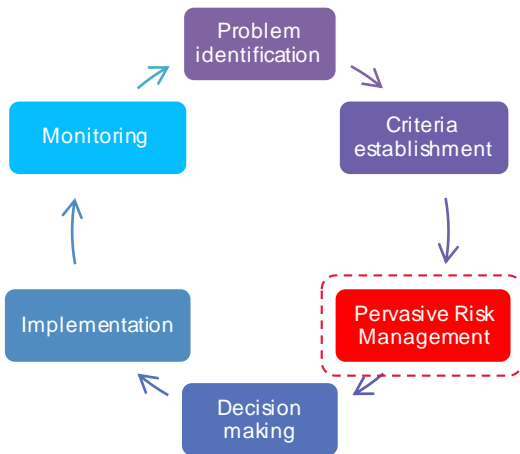


# Pervasive Risk Management

## Our 'PERVERSIVE' Risk Approach



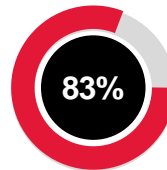
## 'Risk Management' in the Value Chain



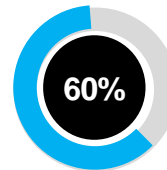
## Industry Perspective



The average cost of a data breach in 2020



The proportion of risk and compliance leaders that identify third-party risks after due diligence



Service providers and lenders targeted by payment fraud

## Tech Mahindra's Fraud Risk Management Framework: 'PEER'

