

29th January 2025

BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street Mumbai 400 001 Scrip Code: 543232	National Stock Exchange of India Limited Exchange Plaza, 5th floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 Trading Symbol : CAMS
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Dear Sir / Madam,

Sub: Presentation of Un-Audited Standalone and Consolidated Financial Results for the quarter and nine months ended December 31, 2024

Please find enclosed presentation of Un-Audited Standalone and Consolidated Financial Results for the quarter and nine months ended December 31, 2024.

We request you to take the same on record.

Thanking you,

Yours faithfully,
For Computer Age Management Services Limited

G Manikandan
Company Secretary and Compliance Officer

Computer Age Management Services Limited

Member of the Registrars Association of India (RAIN)

CIN : L65910TN1988PLC015757

Rayala Towers, 158, Anna Salai, Chennai - 600 002. India.

Phone : +91 44 6109 2992 / 2843 2792, E-mail : secretarial@camsonline.com, Website : www.camsonline.com

Regd. Office : New No. 10, (Old No. 178), M.G.R. Salai, Nungambakkam, Chennai - 600 034. India.



Investor Presentation Q3 & 9MFY25

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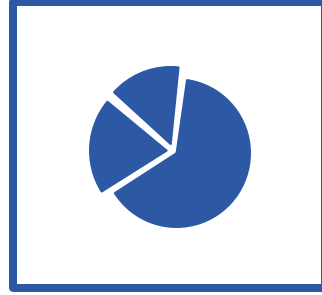
Quarterly Highlights



KEY FINANCIAL HIGHLIGHTS Q3 FY25



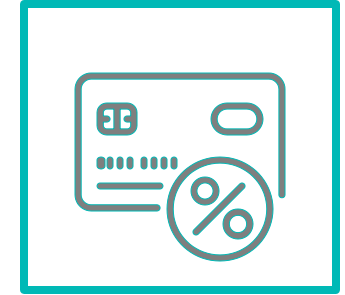
**Revenue grew
by 27.6% YoY**



**MF revenue grew by
28.4% YoY**



**Non-MF revenue grew
by 22.3% YoY**



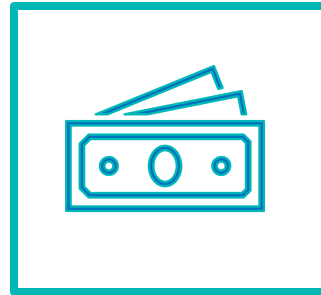
**Share of Non-MF
revenue@ 12.3% of overall
revenue**



**EBITDA grew
by 34% YoY**



**EBITDA percentage
stood at 47%,
220 basis points up
YoY**



**Profit After Tax grew
by 40.5% YoY**



**Profit percentage
stood at 32.6%, 280
basis points up YoY**

Operational Highlights for Q3FY25



Mutual Funds

- **Won all 3 RTA mandates** awarded recently - **Jio BlackRock MF, Pantomath MF and Choice MF**; With these wins, CAMS is the Partner of choice for **6 out of 7 new AMCs** which are ready for launch
- **Won the first international MF-RTA** mandate from **CeyBank AMC**
- AuM **grew 38% Y-on-Y** on the back of strong **Equity Assets growth at 51%**
- **Won the 2nd MF-RTA migration mandate from competition. With this CAMS is a partner to 26 of 50 Mutual Funds in India**
- **Equity assets crossed the 25 Lakh Crore** mark, with sustained inflows despite the volatility in the market ; Equity net inflows, at 97K Crore saw a staggering **89% increase on Y-on-Y basis.**
- NFO sales saw good momentum with **largest number of schemes -35-** launched during the quarter - **CAMS registered a 70% share of NFO collections**
- SIP gross registrations saw a dip compared to the historic Q2 level, but remained higher than Q1 and saw a **healthy 50% increase on Y-on-Y basis**; CAMS's share in Net registrations increased to 64% from 60% in previous quarter
- **Unique investor base touched 3.9 Crore**, growing 31% Y-on-Y compared to industry's growth of 25%

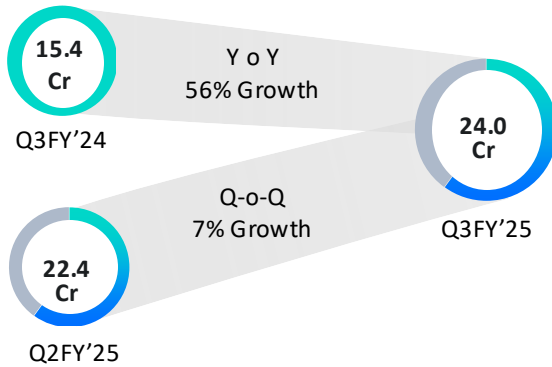


Beyond Mutual Funds

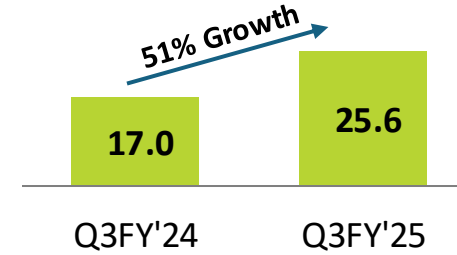
- **CAMSPay** has registered a stellar **revenue growth of 53%** in Q3 FY25, the surge in digital payments has been a major factor in this success
- **CAMS KRA** delivered a **27% revenue growth** in Q3 FY'25 inspite of slowdown in new account opening in the quarter. New client acquisition from the non mutual fund segment continued to scale; the business signed-up one amongst the top 5 brokerages in the country
- **CAMS Alternatives** continued to scale, **adding 21 new clients during the quarter.** The GIFT City business now supports 25 clients managing ~ USD 1 Bn AUM. These wins include logo share gain from competitors
- **CAMS Rep** continues strong momentum on policy addition with policy base **crossing 1crore milestone**; Star Union Dai-Chi became the **second life insurer to opt for 100% coverage of their policy** holders with CAMS Rep. Bima Central unique user base crosses 4 lakh with transaction volume growing 40% QoQ
- **CAMS Finserv** wins the **AA and analytics mandate from one of the largest payments banks** in the country. **Think360** wins TSP++ mandate from one of the largest banks in the country

Continued Growth in AuM, Unique Investors and New SIP registrations

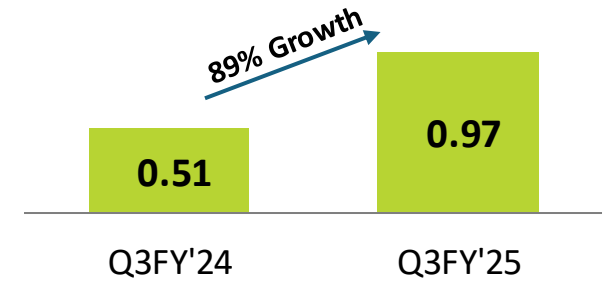
New highs in transaction volume



Equity AuM *



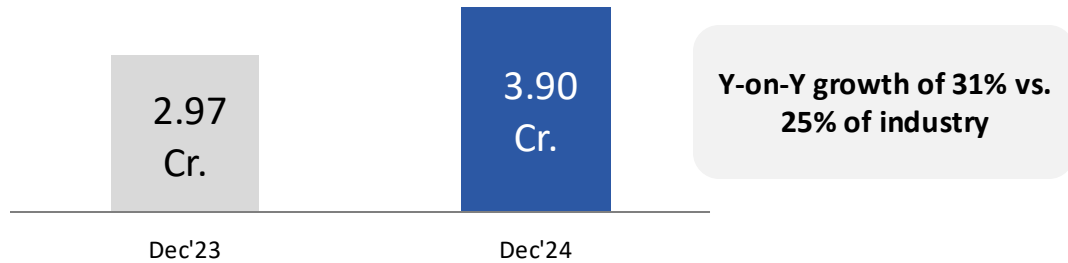
Equity Net Sales*



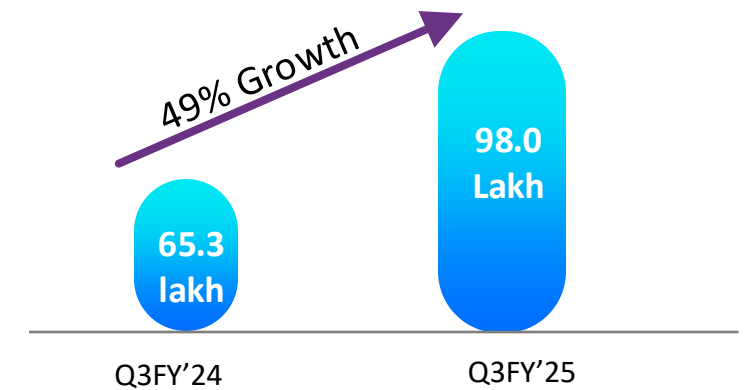
*Equity includes Growth, Index Equity & Hybrid schemes excluding Arbitrage

Rs Trillion

Unique Investor Growth



New SIP registrations



□ CAMS's share in Net registrations has increased to 64% from 60% in previous quarter

Mutual Fund Industry vs CAMS AAuM – Q3 & 9MFY25

**CAMS – Market Share
(based on Quarterly AAuM)**

~68%*

Net flows into equity assets remain positive in Q3FY25 at 89% Y-o-Y

Inflows through SIPs increased by 49% Y-o-Y / 7% Q-o-Q

Q3 FY25

AAuM Serviced by CAMS	Equity AAuM – CAMS
₹ 46.3 Tn.	₹ 25.6 Tn.
▲ 37.8% Y-o-Y	▲ 51.0% Y-o-Y
▲ 3.3% Q-o-Q	▲ 3.4% Q-o-Q

Industry AAuM

₹ **68.6** Tn.

▲ **39.4%** Y-o-Y

▲ **3.6%** Q-o-Q

Equity AAuM # - Industry

₹ **39.0** Tn.

▲ **50.9%** Y-o-Y

▲ **3.5%** Q-o-Q

**CAMS – Market Share
(based on 9MFY'25 AAuM)**

~68%*

Net flows into equity assets increased by 137% in 9MFY25 Y-o-Y

Inflows through SIPs increased by 50.3% in 9MFY25 Y-o-Y

9MFY25

AAuM Serviced by CAMS	Equity AAuM – CAMS
₹ 43.7 Tn.	₹ 24.0 Tn.
▲ 37.4% Y-o-Y	▲ 55.3% Y-o-Y

Industry AAuM

₹ **64.6** Tn.

▲ **39.1** Y-o-Y

Equity AAuM # - Industry

₹ **36.4** Tn.

▲ **54.1%** Y-o-Y

*Market share does not include fund of fund Domestic
Equity includes Growth & Equity Oriented schemes, Index-Equity & Hybrid excluding Arbitrage

Transaction Volume
239.9 Mn.

▲ YoY: 56%
▲ QoQ: 7%

SIP Book
59.2 Mn.
(as on Dec 31, 2024)

▲ YoY: 35%
▲ QoQ: 5.4%

Systematic Transactions Processed
195.4 Mn.

▲ YoY: 57%
▲ QoQ: 9%

Live Investor Folios
90.9 Mn.
(as on Dec 31, 2024)

▲ YoY: 35%
▲ QoQ: 6%

Unique Investors Serviced
39.0 Mn.
(as on Dec 31, 2024)

▲ YoY: 31%
▲ QoQ: 5.4%

Beyond MF

CAMSPay®

- ❑ **Revenue grew by 53 % Y-on-Y**
- ❑ The Digital Payments segment achieves an impressive **150% revenue growth**.
- ❑ UPI Auto-Pay transactions have **grown 47%** in comparison to the previous quarter
- ❑ **24 new logos added in Q3 FY25**; have seen major traction with insurance clients - 5 new logos added in Q3
- ❑ **LIC empanelment for Authentication services services have gone live** and delivery commenced in the current quarter. LIC has also empanelled CAMSpay for Payment Gateway services

CAMSKRA KYC Services

- ❑ CAMS KRA continues to deliver double digit revenue growth for the 4th quarter in a row at **27% Y-o-Y**
- ❑ **Added 20+ new financial institutions** and FinTechs as its customers, significantly adding non-MF PANs to its stock. One of the top 5 brokerages and an emerging brokerage from one of India's largest conglomerates have chosen CAMS KRA as their partner
- ❑ Unveiled two first-in-the-industry initiatives by CAMS KRA
 - **Nexus** – KRA Dashboard for financial institutions to track online PAN registration status with CAMS KRA
 - **WhatsApp KYC** – A pioneering industry solution for client onboarding

CAMS *for* ALTERNATIVES

- ❑ Growth momentum continues to be strong with **53 new mandates** in Q3FY25 which includes 21 new to CAMS clients.
- ❑ WealthServ 360 maintains lead as the preferred digital stack for Alternatives Ecosystem - **185+ sign ups. 5000+ AIF/PMS investors** onboarded in 9M FY25
- ❑ GIFT city continues to see traction with **25 clients and assets of ~ USD 1 Bn**
- ❑ Fintuple expands product suite with **nivrutti** for NPS and eUpyog ready-to-configure platform



- ❑ Insurance Repository service **crosses 1 crore e-policies as well as 80 lakh eIAs**
- ❑ **Revenue growth at 12% Y-o-Y and policy growth in IR at 123%** in the quarter compared to same quarter FY24
- ❑ Bima Central achieved many new milestones:
 - Unique active **user base crosses 4 lakh** with net mobile app downloads now more than 50K
 - Transaction **volume grew by more than 40%**
 - Bima Central was awarded the **“Best Use of Technology” Award at ASSOCHAM Global Insurance Summit**



- ❑ Won a large TSP++ deal for PFM mandate from one of the largest banks in the country
- ❑ Won VKYC/VCIP mandate from BOB Financial Services
- ❑ Won Algo360 mandate from Unity Small Finance Bank
- ❑ Supporting regulator in GenAI led Ad-surveillance solutions
- ❑ AAmaze, analytics solution for Account Aggregator ecosystem, goes live with multiple brokerages and NBFCs
- ❑ Covered as Challenger firm in Analytics India Magazine’s annual PeMa matrix for generative AI service providers



- ❑ **Sustaining Market Share Growth** - Wins AA and Analytics mandate from one of the largest payments banks in India
- ❑ FIPs Live – 94, FIUs Live – 146, Total Signup – 264 - Q3’FY25 – 18
- ❑ Overall Market Share stable at ~11%
- ❑ Y-o-Y revenue growth 31%



- ❑ 110% growth over Q2FY24 subscriber onboarding
- ❑ Continues to log more than 10% market share in eNPS



Financials



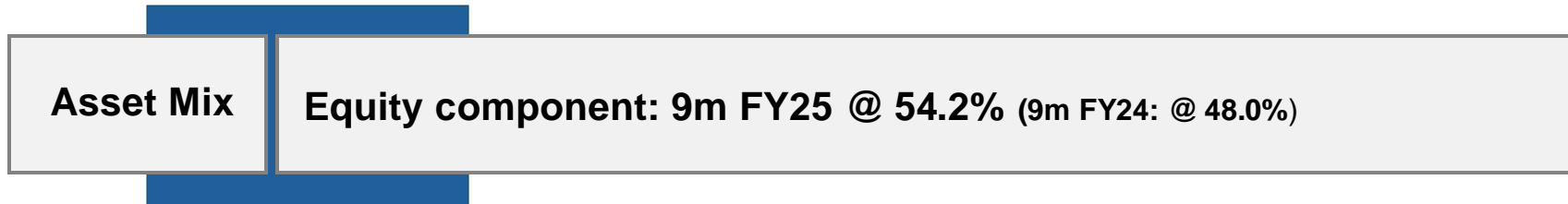
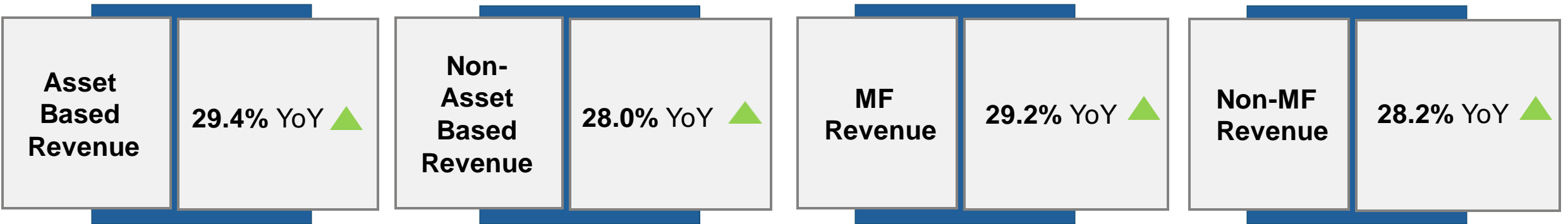
Revenue Highlights – Q3 FY25

Revenue	₹36,974.29 Lakh	▲ 27.6 % YoY ▲ 1.3 % QoQ
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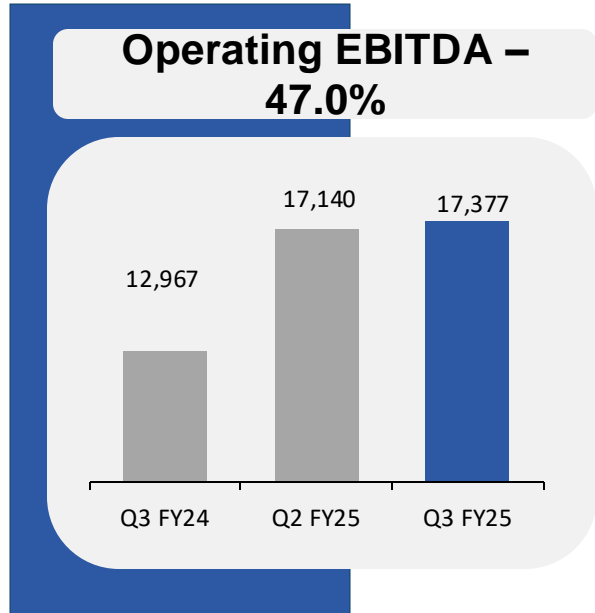
Asset Based Revenue	28.8% YoY ▲ 2.0% QoQ ▲	Non-Asset Based Revenue	26.7% YoY ▲ 1.1% QoQ ▲	MF Revenue	28.4% YoY ▲ 1.9% QoQ ▲	Non-MF Revenue	22.3% YoY ▲ (3.1%) QoQ ▼
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Asset Mix	Equity component: Q3 FY25 @ 54.6% (Q3 FY24: @ 49.9% / Q2 FY25: @ 54.6%)
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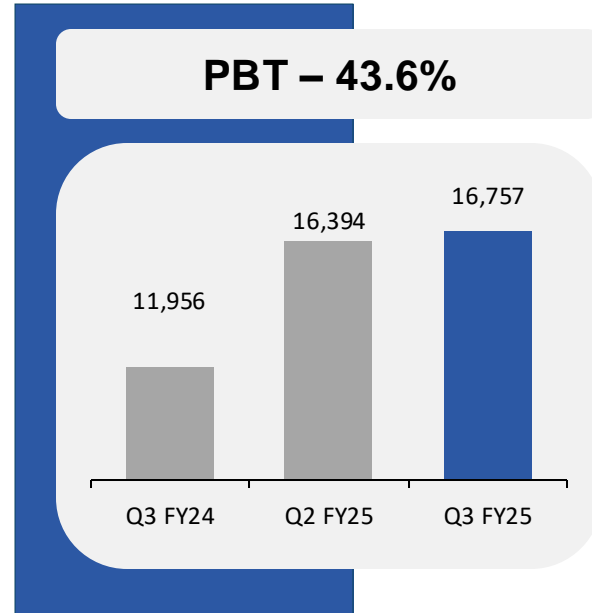
Revenue Highlights – 9M FY25



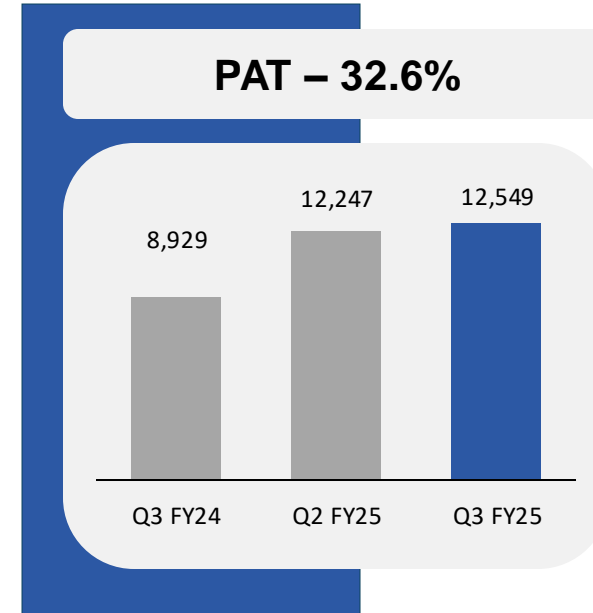
Financial Highlights – Q3 FY25



▲ **34.0 % YoY**
 ▲ **1.4 % QoQ**



▲ **40.2% YoY**
 ▲ **2.2% QoQ**



▲ **40.5% YoY**
 ▲ **2.5% QoQ**

**Return on Net-Worth*
48.1%**

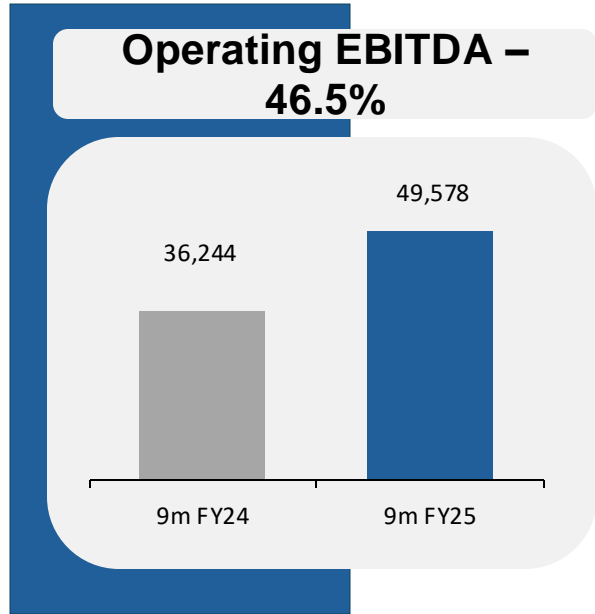
**** Cash & Cash Equivalent as on 31st Dec 24 was ₹771.45 Cr.**

Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹3.6 Cr. (Q3 FY25), ₹ 4.3 Cr. (Q2 FY24) and ₹ 3.6 Cr. (Q2 FY25)

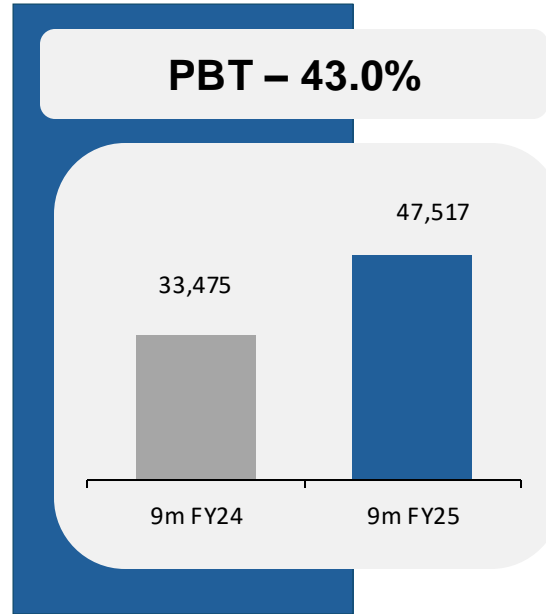
Interim Dividend: ₹ 17.50 Per share

- ❑ * Return on Net-worth – PAT (annualized) / Average Equity for the quarter| ** Includes Bank balances, Fixed deposit, Govt Bond & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection A/c & Money in unpaid dividend A/c
- ❑ Numbers are after eliminating non-controlling interest in Think Analytics & Fintuple Technologies

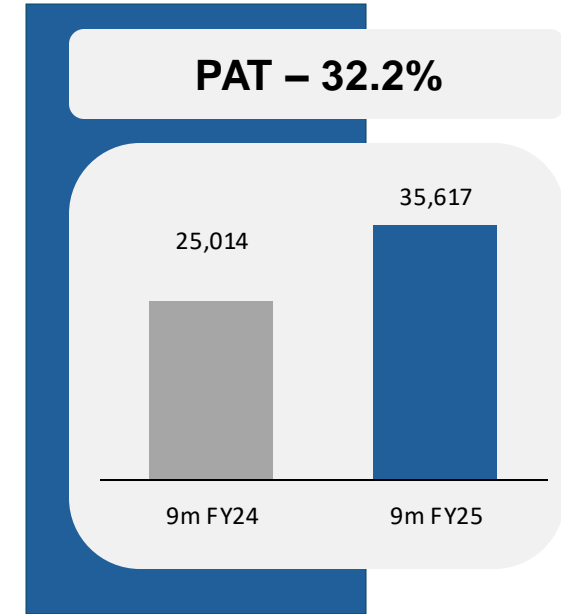
Financial Highlights – 9M FY25



▲ **36.8 % YoY**



▲ **41.9% YoY**

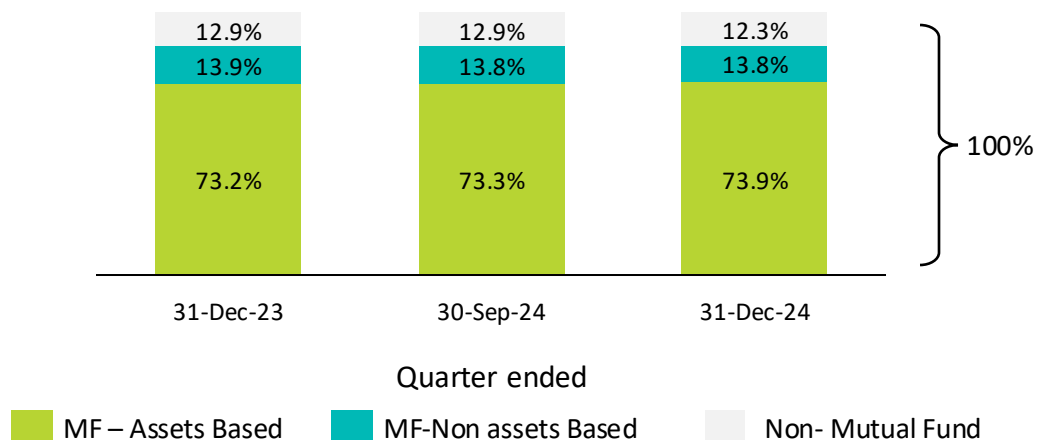


▲ **42.4% YoY**

Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹ 10.4 Cr. (9m FY25) and ₹ 8.3 Cr. (9m FY24)

Revenue Profile Q3FY25

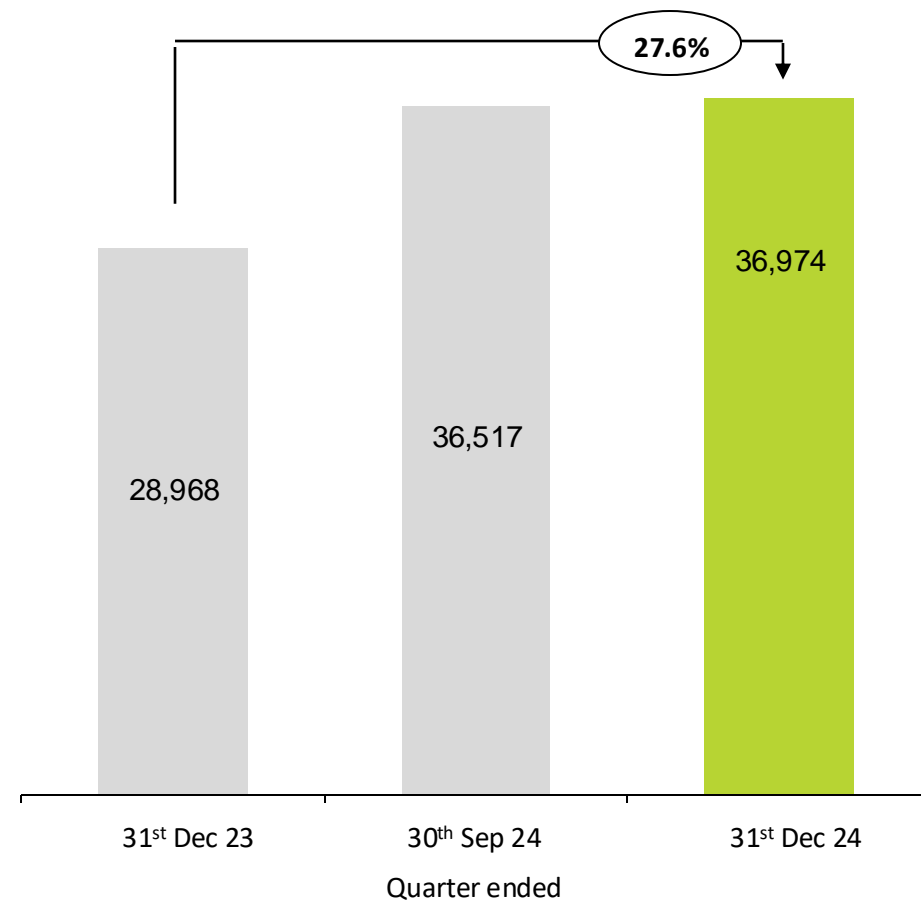
Revenue Breakup



Breakup of Non-Mutual Fund

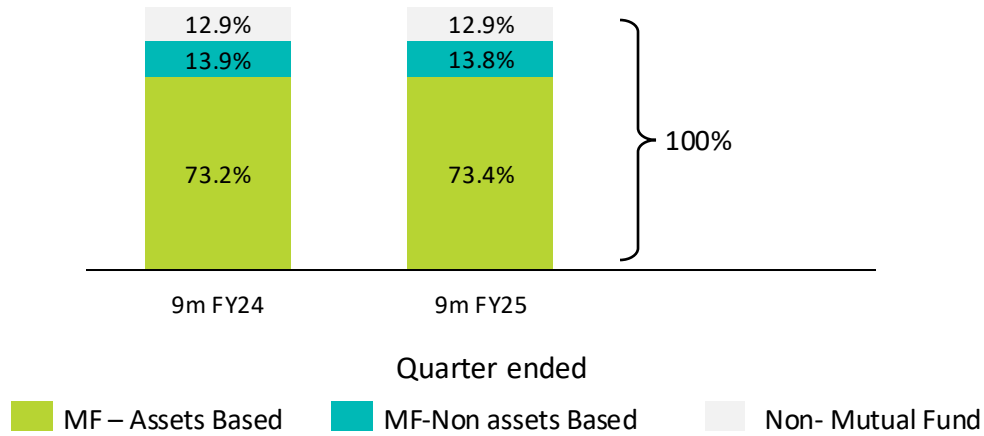
Particulars	Quarter ended		
	31 st Dec 23	30 th Sep 24	31 st Dec 24
AIF (including Fintuple)	3.1%	2.7%	2.6%
CAMS Pay	2.5%	3.3%	3.0%
CAMS REP	1.5%	1.2%	1.3%
Think360 AI	1.5%	0.7%	1.0%
CAMSKRA	2.9%	3.9%	2.9%
Others	1.4%	1.1%	1.5%
Non Mutual Fund	12.9%	12.9%	12.3%

Revenue (In ₹ Lakhs)



Revenue Profile 9MFY25

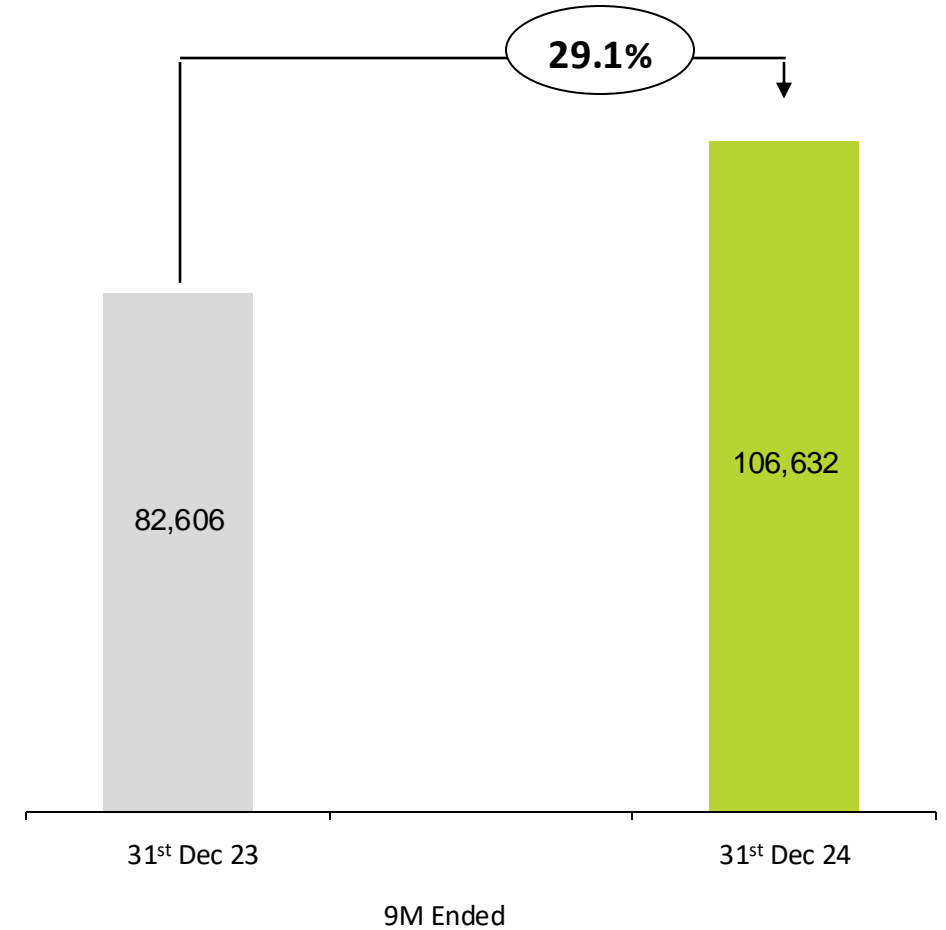
Revenue Breakup



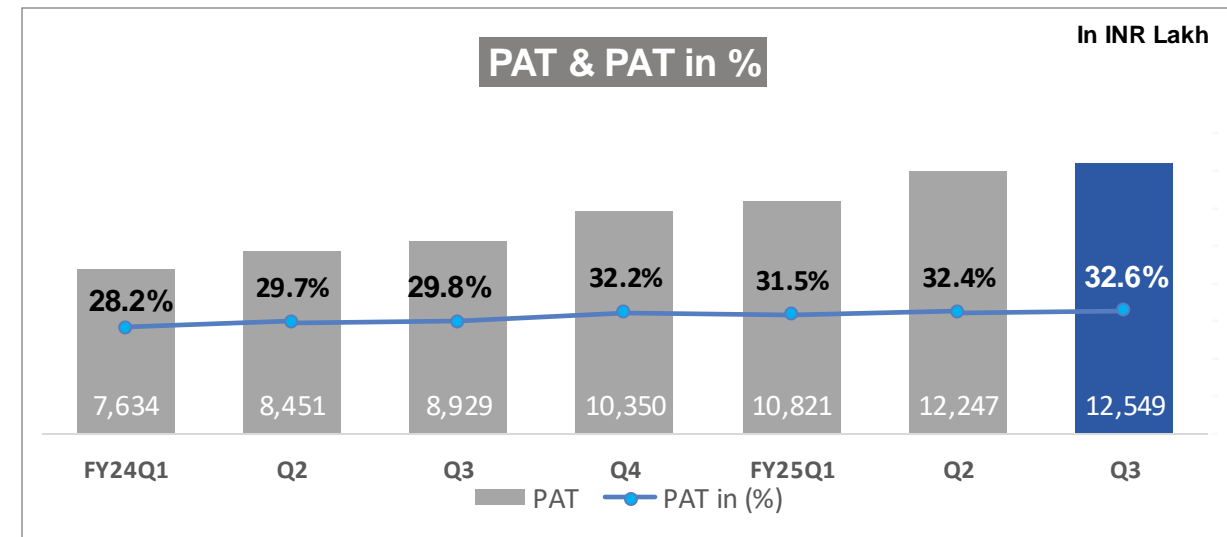
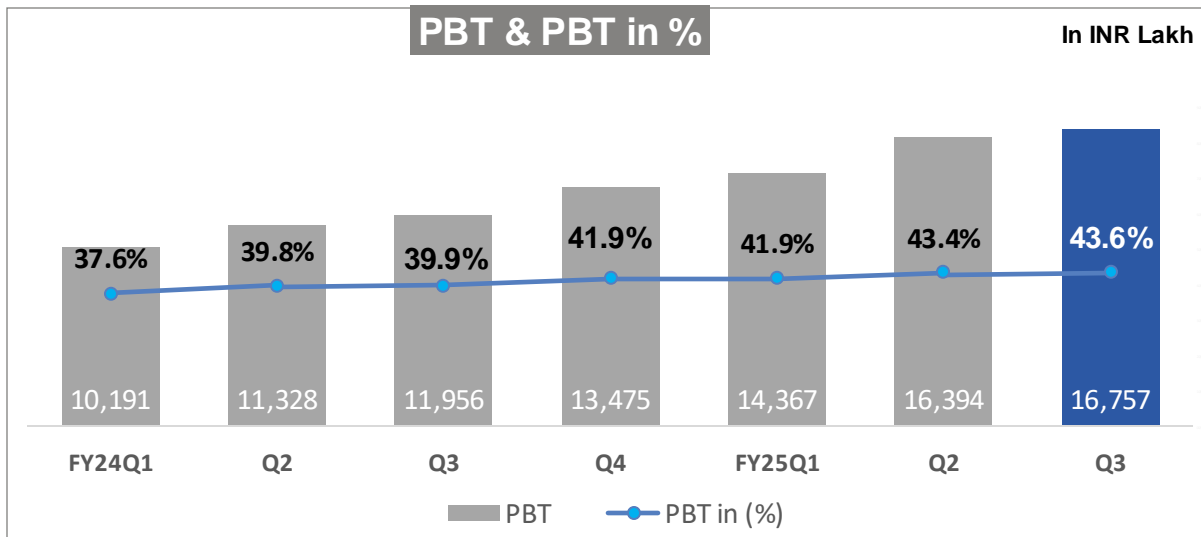
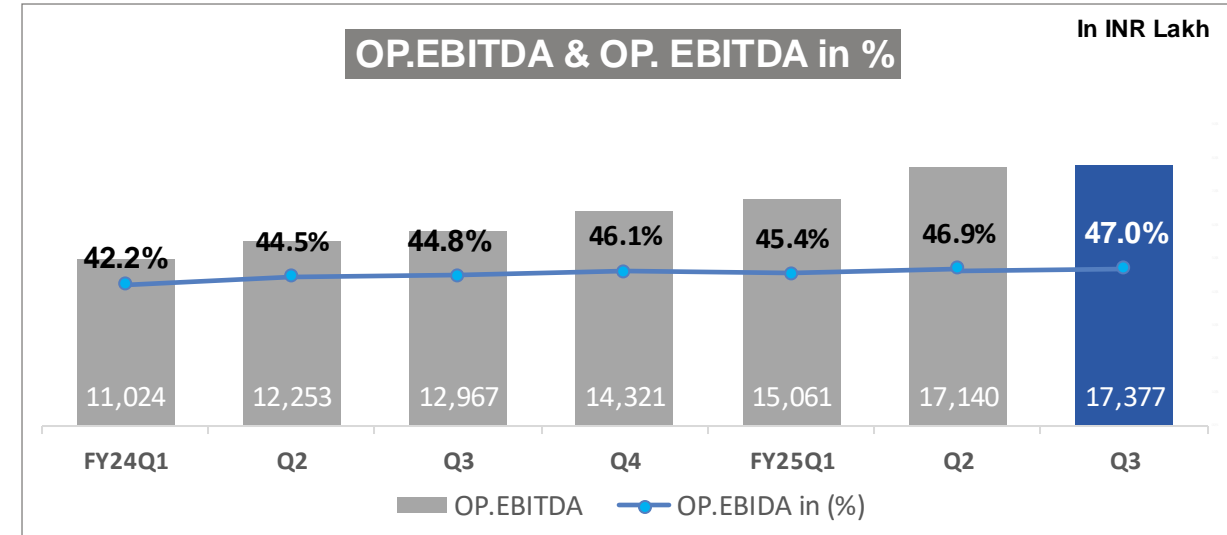
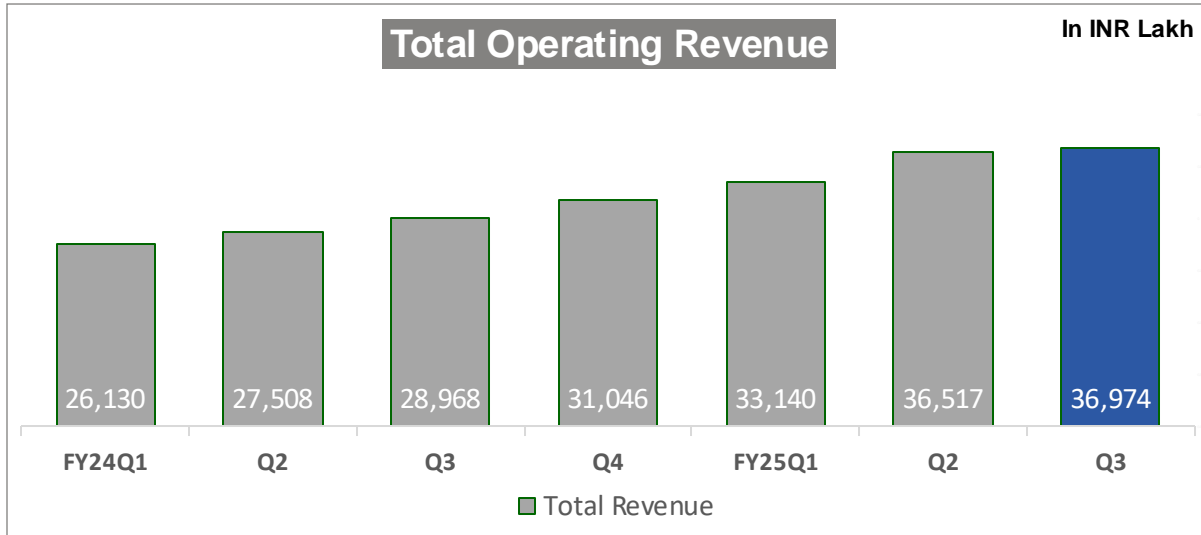
Breakup of Non-Mutual Fund

Particulars	9M ended	
	31 st Dec 23	31 st Dec 24
AIF (including Fintuple)	3.0%	2.7%
CAMS Pay	2.6%	3.2%
CAMS REP	1.5%	1.3%
Think360 AI	1.6%	0.9%
CAMSKRA	2.9%	3.5%
Others	1.3%	1.2%
Non Mutual Fund	12.9%	12.9%

Revenue (In ₹ Lakhs)



Consolidated Financial Highlights – Quarterly



Numbers are after eliminating non-controlling interest in Think Analytics & Fintuple Technologies

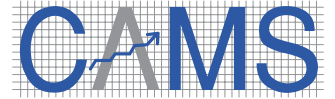
Q3 & 9MFY25 Standalone P&L

₹ in lakhs

Particulars	Q3 FY25	Q3 FY24	Y-o-Y	Q2 FY25	Q-o-Q	9MFY25	9MFY24	Y-o-Y
Revenue from operations	34,754.98	26,887.82	7,867.16	34,190.16	564.82	99,746.21	76,741.54	23,004.67
Other income	1,203.70	781.83	421.87	989.70	214.00	3,133.43	2,305.91	827.52
Total revenue	35,958.68	27,669.65	8,289.03	35,179.86	778.82	1,02,879.64	79,047.45	23,832.19
Expenses								
Employee benefits expense	9,534.92	7,854.70	1,680.22	9,400.09	134.83	27,867.04	22,970.21	4,896.83
Finance costs	180.25	179.01	1.24	182.64	-2.39	546.27	507.25	39.02
Depreciation and amortisation expense	1,623.35	1,511.17	112.18	1,518.62	104.73	4,562.19	4,307.25	254.94
Other expenses	8,906.78	6,695.46	2,211.32	8,747.20	159.58	25,326.43	19,146.13	6,180.30
Total expenses	20,245.30	16,240.34	4,004.96	19,848.55	396.75	58,301.93	46,930.84	11,371.09
Profit before tax	15,713.38	11,429.31	4,284.07	15,331.31	382.07	44,577.71	32,116.61	12,461.10
Tax expense								
Current tax	3,875.65	2,855.97	1,019.68	3,864.66	10.99	11,120.39	8,089.81	3,030.58
Current tax expense of earlier years	-	-	-	-	0.00	-	50.00	(50.00)
Deferred tax	55.27	18.03	37.24	(55.44)	110.71	(37.38)	(39.83)	2.45
Net tax expense	3,930.92	2,874.00	1,056.92	3,809.22	121.70	11,083.01	8,099.98	2,983.03
Profit / (Loss) for the period	11,782.46	8,555.31	3,227.15	11,522.09	260.37	33,494.70	24,016.63	9,478.07
Earnings per share (In ₹):								
Basic	23.89	17.37		23.40		68.02	48.84	
Diluted	23.79	17.27		23.29		67.73	48.59	

Q3 & 9MFY25 Consolidated P&L

Our Mission.. Your Growth



₹ in lakhs

Particulars	Q3 FY25	Q3 FY24	Y-o-Y	Q2 FY25	Q-o-Q	9MFY25	9MFY24	Y-o-Y
Revenue from operations	36,974.29	28,967.75	8,006.54	36,517.21	457.08	1,06,631.75	82,605.93	24,025.82
Other income	1,494.02	991.25	502.77	1,257.41	236.61	3,922.07	2,921.81	1,000.26
Total revenue	38,468.31	29,959.00	8,509.31	37,774.62	693.69	1,10,553.82	85,527.74	25,026.08
Expenses								
Employee benefits expense	11,970.40	9,974.53	1,995.87	11,857.00	113.40	35,127.30	29,237.99	5,889.31
Finance costs	214.74	211.61	3.13	216.04	(1.30)	644.14	610.78	33.36
Depreciation and amortisation expense	1,951.66	1,845.34	106.32	1,837.19	114.47	5,487.17	5,237.99	249.18
Other expenses	7,721.17	6,055.52	1,665.65	7,639.75	81.42	22,220.88	17,213.27	5,007.61
Total expenses	21,857.97	18,087.00	3,770.97	21,549.98	307.99	63,479.49	52,300.03	11,179.46
Profit before tax	16,610.34	11,872.00	4,738.34	16,224.64	385.70	47,074.33	33,227.71	13,846.62
Tax expense								
Current tax	4,226.34	3,050.59	1,175.75	4,235.83	(9.49)	12,156.18	8,673.11	3,483.07
Current tax expense of earlier years	0.52	4.36	(3.84)	-	0.52	0.52	28.98	(28.46)
Deferred tax	(27.15)	(36.45)	9.30	(94.32)	67.17	(271.48)	(273.59)	2.11
Net tax expense	4,199.71	3,018.50	1,181.21	4,141.51	58.20	11,885.22	8,428.50	3,456.72
Profit / (Loss) for the period	12,410.63	8,853.50	3,557.13	12,083.13	327.50	35,189.11	24,799.21	10,389.90
Non-Controlling Interest	(138.65)	(75.84)	(62.81)	(163.45)	24.80	(428.12)	(214.84)	(213.28)
Profit attributable to Owners of the Company	12,549.28	8,929.34	3,494.33	12,246.58	302.70	35,617.23	25,014.05	10,176.63
Earnings per share (In ₹):								
Basic	25.45	18.13		24.88		72.33	50.87	25.45
Diluted	25.33	18.02		24.76		72.02	50.61	25.33

Q3 & 9MFY25 Standalone P&L (with split of operating & other expenses)

₹ in lakhs

Particulars	Q3 FY25	Q3 FY24	Y-o-Y	Q2 FY25	Q-o-Q	9MFY25	9MFY24	Y-o-Y
Revenue from operations	34,754.98	26,887.82	7,867.16	34,190.16	564.82	99,746.21	76,741.54	23,004.67
Other income	1,203.70	781.83	421.87	989.70	214.00	3,133.43	2,305.91	827.52
Total revenue	35,958.68	27,669.65	8,289.03	35,179.86	778.82	1,02,879.64	79,047.45	23,832.19
Expenses								
Employee benefits expense	9,534.92	7,854.70	1,680.22	9,400.09	134.83	27,867.04	22,970.21	4,896.83
Finance costs	180.25	179.01	1.24	182.64	(2.39)	546.27	507.25	39.02
Depreciation and amortisation expense	1,623.35	1,511.17	112.18	1,518.62	104.73	4,562.19	4,307.25	254.94
Operating expenses	6,441.40	4,698.12	1,743.28	6,217.19	224.21	18,014.05	13,449.37	4,564.68
Other expenses	2,465.38	1,997.34	468.04	2,530.01	(64.63)	7,312.38	5,696.76	1,615.62
Total expenses	20,245.30	16,240.34	4,004.96	19,848.55	396.75	58,301.93	46,930.84	11,371.09
Profit before tax	15,713.38	11,429.31	4,284.07	15,331.31	382.07	44,577.71	32,116.61	12,461.10
Tax expense								
Current tax	3,875.65	2,855.97	1,019.68	3,864.66	10.99	11,120.39	8,089.81	3,030.58
Current tax expense of earlier years	-	-	-	-	-	-	50.00	(50.00)
Deferred tax	55.27	18.03	37.24	(55.44)	110.71	(37.38)	(39.83)	2.45
Net tax expense	3,930.92	2,874.00	1,056.92	3,809.22	121.70	11,083.01	8,099.98	2,983.03
Profit / (Loss) for the period	11,782.46	8,555.31	3,227.15	11,522.09	260.37	33,494.70	24,016.63	9,478.07
Earnings per share (In ₹):								
Basic	23.89	17.37		23.40		68.02	48.84	
Diluted	23.79	17.27		23.29		67.73	48.59	

Q3 & 9MFY25 Consolidated P&L (with split of operating & other expenses)

₹ in lakhs



Particulars	Q3 FY25	Q3 FY24	Y-o-Y	Q2 FY25	Q-o-Q	9MFY25	9MFY24	Y-o-Y
Revenue from operations	36,974.29	28,967.75	8,006.54	36,517.21	457.08	1,06,631.75	82,605.93	24,025.82
Other income	1,494.02	991.25	502.77	1,257.41	236.61	3,922.07	2,921.81	1,000.26
Total revenue	38,468.31	29,959.00	8,509.31	37,774.62	693.69	1,10,553.82	85,527.74	25,026.08
Expenses								
Employee benefits expense	11,970.40	9,974.53	1,995.87	11,857.00	113.40	35,127.30	29,237.99	5,889.31
Finance costs	214.74	211.61	3.13	216.04	(1.30)	644.14	610.78	33.36
Depreciation and amortisation expense	1,951.66	1,845.34	106.32	1,837.19	114.47	5,487.17	5,237.99	249.18
Operating expenses	4,965.03	3,734.20	1,230.83	4,806.60	158.43	13,990.39	10,522.52	3,467.87
Other expenses	2,756.14	2,321.32	434.82	2,833.15	(77.01)	8,230.49	6,690.75	1,539.74
Total expenses	21,857.97	18,087.00	3,770.97	21,549.98	307.99	63,479.49	52,300.03	11,179.46
Profit before tax	16,610.34	11,872.00	4,738.34	16,224.64	385.70	47,074.33	33,227.71	13,846.62
Tax expense								
Current tax	4,226.34	3,050.59	1,175.75	4,235.83	(9.49)	12,156.18	8,673.11	3,483.07
Current tax expense of earlier years	0.52	4.36	(3.84)	-	0.52	0.52	28.98	(28.46)
Deferred tax	(27.15)	(36.45)	9.30	(94.32)	67.17	(271.48)	(273.59)	2.11
Net tax expense	4,199.71	3,018.50	1,181.21	4,141.51	58.20	11,885.22	8,428.50	3,456.72
Profit / (Loss) for the period	12,410.63	8,853.50	3,557.13	12,083.13	327.50	35,189.11	24,799.21	10,389.90
Non-Controlling Interest	(138.65)	(75.84)	(62.81)	(163.45)	24.80	(428.12)	(214.84)	(213.28)
Profit attributable to Owners of the Company	12,549.28	8,929.34	3,494.33	12,246.58	302.70	35,617.23	25,014.05	10,176.63
Earnings per share (In ₹):								
Basic	25.45	18.13		24.88		72.33	50.87	25.45
Diluted	25.33	18.02		24.76		72.02	50.61	25.33



ESG & CSR Activities



Relentless focus on Weaving a Culture Rich in Ethics, Accountability and Transparency



- ✓ Sustained efforts to reduce waste and water and energy consumption
- ✓ Robust digital infrastructure to reduce travel, paper consumption and energy usage
- ✓ 100% e-waste disposed as per regulations

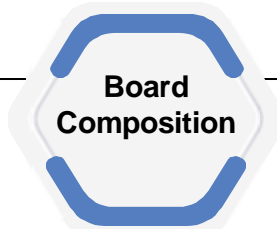


Improve employee engagement:

Action plans from results of our last employee satisfaction survey Foster diversity and inclusiveness with equal opportunities

Diversity and Equality

establish principles and specific plans for women and people with different abilities and ethnic groups



Board of Directors is strong and diverse with majority Independent Directors on Board and One Women Independent Director

Compensation for Directors, KMP, and Senior Management are designed to strike balance between fixed and incentive-based components to drive business growth



Ensure risks are managed adequately and continuously through the implementation of its Risk Management Policy and Procedure.

Regulated by Financial Regulators (SEBI, IRDAI, RBI, PFRDA, etc.)



Periodic Inspections and Audits by Various Regulatory Authorities



All key Policies, Decisions, Related Party Transactions, Certifications and other information is promptly disclosed in all public documents

Reporting to Government Agencies and Regulators



Timely Fulfilment of Regulatory Requirements without Error

CAMS continues to focus on the areas of **Education, Health and Environment** care across the country as part of its CSR activities.

Education

- Focus on education and vocational training for children in rural areas.
- Through one of our CSR initiative, passionate volunteer teachers from around the world collaborated with government elementary schools in remote villages, delivering live interactive classes in the local language for children aged 10-14.
- Children are offered courses in Creative Design, Art, Creative Writing, Math, and Environmental Science are offered, engaging more children in the community through interactive activities.
- With the rise of digital learning, we have worked to bring technology and internet access to rural communities. These initiatives involve providing digital devices like tablets or laptops, setting up computer labs, and offering online learning platforms to bridge the education gap.

Health

- Focus on providing healthcare support to marginalized communities
- The health programme of CAMS addresses primary healthcare issues around affordability and accessibility of quality healthcare. It strives to improve awareness and healthy living practices, and provides a range of healthcare services
- One of the initiative of CAMS is with the aim of working towards benefiting under privileged Children with Special Needs. (Those children challenged with Autism, Cerebral Palsy, Down's syndrome, Mental Retardation, ADHD). CAMS is funding the expenditure for running one of the care centers.

Environment

- Focus on environmental projects to protect and restore natural resources
- Implementation of sustainable sourcing practices which includes using renewable energy, reducing waste, and ensuring that products are recyclable or biodegradable.
- CAMS encourages its employees to volunteer for environmental conservation projects. This involves cleaning up beach, planting trees, and supporting eco-friendly startups and initiatives.

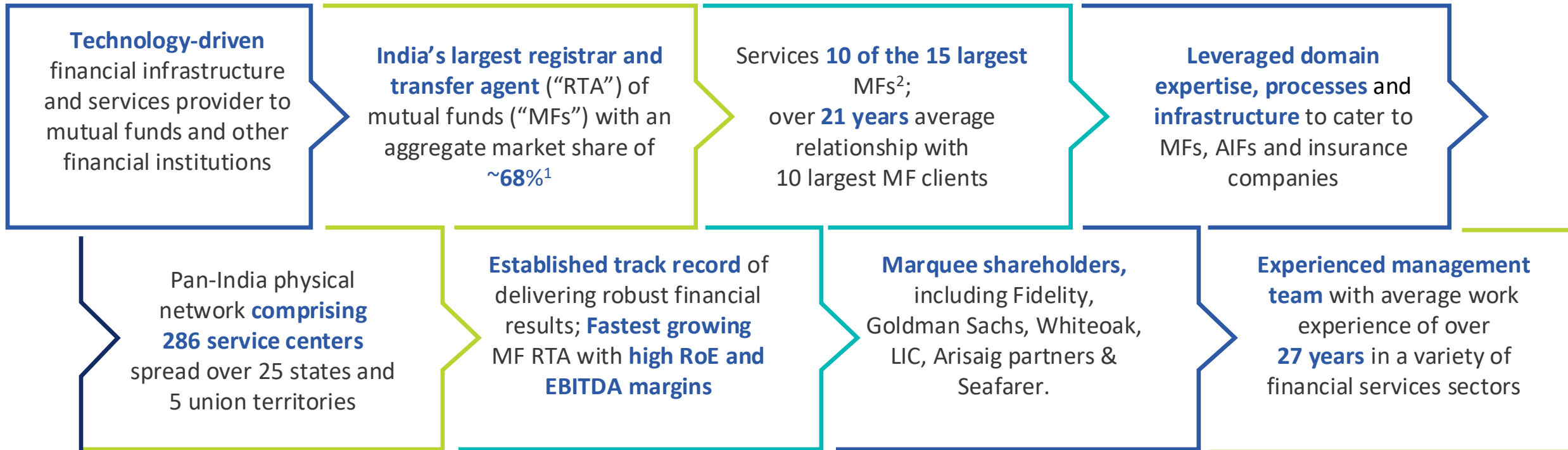
5000 + Beneficiaries across the country



Company Overview



CAMS – Business at a glance



Notes: 1. Market share basis Q3FY25 (3 Months Average)

2. Based on mutual fund average assets under management managed by clients and serviced by CAMS as per AMFI

CAMS – Mutual Fund Services Business

Provides a range of technology-enabled infrastructure to mutual funds –
Involved through the life cycle of an account from account creation to processing transactions and redemption of the amount invested

Service Aggregator

Best Practice Implementation

Uniform Regulatory change implementation

Business-Continuity Mechanisms

Business Enabler

Manage High Volume of Data / Transactions

Infrastructural Stability

Support Timely Launches of NFOs

Operational Integration

Knowledge Partner

Extensive Data on Investor Preferences

Actionable Insights

High Capability of Processing Expertise

Innovative Product Development

Customer Care & Investor Services

Call Centre Services

Mail back / SMS Services

Service Requests and Account Information

Front Office Services

Transaction Processing

Distributor Services

Recording of Empanelled Distributors

Recording of Brokerage Structures

Brokerage Computation

Distributor Queries

Transfer Agency Services

Transaction Origination

Operations

Investor Services

Risk Management

Compliance

Technology platforms and mobile applications for MF, AIF & PMS

CAMS has developed and implemented various technology platforms and its technology driven infrastructure and services are integral to the operations of its clients

mfCRM

Mobility solution for MF RMs/SMs



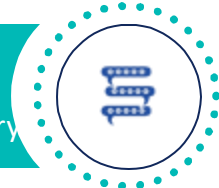
edge360

App and Portal for MF distributors & advisors



MFCentral

Unified portal to serve investors across the MF industry



MFDEX

Sales & business intelligence tool



CAMSmart

Business intelligence service



GoCORP

Corporate investment portal



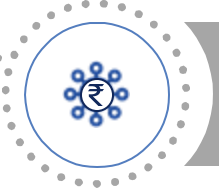
CAMServ

Self-service chatbot for investors



mfCompass

Allow MFs to sight funds real-time



myCAMS

B2C app over 6 Mn registered users



mf360

Proprietary investor service app



Dice

AMC interface for brokerage structure updation



CAMS Wealthserv

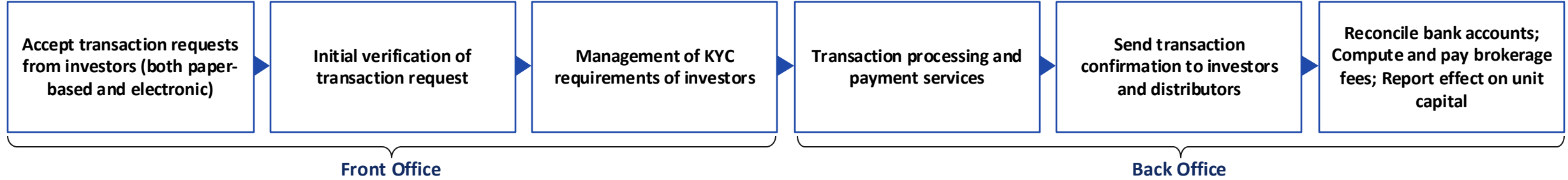
Digital onboarding of PMS investors



Mutual Fund Services provided by CAMS

**CAMS is involved through the life cycle of an account – from account creation to processing to redemption;
Also provides statutory statements, transaction origination, operations, investor and distributor services, risk management services and compliance services**

1 Transaction Origination and Processing



2 Services to Asset Management Companies

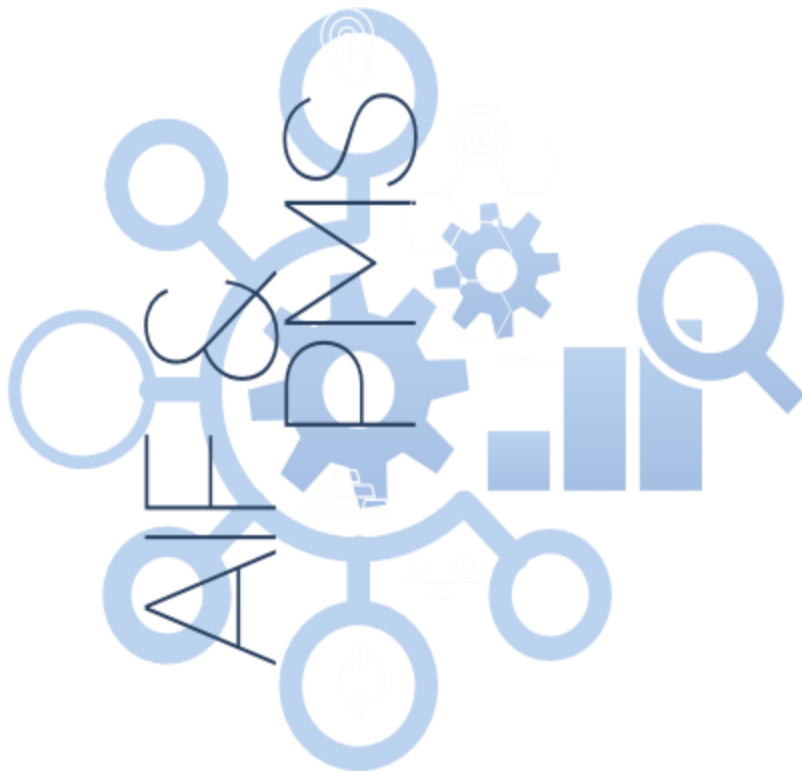
Record keeping and management	Anti-money laundering services
Reporting to govt. authorities	Suspicious transaction reporting
Compliance with KYC regulations	Compliance with scheme document
Compliance with SEBI regulations	Management information reporting
Setting up of accounts	Fee computation and administration
On-boarding of intermediaries	

3 Services to MF Investors

Periodic statements and alerts
Assist with Queries / Service Requests
Mail management, mail back services
SMS / Online customer service
Call center to address queries
Push and pull services

4 Services to Distributors

Distributor help desk
Recording of distributors empanelled
Recording & maintenance of brokerage structures
Computation of various brokerage
Claw-back of brokerages
Addressing distributor queries



The leading platform and service partner for alternatives, Combining versatile technology, contemporary digital utilities and full stack services for investor on-boarding, fund accounting and operations has helped us scale to become the largest platform & service partner for alternatives

460+

funds serviced
across 170+ fund houses

₹2.30 Tn.

Assets Under
Service

185+

Installations
of CAMS WealthServ and
Fintuple's digital
on-boarding solution

1st

RTA at GIFT City
to set up full-stack
offerings for AIFs

fintuple
— a CAMS company —

 **WealthServ360**



CAMS KRA, the second-largest KYC Registration Agency, is rapidly expanding its reach in the capital market. Leveraging AI and automation, we're offering innovative solutions like our 10-minute KYC process to streamline operations and attract new clients. Our focus on operational excellence and strategic partnerships positions us as a preferred fintech solution provider for FY25.

Leading from the front with first-in-the-industry initiatives

- 10 Min KYC – the only KRA in the country to process a KYC request in 10 minutes
- Nexus – KRA Dashboard for financial institutions to track online PAN registration status with CAMS KRA
- WhatsApp KYC – A pioneering industry solution for client onboarding

2nd
largest KRA

20%
Market Share



The premier customer experience platform in India to service both Insurance companies & policy holders

Empowers over 45 insurance companies with end-to-end operational support and technology-driven solutions. India's first insurance portfolio management platform, Bima Central, offers policy holder services, renewal reminders, cover dashboard, policy download, policy highlights, etc.

8 Mn.
e-Insurance
(eIA) accounts

10 Mn.
e Policies
under service

>40%
Market Share

1st
in Industry



Market leader in Mutual Funds payment processing

As a scalable, full-stack BFSI-focused payments platform, CAMSPay provides a holistic suite of services that lead the way in achieving same-day NAV processing, and expedited on-boarding and authentication of new customers.

2.8 Mn.+

UPI AutoPay Mandate Registrations

~40%

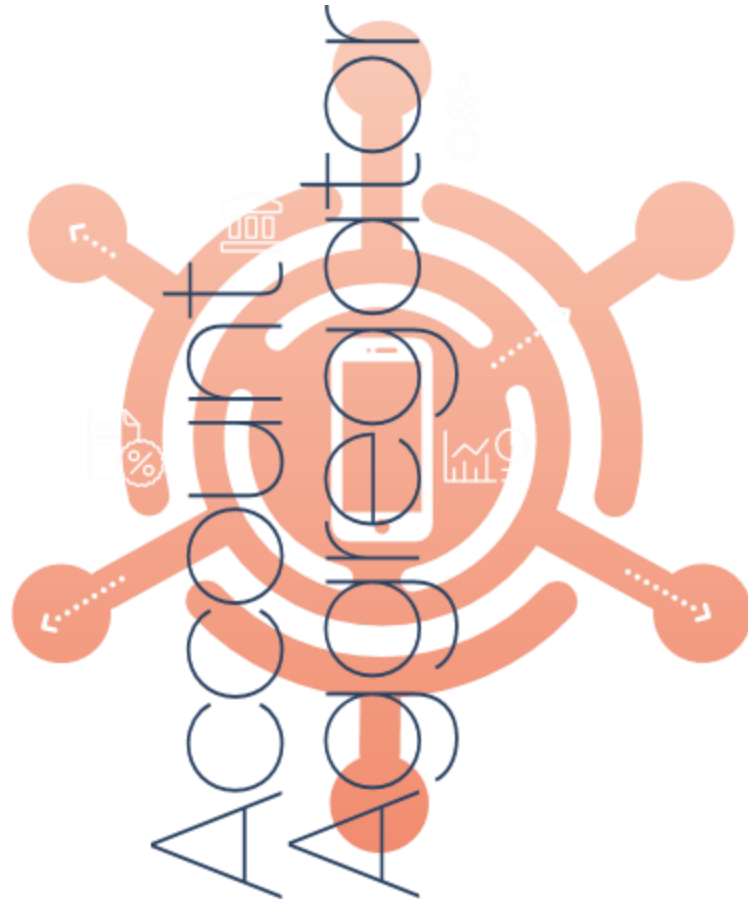
Of Overall Insurance Industry-NACH Transactions

1.8 Mn.+

NACH Mandate Registrations

7.7 Mn.+

Bank Accounts Validated



Winning strides in the path breaking Account Aggregator arena

CAMSfinserve is among the first RBI-licensed account aggregator platform to drive adoption of consent-based sharing of financial asset information among Banks, financial institutions, Fintechs and customers and shape the inevitable future of digital lending, onboarding and advisory.

94 FIPs

Banks, CRA, MF,
 Insurance & GST

264 FIUs

Signups
 Brokers – 76
 Bank/NBFCs – 68
 AMCs/RIAs – 47
 HFC – 13
 Insurance – 21
 Q3'FY25 – 18

146 FIUs

Live 25% Market Share
 Q3'FY25 – 20



Full stack data science & AI-centric solutions to propel BFSI enterprises

A trusted advisor and digital partner to marquee Indian BFSI enterprises,

Think360 pioneers in Alternative Data and AI Credit Scoring solutions. Think360 offers modern AI capabilities that transform KYC and customer onboarding, and enable financial institutions to rapidly scale their API and partnership infrastructure.

190+

Clients Served

70M+

Customer IDs Processed

100+

AI & Data Science Experts

Listed in AI Fintech Global top 100

Only Indian firm to be recognized as one of World's most innovative companies





CAMS industry-first NPS CRA platform on award winning cloud platform

Launched by PFRDA Chairman in March '22, CAMS eNPS platform is designed to provide superior subscriber experience leveraging robust technology and deep experience in serving customers for pension account opening, record keeping and maintenance services.

Only CRA to offer multiple KYC options

CKYC and Aadhaar eKYC for easy onboarding

#2

in eNPS registration

6.6%

Market share in Q3 Retail business

~10%

eNPS market share in the first year of business

Top 6 PoPs

Onboarded on CAMS NPS platform

Computer Age Management Services Limited

Mutual Funds Services, Alternate Investment Funds Services, Payment Services, Banking and Non-Banking Service Businesses

100%

CAMS Insurance Repository Services Limited (CIRSL)

100%

CAMS Investor Services Private Limited (CISPL)

100%

CAMS Financial Information Services Private Limited (CFISPL)

55%

Think Analytics India Pvt Limited

100%

Sterling Software Pvt Ltd (SSPL)

100%

CAMS Payment Services Private Limited

54%

Fintuple Technologies Private Limited

100%

Think Analytics Consultancy Services Pvt Ltd
Think360 AI, Inc (USA)

Experienced Board of Directors


Board of Directors



Dinesh Kumar Mehrotra
Chairman & Non - Independent Director




Vijayalakshmi Rajaram Iyer
Independent Director




Pravin Udhyavara Bhadya Rao
Independent Director



Narumanchi Venkata Sivakumar
Independent Director



Santosh Kumar Mohanty
Independent Director



Anuj Kumar
Managing Director

Audit Committee

- **Narumanchi Venkata Sivakumar**
- Dinesh Kumar Mehrotra
- Vijayalakshmi Rajaram Iyer
- Santosh Kumar Mohanty

Stakeholders Relationship Committee

- **Santosh Kumar Mohanty**
- Pravin Udhyavara Bhadya Rao
- Anuj Kumar

CSR and ESG Committee

- **Dinesh Kumar Mehrotra**
- Narumanchi Venkata Sivakumar
- Anuj Kumar

Nomination & Remuneration committee

- **Vijayalakshmi Rajaram Iyer**
- Dinesh Kumar Mehrotra
- Santosh Kumar Mohanty

Risk Management Committee

- **Vijayalakshmi Rajaram Iyer**
- Narumanchi Venkata Sivakumar
- Pravin Udhyavara Bhadya Rao

Experienced management team with 27+ years average tenure, skilled in business growth, diversification, and innovation



Anuj Kumar – Managing Director

- Joined the company in March 2016
- Previously associated with Godrej & Boyce, Escorts Finance & IBM India

Syed Hassan – Chief Operating Officer

- Joined the company in March 2022
- Previously associated with DXC Technology, Britannia Industries, Unilever

Kamala Radhakrishnan – Chief Marketing Officer

- Joined the company in June 2009
- Previously associated with Citigroup Subsidiary, ANZ Grindlays Bank, Standard Chartered Bank and Fifth Avenue Sourcing (Canada)

ES Varadharajan – Chief Process Officer & Chief Risk Officer

- Joined the company in 2002
- Previously associated with UTIMF

Manikandan Gopalakrishnan – Company Secretary & Compliance Officer

- Joined the company in June 2011
- Previously associated with BPL, Precot Meridian & SJK Steel Plant

Rahul Sethi - Chief Marketing Officer-Designate

- Joined the company in Sep.2024
- Previously associated with Worldline, Edelweiss Financial services, Lady Blush, Ibibo Web Pvt Ltd etc.

Ramcharan Sesharaman – Chief Financial Officer

- Joined the company in March 2020
- Previously associated with Photon Interactive and Reliance Jio Infocomm

Ravi Kethana – Chief Platform Officer

- Joined the company in December 2019
- Previously associated with Tata Consultancy Services and Wipro

Prabal Nag – Chief Business Officer

- Joined the company in June 2009
- Previously associated with Metropolitan Life USA, JM Financial Asset Management and JP Morgan Asset Management India

Soumendu Sekar Ganguly – Deputy COO and Chief Product Officer

- Joined the company in April 2017
- Previously associated with Naukri, 99acres and Shiksha, and Sulekha

Deepak Kumar Singh – Chief Information Security Officer

- Joined the company in May 2024
- Previously associated with Indian Navy

Girish Sankar - Deputy Chief Strategy Officer, Business Head Alternatives

- Joined the company in September 2017
- IDFC Bank, Yes Bank, Barclays Bank, Infosys

Experienced management team with 27+ years average tenure, skilled in business growth, diversification, and innovation



Vasanth Emmanuel Jeyapaul, Chief Executive Officer – CAMSPay

- Joined the company in March 2017
- Bennett, Coleman & Co. Ltd., Agenda Netmarketing Ltd. and Financial Software & Systems Pvt. Ltd

Anish Jagdish Sawlani, Chief Executive Officer – CAMS KRA

- Joined the company in 2016
- Previously associated with Sundaram Finance, Sundaram Business Services, Idea Cellular

Tejinder Pal Singh Manchanda, Chief Executive Officer – CAMSfinserv

- Joined the company in February 2022
- Previously associated with HFCL, ABN Amro Bank, Bill Junction Payments, Bharti Airtel and ICIC Bank

Prasenjit Mukherjee, Senior Vice President and Business Head – CAMS CRA

- Joined the company in June 2022
- Previously associated with NSDL, now Protean e-Gov Technologies Ltd.

Vivek Bengani, Chief Executive Officer – CAMSRep

- Joined the company in March 2022
- Previously associated with BFSI organization's such as Edelweiss Tokio Life, ING Group, Exide Life Insurance and SBI Capital markets

Kaushik Narayan, Chief Executive Officer – Fintuple

- Joined the company in March 2018
- Previously associated with Big4 consulting firms in the US, such as Accenture & Capgemini

Amit Das, Co-Founder and Chief Executive Officer – Think360 AI

- Joined the company in December 2020
- Previously associated with 3i Infotech, PwC US, EXL and TCS

Suryadip Ghoshal, Co-Founder and Chief Analytics Officer – Think360 AI

- Joined the company in 2nd January 2023
- Previously associated with PwC US and FICO

History / Milestones

- Our Company was incorporated as Computer Age Management Services Private Limited and received a certificate of incorporation from the RoC on May 25, 1988

1988

- Our Company was issued a certificate of registration as a Registrar to an Issue under category II, dated December 24, 1993 by SEBI

1993

- The certificate of registration was issued to our Company was upgraded and a fresh certificate of registration as Registrar to an Issue and Share Transfer Agent under category I, dated July 22, 1995, was issued by SEBI to our Company

1995

- Our Company was issued a certificate of registration dated June 1, 2006 by SEBI to act as a depository participant for NSDL

2006

- Our Company was issued a certificate of registration dated January 31, 2007 by SEBI to act as a depository participant for CDSL

2007

- CIRSL was incorporated on May 12, 2011; and
- CIRSL had received in-principle approval of IRDAI to carry on business as an insurance repository

2011

- CISPL was incorporated on February 13, 2012; and
- CISPL was issued a certificate of registration dated June 29, 2012 to carry on the business as a KRA

2012

- CIRSL was issued a certificate of registration dated July 31, 2013 by IRDAI to carry on the business as an insurance repository; and
- Our Company acquired 100% stake in SSPL, which provides technology support to our Company

2013

- CFISPL was incorporated on September 26, 2016

2016

- Great Terrain acquired 37.50% stake in our Company

2018

- Our Company was converted into a public limited Company and received a fresh certificate of incorporation from the RoC on September 27, 2019; and Great Terrain acquired 6.03% stake in our Company

2019

- Listed in BSE on October 1st, 2020
- RBI registration for account aggregator Services
- Incorporation of CAMSPay (payment aggregator services)

2020

- Certification of Registration for CRA Services
- Franklin Templeton Go-Live
- Set up office in GIFT City
- Account aggregator launch
- MF Central launch

2021

- CAMS CRA Go-Live
- Acquired majority stake in Fintuple Technologies Pvt Ltd
- Launched innovation lab at IIT Madras

2022

- CAMSPay receives in-principle authorization from RBI to operate as a Payment Aggregator
- CAMS Acquires majority stack in Think360 AI

2023

- CAMSPay receives final approval from RBI to operate as a Payment Aggregator
- Launch of REIT platform CompaREITnow

2024



- CAMS Wins LACP vision for Annual Report
- CAMS FE CFO Awards CAMS was selected in the Small Enterprises category. CFO Mr. Ramcharan Sesharaman was honoured with the prestigious Award
- BW HR Excellence Awards 2023 For Employee Engagement strategy category
- Economic Times Datacon Award 2023 under Smart Data Applications Software category
- CAMSfinserv Wins Banking Frontier's Technoviti 2023 for implementing Account Aggregator based bank account validation in myCAMS Application (with 6 Mn.+ registered users) for Third Party verification
- Think360 AI has been recognized by Fintech Global in the 3rd Edition of the AIFintech100 list
- Think360 AI is now a Great Place to Work Certified™ Company
- HDFC Bank has honored CAMSPay with the prestigious 'Best Corporate Technology Adoption' award
- CAMS was the **WINNER** for the award category "**New Initiatives IT Infrastructure Award**" at the "**16th Edition DataCenter Summit & Awards 2023**" organized by UBS Forums Pvt. Ltd.
- Think360 AI has been recognized as 'Top Data Science Services Providers' by AIM Research
- Think360.AI was awarded with 'Best Data Intelligence Analytics Developer 2023' in the Small Business Awards Category at Global Business Awards



- "**Infrastructure Award**" at the "**16th Edition DataCenter Summit & Awards 2023**" organized by UBS Forums Pvt. Ltd.
- Think360 AI has been recognized as 'Top Data Science Services Providers' by AIM Research
- Think360.AI was awarded with 'Best Data Intelligence Analytics Developer 2023' in the Small Business Awards Category at Global Business Awards.
- Banking Frontier's Technoviti Awards 2024 – CAMSfinserv for 'LAMF solution'
- Bank Frontier's Technoviti Awards 2024 – CAMSPay for 'Daily SIP on UPI AutoPay'
- Business World Award 2024 Young Leader under 40' award for – Anish Sawlani, CEO of CAMSKRA
- Business World Award 2024 – CAMSfinserv was awarded for 'Open Banking Solution'
- Tatva awards 2024 – CAMSPay for Best Service Provider award for AutoPay and CAMSRep for 'Digital Payment Solutions' from ICICI Prudential Life Insurance
- CAMS Insurance Repository - 'Best Use of Technology' award at the ASSOCHAM 6th Edition Insurance Leaders Meet 2024 & Excellence Awards.
- CAMSRep was awarded for 'Best in Class for Tech-Enabled Innovation' at the ASSOCHAM 16th Global Insurance Summit & Award 2024

Shareholders' Information

Stock Data

Market Capitalisation
25,055.83 Cr.

Shares Outstanding
4,93,65,759

Free Float
25,055.83 Cr.

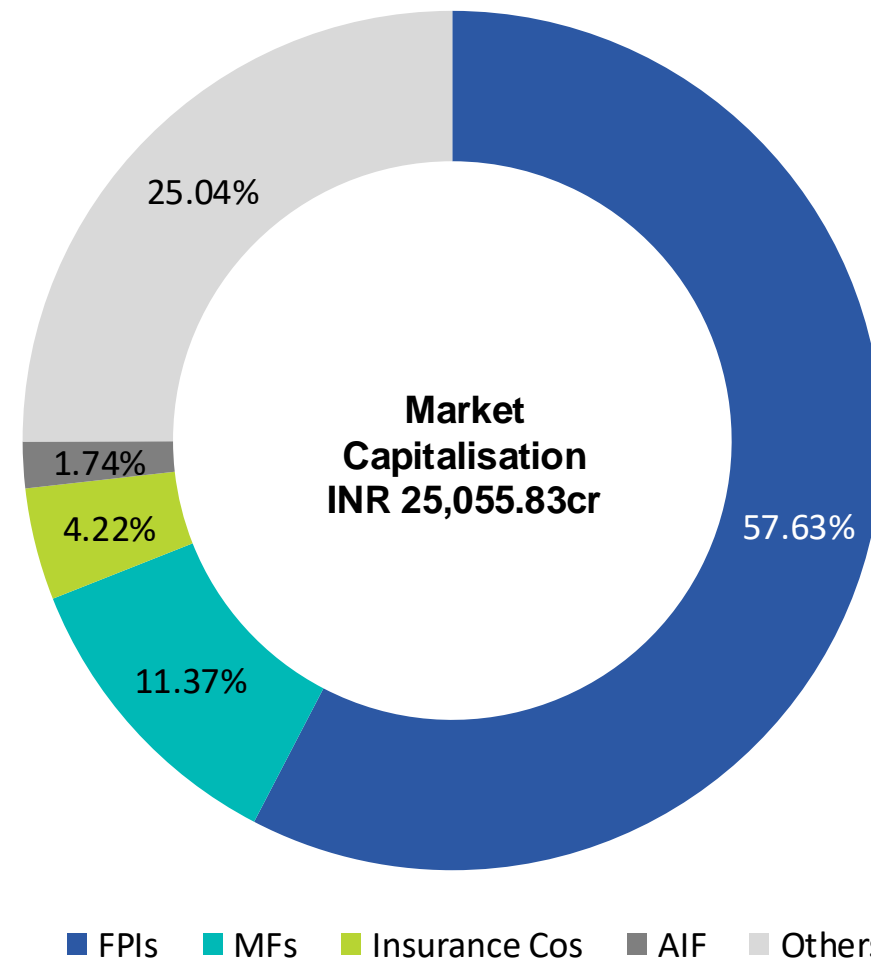
Scrip Symbol / Code
CAMS / 543232

Top Shareholders

Fidelity Investment Trust : Fidelity Emerging Markets Fund	HDB Employees Welfare Trust	Life Insurance Corporation of India	Seafarer Overseas Growth & Income Fund	WhiteOak Capital Group
Arisaig Asia Fund Limited	Vanguard Total International Stock Index Fund	360 One India Private Equity Fund - Series 1A	Government Pension Fund Global	Franklin Templeton Investment Funds - Franklin India Fund

Note : Data as on 31st December' 24

Shareholding Pattern (%)



COMPANY :



Computer Age Management Services Limited (CAMS)

Mr. Anish Sawlani,

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Thank You

