



# India's Best End-to-End Integrated Business Services Platform

CMS Info Systems is a behind-the-scenes powerhouse that helps keep India's economy running smoothly, bridging the gap between physical payments and banking networks, handling ₹ 14 lakhs crores in gross transaction value, surpassing any fintech in the country.

We enable banks and retail clients to efficiently serve hundreds of millions of consumers, leveraging our robust infrastructure and deep expertise. We have a strong track record of solving complex challenges for banking, NBFC and retail clients with agility, passion, and relentless execution.

## Business Services

We have today grown into a broad business services platform offering 7 distinct solutions & services. Starting with Banks, we have today expanded our customer segment to include Retail, E-Commerce, NBFC, and Insurance sectors.

### CASH LOGISTICS

- ATM Cash Management
- Retail Cash Management
- Cash in Transit

### MANAGED SERVICES

- Banking Automation
- Brown Label ATM
- Card Personalization

### TECHNOLOGY SOLUTIONS

- HAWKAI\*
- Retail 360
- ALGO Software

## Technology That Transforms

We drive innovation through our technology solutions that create new growth possibilities, our automation systems helps streamline operations by eliminating manual inefficiencies and our risk mitigation solution help build resilience against emerging threats.

### INNOVATION

- HAWKAI\*
- Retail 360
- CMS Edge

### AUTOMATION

- CMS Track & Trace
- CMS One

### RISK MANAGEMENT

- CMS Agile
- ALGO Software

\* Vision AI solution (RMS)

## Platform Built For Scale

Our unified platform capability arises from the expansive physical network, next-gen technologies, and market leadership. It is the foundation on which our solutions & services are built.

### UNMATCHED NETWORK

- 97% of districts in India covered; 4 lakhs km covered daily across the country

### NEXT-GEN TECHNOLOGY

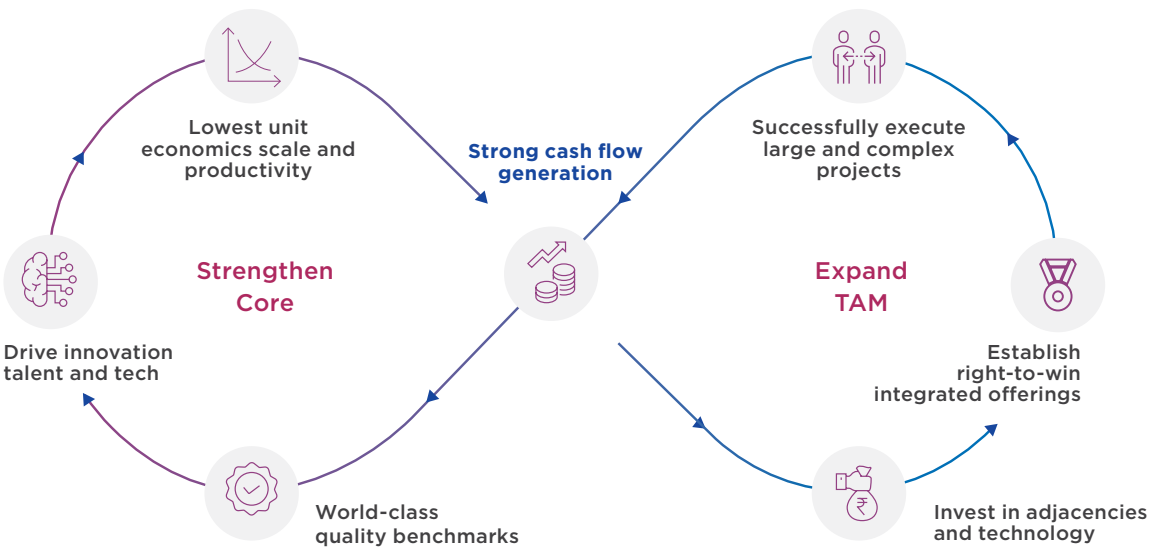
- 2700+ serious incidents prevented by Vision AI Solution in FY25

### MARKET LEADERSHIP

- #1 in 3 distinct business lines

## Driving Growth and Expansion

CMS platform seeks to grow business through the intersecting flywheels of accelerating growth through our core offerings to create a unique proposition in the customers' consideration set and to grow our newer service lines. Historically, CMSINFO's growth has been self-funded.



## Delivering Strong Return Profile

We have established a robust financial track record, marked by a world-class margin profile, prudent capital allocation and investments, strong cash flow generation, attractive return metrics, a debt-free balance sheet, and a solid AA+ credit rating.

### 17% REVENUE AND 19% PAT CAGR

