CredenTek
The NxtGen Technology Company

AI-NATIVE | VOICE-FIRST | MULTILINGUAL
SECURE | BANKING-SPECIFIC

Kritika AI

CONVERSATIONAL BANKING

Banking, as Natural as a Conversation.

An AI-native, voice-first banking experience for the next generation of customers.

मेरे खर्चों का विश्लेषण करो

Show my upcoming payments

ನಲ್ಲು ಡಿಜಿಪಿಪ್ಪಕ್ಷಕಲು ಪಟ್ಟಿಲ್ಲಿ ಅಗ್ರಿಯಾಲ್ಲಿ ಕೆರಡಿಸಂಖಲೆ

आमार विनिटडाग किडाटव वाड़ाटठ भारि?

माझ्या FD चे काय पर्याय आहेत?



Human-like Speaking Avatar
A natural, engaging banking companion with realistic expressions

Truly Multilingual
Banking that speaks your language with natural conversation

Personal Finance Twin
Proactive insights for a smarter financial life

Contextual Experiences
The right screen appears when you need it
No menus. No navigation.

Intelligent Agentic Banking
Understand. Plan. Execute.
Under bank controls.

More than a chatbot.

A Smarter, More Human Way to Bank.

18+ Years
of Experience

50+
Banking & BFSI Solutions Delivered

Mumbai | Pune | Dubai
Our Offices

Shaping
the Future of AI-Native Banking

CredenTek
The NxtGen Technology Company

AI-NATIVE | VOICE-FIRST | MULTILINGUAL
SECURE | BANKING-SPECIFIC

Why Banking Must Become Conversational

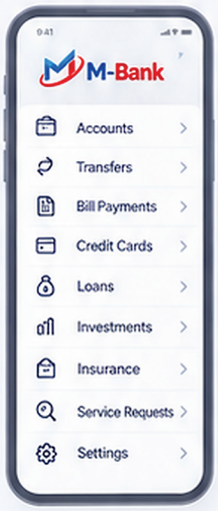
From menu-driven banking to AI-native, context-aware customer engagement.

Today's digital banking apps are powerful, but they still expect customers to navigate, search and figure things out. Kritika AI changes this by bringing the bank closer to the customer — through natural conversation, contextual understanding and secure, intelligent action.



Traditional Digital Banking

Complex. Fragmented. Customer Unfriendly.



- Too many menus and screens
- Customers must learn how the bank works
- Fragmented journeys for simple outcomes
- Limited personalization
- Low inclusion for multilingual and voice-first users

Kritika Conversational Banking

Natural. Context-Aware. Customer-Centric.

- **Natural** conversation replaces navigation
- **Contextual screens** appear when needed
- **Human-like speaking avatar** creates trust and engagement
- **Multilingual** interactions in Indian languages
- **Personal Finance Twin** provides proactive financial insights
- **Agentic banking** helps move from intent to secure action
- **Trust & Control** ensures secure, auditable, bank-governed execution

> **"The customer should not have to learn how to operate the bank. The bank should learn how to understand the customer."**

What Makes Kritika Different?

A complete AI-native conversational banking experience.

Human-like Avatar
A natural, engaging banking companion with realistic expressions.

Multilingual Conversations
Banking that speaks your language with natural conversation.

Personal Finance Twin
Proactive insights for a smarter financial life.

Contextual Experiences
The right screen appears when you need it. No menus. No navigation.

Trust & Control
Secure, auditable, bank-governed execution you can rely on.

AI-NATIVE | VOICE-FIRST | MULTILINGUAL | BANKING-SPECIFIC

SPEAK YOUR LANGUAGE

Truly Multilingual. Naturally Conversational.

Kritika understands and speaks in the language your customers are most comfortable with — with natural accent, correct pronunciation and culturally relevant responses.



Supported Languages

हिं	म	తె	த	മ
Hindi	Marathi	Telugu	Tamil	Malayalam
অ	ગ	ਪ	ଓ	...
Bengali	Gujarati	Punjabi	Oriya	and more...

Language-First Banking Experience

Customers can start, continue and complete their banking journey entirely in their language. Kritika also intelligently handles mixed-language conversations (e.g., Hindi + English).

Natural Conversations

Understand everyday phrasing, local idioms and conversational variations.

Language-Aware Voice & Lip Movement

Natural, human-like speech with correct phonetics and lip synchronization.

Seamless Switching

Switch between languages anytime within the same conversation.

Consistent Experience

Same rich capabilities and journey in all supported languages.

Example Conversation Flow (Marathi)



Speak in Marathi | Understand & Respond in Marathi | Continue Conversation in Marathi | Take Action in Marathi | Confirmation in Marathi

CONTEXTUAL CUSTOMER EXPERIENCE

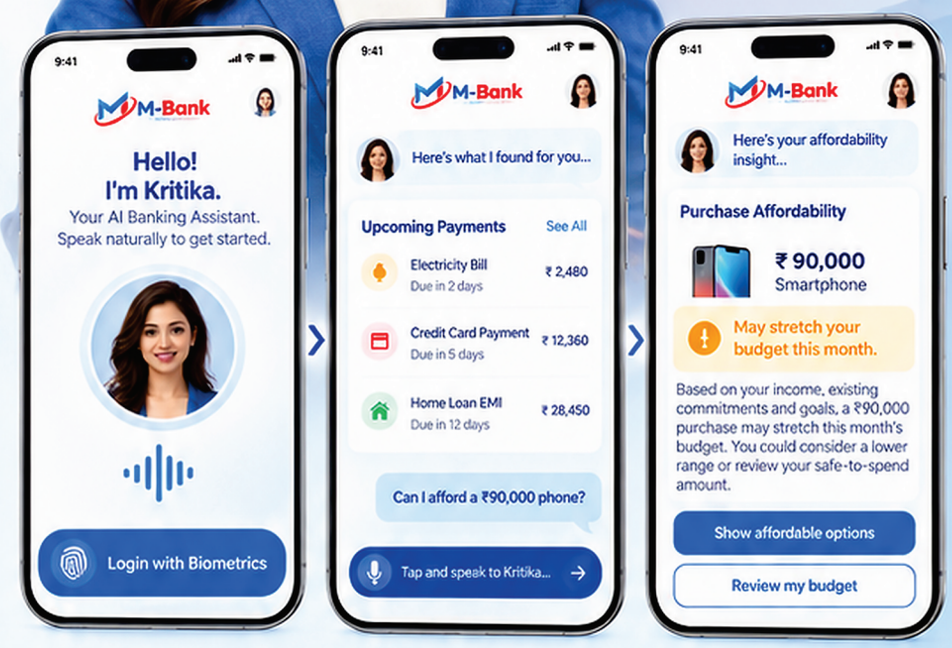
No Menus. No Navigation. Just Conversation.

Kritika reimagines digital banking as a natural conversation. Customers simply speak, and the experience dynamically brings the right screen, insight and action into focus.



How the Experience Works

1. **Authenticate Naturally** — Biometric or secure login starts the journey.
2. **Speak Your Intent** — The customer asks in natural language.
3. **See the Right Screen** — Contextual UI appears based on intent.
4. **Act with Confidence** — Customer confirms and the bank executes securely.



1. **Secure Login** — Quick and secure authentication
2. **Speak Your Intent** — Ask in natural language
3. **See the Right Screen** — Contextual insight and next best action

Why This Experience Feels Different

- **Voice-First Interaction** — Speak naturally, in your own words.
- **Context-Aware Screens** — Right information appears only when needed.
- **Human-Like Guidance** — Understands your context and gives personalized advice.
- **Secure Bank-Controlled Execution** — Your bank's systems. Your data. Always secure.

Contextual UI in Action

Screens appear only when the conversation requires them, reducing friction and making banking feel simpler, faster and more natural.

- No complex menus
- No guesswork
- A simpler, more human way to bank

PERSONAL FINANCE TWIN

From Answers to Insights. A Smarter Financial Life.

Kritika is more than a banking assistant. She is your Personal Finance Twin – analysing your banking behaviour, understanding your goals and proactively giving personalized insights and recommendations.



Holistic Financial View
Analyses income, expenses, savings, investments and liabilities across accounts.

Proactive Insights
Identifies opportunities to save, invest or reduce costs.

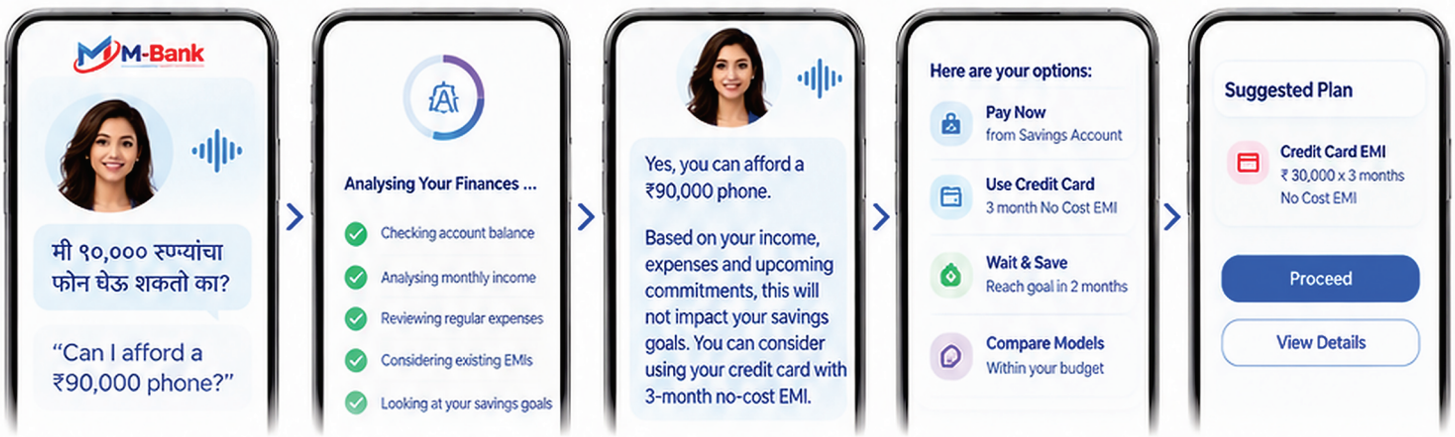
Goal-Based Planning
Helps you plan for major goals like a new phone, car, home or travel.

Personalized Advice
Actionable, easy-to-understand recommendations in your language.

Example: Can I Afford a ₹90,000 Phone?

Kritika looks beyond your current balance to give a well-informed, personalized answer.

1. You ask in your own language
2. Kritika analyses your finances
3. You get a clear recommendation
4. Explore options and plan
5. Take action if you choose



Speak naturally in Marathi

Real-time analysis across accounts

Personalized insight in simple language

Practical options to act

Convert insight into action

More Ways Kritika Helps You

Utilize Idle Funds
Get suggestions to invest surplus funds in FDs or liquid funds.

Smarter Spending
See category-wise expenses and tips to reduce unnecessary spending.

Plan for Goals
Build and track goals for travel, higher education, home or retirement.

Wealth Advice
Guidance on SIPs, mutual funds and investment options as per your profile.

Upcoming & Maturing Payments
Stay ahead with reminders and recommendations.

INTELLIGENT AGENTIC BANKING

From Conversation to Secure Action.

Kritika does more than answer questions. It understands intent, gathers missing details, orchestrates the right banking steps and helps the customer complete the journey securely under bank controls.

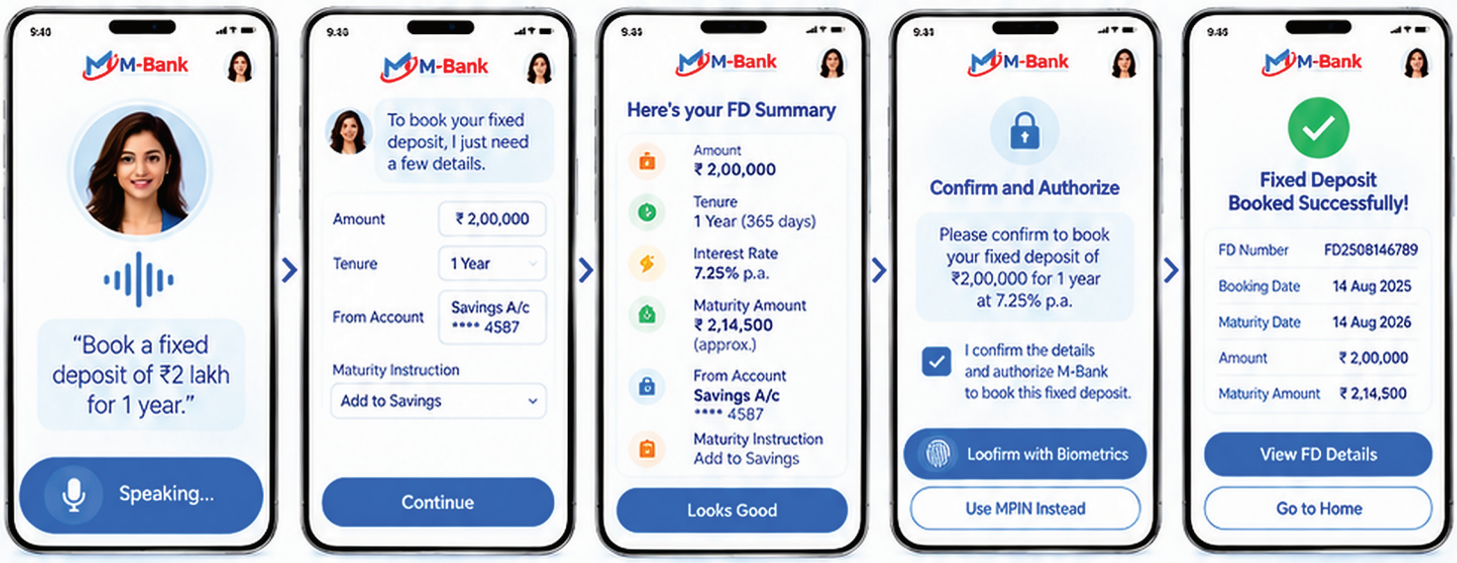


CUSTOMER
Book a fixed deposit of ₹2 lakh for 1 year.

KRITIKA AI
Sure! I'll help you book a fixed deposit of ₹2,00,000 for 1 year. I'll check the best available rate, confirm the details with you, and then proceed securely.

Your Fixed Deposit Booking Journey with Kritika

From a simple request to successful execution — in a secure, guided and conversational way.



1 Understand Intent
Customer speaks naturally in simple language.

2 Collect Missing Details
Kritika gathers required details like amount, tenure, debit account and maturity instruction.

3 Prepare Recommendation
Kritika shows a clear summary with interest rate, maturity amount and account details.

4 Trust & Control Confirmation
Customer confirms the details with explicit authorization using biometrics or MPIN.

5 Bank Execution & Success
Kritika executes the request under bank controls and confirms the successful booking.

How Agentic Banking Works

Intent Understanding
Understands customer intent, extracts key details and context.

Banking Tool Orchestration
Orchestrates the right banking systems, checks policies and completes the steps.

Deterministic Execution
Executes transactions through secure, policy-driven bank APIs and workflows.

Human Approval & Auditability
Operates under bank controls with complete audit trails and human oversight.

AI reasons. The bank authorizes and executes.

Kritika brings intelligence and speed. Your bank stays in control with security, policies and auditability.

Why This Matters

Less Friction
Customers get things done in natural language without navigating menus.

Fewer Steps
Complex banking tasks are completed in a few simple conversational steps.

Secure Bank-Governed Execution
All actions follow bank policies, permissions and security controls.

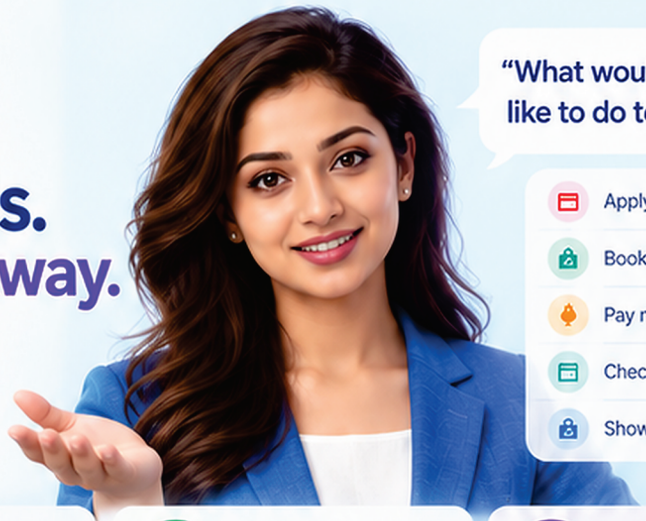
Better Completion of Banking Journeys
More customers finish key banking tasks, improving engagement and outcomes.

Speak — Customer speaks naturally
Understand — Kritika understands intent and context
Prepare — Kritika collects details and prepares summary
Confirm — Customer authorizes securely
Execute — Bank executes and confirms

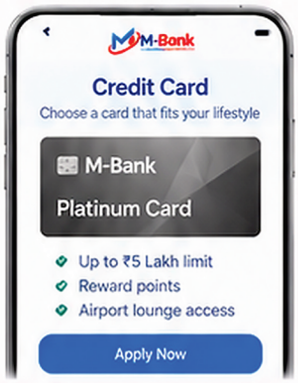
KEY BANKING JOURNEYS

Your Banking Needs. Just a Conversation Away.

Kritika understands your intent, asks the right questions, shows the right screen and helps you complete the transaction securely — without keyboard or complex menus.

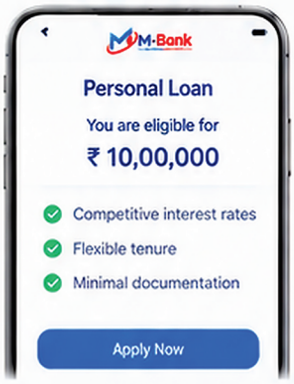


Credit Card
Apply for a new credit card with personalized options.



"Suggest a credit card for my travel needs."

Personal Loan
Check eligibility and apply in minutes.



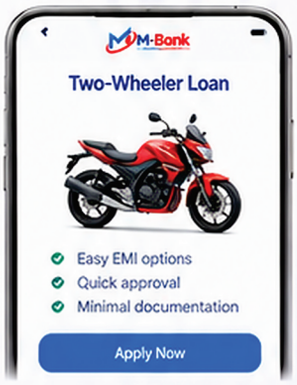
"I want a personal loan of 10 lakh."

Home Loan
Explore home loan options and get personalized offers.



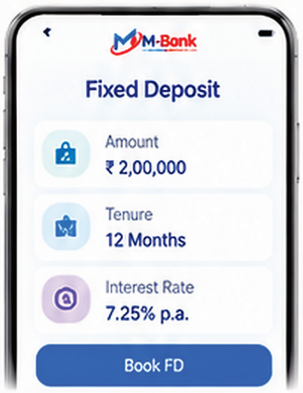
"Show me home loan options."

Two-Wheeler Loan
Get quick financing for your dream ride.



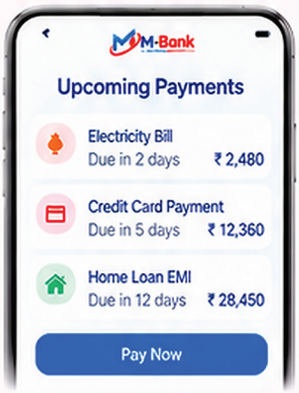
"I want a two-wheeler loan."

Fixed Deposit
Book FD with best rates and flexible tenure.



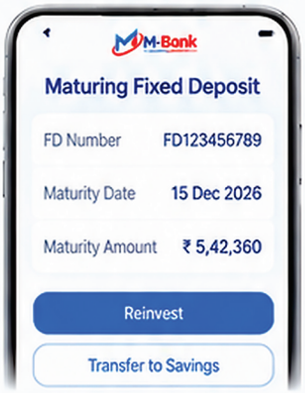
"Book a fixed deposit of 2 lakh for 1 year."

Upcoming Payments
Stay on top of your bills and EMIs.



"Show my upcoming payments."

Maturing Payments
Get notified about maturing FDs and take action.



"Show my maturing fixed deposits."

Wealth Advice
Get personalized investment insights based on your goals.



"How can I better invest my savings?"

ONE NATURAL CONVERSATION. MANY POSSIBILITIES.

1. Speak your need in natural language
2. Kritika understands your intent
3. Shows the right screen with options
4. Helps you complete the transaction securely
5. Confirms success and next steps

TRUST & CONTROL

Bank with Confidence. Always in Your Control.

Kritika is built for responsible, secure and compliant AI banking. Your data, privacy and security are always protected, and you remain in complete control.



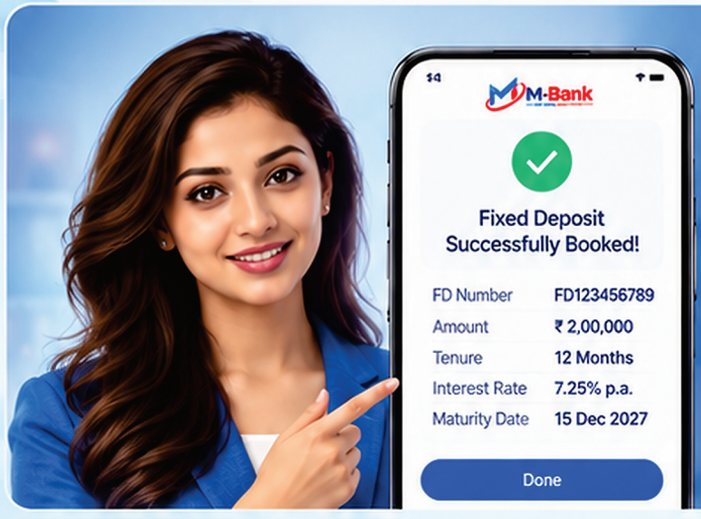
Secure by Design
End-to-end encryption for voice, data and transactions.

Your Data, Your Control
We do not use your personal data to train public LLMs.

Banking-Grade Compliance
Built to meet RBI guidelines and banking security standards.

Multi-Factor Authentication
Biometric / facial login with additional security controls for high-value transactions.

Transparent & Explainable
Clear responses, references and transaction summaries so you always know what is happening.



Safe. Simple. Reliable.

Your banking journey with Kritika is secure, compliant and always in your hands.

- **Biometric / Facial Login** – Secure and seamless access
- **Encrypted Conversations** – Your voice and data are protected
- **RBI & Banking Compliance** – Adheres to regulatory guidelines
- **Fraud Prevention** – Real-time risk checks and monitoring
- **Full User Control** – You decide, approve and confirm

Technology Architecture

A scalable, secure and modular architecture for AI-native banking.

User Channels
- Mobile App – iOS / Android (Flutter)
- Web App – Chrome / Mac (Flutter Web)
- Voice / Telephony – Future Ready

Speech & Voice Layer
- Automatic Speech Recognition (Whisper / Sarvam)
- Language & Intent Understanding (TenaliCoreBERT)
- Text to Speech (ElevenLabs / Cartesia / Coqui / gTTS)

Kritika AI Core
- Conversation Orchestrator (LLM – Llama 3.x)
- Intent & Dialogue Manager (Multilingual)
- Transaction & Workflow Handlers
- Context & Personalization – User Profile / Finance Twin
- Security & Compliance Layer

Banking Systems
- CBS / Core Banking (Accounts, Deposits, Loans, Payments etc.)
- Product & Business Services
- Payment Gateway (Cashfree / Others)
- Other Services (Billers, Notifications, Analytics etc.)

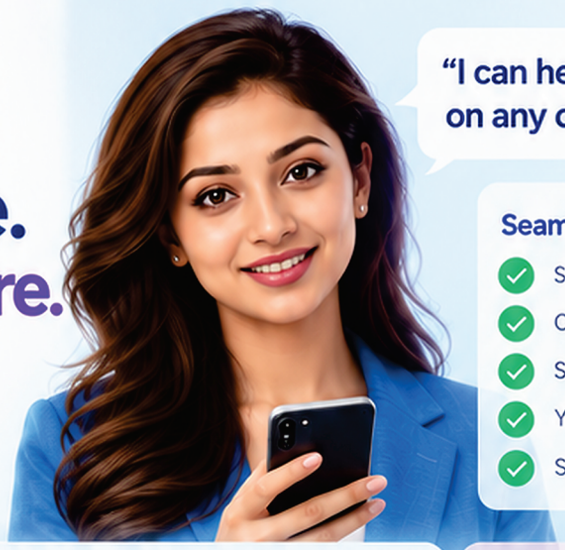
Data & Analytics
- Transaction Data & User Insights
- Analytics & Attribution (GA4, Branch)
- Model Training & Continuous Improvement
- Audit & Monitoring

Scalable & Modular | Banking-Grade Security | On-Prem / Cloud / Hybrid | High Availability | Future Ready

MULTI-CHANNEL EXPERIENCE

Same Experience. Everywhere You Are.

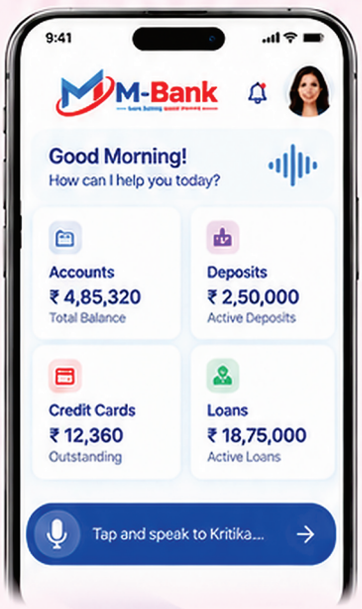
Kritika gives a consistent, natural and secure conversational banking experience across mobile, web and voice/telephony – with the same intelligence, same capabilities and your preferred language.



Seamless & Consistent

- Same AI brain across all channels
- Consistent conversations
- Secure and compliant
- Your preferred language
- Switch anytime, anywhere

Mobile App
Your banking companion in your pocket.



Web Application
Full-featured experience on Chrome (Windows / Mac).



Voice / Telephony
Bank anytime, as naturally as a phone call.



Channel Switching, Naturally

Start a conversation on one channel and continue seamlessly on another channel without losing context.

1. Start on Mobile
"Show my upcoming payments."

2. Continue on Web
Kritika shows detailed list with options.

3. Complete on Voice
"Go ahead and make the payment."

Additional Channel Capabilities

WhatsApp (Future Ready)
Conversational banking on WhatsApp with secure authentication.

Smart Speakers (Future Ready)
Voice banking at home with smart devices.

Wearables (Future Ready)
Quick voice actions on smart watches.

In-Car Banking (Future Ready)
Hands-free banking while you drive.

Same AI Intelligence | Consistent User Experience | Secure & Compliant | Your Preferred Language | Future Ready Channels

REAL IMPACT FOR CUSTOMERS AND BANKS

Happier Customers.
Stronger Business Outcomes.

Kritika delivers a superior customer experience while helping banks drive higher engagement, operational efficiency and sustainable growth.



Delighted Customers
Convenient, simple and natural banking.

Higher Engagement
More active and loyal customers.

Operational Efficiency
Lower service costs and faster resolution.

Business Growth
Cross-sell, up-sell and higher product adoption.

Benefits for Different Stakeholders

Customers
- Natural, simple and convenient banking
- Personalized financial insights and advice
- Available anytime, anywhere, in their language

Banks
- Higher customer satisfaction and retention
- Increased cross-sell and wallet share
- Lower cost-to-serve with AI automation

Contact Center Teams
- Reduced call volumes for routine queries
- Focus on high-value and complex cases
- Consistent and accurate information to customers

Business & Product Teams
- Faster time to market for new products
- Data-driven insights on customer needs
- Continuous learning and improvement from real conversations

Measurable Impact

Drive real business value with AI-native conversational banking.

30–50%
Lower contact center call volume

20–40%
Higher product conversion

40–60%
Lower cost to serve

Higher CSAT & NPS
Happier and more loyal customers

> "Kritika has transformed our digital banking experience. Our customers now prefer voice banking for its simplicity and natural conversations."
>
> **Head – Digital Banking**
> **Leading Indian Bank**

Customer Success Stories

Real-world deployments delivering results.

Large Indian Bank
- Voice-first digital banking for Gen-Z
- Multilingual conversational experience
- Higher engagement and product adoption

Leading NBFC
- Voice and web conversational banking
- Personal Finance Twin for customers
- Increased cross-sell and digital usage

MSME Banking
- Simplified banking for business customers
- Contextual financial insights and advice
- Faster onboarding and higher adoption

18+ Years of Experience

Trusted by leading Banks, NBFCs and BFSI institutions across India, Middle East and beyond.

50+ Banking & BFSI Solutions/Products Delivered



TRULY MULTILINGUAL. NATURAL CONVERSATIONS.

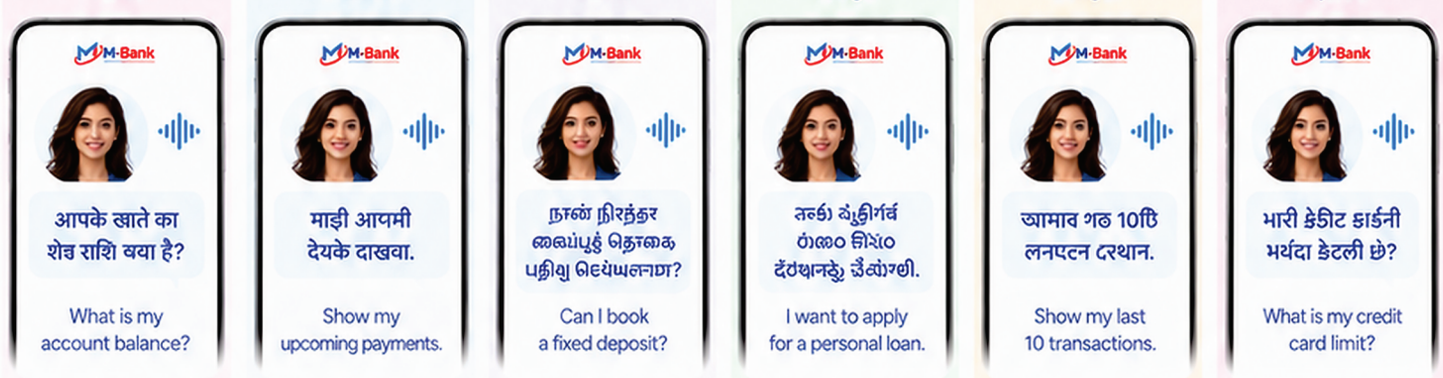
Banking in Your Language.

Kritika understands and speaks in multiple Indian languages with natural, human-like conversations — making banking simple, inclusive and accessible for everyone.



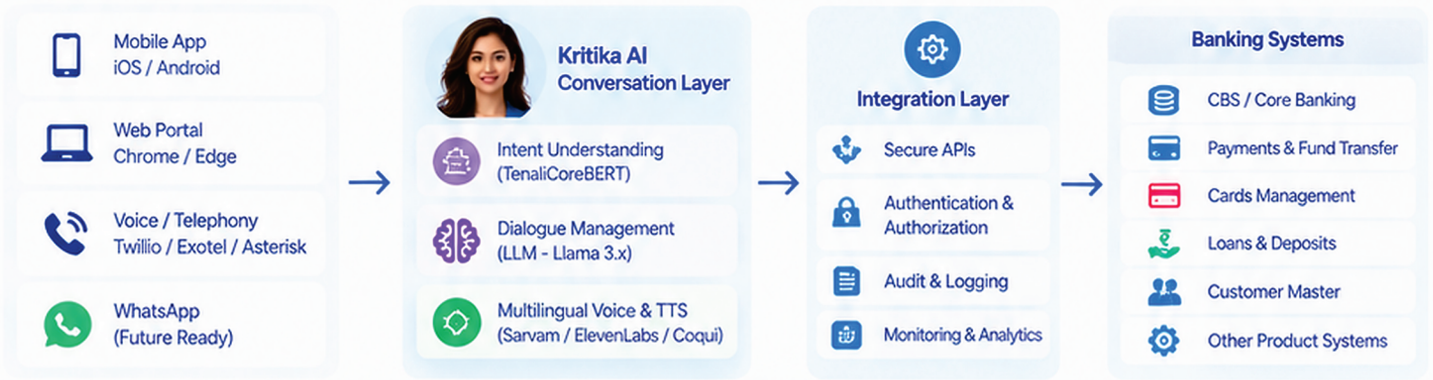
Natural Conversations in Indian Languages

Kritika supports multiple Indian languages with correct voice, lip movement and phonetic behaviour.



Enterprise Integration for Real Banking

Kritika seamlessly integrates with your existing banking ecosystem to deliver secure, real-time and compliant transactions.



Powered by Best-in-Class AI Technologies

A robust, scalable and future-ready technology stack.



YOUR PARTNER FOR AN AI-NATIVE FUTURE

Let's Build the Future of Banking.

Kritika AI combines deep domain expertise, proven technology and a customer-first approach to help banks create delightful, secure and future-ready conversational banking experiences.



Conversational Banking for a Brighter Tomorrow

Proven Expertise

- 18+ years of experience
- 50+ Banking & BFSI solutions/products delivered
- Trusted by leading banks and NBFCs

End-to-End Capabilities

- AI, Voice, Multilingual and Banking Domain Expertise
- Design, Development, Deployment and Support
- On-Prem / Cloud / Hybrid Deployment

Responsible AI

- Secure, Compliant and Explainable
- Customer Data Privacy and Control
- Built for Regulated Banking Environment

Long-Term Partnership

- Continuous Innovation
- Scalable and Modular Architecture
- Dedicated Support and Co-Innovation

Our Roadmap

Continuous innovation to deliver more value to banks and customers.

V5 (Current)

- Two-way voice conversation
- Multilingual (Indic + English)
- Key banking journeys (Loans, Cards, Deposits, Payments, Wealth)
- Web and Mobile apps

V6 (Upcoming)

- Expanded banking journeys
- Enhanced multilingual capabilities
- Richer personalization and insights
- Improved intent accuracy and compact models

V7 (Future)

- Proactive financial advice
- Deeper Personal Finance Twin
- Agentic AI for complex workflows
- Advanced analytics and customer insights

Beyond (Continuous)

- Open banking ecosystem
- Partner integrations
- New product innovations
- Continuous model improvement and domain expansion



Ready to Experience Kritika AI?

Partner with CredenTek to bring AI-native converstational banking to your customers.

Let's Start a Conversation →

Request a Demo
See Kritika AI in action with your use cases.

Explore Use Cases
Discuss how Kritika AI can create value for your bank.

Partner with Us
Co-innovate for the future of banking.