

Digital Onboarding



What is Digital Onboarding?

Digital onboarding is the process of **making your products or services accessible** to your new customers who have just agreed or decided to use them. It makes AIF journey **simple, fast & easy**.

Essential Reasons for Digital Onboarding

- Attracts new customers
- Simplicity & improved user experience
- Saves time
- It facilitates innovation
- Saves human resources

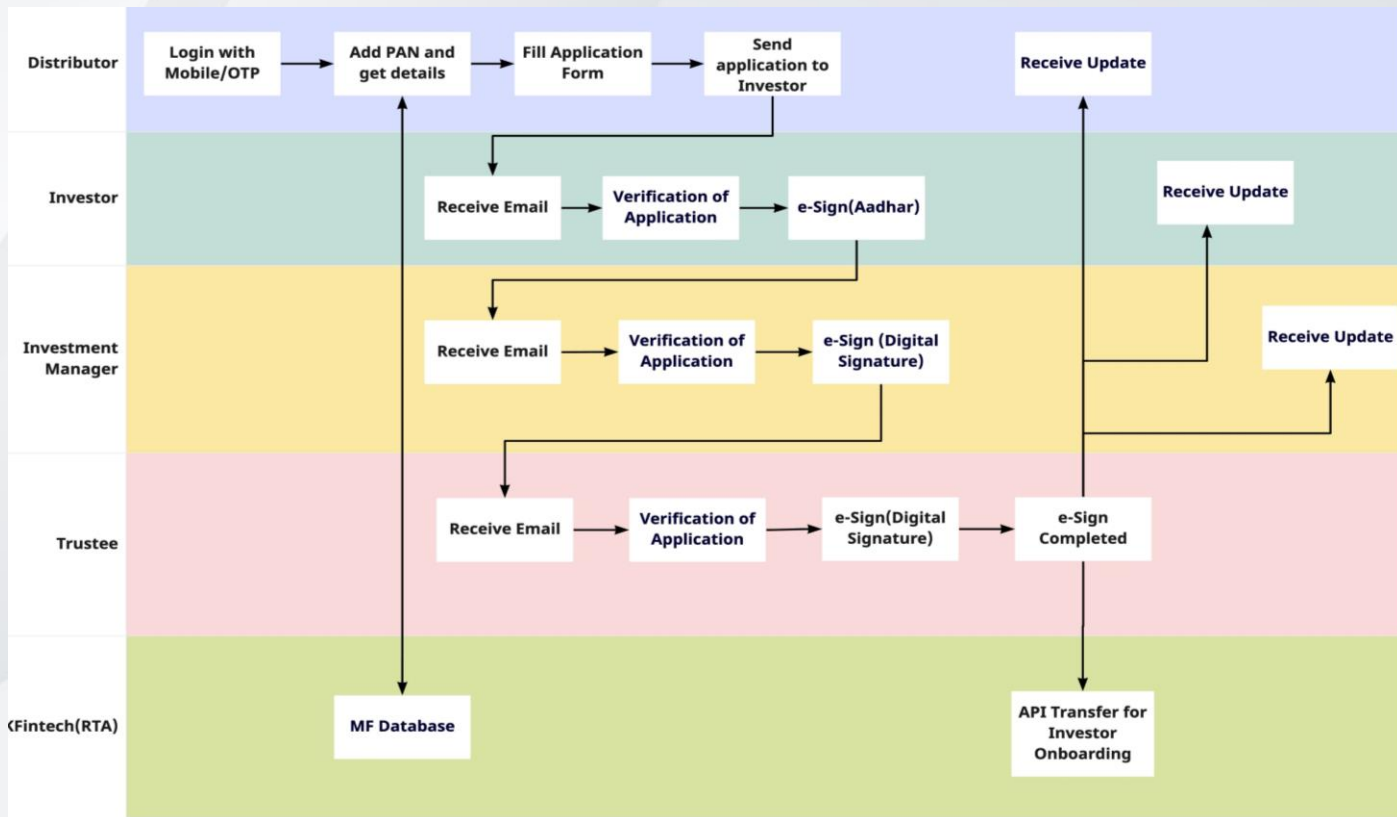
Advantages of Digital in AIF

- Online Data verification & validation
- Multiple roles & people can access using strong workflow management
- Zero paper work
- Manual vs Digital can be 3days to 30mins
- Any type of investor can be onboarded
- Strong MIS reporting

Validations involved in AIF

- PAN data fetch & Validation with CVL KRA
- KYC document fetch from CVL KRA
- Bank Validation with Penny drop – Fuzzy logic Match
- Business rule validation based on the scheme information document
- AML validation based on world check database
- CKYC data fetch & validation with CERSAI
- Signature based on Aadhar Esign for Resident
- Digital signature for Non-Individual and Non-Residents

Onboarding Workflow for RI



General Partner (GP): The entity with the legal authority to make decisions for the fund. This entity also assumes all legal liability. The operating entity that employs the investment professionals responsible for allocating capital and managing investments.

GP Analytics:

IRR, TWRR, DPI, alpha out-performance, beta risk, leverage ratios, entry multiples, benchmarking, value creation and so much more.

GP Dashboard – This provides investor base, total commitments, overall performance, top gainers/losers, AUM details



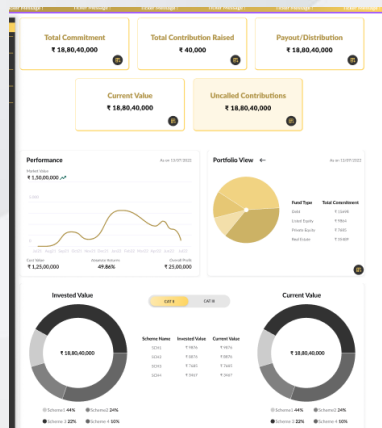
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Limited Partner (LP): Limited Partners are the external investors who has invested in the AIF / PE fund.

LP Analytics:

Investors would like to see the total returns, fund performance, total distributed income, fund fees like management fee, performance & transaction reports etc

LP Dashboard – This provides investors total commitments, total contributions, pledge details, overall performance, AUM details etc.



The ALTERNATES Client Reports section displays a table of reports for Scheme 1 - Plan A. The table includes columns for Client Report, Frequency Type, Last Updated, and Download All.

Client Report	Frequency Type	Last Updated	Download All
Mixed Div - SCB	Monthly	12/01/2022	[Download]
Quarterly Income Distribution Letters	Quarterly	12/01/2022	[Download]
Advance Income Letters	Half Yearly	12/01/2022	[Download]
Annual Income Letters	Yearly	12/01/2022	[Download]
Form 64E	Monthly	12/01/2022	[Download]
Scheme Level Funded Reports	Quarterly	12/01/2022	[Download]
TDN Certificate	Half Yearly	12/01/2022	[Download]

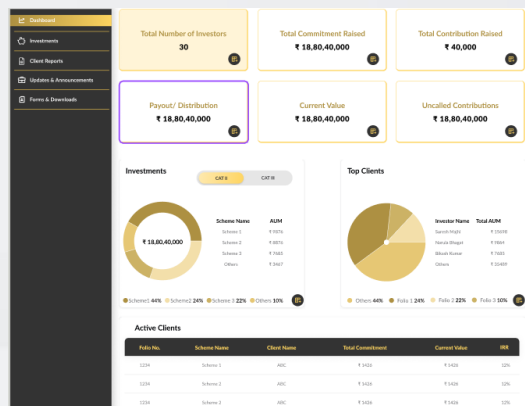
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Advisor: In the fast-evolving financial services industry, fund distribution has become one of the core matters. Distributors/ Advisors plays a key role in the growth of AIF business. Providing platform to distributor/ advisor helps the business to grow much faster.

Advisor Analytics:

Facility to view all the investors that advisor has onboarded along with the reports, MIS, transaction history and facility to onboard new investors helps distributors to perform client servicing better.

Advisor Dashboard – This provides total investor, total commitments, overall performance, top gainers/ losers, AUM details, commission earned etc.



Regulatory Reporting

Consumers: SEBI / AMFI

Frequency: Monthly / Quarterly / Yearly

Purpose:

Maintaining overall health of the investment landscape and drive policy decisions.

Extend regulatory control over the Asset Management Companies

Promote investor friendliness

- Monthly Cumulative Report (MCR)
- Monthly Securities Report (MSR)
- Monthly Supporting Files
- AUM and Folio Report - Monthly / Quarterly
- Asset ageing report
- 5% Report
- 20-25% Report
- Monthly SIP Report
- Statewise AUM Folio-SIP
- Scheme Performance Report
- Suspicious Transaction Reports (PMLA, KYC Pending, Naxalite etc.)
- SCORES Report
- 50+ More

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Operational / Daily Reporting

Consumers: AMC

Frequency: Daily / Monthly / Quarterly / Yearly

Purpose:

- Drive operational decision making
- Figure out daily status of Assets
- Build sales analysis
- Ensure Quality

- Transaction Register
- Active Unit Holders Report (UHR)
- Inflow & Outflow report
- Net Sales report
- Zone wise Branch wise Agent wise report
- Active folios report
- Distributor report
- PMS Investment report
- Group Company report
- 300+ per AMC

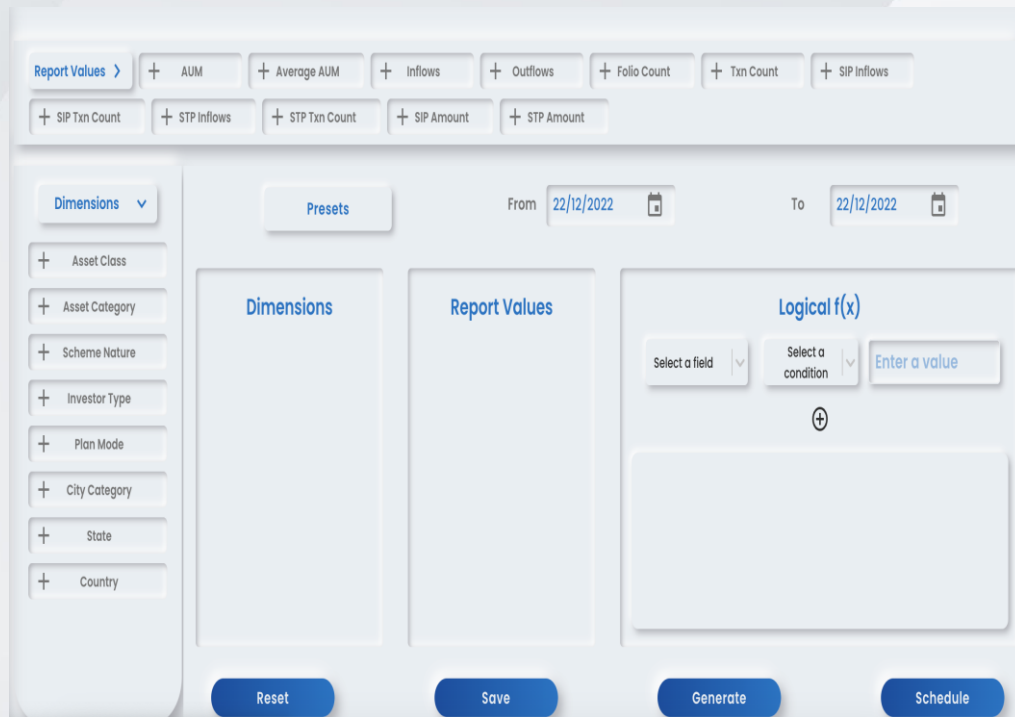
Adhoc Reports

Consumers: AMC, RTA, Regulatory data requests

Frequency: Need Basis

Purpose:

- Taking custom data dumps
- Data Self Service
- Quick Turnaround



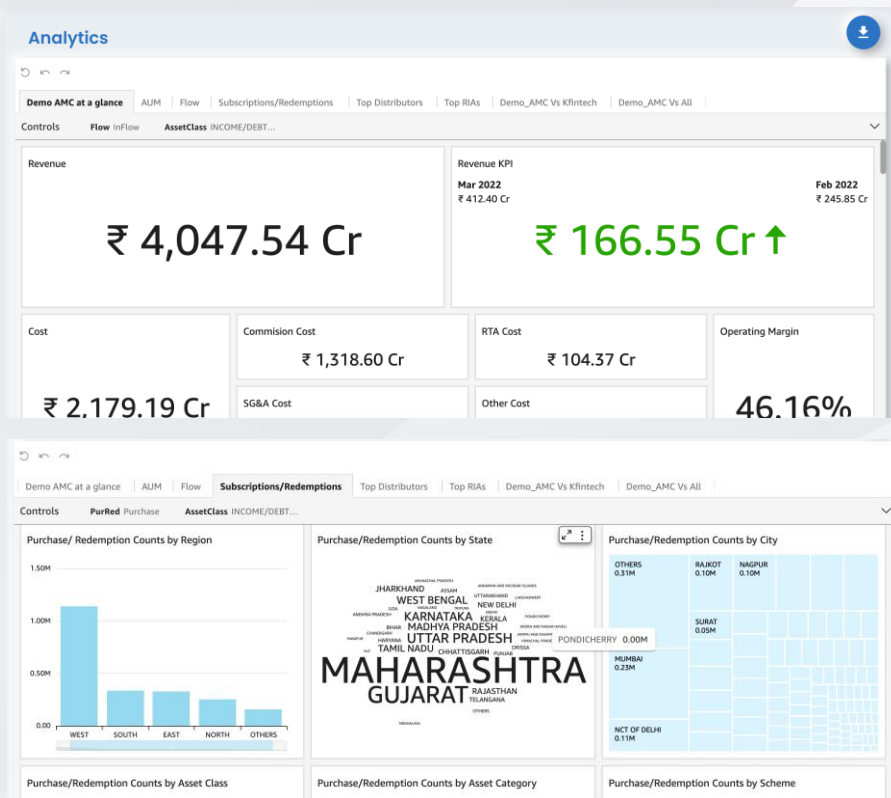
The screenshot displays the 'Adhoc Reports' interface. At the top, there is a navigation bar with 'Report Values >' and several filter buttons: '+ AUM', '+ Average AUM', '+ Inflows', '+ Outflows', '+ Folio Count', '+ Txn Count', '+ SIP Inflows', '+ SIP Txn Count', '+ STP Inflows', '+ STP Txn Count', '+ SIP Amount', and '+ STP Amount'. Below this, a 'Dimensions' dropdown is set to 'Dimensions'. To the right, there is a 'Presets' button and date pickers for 'From' (22/12/2022) and 'To' (22/12/2022). The main area is divided into three columns: 'Dimensions', 'Report Values', and 'Logical f(x)'. The 'Logical f(x)' column contains a 'Select a field' dropdown, a 'Select a condition' dropdown, and an 'Enter a value' input field. At the bottom, there are four buttons: 'Reset', 'Save', 'Generate', and 'Schedule'.

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BI Tools

Purpose:

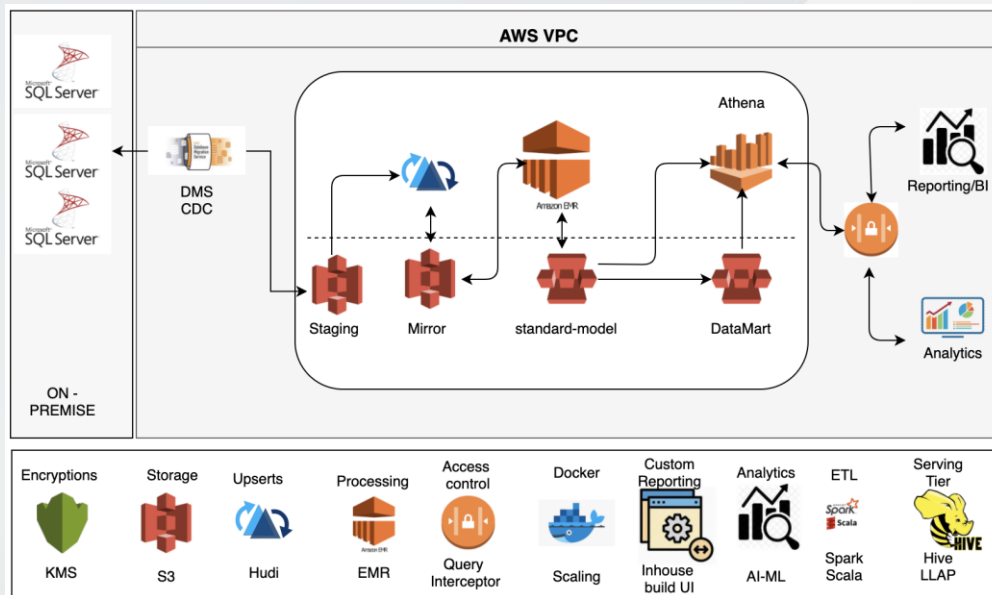
- Drive faster insights
- Real time statuses
- Monitoring and health checks
- Alerts
- What if analysis



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Data Lake

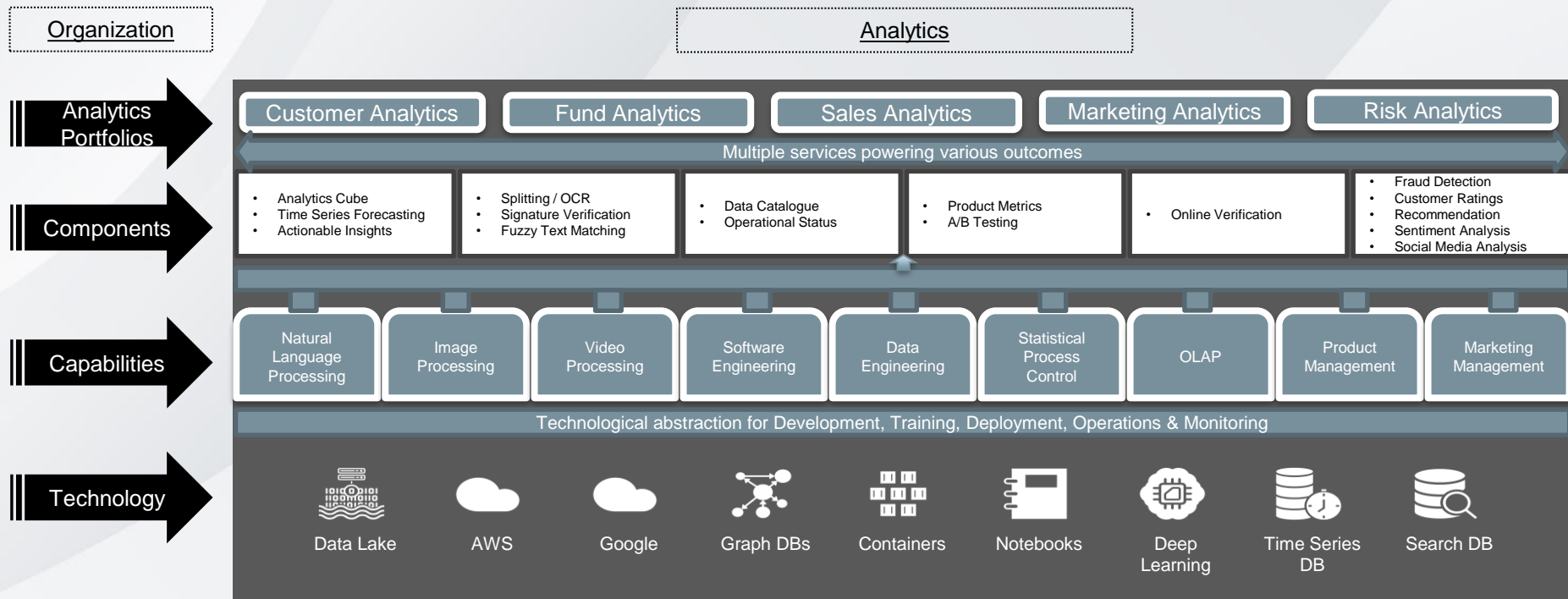
- Private Cloud
- Change Data Capture
- Read Transaction logs from DR for changes
- High availability and Scalability.
- Serverless Processing
- Query Engines
- Object Storage
- Restricted access to Production Data
- Data transfer always over Private Subnet
- Data Lake prevention enabled
- Data and process monitored
- Periodic vulnerability assessment and penetration testing (VAPT) Scans



Analytics Opportunities transforming the industry

Customer Analytics	Fund Analytics	Sales Analytics	Marketing Analytics	Risk Analytics
<p>Customer Loyalty Analysis</p> <p>Churn Analysis Attrition Analysis Value at Risk</p>	<p>Optimizing Asset Allocation</p> <p>Asset Allocation Strategies Allocation simulation</p>	<p>Channel Partner Analysis</p> <p>Channel Segmentation Distributor Scorecards Retention / Attrition</p>	<p>Acquisition Analysis</p> <p>Segmentation & Profiling Acquisition Funnel Pipeline optimization</p>	<p>Risk Models</p> <p>Fund default probability Value at Risk Fraud Detection</p>
<p>Communication Analysis</p> <p>Targeting customer profiles Social Media sentiments</p>	<p>Investment Analysis</p> <p>Funds Performance Load Analysis</p>	<p>Sales Personnel Analysis</p> <p>Performance benchmarks Incentive Analysis Compensation Analysis</p>	<p>Marketing Management</p> <p>Campaign Management Life Time Value model Retention Risk vs Rewards</p>	<p>Operational Efficiency</p> <p>Automatic Approval benchmarks Model Backtesting</p>
<p>Campaign Analysis</p> <p>Pre campaign targeting Post campaign feedback</p>				

Analytics Opportunities transforming the industry



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Security

Cyber security is the practice of defending computers, servers, mobile devices, electronic systems, networks, and data from malicious attacks

Access control for database.

- Role based access
- Server Security
- Row level access

Application Security

- TLS 1.3 AES 128 bit encryption with SHA256
- Nginx reverse proxy and load balancer with DDOS Security
- Only VPN access
- LDAP AD access
- AWS WAF
- Hardened host with AWS inspector.
- AWS secrets manager for securing credentials.

Cloud Security

- IAM Console access for Managers only
- VPC with multiple subnets
- Ephemeral credentials for applications
- DLP (Data Leak Prevention tools)
- Bastion hosts for intrusion prevention
- API gateway security with cloud front and WAF.
- IPS IDS for lamda
- Intrusion detection and prevention system
- AWS MACIE for PII data and logs stored on S3

Security Controls

Data at Rest Encryption

- Data at rest in Database using Microsoft TDE
- TDE encrypts database file at the page level
- The pages in an encrypted database are encrypted before they're written to disk and are decrypted when read into memory
- Data in tape media is encrypted using AES 256
- Enabled Bit locker on End User Computing Devices
- Data is masked to avoid data security breaches

Data in Transit Encryption

- All our applications, Mobile App's and APIs undergo VAPT scans before Go live
- Data in transit are encrypted using SSL/TLS 1.2 and above ciphers
- SPF, DKIM and DMARC enabled on our Email server for secure email communications
- OWASP secured coding standards with AES 256 enabled

Data Center and Security Controls

- ❖ 100% Data Replication and Mirroring between Primary and DR DB servers
- ❖ Hight Availability , Up time is 99.9 %
- ❖ ACI Infrastructure, Load balancing
- ❖ 24/7 NOC & SOC Monitoring & Mgmt.
- ❖ 10 Gig Network for high-speed data transfer and least latency
- ❖ Segregated DEV, SIT,UAT & PROD Environments
- ❖ 3 Tier Architecture (Web, App, DB)
- ❖ DDoS protection with vendors
- ❖ 100% CCTV footage coverage
- ❖ Onsite & Offsite backup storage
- ❖ Physical and logical security controls
- ❖ RTO 4 Hrs. and RPO 30 Minutes
- ❖ SIME, PAM, DAM
- ❖ Endpoint and Email DLP solutions implemented
- ❖ CISCO Umbrella based web filtering

We follow OWASP Security coding standards and our applications free from top 10 Application Risks

OWASP Top 10 Vulnerabilities Compliance

Injection

Security Misconfiguration

Broken Authentication

Cross-Site Scripting (XSS)

Sensitive Data Exposure

Insecure Deserialization

XML External Entities (XXE)

Using Components with Known Vulnerabilities

Broken Access Control

Insufficient Logging & Monitoring

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FLP