PAMAC

Banking on our Credentials

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

What's instore

Our India Presence 06

Our Services 08

Regional Processing Center - RPC 12

Who do you notice more? 10

03 Leadership Team

05 Global FootPrint

11 Competitive Edge

02 Our Core Values

13 Key Clients

07 Employee Background Check - EBC

01 About Us

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 20 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.

Vision - Mission

Our Vision

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

Our Mission

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 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 31 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 Executive Officer

With his 29 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.

Rajesh Mattapalli
SVP - National Business Head

Rajesh is an MBA (Finance) having over 26 years of post-qualification experience in the financial services industry. His domain expertise includes Retail Banking, BFSI BPO services, Capital Markets (Regulator SEBI), Depository Services, Business Development, Operations and Administration. He has been a banker with frontline Banking experience in ICICI Bank, Kotak Mahindra Bank, DCB Bank Limited and was heading the BFSI BPO Vertical at Karvy Data Management Services Limited prior to joining us. He will be leading the Business Development as National Business Head.

Vipul Gogri
SVP - Business Head
Resource Support Services

He has been with PAMAC Group for over 19 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 - Business Head
FRC, DCR, EBC & Collection Services

With his domain knowledge & vast experience of over 24 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.

Amit Gulati
VP - 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.

Rajesh Patel
VP - Business Head - CPA Services

Rajesh is a resourceful and results-driven professional with 17 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
VP - Business Head - 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 23 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 - Business Head - Transaction Processing Services

He has been associated with PAMAC Group for over 22 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.

R Rajagopalan
AVP- 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 Outsource Zone (DOZ) and provides its customized services to the Best of the Banks in UAE."

Our India Presence

PAMAC has 20 Branches, 229 spoke locations.

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
Address checks	*Credit Check*
Education checks	*Global databases Check*
Employment checks	*Drug Test-5 to 10 Panels*
Reference checks	*Criminal Background Check*

Business Verticals

Credit Processing & Appraisals (CPA)

CPA is one of the verticals where we provide the below services to various products of Banking and Non Banking Sectors.

• End to End services for Credit (Pre Sanction) and Operations (Post Sanction) activity
• Personal Discussion
• Financial Analysis
• Due-diligence activity
• Bank statement Analysis
• Securitization Audit
• Concurrent Audit.
Various products where we offer our services viz.
• Personal loan,
• Business loan & SME Loans,
• Auto loan,
• Education loan,
• TW loan & CD,
• Loan Against Property / Mortgage Loan
• Home loan
• Commercial Vehicle.
• Agriculture Loan
• SME (Large Corporate) Loan
We are flexible to execute the operations either from
• Client Premises
• PAMAC Premises.

Customer Profile Validation (CPV)

• Residence Address confirmation
• Employment Address confirmation
• Employer Address confirmation
• Tele / Mobile number confirmation
• Income / KYC Documents confirmation 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 product.
• Post Disbursement Document Collection.
• NACH, ECS Pick-up & Submission / Activation.
• Liability KYC Document collection.
• Cheque Pick-up services.
• PMS Document fulfillment.
• Dealer Stock Audits.
• Vendor/ Agency Audits.
• Due Diligence Audit

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
I. Screening & Sampling Process
II. Document Verification
• Seeding & Mystery shopping
• Dealer Stockyard Audit
• Investigation

Transaction Processing Unit (TPU)

Under Transaction Processing Unit we provide following backend services:

• Application Processing
• Scanning Solution
• Payment Processing
• Cash & Cheque Inter Bank Reconciliation
• Mail Room Services
• Inbound & Outbound Customer Support Services
• Vendor On-boarding Process
• Resources On-boarding Process

Business Verticals

NSACTIONS
OLOGY
T SERVICES
EVIEW

ACCOUNTS

CONFIDENTIAL

Nach processing

Transaction Banking - Payments and Collection Solutions

• End-To-End activity Collections process – Electronic & Physical - Collection of NACH forms from various customers and collecting bulk funds from respective investors (of clients) NPCI NACH MMS and redirecting funds to the respective client bank account.

• Pick – up physical forms from PAN India locations – both Registrar & Customer level.

• Support to banks for verification of forms (White Label services)

• Enabling Customer VA validations directly for payments.

• Real time validation of amount as well as Investor Details.

• Real time refund management eliminating the need for manual recon and subsequent refunds.

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 / Inbound Call Center
• Collection by Field Visit
• Collection Process Engineering and Designing
• Receipt Management Process
• Audit Process

Accounts FIRST

• Book Keeping and Accounting
• Reconciliation of Accounting Transactions
• Ratio Analysis and Financial Analysis
• Fixed Assets Verification and Accounting
• Filing of Income Tax Returns for Individuals/Firms/Co etc, and related services
• Filing of GST Returns and reconciliation of GST Input Credit
• Legal & Company Secretarial Services

Who do you notice more?

What makes us different

- DOMESTIC ONSHORE CREDIT RISK & OPERATIONS PROCESS MANAGEMENT COMPANY
- FLEXIBLE TO SET-UP SMALLER PROCESSING UNITS IN MULTIPLE CITIES DEDICATED FOR CLIENTS ACTIVITIES
- WIDE NATIONAL NETWORK WITH REACH OF ALMOST 229 CITIES ACROSS INDIA
- REVIEW OF EXISTING PROCESSES & RECOMMENDING EFFICIENT PROCESS IMPROVEMENTS & OPTIMUM RESOURCE UTILIZATION
- LONG TERM PERSPECTIVE TO EXPLORE BUSINESS OPPORTUNITIES & FOCUS ON GROWING BUSINESS FOR MUTUAL BENEFIT
- EXPERIENCE TO MANAGE PROJECTS INVOLVING DELIVERY COMMITMENTS AT LOCAL LEVEL TOGETHER WITH CENTRALIZED REPORTING
- PROVIDING COST ADVANTAGE WHILE TAKING OVER PROCESS MANAGEMENT RESPONSIBILITIES
- CUSTOMIZE WEB ENABLED SOFTWARE TO MANAGE DELIVERY CENTRES ACROSS GEOGRAPHIES & DERIVE OUTPUTS & REPORTS BASED ON CLIENTS REQUIREMENTS
- HAVING PHYSICAL OFFICE PRESENCE IN 20 CITIES ACROSS GEOGRAPHIES
- PRESENCE IN INDIA AND UAE

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

BANKING SECTOR

Client Name

HDFC BANK LTD.
INDUSIND BANK LTD.
ICICI BANK LTD.
STATE BANK OF INDIA
AXIS BANK LTD.
KOTAK MAHINDRA BANK LTD.
SBM BANK (INDIA) LTD
BANK OF BARODA
STANDARD CHARTERED BANK
SVC CO-OPERATIVE BANK LTD.
THE FEDERAL BANK LTD.
DEUTSCHE BANK AG
IDFC FIRST BANK LTD.
CITIBANK N. A.
SURYODAY SMALL FINANCE BANK LTD
YES BANK LTD.
DBS BANK INDIA LIMITED.
DCB BANK LTD.
RBL BANK LTD.
THE SOUTH INDIAN BANK LTD.
NKGSB CO-OPERATIVE BANK LTD.
THE SARASWAT COOPERATIVE BANK LIMITED

INSURANCE SECTOR

Client Name

FUTURE GENERALI INDIA LIFE INSURANCE CO. LTD.
RELIGARE HEALTH INSURANCE COMPANY LIMITED
TATA AIG GENERAL INSURANCE COMPANY LTD.
CARE HEALTH INSURANCE LIMITED
EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.
PNB METLIFE INDIA INSURANCE COMPANY LTD
ICICI LOMBARD GENERAL INSURANCE CO.LIMITED
MANIPALCIGNA HEALTH INSURANCE COMPANY LTD

FINANCIAL SECTOR

Client Name

HERO HOUSING FINANCE LTD.
L & T FINANCE LTD.
ADITYA BIRLA FINANCE LTD
MUTHOOT CAPITAL SERVICES LTD.
HDFC LTD.
HINDUJA HOUSING FINANCE LTD.
L & T HOUSING FINANCE LTD.
IIFL ASSET MANAGEMENT LTD.
ADITYA BIRLA HOUSING FINANCE LTD
TVS CREDIT SERVICES LTD.
AVANSE FINANCIAL SERVICES LTD.
DMI FINANCE PRIVATE LIMITED
ALCHEMY CAPITAL MANAGEMENT PVT. LTD.
IFFCO KISAN FINANCE LTD.
KOTAK MAHINDRA PRIME LTD.
GIC HOUSING FINANCE LTD.
TATA CAPITAL FINANCIAL SERVICES LTD.
CNH INDUSTRIAL CAPITAL (INDIA) PVT LTD.
AXIS ASSET MANAGEMENT COMPANY LTD.
RELIGARE HOUSING DEVELOPMENT FINANCE CORP LTD.
ADANI CAPITAL PVT LTD.
AUXILO FINSERVE PRIVATE LTD.
SIEMENS FINANCIAL SERVICES PVT. LTD.
DAIMLER FINANCIAL SERVICES INDIA PVT. LTD.
IIFL HOME FINANCE LTD.
ICICI HOME FINANCE COMPANY LTD
ADITYA BIRLA SUN LIFE AMC LTD.
UGRO CAPITAL LTD.
ASHISH SECURITIES PRIVATE LIMITED (EARLY SALARY)
ICICI Prudential AMC LTD.
INDIA MORTGAGE GUARANTEE CORPORATION PRIVATE LTD.
BAJAJ FINANCE LTD.
DBOI GLOBAL SERVICES PVT. LTD.
SAMASTA MICROFINANCE LIMITED
ABAKKUS EMERGING OPPORTUNITIES FUND - 1
SVAKARMA FINANCE PVT. LTD.
CAPFLOAT FINANCIAL SERVICES PVT LTD.
KISAN RURAL FINANCE LTD.
AMBIT FINVEST PVT LTD.
CLIX CAPITAL SERVICES PVT. LTD.
ELECTRONICA FINANCE LIMITED
UMMEED HOUSING FINANCE PVT. LTD.
HELIOS CAPITAL MANAGEMENT (INDIA) LLP
AXIS FINANCE LIMITED
SBI FUNDS MANAGEMENT PVT. LTD
INCRED FINANCIAL SERVICES LTD.
HDB FINANCIAL SERVICES LTD.
L & T INVESTMENT MANAGEMENT LTD.
RELIGARE FINVEST LTD.
MAGMA FINCORP LIMITED
INDIABULLS HOUSING FINANCE LTD.
WHITE OAK CAPITAL MANAGEMENT CONSULTANTS LLP
TATA CAPITAL HOUSING FINANCE LTD.
K. M. GLOBAL CREDIT PRIVATE LIMITED.
CITICORP FINANCE INDIA LTD.
FINTREE FINANCE PVT LTD.
FULLERTON INDIA CREDIT CO. LTD
NCML FINANCE PVT LTD.
INSPIRIT VISION LLP
POONAWALLA FINANCE PVT LTD.
MONEYWISE FINANCIAL SERVICES PVT. LTD.
CAPITAL INDIA HOME LOANS LTD.
HINDUJA LEYLAND FINANCE LTD.
TRIPOLI MANAGEMENT PVT. LTD
FINLANDER CAPITAL CONSULTANCY PRIVATE LTD.
GROWTH SOURCE FINANCIAL TECHNOLOGIES PRIVATE LTD.
INVESCO ASSET MANAGEMENT (INDIA) PVT. LTD.
CAPITAL INDIA FINANCE LTD.
ALFACCURATE ADVISORS PRIVATE LIMITED.
Inditrade Fincorp Limited
MUTHOOT FINCORP LTD.
FORD CREDIT INDIA PVT. LTD.
SATIN HOUSING FINANCE LTD
PIRAMAL CAPITAL & HOUSING FINANCE LTD
CHAITANYA INDIA FIN CREDIT PVT LTD.
TATA CLEANTECH CAPITAL LTD.
ARKA FINCAP LIMITED.
DEWAN HOUSING FINANCE CORP. LTD
KARVY FINANCIAL SERVICES LTD.
AKARA CAPITAL ADVISORS PRIVATE LTD.-:DELHI
CLIX FINANCE INDIA PVT LTD.
LENDINGKART FINANCE LTD.

OTHER SECTOR

Client Name

ADECCO INDIA PRIVATE LTD.
TCS LTD.
EXPERIAN SERVICES INDIA PVT.LTD.
GAADI WEB PRIVATE LIMITED
ALD AUTOMOTIVE PVT. LTD.
1Pay Mobileware Private Limited
AXA BUSINESS SERVICES PVT. LTD.
SOCIAL WORTH TECHNOLOGIES PRIVATE LTD.
FINPLEX TECHNOLOGIES PRIVATE LTD.
HIVELOOP LOGISTICS PRIVATE LTD.
APPLE HAIR AND BEAUTY SERVICES PVT. LTD.
KPMG ASSURANCE AND CONSULTING SERVICES LLP
HEALTH PRIME SERVICES (INDIA) PRIVATE LIMITED
SINEEDGE CONSULTING PVT. LTD
OUTLEAFP TECHNOLOGIES PRIVATE LIMITED
NOMISMA MOBILE SOLUTIONS PVT LTD.
SOS CHILDREN'S VILLAGES OF INDIA
P C FINANCIAL SERVICES (P) LTD
GIRNAR SOFTWARE PVT. LTD.
EQX ANALYTICS PVT. LTD.
EASEBUZZ PRIVATE LIMITED
BARODA GLOBAL SHARED SERVICES LIMITED
CRISIL LTD.
SUPERSOFT CONSULTANTS PVT. LTD.
BOB FINANCIAL SOLUTIONS LTD.
BRIDGE FINTECH SOLUTIONS PVT. LTD.
MILAAP SOCIAL VENTURES INDIA PVT. LTD.
KPMG
ORIX AUTO INFRASTRUCTURE SERVICES LIMITED
LEASE PLAN INDIA PVT. LTD.
INDIFI TECHNOLOGIES PVT. LTD.
GIRNARSOFT AUTOMOBILES PRIVATE LIMITED
ORB ENERGY
NATIONAL COLLATERAL MANAGEMENT SERVICES LTD.
CRIF SOLUTIONS PRIVATE LIMITED
THUMBWORKS TECHNOLOGIES PVT. LTD.
WHITE WHALE PARTNERS LLP
GC WEB VENTURES PVT. LTD.
MVALUE TECHNOLOGY SERVICES PRIVATE LTD.
UNIFIED CREDIT SOLUTIONS PVT. LTD.
OXFAM INDIA
RESILIENT INNOVATIONS PRIVATE LTD.
FAIR VINIMAY SERVICES PRIVATE LTD.
PEPPER INDIA RESOLUTION PRIVATE LTD.
QUETZAL VERIFY PVT. LTD.
APAROKSHA FINANCIAL SERVICES PRIVATE
BENNETT COLEMAN & CO LTD.
MSWIPE TECHNOLOGIES PVT. LTD.
GLOBAL PAYEX PVT LTD.
TRIBETECH PVT. LTD.
INDIUMPLUS FINANCIAL SERVICES PRIVATE LTD.
DATASIGNS TECHNOLOGIES PVT. LTD.

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