

From the CEO's desk



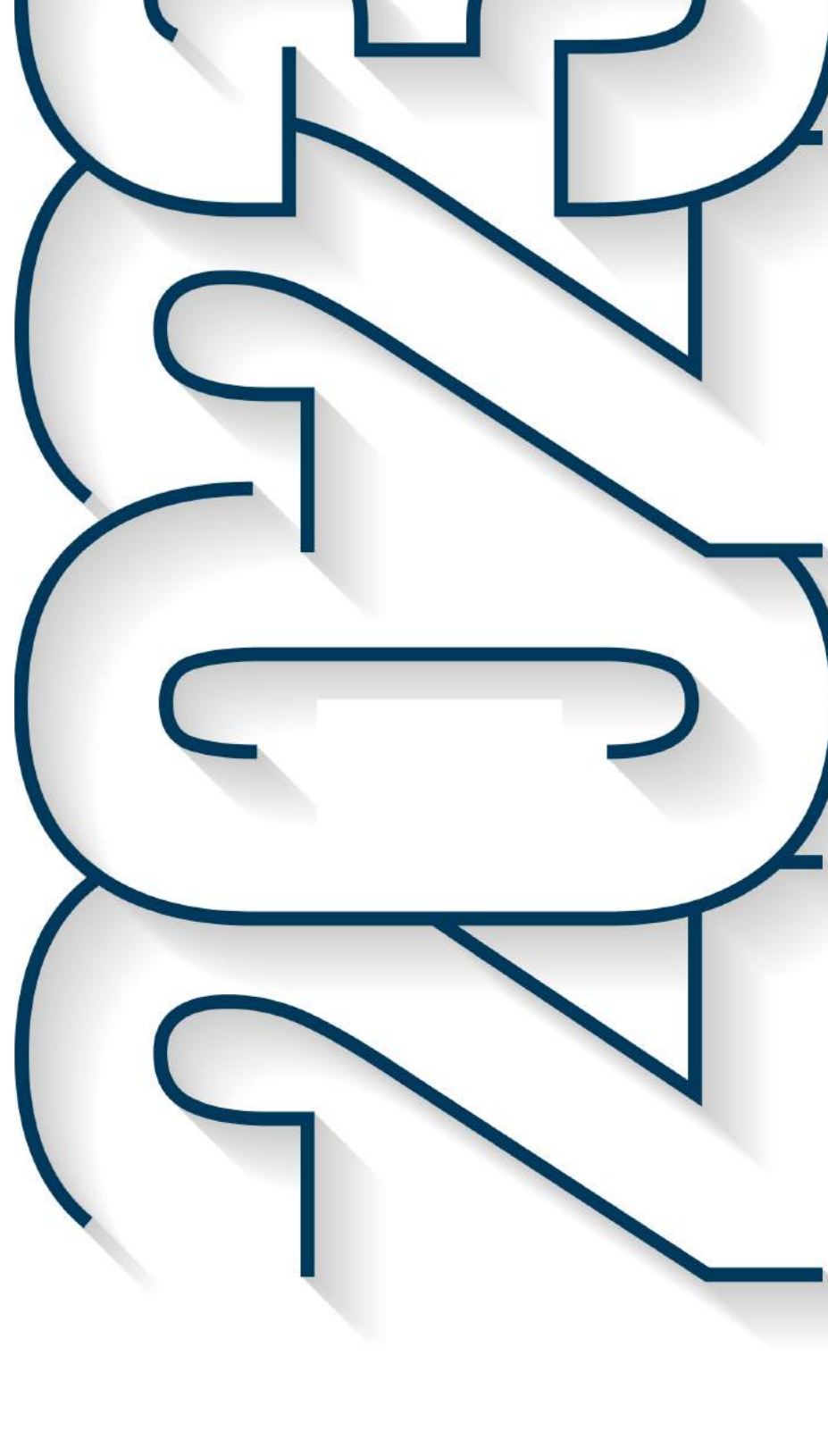
Dear Friend(s) of **Think**,

2023 has been a very interesting year for us and 2024 has a lot more in store. Here's to an year filled with innovation, growth, and unparalleled achievements.

Moving onwards and upwards from how we built Think as a bootstrapped setup in the golden age of funding, we brought CAMS (**Computer Age Management Services**) as a strategic investor onboard in 2023. Being a part of CAMS helps us build industry-leading scale and offer large company stability, while retaining the exploding flavors of a start-uppy team. Our synergy with CAMS has allowed us to expand our Account Aggregator offerings, grow our footprint into capital markets, grow our strength and relationship with several large institutions, and offer exciting products.

May 2024 be a year where our collective efforts redefine possibilities and pave the way for even greater accomplishments together. In this newsletter, you will find:

- a summary of the major highlights from 2023
- a sneak peek into the cutting edge work our AI Advisory team has been doing
- an update on our SAAS products that transcend industry barriers
- a curtain raiser on the new possibilities in 2024



- ₹ We have, over the year, supported clients across an **AUM of 500 Trillion AUM** and 300MM+ users.
- KwikID's fastest customer onboarding session was **<70s, and the longest discussion** (personal discussion + TVR++) ran for 43 minutes.
- Our model estimates suggest that at least **44% of these users were NTC** (new to credit) users applying for a digital loan
- We **conducted 12 workshops** with our clients to brainstorm their priorities around AI, Digital Lending, and Digital Transformation. ChatGPT featured in almost all of them, so did the regulator and the changing regulatory landscape

- Algo360 processed a customer who had **10 years worth of transaction** messages on her device! We delivered income estimates for 63% of Algo360 users
- 97% Algo360 users** had at least one linked bank account information
- AAmaze delivered its **fastest bank statement analyzer** output in 3s
- For a single client, **FlowXpert onboarded 32 credit policies**; they must be doing very well on their partnerships!
- We got **100+ negative feedback** about not telling our biggest support group (our clients) what all we are working on. So, with this note, we are trying to fix it!



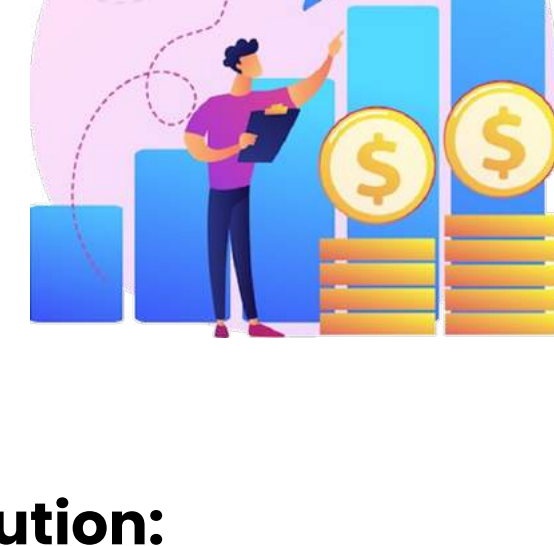
We were recognized by the best

Our analytics and tech advisory business has supported cutting-edge work



Risk and underwriting solutions:
Application scorecards (secured, unsecured, traditional and modern), API hubs, advanced data visualization, early and late-stage collections models

Marketing and sales performance solution:
Return on ad-spends, lead prioritization, data monetization, channel partner rating framework and attrition prediction, commercial analytics for pharma



Supply chain solution:
Route optimization and logistics planning, ESG impact models, annual planning applications

AI service desk for capital markets:
Automated query resolution, troubleshooting, real-time insights, personalized recommendations, risk assessment and compliance, NLP interfaces, and process automation



We have been able to bring our consulting, data engineering, ML modeling, and application technology capabilities together to provide end-to-end AI solution stacks for clients in ways that others cannot. We continue to be the analytics and technology outsourcing partners, and most importantly, **THINKing partners** for multiple businesses in India and the US.

Our product suite has continued to deliver and expand



We have a **VirtualRM / Virtual Wealth Manager** module for advisors and customer service to help create co-browsing experiences in high-trust & high-touch businesses.

We launched a **fully automated CKYC solution** (search and download as well as upload automation) earlier this year.

Our Account Aggregator analytics solution, AAmaze, is now a fully integrated, plug-and-play solution **deployed on the CAMSFinserve AA solution stack**. We offer bank statement analyzers, risk profiles, credit appraisal memos (CAM), personal finance managers (PFM), expense managers, GST analyzers, 70+ analytics triggers, and nudges out of the box!

We have expanded Algo360 to launch **expense manager, payment activation nudges**, and other modules this year. Our spend and transaction categorization module has the highest efficiency in industry, and at 100MM+ customer profiles, the largest footprint as well.

We launched **Affluence360** (location-based wealth estimation and geo-demographic data assets) for capital market clients this year.

Kwik.ID

Algo360

- Our KYC and onboarding journey designer product, Kwik.ID has continued to win several mandates with its modular capabilities.
- Our face match algorithm has hit a throughput capacity of a million face matches every day
 - The Aadhar Redaction and Masking module has helped clear legacy backlogs of multiple millions for our clients
 - Feet on Street module (FOS) has onboarded thousands of agents in quick time.
 - Our e-sign product does more than 3 contract closures every single minute
 - We have launched a new feature to authenticate and onboard merchants on the Aadhar-Udyam stack
 - India's largest PSU & private banks onboarding journey's are now powered by KwikID

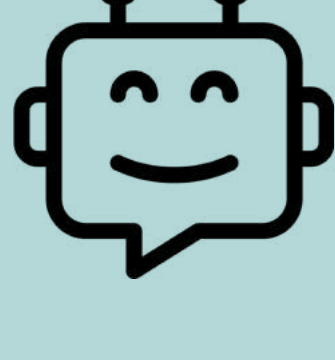
Algo360, our flagship mobile device data-based alternate data product, slowed down in Q1 and Q2 of 2023 to address emerging concerns around the use of device data/ alternative data in the post-DLG and DPDP act regime.

However, as the dust has settled, we have added several new clients in the last two quarters. The product continues to be the underwriting backbone for modern lenders.

We added a large number of clients and marquee names including large banks, NBFCs, Fintechs, Insurance, Pharma & Lifesciences, Supply Chain and Logistics. Think has worked with 100+ marquee clients since inception, however, we aim to take this to 200+ in 2024 and 2025.

To know more about our products
[Request a Demo Here](#)

What has 2024 in store?



We will be launching proprietary **ChatGPT** and **LLM** solutions in Q1/Q2 2024 that protect the client data while harnessing the power of LLMs.



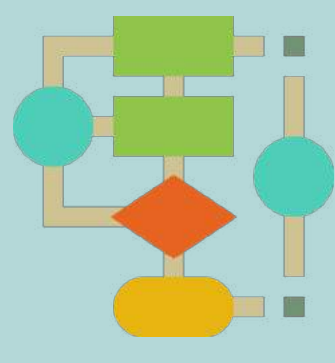
AI Service Desk for industries. These are on-demand AI capability teams with industry knowledge, full stack AI capabilities, available for immediate needs or projects. You already know what we are capable of.



The capabilities of Kwik.ID and FlowXpert will be integrated to build an **industry-first low-code client onboarding SaaS solution for BFSI**. Launch your user journeys with minimal code. And why stop at just one!



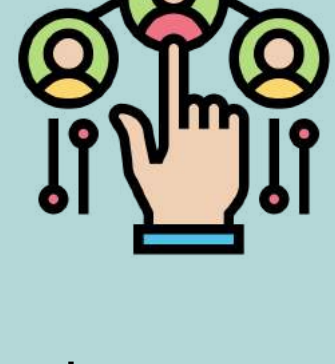
Algo360 score will go through a **Gen-3 release** and we plan to launch several product **propensity scores**. We will also bring in more optimization for the processing time and infra requirements.



We aim to make Algo360 the **most transparent data solution** that our clients have worked with.



Our **nudges library will expand to 100+** with the ability to create new nudges at short interventions.



The AA team has launched integrated CAM to integrate **Bureau + Bank Statements** (other sources) and **Algo360** into the AA framework. Our goal, as articulated with many of you, is to build the first multi-data parser for the industry.



Our consulting business – will be augmented with a **research and content desk**. These are high-variance times with data, regulation, government, and businesses going through rapid changes. It's our duty to stay educated keep you abreast of latest developments.

“ We are blessed to have clients like you who are investing in this co-creating journey. One thing that has delivered great value for our clients is hosted workshops to jointly think through your business and make the right recommendations. If you have feedback, suggestions, and ideas for us and our roadmap, we would love to hear from you, meet you, or host you for an exciting brainstorming session. Have a great 2024! ”



Amit Das | Founder & CEO
Think360.ai (a CAMS company) - Accelerating Intelligent Transformation

Algo360 | KwikID | AAmaze | FlowXpert



India | APAC | USA | Canada

For any feedback or to talk to our experts, please write to us at Sales@think360.ai.