

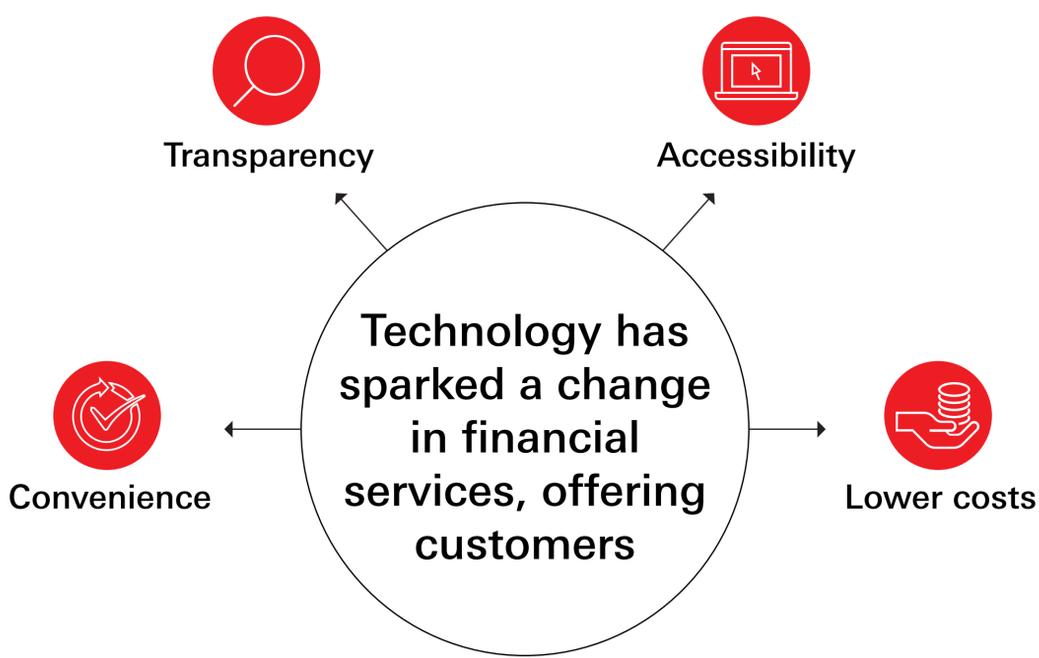
Technology has transformed Financial Services. Now aim to benefit from it!



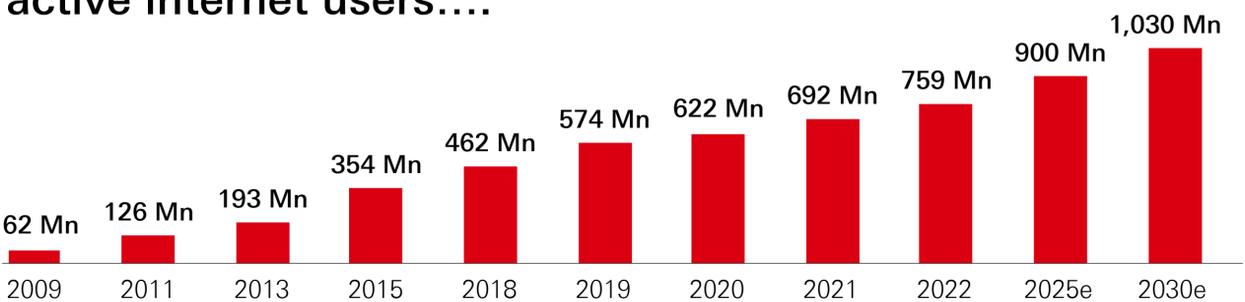
From banking to purchases, so many things have changed over the years thanks to huge advancements in technology and computerization.

**Transactions that used to take days or even hours now take milliseconds!**

|  |  |  |
|--|--|--|
| <p>From branch visits to mobile apps and Digital Banking</p>         |  |  |
|  |  | <p>From writing cheques to quick transfers through UPI, Online Transfers &amp; E-rupee</p> |
| <p>From cumbersome physical share certificates to Demat Accounts</p> |  |  |
|  |  | <p>From physical inspection for insurance to Online Claims</p>                             |



**Rising penetration of smartphones, lower data costs have led to tremendous growth in number of active internet users....**



Source: TRAI, Cable.co.uk, Kantak / JM Financial & Beam Report, The sector(s)/stock(s)/issuer(s) mentioned in this document do not constitute any research report nor it should be considered as an investment research, investment recommendation or advice to any reader of this content to buy or sell any stocks / investments. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

**Coupled with a push in government initiatives, it has accelerated the pace of growth in the sector.**

**It's time to ride the Financial Services growth wave and make the most of this opportunity.**