

## Passion. Performance. Pride.

Commitment of 27,000+ CMS'ites powers the CMS platform

### 100+

Tech team driving  
Innovation, Automation &  
Vision AI

### 860+

Field engineers delivering  
uptime for large financial  
institutions

### 15,000+

Cash officers across the  
country ensure safe, timely  
cash logistics for clients  
nationwide

### 95,000+

Overall learning hours  
including training in  
Soft Skills, Safety  
and Upskilling



### BEING FUTURE READY

Last year, CMS embarked on a bold transformation, integrating teams across business verticals into an end-to-end integrated operating platform. This complex reorganization was more than a structural change; it was a cultural shift, demanding new levels of agility, collaboration, and accountability from every CMSite.

To power this journey, we invested deeply in workforce readiness. Our people embraced new systems, adapted to evolving roles, and strengthened the operational backbone that supports India's critical infrastructure. Through targeted skilling and training, we ensured that every team member was equipped to thrive on the unified platform and deliver seamless service at scale.

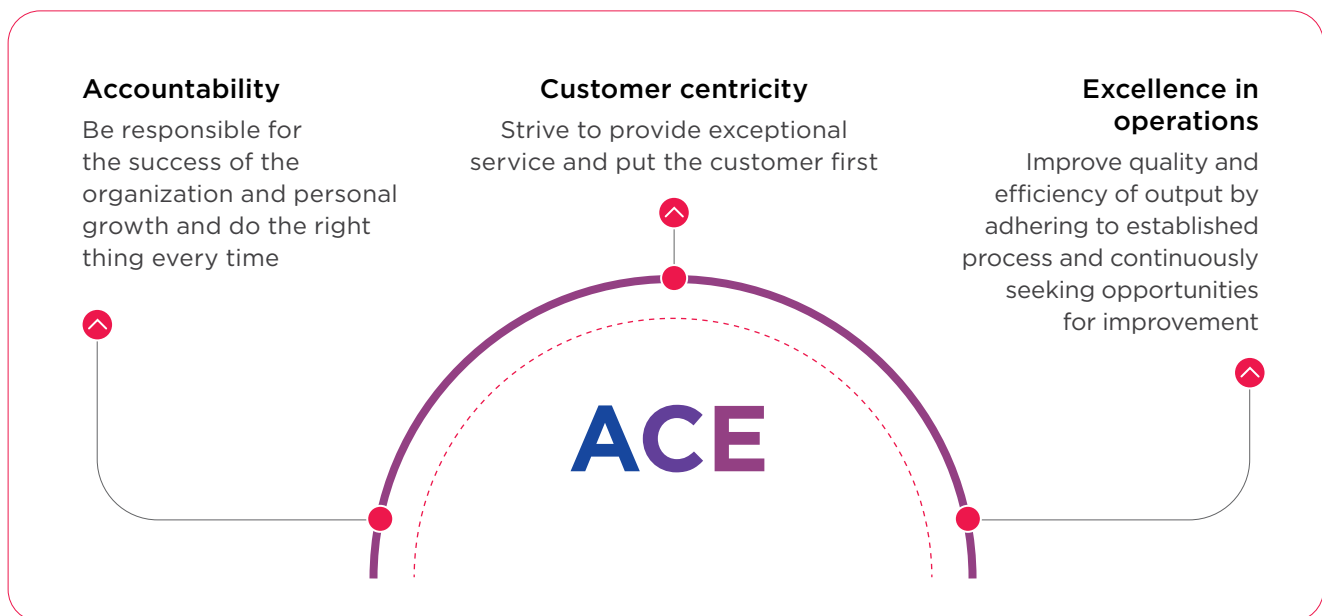
This realignment was supported by comprehensive changes across HR systems, workflows, and SOP adherence. The result - a leaner and faster organization, equipped to lead in a volatile, high-trust industry. We launched the Continuous Optimization Program to improve frontline process adherence and customer experience. Using a Train-the-Trainer model, we developed in-branch process champions to deliver regular and responsive training within the regional framework. In parallel, employees increasingly turned to Udemy as their primary platform for self-paced learning, using it to access curated content aligned to their roles and skill needs.

## SHAPING FUTURE LEADERS

Our goal is to develop leaders who are familiar with CMS' culture and way of doing things.

We have structured development journeys to build both capability and career visibility for key roles. Succession planning is also initiated at key regional and corporate roles focused on creating leadership bandwidth to drive our growth.

To complement these leadership initiatives, we are equally committed to empowering our broader workforce through programs like 'ACE', ensuring that every employee has the opportunity to learn, grow, and contribute meaningfully to our collective success.



4/5

Rating on Glassdoor

86

Employee Engagement Score

61

Net Promoter Score (NPS)

4,670

New joiners

40%

Employment created in urban and semi-rural India

18%

YoY increase in women employees



Members of the CMS Women’s Cricket League

FOSTERING A CULTURE OF DIVERSITY AND INCLUSION

We continued to expand representation across roles, with a focus on frontline operations and leadership. This year, we appointed our first woman Regional Manager and Regional Operations Manager. We also onboarded 254 women in field roles, including 36 custodians, 125 vault staff, and 93 gig workers stepping into spaces traditionally dominated by men.

Our hiring extended to differently abled individuals, young graduates, and talent from semi-urban and rural regions. A large share of leadership continues to come from ex-service backgrounds, bringing operational discipline and field experience.

These efforts reflect our accountability to create a workforce that is accessible, balanced, and built on merit, where contribution is enabled and recognized at every level.

TRUST AND COMMITMENT

Building on our culture of loyalty and long-term commitment, we honored service milestones for over 3,500+ employees in FY25. Their loyalty, commitment, and shared sense of purpose have been—and will continue to be—the key drivers of our growth and success.

Employee Tenure	FY25
>10 years	3,522
>15 years	1,674
>20 years	378

LISTENING AND ENGAGEMENT

In FY25, we launched the AI-powered chatbot, **AMBER**, for real-time feedback and introduced Every Idea Counts — a platform for employees to share suggestions that lead to operational improvements on the ground. We enhanced leadership engagement by conducting regular forums, starting with the CEO’s townhall and continuing with quarterly sessions led by Leadership Team members that centered on themes such as agility and ownership. These sessions helped translate cultural values into actions on the ground and keep the broader team aligned to One CMS purpose.



CEO Townhall



## KEEPING THE NETWORK RUNNING DURING OPERATION SINDOOR

During Operation Sindoor, our teams were faced with unique challenges across critical regions.

Faced with acute cash shortages and restricted loading hours due to power blackouts and delayed bank openings, teams in the northern plains swiftly mobilized special dispatches from major branches to feeder locations. Early morning and late-night loadings were executed with clockwork precision, supported by a regional war room for real-time route monitoring.

In high-alert zones like border areas and defense establishments, our field staff operated with

remarkable bravery. ATMs at military posts, including one at an Air Force station during a live drone attack, were kept functional. Teams navigated sealed territories and risk zones to replenish ATMs for major banks, ensuring service continuity for civilians and armed forces alike.

In conflict-hit Jammu & Kashmir, operations resumed the moment towns reopened to public movement. Despite police lockdowns following the Pahalgam incident, our teams were among the first on-ground—restoring ATM services in Anantnag, Srinagar, Pahalgam, Rajouri, and beyond with over 90% uptime.

This unwavering response reflects the courage and commitment of our people.



CMS employees at Pahalgam ensuring business continuity despite adversities

## 900+ BURGLARIES PREVENTED BY QRT (QUICK RESPONSE TEAM)

1. In May 2025, our centralized Control & Command Center based in Mumbai detected chest-door tampering at a PNB ATM, Nashik. Within seconds the team ensured that sirens were triggered, two-way communication established, and police was engaged. The intruder was caught red-handed with the help of QRT squad.
2. In January 2024, at an SBI ATM in a real-time alert enabled pre-emptive police coordination, thereby thwarting attempted burglary.

There are numerous such examples of our HAWKAI solution every month in action.



Recognition for the CMS QRT Team from authorities for safeguarding the nation's banking backbone 24x7