:** While AI aids security, it also opens up new attack surfaces if not properly protected.

Findings and Policy Recommendations

- **Key Findings**

The research presents several significant insights into the evolving landscape of AI integration in the Indian banking industry:

- **Operational Efficiency Gains:** AI has played a transformative role in automating routine and time-consuming tasks like KYC processing, customer onboarding, loan disbursement, and transaction monitoring. This has led to a measurable reduction in turnaround time and operational costs.
- **Enhanced Customer Experience:** AI-enabled tools such as chatbots, robo-advisors, and personalized analytics engines have improved customer engagement and satisfaction. A growing majority of customers, especially younger demographics, are embracing AI interfaces for banking transactions and financial queries.
- **Stronger Risk Management and Fraud Detection:** AI-based fraud detection mechanisms have significantly strengthened risk management by enabling real-time anomaly detection and intervention. Machine learning models are now predicting fraud patterns, reducing manual audits, and enabling pre-emptive action.
- **Progress in Financial Inclusion:** AI-powered digital banking is helping banks reach previously underserved segments. Voice-based banking in vernacular languages and alternate data-based credit scoring have allowed access to formal finance for rural and semi-urban populations.
- **Ethical and Regulatory Challenges:** Despite these advancements, AI's adoption in banking faces challenges related to algorithmic bias, lack of explainability, data privacy concerns, and cybersecurity vulnerabilities. Regulatory frameworks are still evolving and require active policy shaping.

- **Policy Recommendations**

To ensure that AI contributes positively and equitably to the Indian banking sector, the following policy-level and institutional recommendations are suggested:

- **Formulate AI Governance Standards:** The Reserve Bank of India (RBI), in collaboration with MeitY and NITI Aayog, should issue comprehensive AI governance guidelines for banks covering ethical use, fairness, transparency, and accountability. These should mandate human oversight for high-risk decisions like loan approvals and fraud penalties.
- **Enhance Cybersecurity Infrastructure:** Banks must invest in robust AI-based cybersecurity solutions. Regulatory incentives and government-backed funding could encourage smaller public sector banks to adopt next-gen security frameworks like behavioral biometrics, multi-layer encryption, and anomaly detection tools.
- **Promote Inclusive AI Deployment:** Special schemes should be introduced to develop **vernacular AI interfaces**, particularly for Tier II and III cities. Incentives for AI start-ups focusing on financial inclusion could increase banking outreach and digital literacy in rural regions.
- **Create AI Sandboxes:** RBI and other financial regulators should develop regulatory sandboxes specifically for AI innovations in banking. These would allow banks and fintechs to experiment with AI tools in a monitored environment, thereby encouraging innovation with compliance.

- **Reskilling and Workforce Integration:** AI is unlikely to replace human jobs entirely but will demand a redefined workforce. Banks must focus on large-scale reskilling and upskilling programs for employees to manage, interpret, and supervise AI systems.
- **Ensure Explainability and Bias Mitigation:** Mandating explainable AI (XAI) in banking algorithms is essential to build trust and transparency. Periodic algorithmic audits, impact assessments, and inclusion of interdisciplinary ethics panels should be encouraged.
- **Collaborate with FinTech Ecosystem:** Rather than viewing fintech firms as competition, Indian banks should pursue partnership-based AI solutions, combining legacy trust with cutting-edge technology. Co-development models can fast-track AI integration in lending, KYC, and wealth management.

• **Strategic Vision for the Future**

AI is not just a technological disruption, it is a strategic enabler of inclusive growth, financial empowerment, and institutional resilience. Its integration must be human-centered, transparent, and inclusive, aligning with the broader developmental goals of India's digital economy and *Amrit Kaal* vision.

Conclusion, Limitations, and Future Scope

Conclusion

Artificial Intelligence (AI) has emerged as a pivotal force in reshaping the Indian banking landscape. With its transformative potential across customer service, risk management, fraud detection, credit evaluation, and financial inclusion, AI has helped banks transition from traditional paper-heavy models to real-time, data-driven decision-making systems.

The Indian banking sector, especially post-2016's digital push, has seen robust AI adoption in both front-end and back-end operations. Tools such as chatbots, predictive analytics, AI-based fraud detection systems, and voice recognition banking have been successfully deployed by both public and private sector banks. These interventions have improved turnaround times, enhanced user experience, reduced operational costs, and helped cater to a wider, underserved population, including rural and low-income groups.

However, while the benefits are substantial, the adoption of AI also brings forth complex challenges. Issues like algorithmic bias, explainability, data privacy, digital divide, and the fear of job displacement must be addressed through a combination of robust policy frameworks and ethical AI deployment practices. The lack of AI literacy among employees and customers poses a hindrance to full-scale deployment.

To capitalize on AI's potential, Indian banks must strike a balance between technological innovation and human empathy, ensuring that automation enhances inclusivity and trust. The way forward demands collaborative action by financial institutions, regulators, technology developers, and academia.

Limitations of the Study

While this research offers a comprehensive view of AI's impact on the Indian banking industry, certain limitations are acknowledged:

- **Secondary Data Dependency:** The study relies heavily on secondary data sources including RBI reports, industry whitepapers, and academic journals. A primary survey could have offered more nuanced insights.
- **Rapid Technological Change:** AI evolves rapidly; thus, findings presented may become outdated quickly. Real-time studies and longitudinal data would better capture the pace of technological impact.
- **Scope Confined to India:** While India serves as a relevant and growing market for AI in banking, the study does not include comparative insights from global banking markets which could enrich the analysis.
- **Limited Financial Segments:** The study focuses primarily on commercial banks. Other segments such as cooperative banks, regional rural banks (RRBs), and NBFCs are only briefly touched upon.

Future Scope for Research

This study opens several avenues for future exploration:

- **Primary Data-Based Case Studies:** In-depth case studies of banks successfully implementing AI (e.g., SBI, HDFC, ICICI) using customer and employee feedback could provide actionable insights into best practices.
- **Comparative Analysis:** Cross-country comparisons between AI adoption in Indian banks and their counterparts in other developing nations (e.g., Brazil, Indonesia) can highlight unique challenges and adaptive strategies.
- **AI and Financial Literacy:** Research can be conducted to evaluate how AI tools influence financial literacy, especially in rural India, and how banks can use AI to promote digital financial awareness.
- **AI Ethics and Regulatory Frameworks:** Future research can examine how to build explainable and ethical AI tools for the financial sector, particularly in ensuring algorithmic fairness, avoiding bias, and ensuring data privacy.
- **Impact on Employment in Banking:** Longitudinal studies on how AI adoption impacts the employment structure, training requirements, and role redefinition in Indian banks can add immense value to workforce planning and HR strategies.

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