



VIDYAROHA

Banker's Smart Assistant



Who are your Customers ?



Identity

Detection

Verification

Authentication



Demographics

Age

Gender



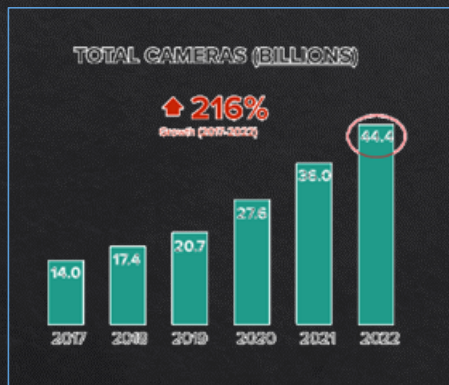
Emotions

Sentiments

Attention

Facial Landmarks

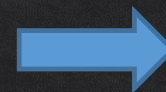
HOW IT WORKS



Input from camera



Recognition, Encryption & Analysis



We report to our customers:

- Identity
- Age
- Gender
- Ethnicity
- Emotions
- Location
- Behaviour

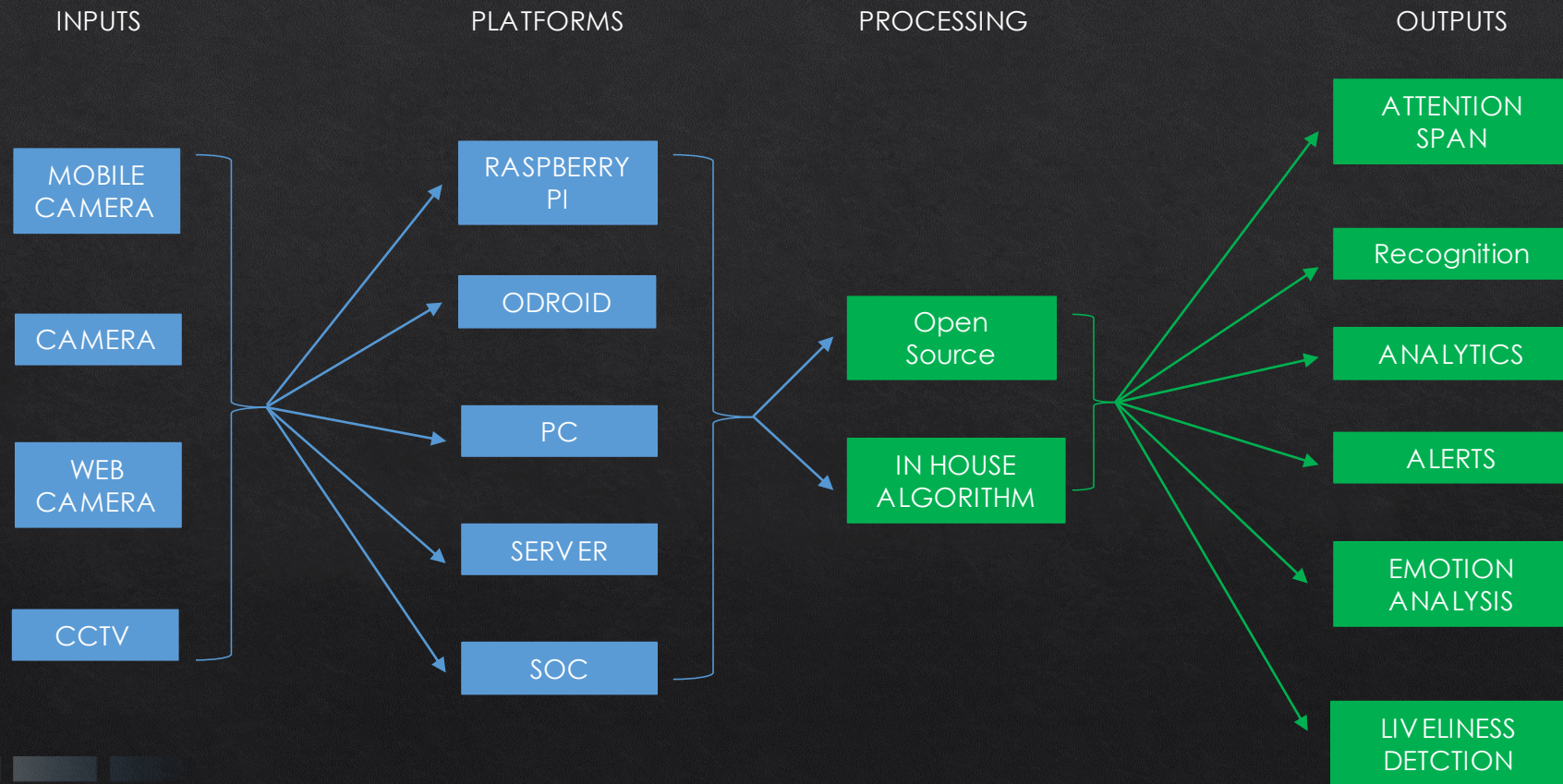
We take care of your privacy

The images are encrypted to hash and can never be reverse engineered

VidyaroHa Vs Enterprise Competitors

	VidyaroHa	Amazon	Google	Microsoft	IBM Watson	Face++
Face Detection	✓	✓	✓	✓	✓	✓
Face Recognition (Image)	✓	✓	✗	✓	✗	✓
Face Recognition (Video)	✓	✗	✗	✗	✗	✓
Emotional Depth (%)	✓	✗	✗	✓	✗	✗
Emotions Present (Y/N)	✓	✓	✓	✓	✗	✓
Age & Gender	✓	✓	✗	✓	✓	✓
Multi-face Tracking	✓	✓	✓	✓	✓	✓
SDK (Offline)	✓	✗	✗	✗	✗	✓
API (Cloud)	✓	✓	✓	✓	✓	✓

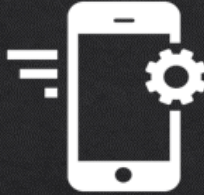
WE ARE NOW WITH



Process For App Testing



Enrollment of Users



**App Installation on
Phone**



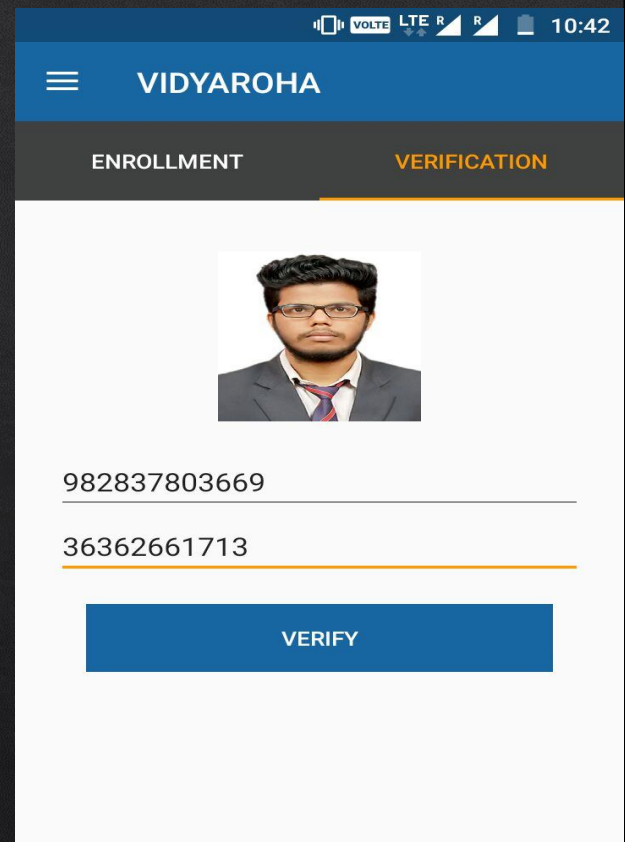
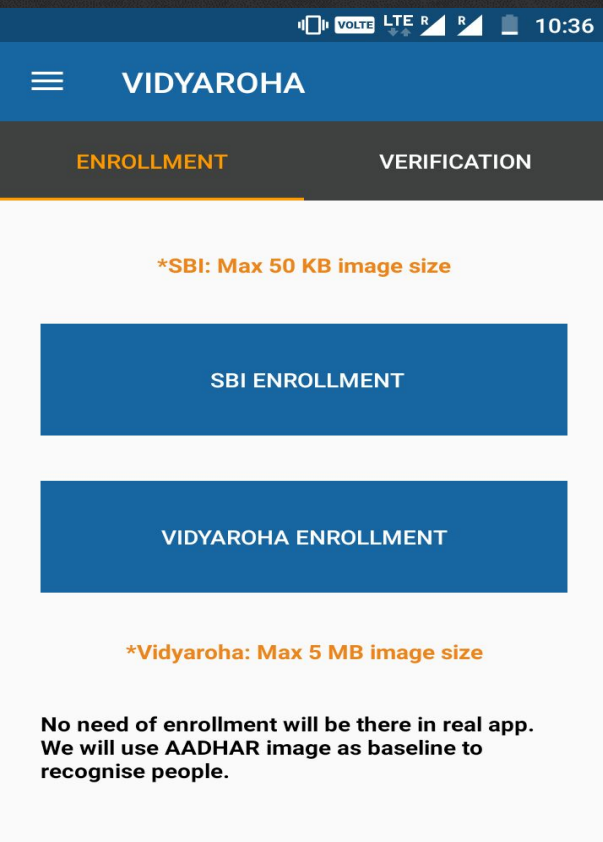
**Capture Image &
Upload**



**Recognition
With confidence score**

The Process is to be followed just for testing of App and Authenticity.
Business Application would be different

Test App For Checking Authenticity Using AADHAR Image

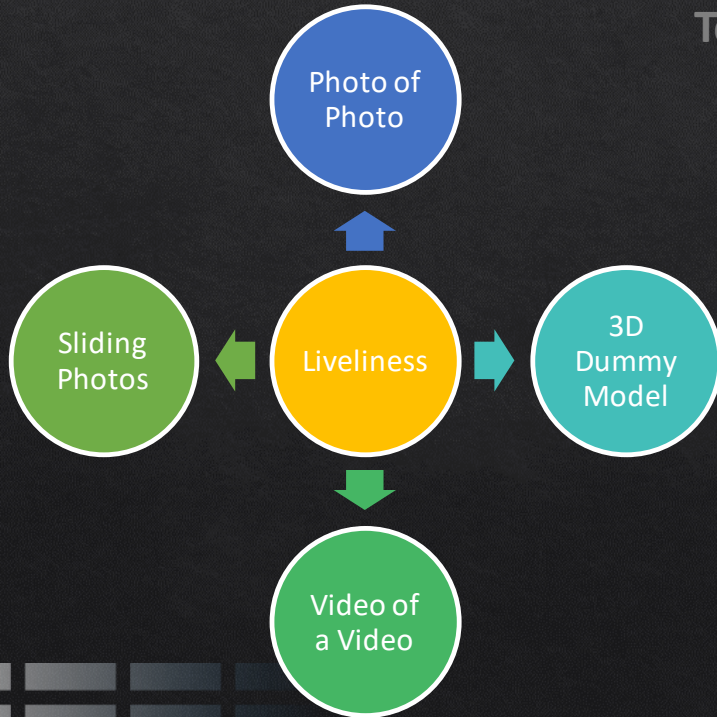


TEST CASES FOR LIVELINESS

10 users,

60+ Videos,

Tested on Child, Adult
Male , Female



True Positives

40

False Positives

0

False Negatives

3

True Negatives

10

Dashboard for Real Time Customer Management



VIDYAROHA



Admin



Banking Experiences

Wealth Customer

Abhijeet Nagare has entered!

See all wealth customers entered



Dashboard

SME Customers

Today

0

Weekly

0

Monthly

14

▼ -7 -33% Does not Looks Good!, up from last month

HNI Customers

Today

1

Weekly

5

Monthly

7

▲ 3 +27% Looks Good!, up from last month

Intruders

Today

0

Weekly

1

Monthly

1

▲ 1 +100% Does not Looks Good!, up from last month

HNI Customers Table

#	Name	In Time
1	Abhijeet Nagare	15:59:00

Intruders Table

#	ID	In Time
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Map Customer Journey inside the bank and assign right concierge to right customer in real time and context of customer history



VIDYAROHA



Admin



Dashboard

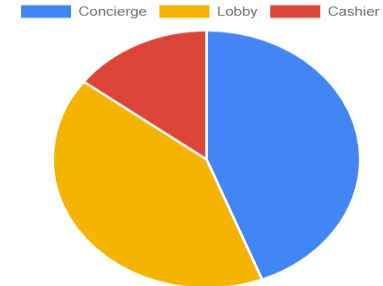
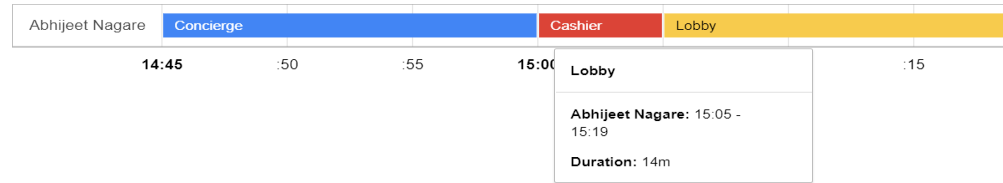
Bank

YouTube Video

Calendar

Weekly Wealth Customers Insights

Time Spent at various touchpoints by Customers in a Bank



Excel

Print

Search

#	Name	Date	Concierge	Lobby	Cashier	Duration
1	Abhijeet Nagare	2018-03-13	15 Minutes.	14 Minutes.	5 Minutes.	34 Minutes.
2	Akash Neve	2018-03-13	19 Minutes.	5 Minutes.	6 Minutes.	30 Minutes.
3	Rahul Pagare	2018-03-13	4 Minutes.	4 Minutes.	2 Minutes.	10 Minutes.
4	Abhijeet Kulkarni	2018-03-14	28 Minutes.	0 Minutes.	0 Minutes.	28 Minutes.

Analyse The Banks Inside Section Usage in Real Time and issue time slot to upcoming customers and manage workflow



Today

Weekly

Monthly

February

Concierge

SME

4

Wealth

4

Lobby

SME

2

Wealth

0

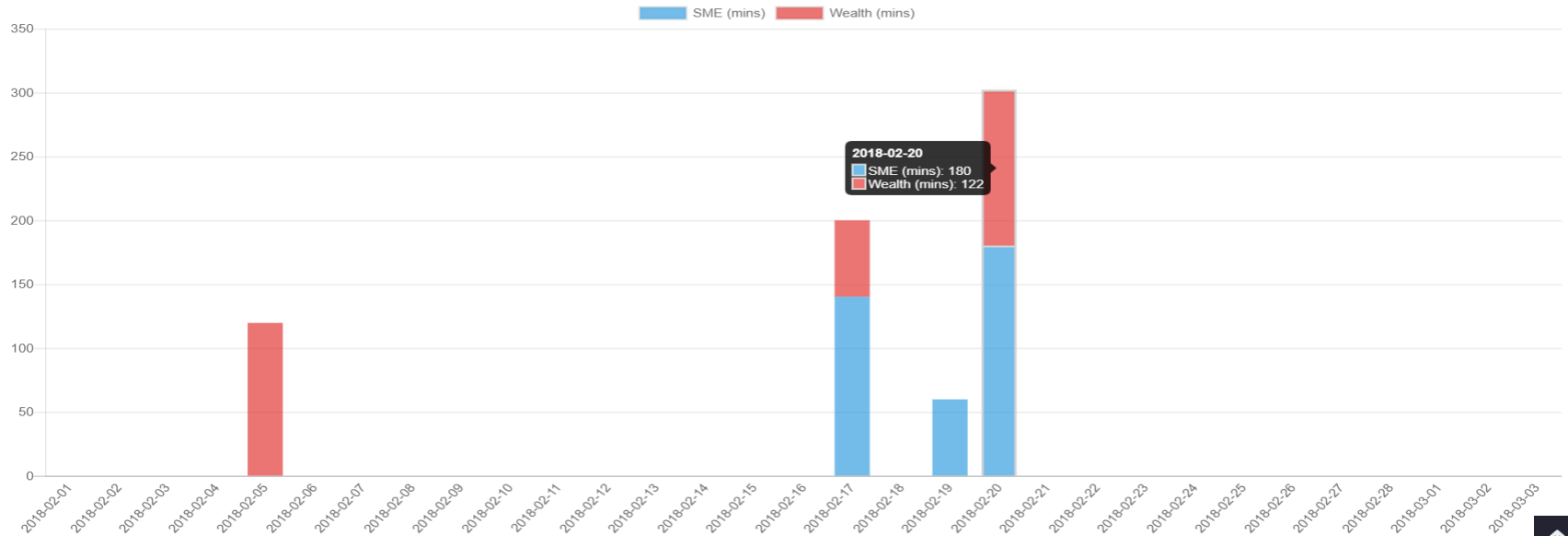
Cashier

SME

1

Wealth

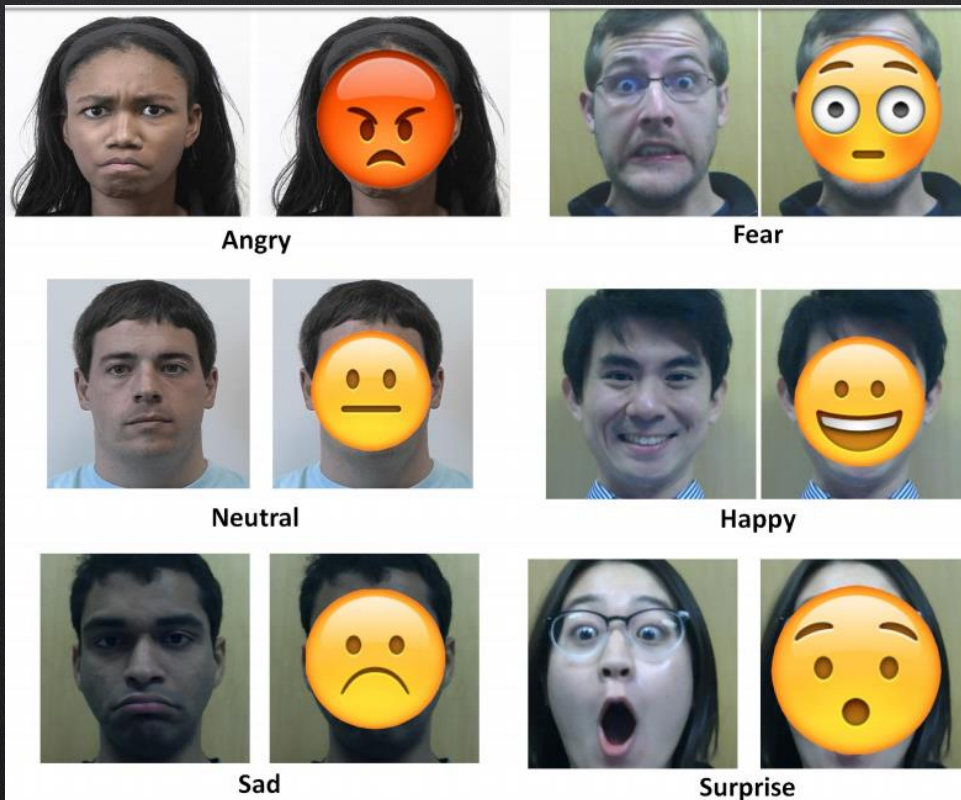
0

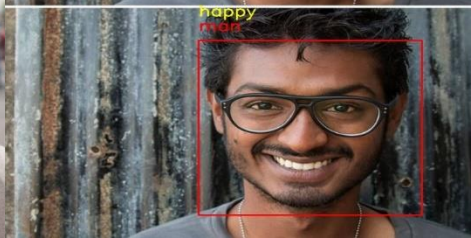
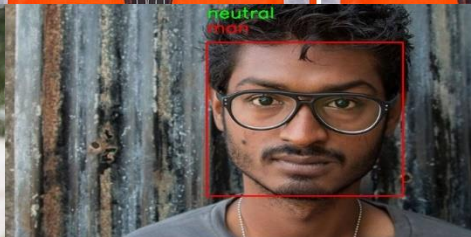
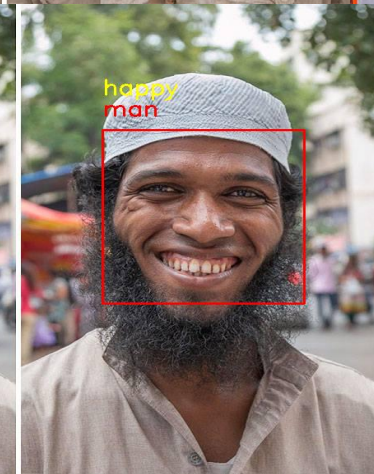
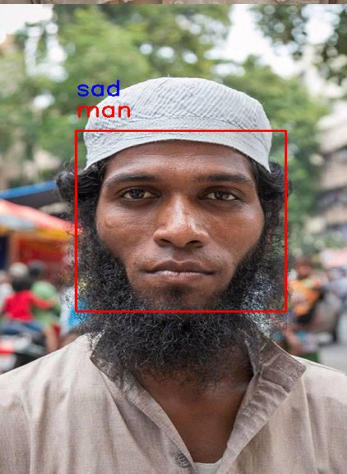


What if a Bank gets to know customer sentiments in REAL TIME?

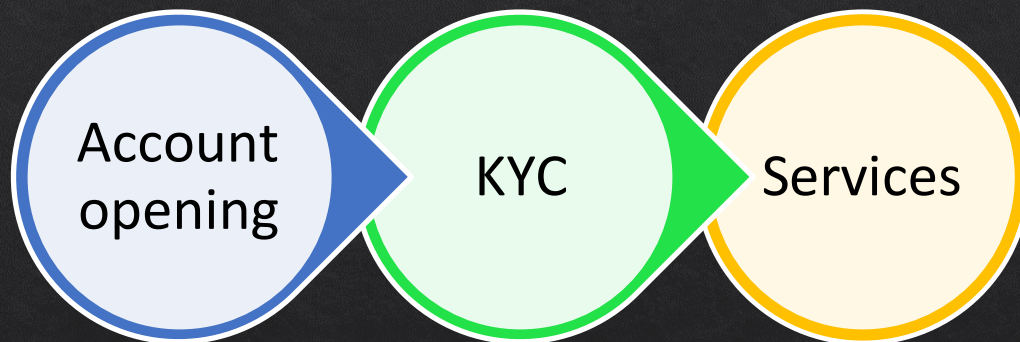


Emotion Recognition





Banking aspects



Account Opening

Current Procedure



- Manual form filling and data entry
- Manual verification of KYC
- Long procedure
- Needs customers to waiting

What we can do



- Kiosk based self service
- Spot online verification of KYC
- Capturing Biometrics and face for authentication
- Cross selling opportunities

Advantages

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> • Self servicing facilities • Contactless banking • Fool proof authentication | <ul style="list-style-type: none"> • On spot and self submission and approval of KYC • Integrated product | <ul style="list-style-type: none"> • services • No manual intervention of bank's staff • Less time consuming |
|---|---|---|

Current Procedure



- Manual process
- Requires users physical process
- Regulations and compliances keep changing

What we can do



- Mobile app based solution
- Enhanced customer experience
- Can keep up with the changing regulations and compliances
- No need of field agents

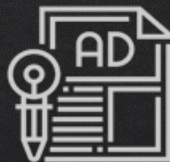
Advantages

- Fool proof authentication
- On spot and self submission and approval of KYC
- No manual intervention required
- Less time consuming
- No need for customer's physical presence

- Presence of staff can be managed with out any additional infrastructure
- Talent management and register process can be automated and centrally monitored
- Work force management
- Field agents can be tracked



Instant HNI
Customer
identification



Intelligent
Digital
Signage



Customer
emotion
analysis



In-Bank
Analytics



Ban
Intruders

OUR CUSTOMERS



RECOGNITIONS

#startupindia

Technology stats

No.of Images processed till date: 100,000+

No.of individuals enrolled into the system: 10000+

System operation time: 12+months

Overall Accuracy achieved: 99.38%

Liveliness: 10 users, 60+ Videos, 0 False Positives, 5 False Negatives

Faces in Input Image	Baseline Images to be compared	Base Line Image Type	Faces Recognised	Confidence Score	Image Size	Image Source	Processing Time
1	1	AADHAR	1	65	18KB	Photo	1.8sec
1	1	AADHAR	1	58	13KB	Photo	1.3sec
1	1	AADHAR	1	61	35KB	Video	1.2sec
1	1	AADHAR	1	67	57KB	Photo	1.6sec
1	1	Phone Pic	1	82	210KB	Video	1.2sec
1	1	Phone Pic	1	91	205KB	Video	1.7sec
8	200 (40x5poses)	Phone Pic	8	72	200KB	Photo	6.4 sec
8	200 (40x5poses)	Phone Pic	6	67	210KB	Photo	6.1 sec
8	200 (40x5poses)	Phone Pic	7	68	212KB	Photo	6.3 sec
1	200 (40x5poses)	Phone Pic	1	84	40KB	Photo	1 sec
2	200 (40x5poses)	Phone Pic	2	73	42KB	Photo	1.2 sec
8	200 (40x5poses)	Phone Pic	8	69	214KB	Photo	6.47 sec
8	200 (40x5poses)	Phone Pic	8	71	215KB	Photo	6.38 sec

Note: 40 x 5 (5 poses) IMAGES => 40 students having 5 poses each

** These test cases are performed on a local machine having a higher configuration than virtual server (At this point of time we could not afford to purchase a

** For multiple faces in a image given as input we compared it with 200 images present on server. These images have baseline images of 40 students, each

** For single image testing we enrolled one aadhar image as baseline image. For verification any new image is passed and compared with particular aadhar image

** Benchmarked against the available facerecognition systems in market like Amazon Rekognition, Kairos, face++

** In live feed from video we enrolled aadhar images in one folder of different people with name. Then whenever any face comes in frame of webcam it is compared with all the image and result is shown in real time with a box and name on frame with a welcoming sound

The Road Ahead

Pilot 1

Completed Pilot
in 24 Schools

Student Management

- Attendance with Facial Recognition
- Forms Digitization & Automation

June 2017

Launch

Implemented in TATA Strive
with 10000 students enrolled

- Presence Management
- Facial Recognition
- API's
- Apps
- Student Management
- Teacher Management

January 2018

Scale

SBI Bank

To be Pilot on SBI Bank

- Facial Recognition
- Emotion Recognition
- Check Authentication With AADHAR

March 2018

Scale

NMC, Retail & Aerospace

Implementation in NMC

- 128 Schools
- 35000 Students
- Retail Market over India
- Aerospace Industries

March 2018

Engagement

1. Our Team will make sure of giving the delivery of the product within the given timelines.
2. Risk of any harms or failures in the products made by us will be taken by us.
3. We do not store any images and processed images can not be reverse engineered so there will be no issues of privacy.
4. A continuous offline and online presence will be there of the team in case of any kind of engagement required.
5. We can provide the processing server and api's or app for the implementation whenever required.

VidyaroHa is not Data Provider It Is Value Provider

We are Here to make an Impact Aren't You ?