

PAMAC

Banking on our Credentials

CREDIT PROCESSING & APPRAISAL
CUSTOMER PROFILE VALIDATION
DOCUMENTS COLLECTION & REVIEW
FRAUD & RISK CONTROL
TRANSACTION PROCESSING
RESOURCE SUPPORT & PAYROLL PROCESSING
COLLECTIONS SERVICE
ACCOUNTS FIRST
LEARNING & DEVELOPMENT

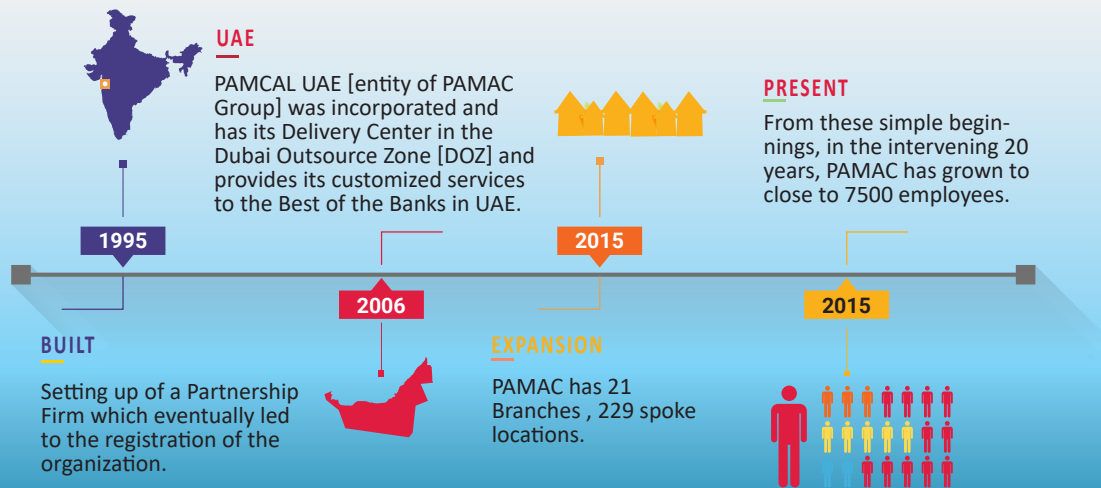


What's instore



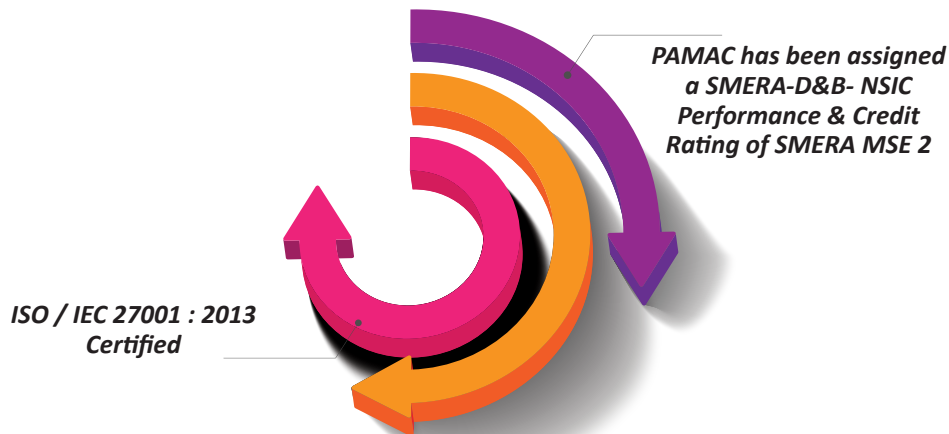
About Us

Our Journey since 1995



The PAMAC group was established in 1988 by two entrepreneurial Chartered Accountants as a partnership firm "Ashar Mehta Associates" (AMA) and the Corporate entity "PAMAC Finserve Private Limited" (PAMAC) was formed in 1995. The Group has always focused on the niche market of Onshore or Near Shore Process Management Services related to Credit, Risk and Operations for Banks, NBFC's and Insurance Companies. Today, PAMAC is amongst the leading third party Process management Companies catering to the Domestic market in India and as well as to Clients in the Overseas markets.

Over the years, PAMAC has achieved the following accreditations and recognitions:



PAMAC has evolved as an end-to-end Solutions Center for its Clients and works closely with them to add value to their processes and to manage these processes efficiently. PAMAC has introduced quite a few new services by taking over Client's existing processes and systematically improving the productivity and performance benchmarks, thereby adding value to their businesses.

PAMAC Group has also entered into Strategic Partnerships with Software Companies and other Domain Experts to provide comprehensive Tech & Process Solutions and Services to its esteemed Clients.

PAMAC currently has talented & energetic PAMACians across India combining large teams of Field Executives and Back Office resources working either at PAMAC sites or at Client's premises. PAMAC has robust infrastructure and support facilities in 21 cities across India and covers additional 229 cities through the HUB and SPOKE model.

PAMAC has also developed online web-enabled Software Applications which connects the PAN India network of PAMAC & enables real time task completion alongside execution at local deliver Centers which are spread in multiple geographies.

Our Vision

To be the preferred Service Provider and Partner offering end to end solutions in the BFSI, Telecom & SME.

Create a workplace, which empowers and motivates its human resources to achieve global efficiency standards through teamwork & participate in profitable and sustainable growth of the Company.

Our Mission

OUR CORE VALUES

MERITOCRATIC

Performance par excellence is the only way to be in the business, and to be in the company!

AGILE

Being as nimble and flexible as a start-up despite having Herculean team strength.

PERSISTENT

If we are on for a job, challenges are meant to be melted to pave the way for a successful delivery, on time, every time!

ACCESSIBLE

We value our association with the clients, and the employee alike, and are accessible to one and all.

COLLABORATIVE

There's nothing like the collective power of one! We deliver with dedicated and collaborative team with diverse competencies blending in to make one formidable force.



Leadership Team



Prashant Ashar

Managing Director and Co-Founder of PAMAC Group Companies

He is a CA, CFA with over 29 years of expertise in Business Process Outsourcing, Retail Credit and Operations Support Solutions. Under his dynamic leadership, PAMAC has grown multi-fold over the years. He has been leading from the front, inspiring all stakeholders with his integrity, passion for excellence and commitment to give back to the society.

Pravin Shinde

Chief Operating Officer

With his 26 years of experience, commitment and dedication, he has moved up the ranks and delivered positive results in improving efficiency in operations, enhancing service levels and addressing requirements of clients to achieve organizational objectives and client satisfaction.



Babar Mian

Head – HR & Admin

Having worked with various large corporates in his previous roles, Babar brings with him an acute understanding of people, across diverse cultures in diverse roles. As Head of HR and Admin, he has been able to successfully deliver higher employee satisfaction and efficient work environment. Being a subject domain expert and an articulate speaker, he is regularly invited at various colleges and forums to share his ideas.



Vipul Gogri

SVP - RSP & Business Development

He has been with PAMAC Group for over 16 years now, being his first job assignment. Starting with PAMAC Mumbai operations, he gradually took over the larger responsibility of managing Pan India. Vipul along with other key members is responsible for the stupendous growth of PAMAC Group not only at the national level but international level too.



Sameer Kudalkar

VP - Value Added Services

With his domain knowledge & vast experience of over 21 years, Sameer has efficiently been associated with the company. His dedication and eye for detail earned him Star Awards handling operations in the past. Today, his able guidance as the Vice President has lead to resourceful work environment and has played a vital role in raising the bar of PAMAC's performance.



**Rajesh Patel***VP - CPA Services*

Rajesh is a resourceful and results-driven professional with 15 years in a technical and operations environment. Analytical with strong people-management skills, he has successful track record of developing best practices that facilitate more efficient processes and creating strong cohesive teams capable of independently achieving operational directives and targets.

Murugan Odiyar*AVP - CPV Services*

He is a keen learner with a flair for adopting emerging trends and implementing the same to improve service levels and exceed client expectations. He has been instrumental in growth of PAMAC since 20 years with his commitment to improve the overall experience – from processes to end-delivery and ensuring that the clients are wowed every single time.

**Sachin Tirlotkar***AVP - Transaction Processing*

He has been associated with PAMAC Group for over 20 years now, being his first job assignment. His sheer commitment & dedication has earned him the Best Unit Award during 2006 & 2007 for handling operations. He has been a vital member for the leadership team also his excellence in various fields has rendered PAMAC with high performance.

Amit Gulati*Regional Head - North*



With his 15 years of business acumen and solution orientation, Amit is well known within the industry for delivering and sustaining revenue & profitability with a robust track record of performance in consumer finance & retail space. Snap with his decision making, his domain expertise and people management skills help him to optimise services within the contemporary business processes.

**R Rajagopalan***Regional Head - South*

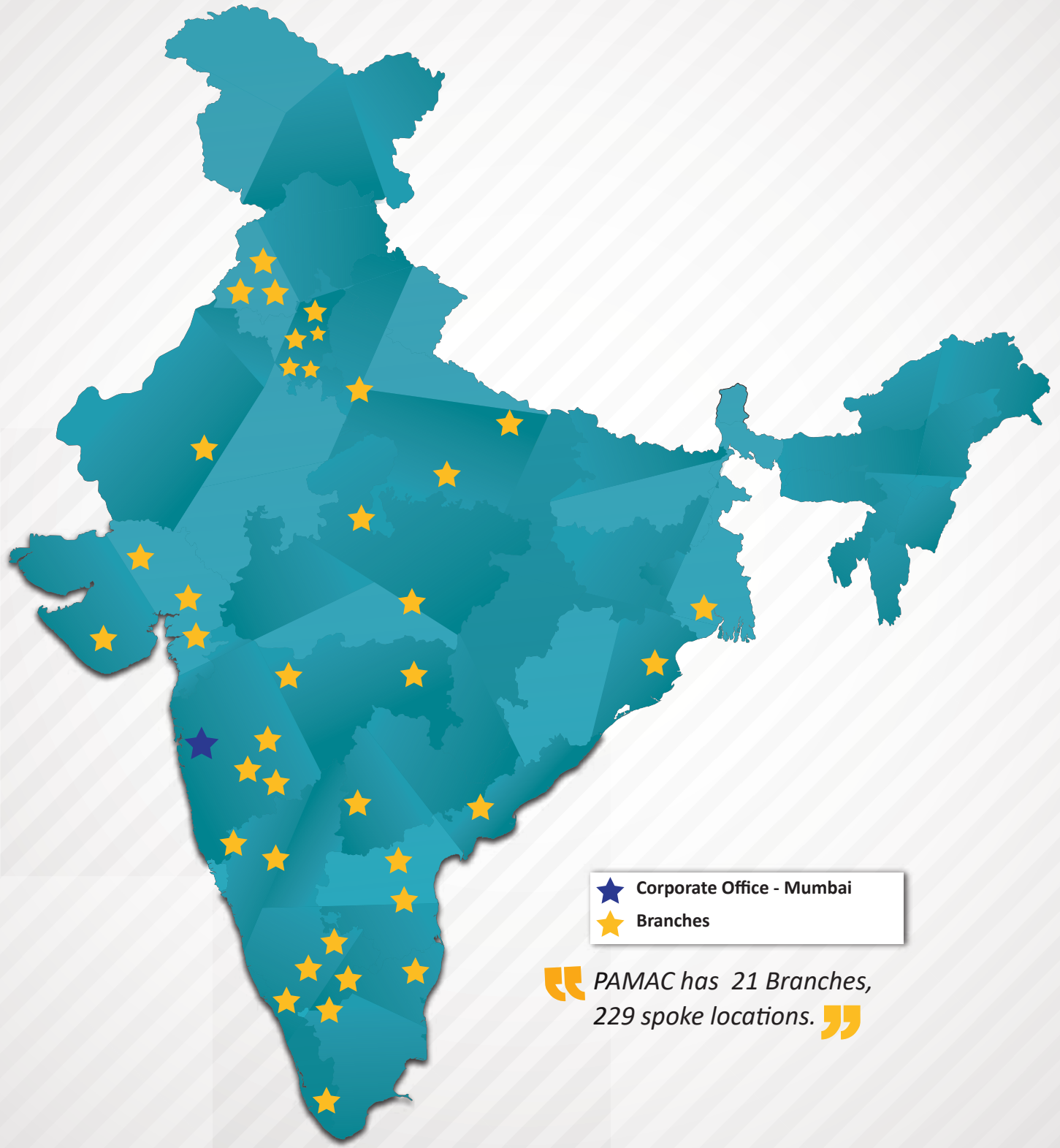
He is an adept learner with strong business acumen. The most encouraging part of him is willingness to nurture talent from within and take opportunities and hands-on-experience in new areas. He has been a vital part in handling the South Operations.

Our Global FootPrint



 PAMCAL Middle East (the UAE entity of PAMAC Group) was incorporated in 2006 and has its Delivery Center in the Dubai Outsourcing Zone (DOZ) and provides its customized services to the Best of the Banks in UAE. 

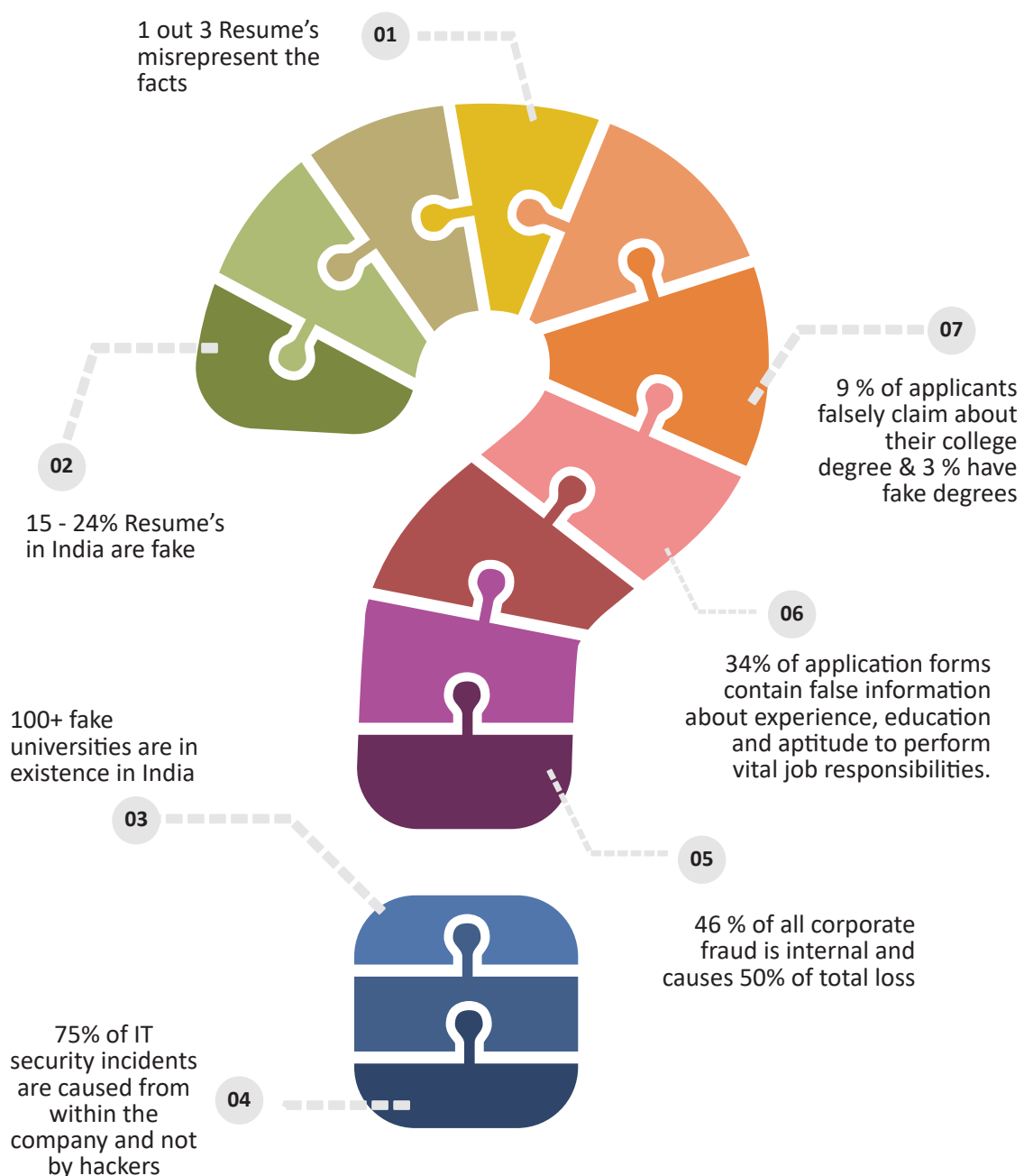
Our India Presence



Employee Background Check - EBC

A Pre-Employment Background Check has become a subject of inevitability. There are no second thoughts that making a wrong hiring decision can turn out to be a drastic situation for your company, employees and client base.

REGULAR CHECKS	SPECIAL CHECKS
<i>Address checks</i> <i>Education checks</i> <i>Employment checks</i> <i>Reference checks</i>	<i>Credit Check</i> <i>Global databases Check</i> <i>Drug Test-5 to 10 Panels</i> <i>Criminal Background Check</i>



SOLUTIONS

CUSTOMER

APPRAISAL

TRANSACTION

TECHNOLOGY

RISK CONTROL

CREDIT SERVICE

PROCESSING

TRUST COLLECTION

REVIEW



Credit Processing & Appraisals (CPA)

CPA is one of the verticals where we provide the End to End services for Credit and Operations activity for various Products of Banking and Non Banking Sectors. Various products where we offer our services viz. Personal loan, Business loan, Auto loan, Education loan, TW loan, Loan Against property / Mortgage Loan, Commercial Vehicle & Home loan. We are flexible to execute the operations either from Client premises or PAMAC premises.



Customer Profile Validation (CPV)

CPV is one of the major vertical for PAMAC. Under CPV vertical, we provide various verification services like – Address Verification, Tele Verification, Document Verification etc. to Banking and Non- Banking Sectors, Insurance Sectors. We handle major volume of Credit Cards, KYC and Retail Assets Products including Personal loan, Business loan, Auto loan, Education loan, TW loan, Loan Against property / Mortgage Loan, Commercial Vehicle & Home loan etc.



Documents Collection & Reviews (DCR)

Under PAMAC Document Collection and reviews, we conduct the following activities.

- Document Fulfillment for Retail Assets / Cards Application.
- Post Disbursement Document Collection.
- NACH, ECS Pick-up & Submission / Activation.
- Liability KYC Document collection.
- Cheque Pick-up services.
- PMS [Demat A/C] Document fulfillment.
- Dealer Stock Audits.
- Vendor Audits.



Fraud & Risk Control Unit (FRC)

Activities conducted under PFRC unit are as below:

- Employee Background Checks include Address Check, Education Check, Employment check, Reference Check, Criminal Background Check, Global Database Check, Drug Test
- RCU Services have the below
 - Screening & Sampling Process
 - Document Verification
- Seeding & Mystery shopping
- Dealer Stockyard Audit
- Investigation



PAMAC

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Transaction Processing Unit (TPU)

Transaction processing is one of the growing vertical in PAMAC. Under Transaction Processing unit we provide end to end backend services like – Applications processing, Scanning support, Payment processing, Cash and Cheque inter Bank reconciliation etc.



Resource Support & Payroll Processing

This service includes:

- Recruitment Support
- Statutory Compliances
- Training and Performance Reviews
- Employee Background Checks
- Payroll Management
- Infrastructure Support



Collections Service

Services offered for collections:

- Outbound Call Center
- Inbound Call Center
- Field / In person
- Visits to Customer
- Management Information Services
- Collection Process
- Engineering and Designing
- Receipt Management Process
- Audit Process



Accounts FIRST

Accounts FIRST service includes Accounting Services like Bookkeeping, Profit & Loss Statement, Balance Sheet Reporting, Cash Flow Analysis, All Accounts Reconciliation Reports, Transaction Processing Services, Fixed Assets Process Reports, Financial Analysis -Ratio Analysis, Credit Card Mapping and Reconciliation, Forensic Accounting. Furthermore services available in the lights of Compliance, Legal & Company Secretarial Services.



Learning & Development

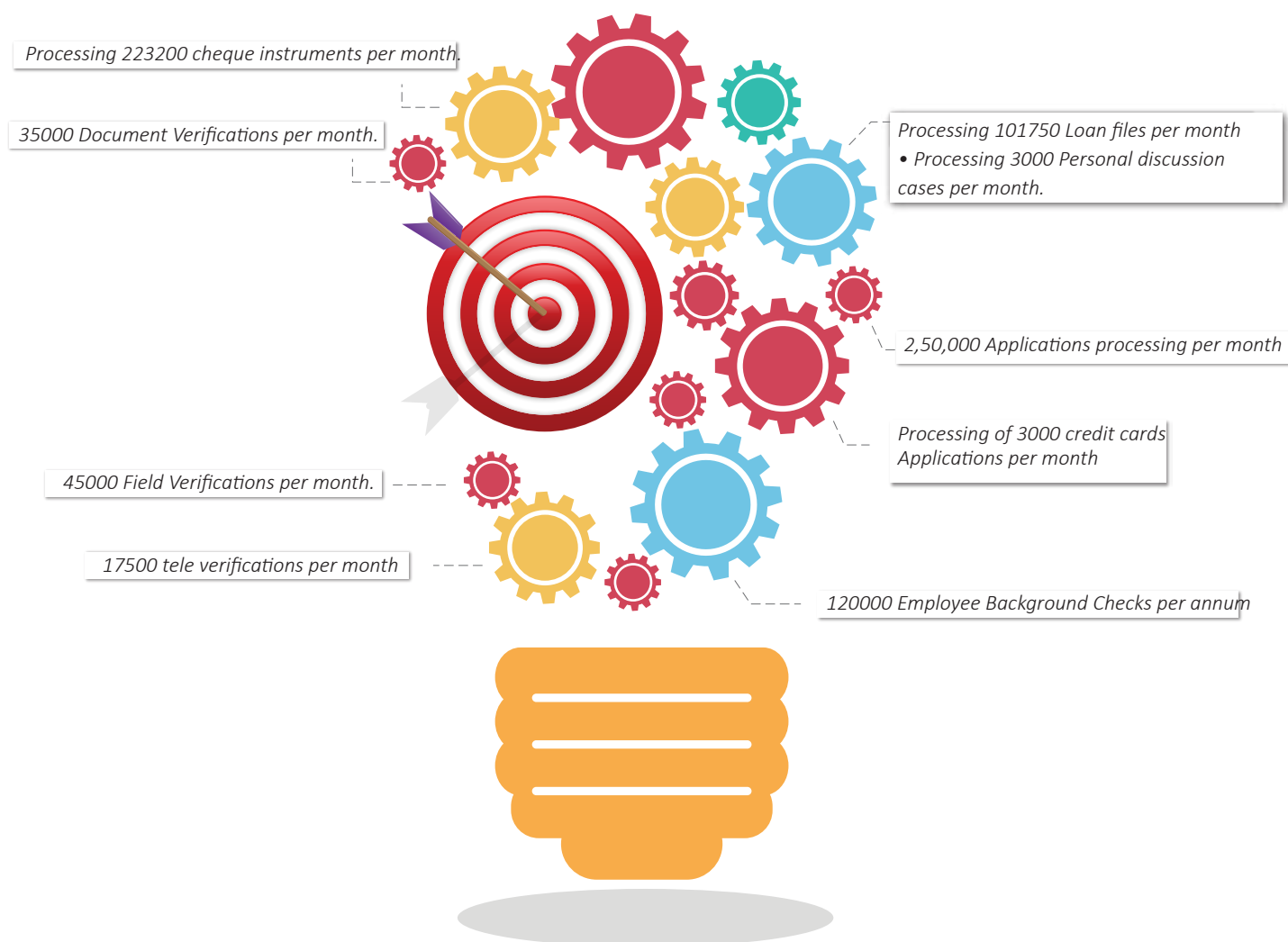
- Education – In order to bridge the gap between what corporates expect versus what campuses offer we have various campus to corporate transition programs.
- Corporate – We are one stop shop for all learning & development interventions in behavioral, organization development & functional areas.
- Government – In addition to skill upliftment program, we are focused on the e learning module in the public space.

Who do you notice more?

What makes us different



Competitive Edge



PAMAC Group - Average Annual Volumes Processed by the PAMAC Teams across India

CHEQUE PROCESS

Annual Volume
26,78,400
Approx. Value
1340 Crs.

I DOCS

Annual Volume
4,20,000
Approx. Value
8400 Crs.

TELE

Annual Volume
2,10,000
Approx. Value
2100 Crs.

EBC

Annual Volume
1,20,000

RCU/SAMPLING ACTIVITY

Annual Volume
1,40,000
Approx. Value
14000 Crs

FILE PROCESS

Annual Volume
12,21,000
Approx. Value
36281 Crs.

VISIT

Annual Volume
5,40,000
Approx. Value
10800 Crs.

TPU

Annual Volume
3,85,200
Approx. Value
11,556 Crs.

DCR

Annual Volume
72,000
Approx. Value
72 Crs

CPA AL /TWL at DEALER POINT

Annual Volume
51000 Files
1672 Resources
1530 Crs

REGIONAL PROCESSING CENTRE [RPC] SOFTWARE @ PAMAC

With the advancement of time PAMAC as an organization has also started to spread its wings into the world of software development. PAMAC has enriched itself with some of new age softwares. The most noteworthy to talk about at this hour would be PAMAC CALCULUS which is the online platform of PAMAC for processing . Introduction of CALCULUS was a giant leap for PAMAC and as we say we became more PERSISTENT, more AGILE, more MERITOCRATIC, more ACCESSIBLE and more COLLABORATIVE.

PAMAC CALCULUS has been a leap towards advancement for us and in coming days we tend to move forward with many more developed softwares in our kitty to serve our clients better.



KEY FEATURES



- **Easy & automatic allocation of cases:** With the help of CALCULUS the need of allocation of cases has also evaporated. At present the cases are allocated automatically.



- **Centralised activity:** Now the entire processing of files has become centralized activity and its become easy to keep a track of PAN INDIA location, thus focusing more on improved TAT.



- **Zero paper work:** RPC CALCULUS brought a revolution into the world of operations. It has turned the entire process into paperless activity.

- **Focuses more on digitalisation:** When the entire world is focusing on digitalisation, PAMAC is also not lagging behind. As the entire activity



has become automated, we as an organisation are focused on digitalisation.



- **Increases productivity:** All these added features directly or indirectly helps us to extract the maximum from the executives and thus increasing productivity.



- **Less time consuming:** These added features at CALCULUS makes the software more user friendly which helps us to complete our work with ease and thus consumes less time.

- **Confidentiality:** The most important requirement from the end of our client is to maintain confidentiality of the files which we do it effortlessly. As it's a paperless activity it becomes easier for us to maintain the confidentiality of the end customer.

Key Clients





INDIA

PAMAC Group Corporate HO

🏠 PAMAC Finserve Pvt Ltd.
A 21, Shriram Industrial Estate, 13,
G.D. Ambekar Road, Wadala,
Mumbai 400031. Maharashtra, India.

☎ +91 22 2419 2200 | ✉ info@pamac.com

www.pamac.com

UAE

PAMCAL Middle East FZ LLC

🏠 104, 1st floor, building no.7,
Dubai Outsourcing Zone,
Near academic City, Aweer,
Al Manama Road, Dubai, UAE.

☎ +97144253516 | ✉ info@pamcal.com