

**Increase Personalised Client
Engagement**

in Wealth, Corporate & Retail Banking

Agrud Cloud Platform

AGRUD





Bank customer
spends

< 5 sec

on the bank app

**It is the most
important real estate
that the bank has**



Institutions spend **\$\$\$ on building transaction capability**, but forget the basic core necessity **of PERSONALISED Client engagement.**

Current client engagement process is disjointed, broken and with no feedback loop



Clients are unhappy

- Lack of personalised ideas
- One-way communication
- Banks only push for transactions



Clients use B2C Media for information

- Banks apps are only for transaction
- In the age of AI need source of truth



Frontline lack of timely information

- Multiple terminals
- Using Emails and Excel
- Big time gap between ideas and offer to the client



1

**Customisable and parametric cloud based -
Non PII Data/Master Data Management layer**

- (1) ingestion & organisation**
- (2) value-add including Agentic & Gen AI**
- (3) permissioning controlled distribution**

2

Our only competition is

- **Expensive In-House solutions which truly has no competitive advantage and takes time to build**
- **Or a mis-mash of multiple vendors making the outcome inefficient and costly**

3

**Initial focus: Wealth.
But conversations on for Corporate, Retail, Learning**



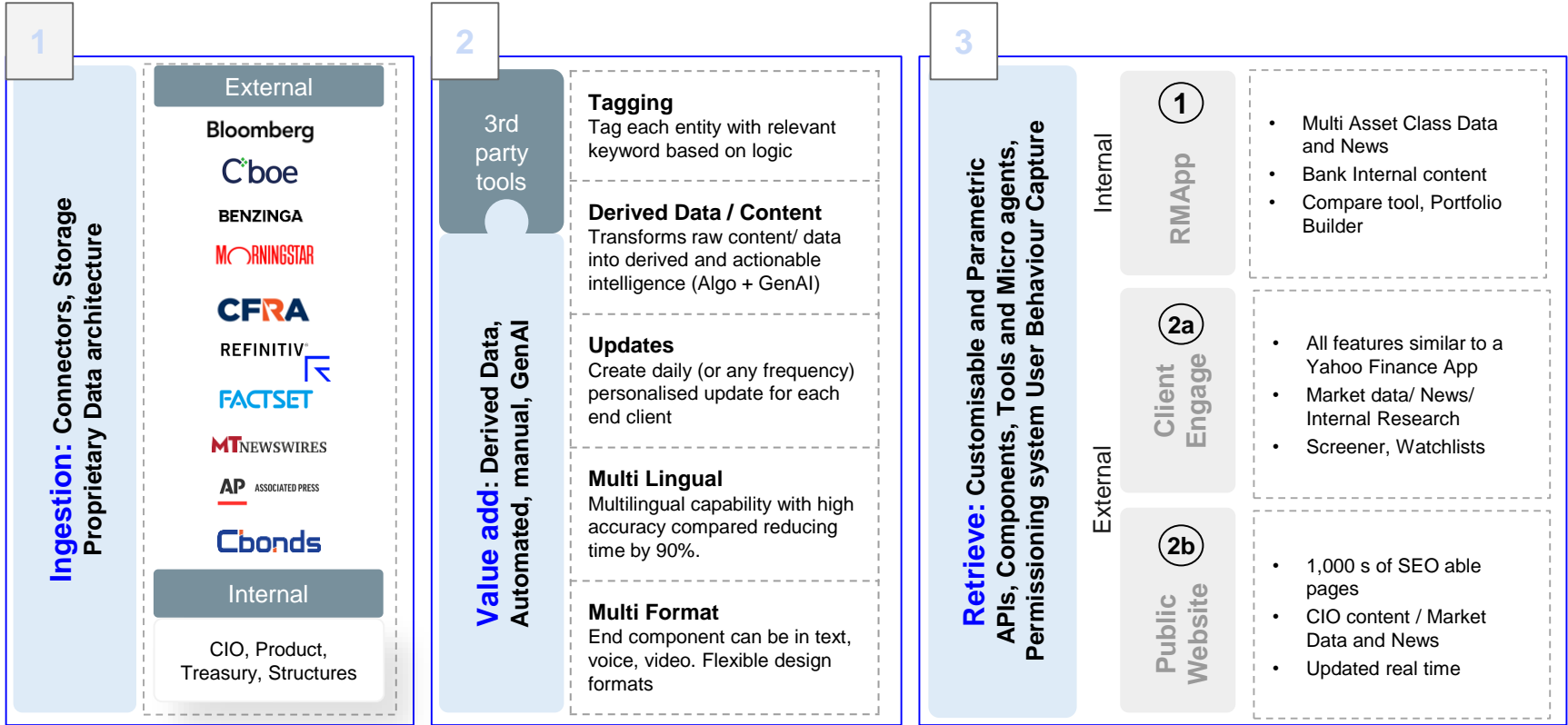
Customisable and parametric cloud based - Non PII Data/Content management platform

- (1) ingestion
- (2) organisation
- (3) value-add
- (4) permissioning controlled distribution
- (5) agentic AI

Our only competition is

- **Expensive In-House solutions which truly has no competitive advantage and takes time to build**
- **Or a mis-mash of multiple vendors making the outcome inefficient and costly**

THE SOLUTION: HIGH LEVEL ARCHITECTURE : THE THREE CORE PILLARS



Agrud Cloud Platform - SAAS (we do not store any PII data and sit outside the core institutional platform)

THE SOLUTION: AGRUD DATA MODEL - STANDARDIZE & STORE, VALUE-ADD, RETRIEVE



1

Structured Data Model

MasterID:

Security

Factors of Master ID:

Indicator ID

Indicator Category (Source/Vendor level and/or Client Level)

Data sets: Value, Date, JSON
Raw Data / Derived Data
Dynamic or Static

Portfolio ID : Set of Master IDs
Dynamic or Static

User ID: Set of Portfolio IDs
Real User
Agrud User
Client User

2

UnStructured Data Model

Text ID / Text Type ID (akin to Vendor ID)

URL ID

MasterID:
Topic or Keyword

Keywords:
AgrudMasterID
Primary (from source)
Secondary (NLP or Manual)

Data sets:
Raw Data / Derived Data
Text
Document link (optional)

Document Data Model

Document ID:

Internal auto generated
Segregation by Text Type ID

Document Types
Text
PDFs
Videos
Audio
JSON (HTML)

3

User Data Model

UserID:

Email ID - Real or masked
Mapped to one or many urls
URL is key for authentication

Factors of User ID:

User Indicator ID
User Indicator Category

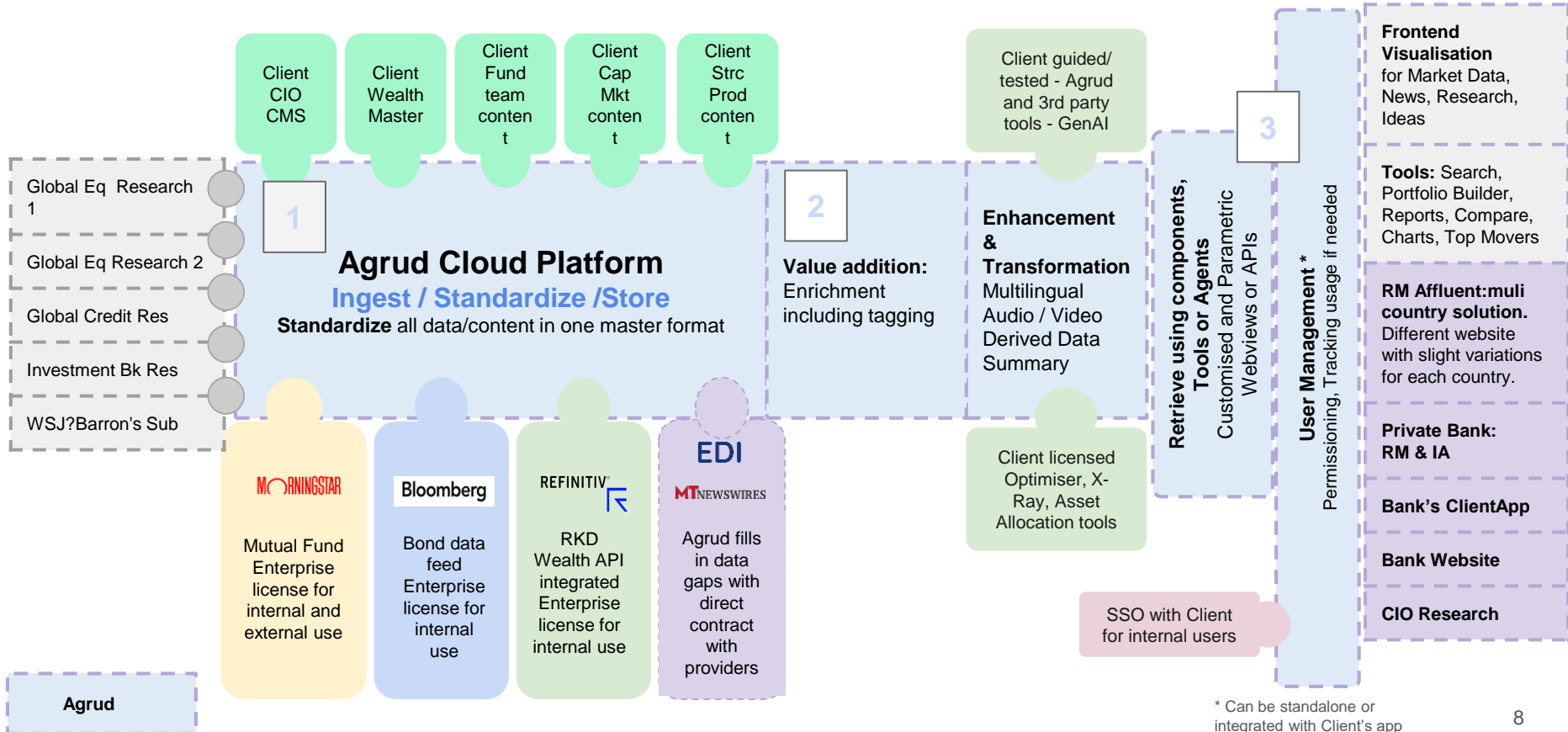
Captures user behaviour

User Branch ID : Set of User IDs
Entity Branch

User Entity ID: Set of User Branch IDs

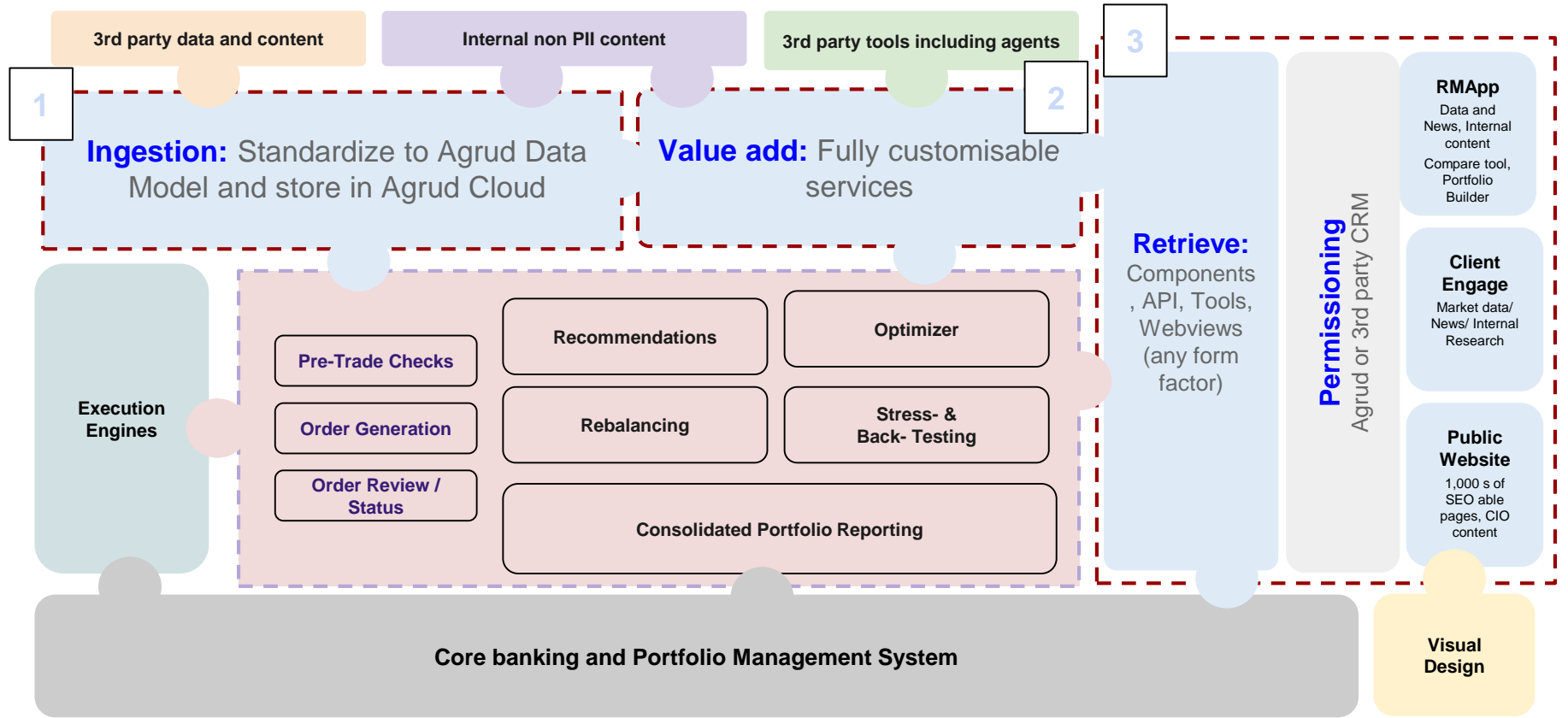


Increased productivity, significant cost optimization, automation reducing manual processes



* Can be standalone or integrated with Client's app

THE SOLUTION: THE FIT INTO INSTITUTIONAL ARCHITECTURE





1. MarketApp

Internal employees portal that enables them with market data and research across all asset classes to improve clients service.

Clients:

- StanChart - Global - 8 countries, 2000 RMs
- StanChart Private Bank
- CIMB Malaysia
- Kristal, Bondevalue

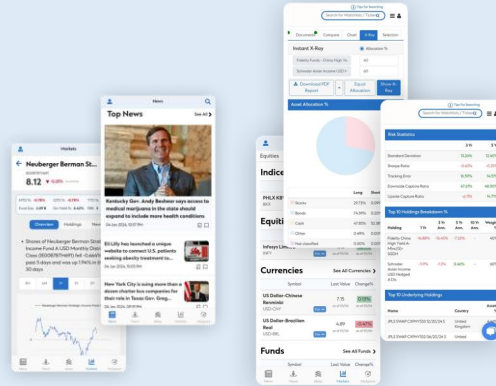


2. ClientEngage

Client's portal where your clients can get all the necessary financial information and tools with 360 degree feedback loop

Clients: POC

- StanChart -
- CIMB Malaysia
- Kristal

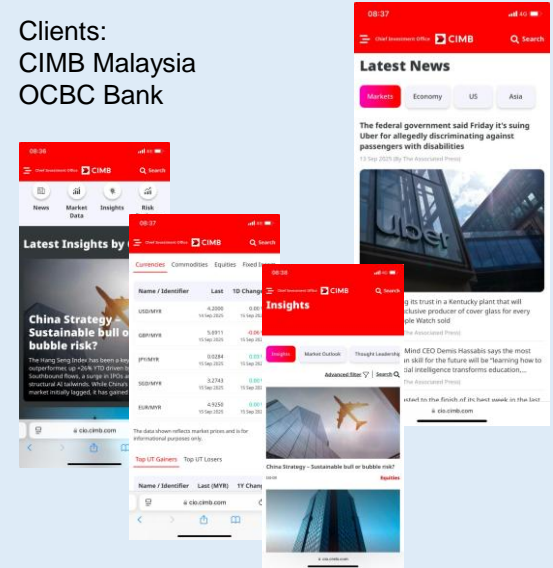


3. NTB

Powering the website of the bank with market data, content and internal CIO views and ideas

Clients:

- CIMB Malaysia
- OCBC Bank





4. Create/Transform (Customised Gen AI models)

Content creation and transformation models: With the power of having all genuine, approved by Client and paid sources on our platform we are now working on an use-case to become the Research assistant with a bank to improve productivity.

MP Materials Corp.	65.98	STRONG BUY	90
J.P. Morgan Chase & Co.	339.79	BUY	340
Peggyjones Inc.	58.04	BUY	48
Semtech Corporation	62.55	BUY	48
Cemera Corporation	10.34	HOLD	U/R
Telx, Inc.	42.62	SELL	300

Upgrades Rating on Shares of MP Materials to Strong B
We increase our 12-month target by \$2 to \$90, implying an EV/E of 2020 (BTS) estimate. MP's peers are currently trading at or historically traded at an average (discounted) forward EV/EBIT.

Upgrades Rating to Buy from Hold on Shares of JPMorgan 2025

We are getting more validation from a recent investor conference merger from business positioned in the capital markets. We 王大师赛高尔夫球赛 3320, applying a wider risk premium and a forward P/E of 15.5x. 内部流程, 确保及 15.0x on normalized earnings. We increase our 2024 EPS estimate versus consensus at \$9.44 and \$20.67, respectively. 特斯拉股

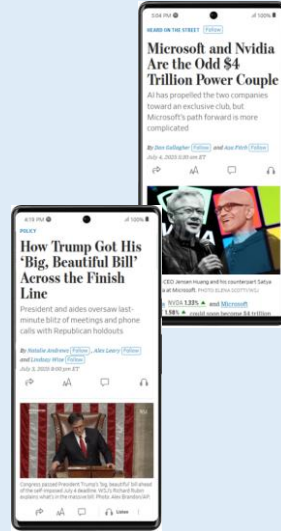
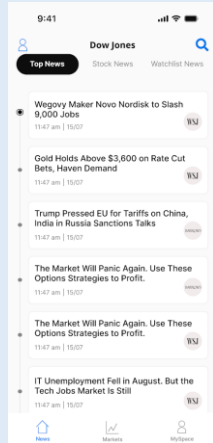
Adds Peasants to the Small/Mid-Cap Growth Portfolio 与其潜在巨额薪 分析师看好其AI和自动驾驶业务前景。森宝利终止了与3 部门的谈判, 因京东提出的条款不利于森宝利股东利益 业绩超预期, 得益于生成式AI的推动, 其AI相关年度经 长, 并上调了全年业绩预期。Absco与甲骨文和AMD合作 物研发平台性能。阿里巴巴高德地图推出AI驱动的地 星, 将投入10亿人民币补贴, 覆盖300个城市及160万 共同反映了科技、汽车、零售等行业在AI驱动下的快速发 势。



5. ContentHub

We are now working with Content creators to offer subscribers to be deeply integrated with Bank Applications.

WSJ, CFRA, MTNewswire



6. Master-Data

Agrud has its own Master which is mapped all global data and content providers. There are several clients now asking us if we can provide our Master to them so that they can use our mapping. Current challenges for banks include bond to issuer mapping, Ticker code mapping between Bloomberg, Reuters etc.

ISIN
CUSIP
SEDOL
Reuters RIC Code
MS-ID
Bloomberg ID
Stock Exchange ticker codes



Agrud is the only plug and play cloud SAAS that helps drive content based client engagement in Wealth, Corporate and Retail with 360 degree feedback loop

How are we different?



OTTB, Plug and play solution, brings in significant cost and outcome efficiencies. Quick time to market



Customisable frontend components. (Tools, User feed, CTA buttons)



Customisable backend aggregation process (multi asset class, global, multilingual, multi vendor) for internal and external sources



Smart use of algorithms and manual oversight for **GenAI solutions**



Feedback loop and 100X user data for superior personalisation



Established long term clients, strategic tie-ups with all top data+content providers. Agrud Technologies is ISO 2700:2013 & SOC 2 Certified

Why clients are using us?

1

Standardisation of Data/Content partner

Morningstar is strong in Mutual Funds
Bloomberg is gold standard for Bonds

One contract multiple internal and/or external use cases leading to Cost savings.

2

Flexibility of data / content - Plug and Play, OTTB

Ability to **append or amend data/content/research** (sources and Value addition algorithm) without any change to Banks frontend integration architecture

3

Single Platform multiple use cases

One data management platform can **serve all use cases** including if needed combining with PII information.

Moving away from Share-points and Excel sheets to building tools

Frontend fully customisable and parametric:
Multi country, Multi segment, Multi Lingual
Control using URLs

WHY US: GROWING LIST OF DATA AND CONTENT CONNECTORS IN PLACE



AP ASSOCIATED PRESS

BARRON'S

Bloomberg

MORNINGSTAR

Cboe

**CAPITAL
MARKET**



FACTSET

MarketWatch.

Cbonds

FitchRatings

live **mint**

Jefferies

REFINITIV[®]

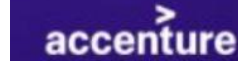
CreditSights

THE WALL STREET JOURNAL.

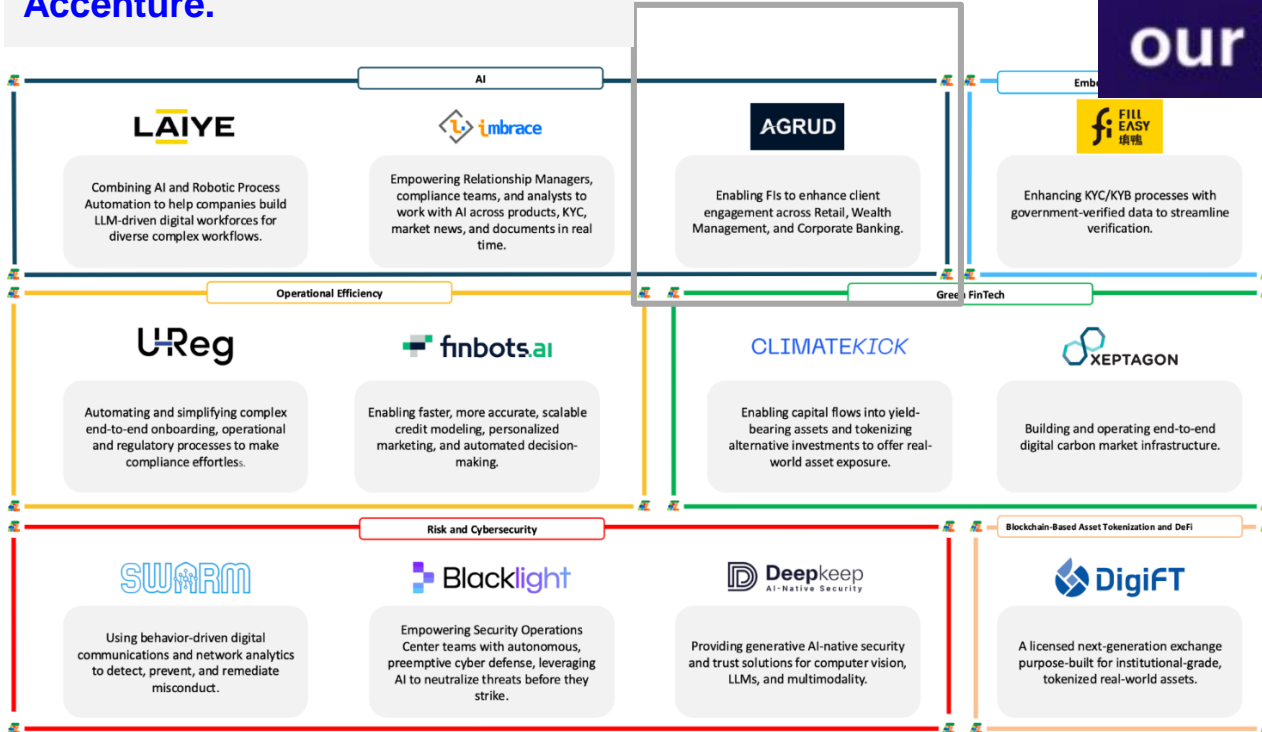
MTNEWSWIRES

WHY US: THE RECOGNITION

Agrud selected as one of the top 3 B2B AI startup in Asia by Accenture.



Congratulations to our 2025 Finalists





* 7 country solutions plus Private Bank



50 member team



Sayanta Basu
CEO & Founder

2000 - 2009: CEO of Dubai Financial, a USD 8 B SWF, Hired and ran a team of 40 professionals Key man in several Dubai Holding projects (JBR, Dubai First) 9 years:

- 1992 - 2000: Citibank, Chief Dealer
- IIT Kharagpur, IIM Bangalore



Sabyasachi Sengupta
CTO & Co-Founder

System Architect with 35 years of experience working on multiple technologies including Cloud and Big Data analytics., Head of Engineering at Verizon for 12 years.



Vijay Prakash Rai
Head of BD & Partnership

25+ Growth-focused business leader with expertise in transformation, sales across global financial sectors



Joheb Abedin
Head of Product

3+ Digital Marketing, 7+ Data and Product Operations at AgrudTech



Partha Dhara
Head of Operations

20+ Backend and Frontend Technology, 5+ years of Operations and Technology at AgrudTech

Board Members



Andrew Ong

Asia Pacific CEO/Advisor in FinTech with extensive leadership experience



Jonathan Bloch

EDI's Founder & CEO since '94. Providing global financial data solutions



Sajid Mohamed

Agrud Partners Managing Partner, TIER 1 Legal500,| Forbes India Legal Powerlist

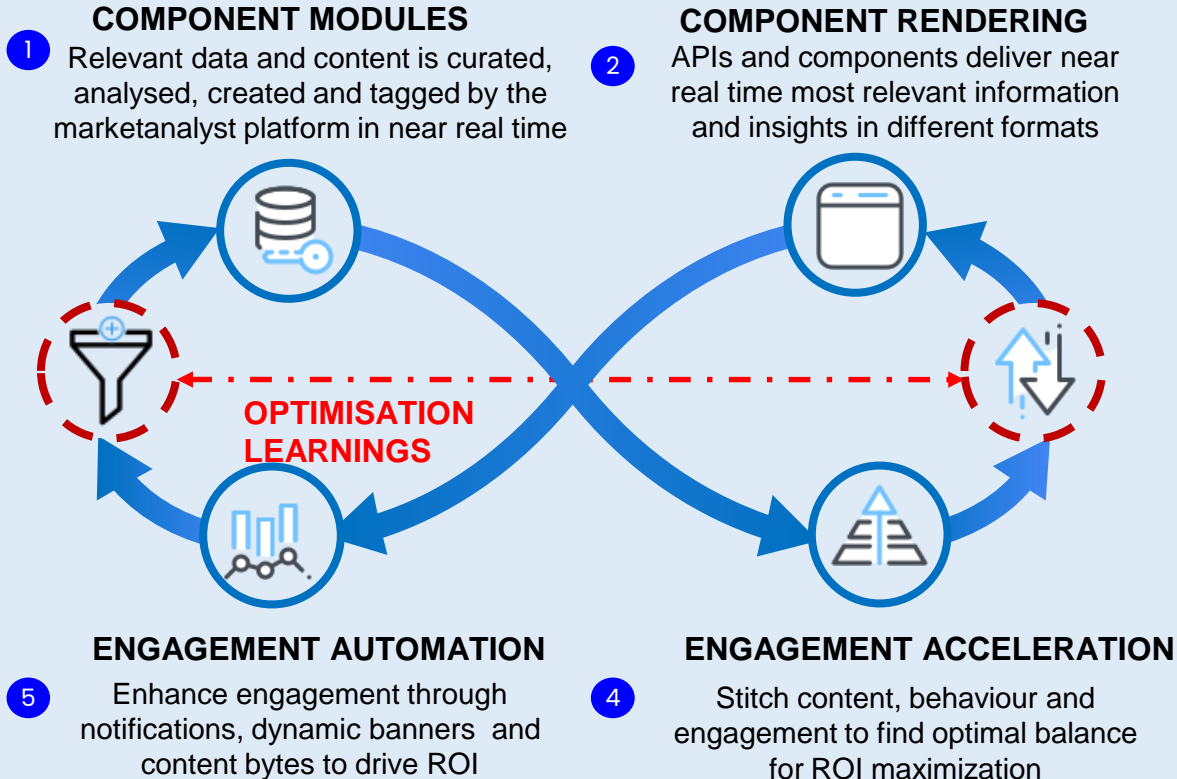
Appendix - How it works



Use OOTB Agrud Components or create new

ROI analysis/Optimisation

Cost efficiency, Productivity Higher engagement





NEWS AGGREGATION

single window for aggregate, searchable news

NER

Name Entity Recognition tool for keyword generation

CONTENT TAGGING

internal algorithm to tag content

STRUCTURES

track structures as they move closer to strikes

GENERATIVE AI

Market, event updates, summary, Personalised content

DERIVED DATA

Price and fundamental analytics

SEARCH

across securities, watchlists, news, research

SCREENER

Mutual Funds, Bonds, Equities

ALERTS

manual or automated customer alerts

COMPARE, CALCULATORS

for all asset classes

WATCHLISTS

dynamic and static watchlists capturing different analytics, searchable

PORTFOLIO BUILDER

asset allocation, X-Ray, risk analysis, optimization

MANAGE CONTENT

Creation tool, document storage & distribution

ORIGINAL

Creation of content in niche areas

MULTI LINGUAL

Content translation in regional languages



All our front ends are **driven by APIs** making each click **trackable**. We therefore track all the following data from users depending on the type of the call

Data Captured	
Ticker ID	User ID
Portfolio ID	Search keywords
News ID	Tools used
Document ID	IP address



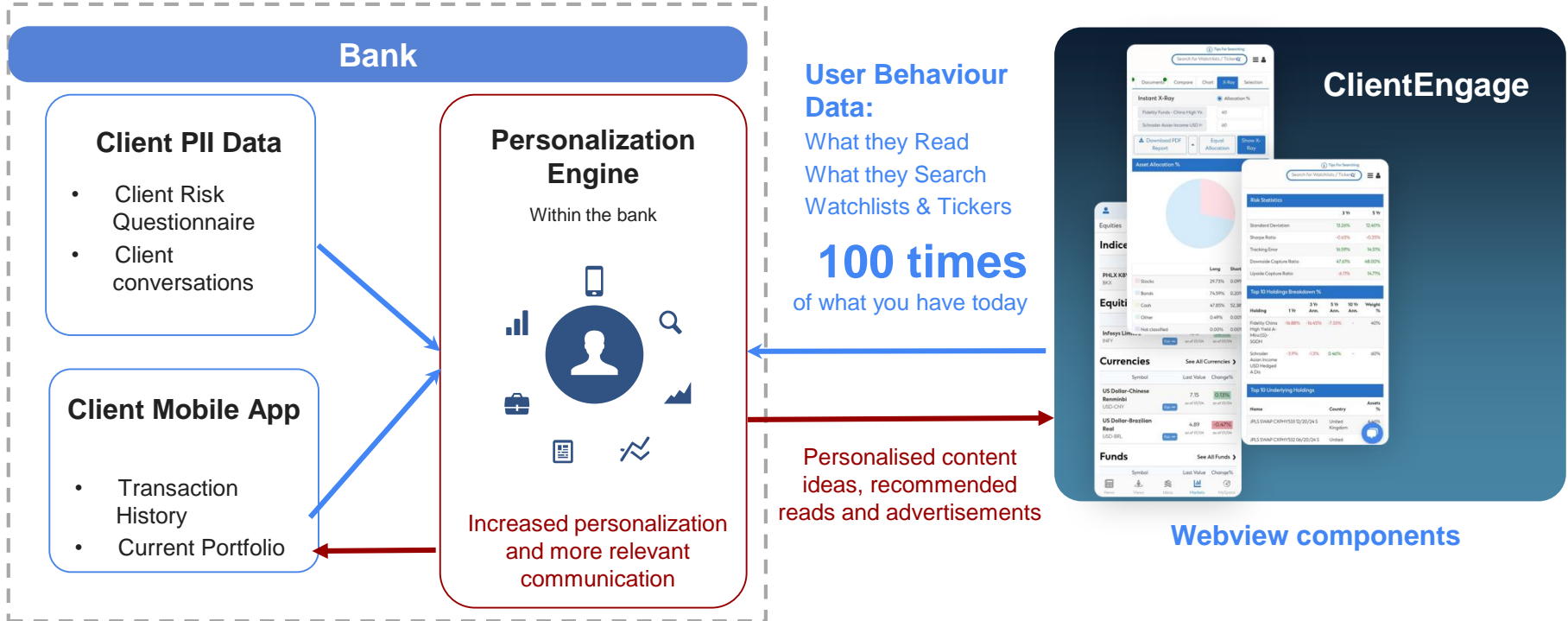
Data stored in User Table	
User ID	Individual and aggregated
Date and Time	Over time
Type of data (User Indicator)	Alert, Preference, Behaviour, Watchlist
Data	Keywords, Master IDs, Type of News, Tools used

19/10/24 01:41:18 am	Rajarshi Roy	DNFX	Daily navigator Fx	FX: EUR fell following ECB rate cut
19/10/24 01:41:18 am	Rajarshi Roy	DNEQUITIES	Daily navigator Equities	Equities: US stocks traded flat as investors await upcoming earnings releases
19/10/24 01:41:18 am	Rajarshi Roy	DNMACRO	Daily navigator Bond - Macro	Bonds/Macro: ECB cut rates by 25bps to 3.25%, as expected
18/10/24 10:36:21 pm	Hardik Patel	DNEQUITIES	Daily navigator Equities	Equities: US stocks traded flat as investors await upcoming earnings releases
18/10/24 10:36:21 pm	Hardik Patel	DNMACRO	Daily navigator Bond - Macro	Bonds/Macro: ECB cut rates by 25bps to 3.25%, as expected
18/10/24 10:36:21 pm	Hardik Patel	DNFX	Daily navigator Fx	FX: EUR fell following ECB rate cut



Making clients spend more time with your applications

Enhanced Engagement platform through market data, content and tools for New to Bank and Existing Clients



HOW IT WORKS: PARTNERSHIPS EXAMPLES: DOW-JONES AS A SERVICE

Full access to WSJ, Barron's and Marketwatch

