

02nd August 2024

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 ended June 30, 2024

Please find enclosed presentation of Un-Audited Standalone and Consolidated Financial Results for the quarter ended June 30, 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

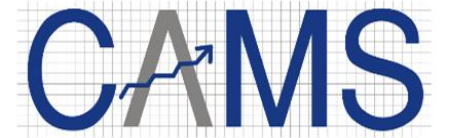
Rayala Towers, 158, Anna Salai, Chennai - 600 002. India.

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.

COMPUTER AGE MANAGEMENT SERVICES LIMITED

Our Mission... Your Growth



Investor
Presentation
Aug 2024



This Presentation, except for the historical information, may contain statements, including the words or phrases such as ‘expects, anticipates, intends, will, would, undertakes, aims, estimates, contemplates, seeks to, objective, goal, projects, should’ and similar expressions or variations of these expressions or negatives of these terms indicating future performance or results, financial or otherwise, which are forward looking statements.

These forward-looking statements are based on certain expectations, assumptions, anticipated developments and other factors like risk and uncertainties regarding market growth, competition, ability to maintain and manage key customer relationship and those factors which may affect our ability to implement business strategies successfully.

The Company, therefore, cannot guarantee that the forward-looking statements made herein shall be realized. The Company does not undertake any obligation to update forward looking statements that may be made from time to time by or on behalf of the Company to reflect the events or circumstances after the date hereof.



Anuj Kumar
Managing Director



**Ram Charan
Sesharaman**
Chief Financial Officer



Presentation flow

Business Overview

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**BUSINESS
OVERVIEW**



CAMS Revenue grew by 26.8% YoY



MF revenue grew by 26.3% YoY



Non-MF revenue grew by 30.7% YoY



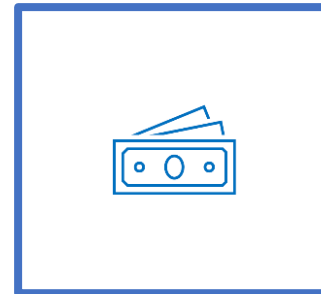
Sustained focus on expanding Non-MF businesses led to a 40 basis points YoY increase in the share of Non-MF revenue, reaching 13.3% of overall revenue



EBITDA grew by 36.6% YoY



EBITDA percentage stood at 45.4%, 320 basis points up YoY



Profit After Tax grew by 41.8% YoY



Profit percentage stood at 31.5%, 330 basis points up YoY

Key Highlights for the Q1 FY'25



Mutual Funds

- ❑ **CAMS crossed the Rs. 40 Tn AuM milestone, registering a growth of 35% YoY.** The Rs. 40 Tn AuM was achieved on the back of solid performance of **equity assets, which grew at 56% YoY**
- ❑ **Our market share in equity assets continued to climb steadily to reach 66% in Q1FY25, ahead of 65% in Q1FY24**
- ❑ CAMS serviced Funds garnered an **all-time high of over Rs.90,000 Cr. in equity net-flows** during the quarter, translating to 71% of industry equity net-flows of 1,27,000 Cr. (a new record witnessed by the industry)
- ❑ NFOs fortified equity sales during the quarter in which CAMS serviced Funds secured a **substantial share of 82% (of NFO-led inflows) – this included the industry's largest ever sectoral NFO**
- ❑ It was yet another milestone quarter on the SIP front, with **new SIP registrations setting a new life-time high of 9.3 Mn. SIPs, representing nearly 100% growth YoY.** This has taken CAMS live SIP book past the 50 Mn. Mark
- ❑ **We announced a strategic partnership with Google Cloud to rearchitect the RTA platform.** The new platform will integrate state-of-the-art practices in service design, database design (and performance) and embed state-of-the-art security protocols. CAMS's vision is to deliver a platform that will not only support the MF industry at India-scale but also become a benchmark for RTA platforms globally

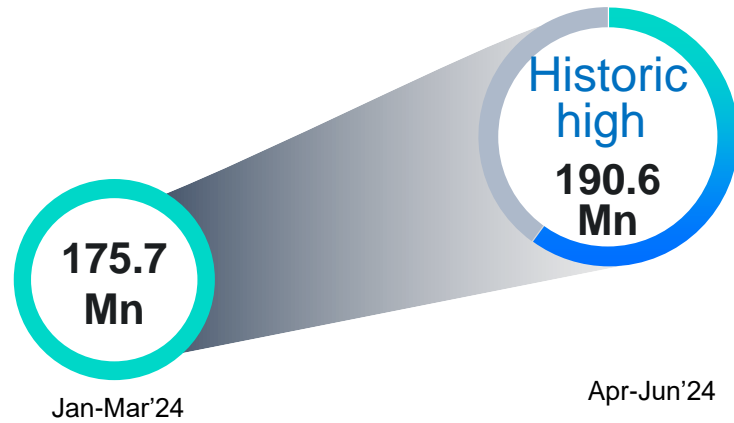


Beyond Mutual Funds

- ❑ **CAMS KRA continues to broaden** its penetration in the capital markets with fast growing Fintechs contributing strongly to the 101% YoY revenue growth
- ❑ **CAMS Alternatives wins 36 new mandates,** including the first overseas fund administration mandate from UAE based fund for GIFT City
- ❑ **CAMSPay posts 44% revenue growth YoY,** emerges as one of the top 3 players in BFSI segment for UPI autopay
- ❑ **CAMSRep: best ever addition of over 1 million eIAs and 1 Mn. policies in Q1FY25.** Bima Central platform goes live for eIA users; 40K+ downloads, 150K unique active users on Web app
- ❑ **Account Aggregator – 16% market share** of Customers successfully linked to AA ecosystem, growing from 13% in past quarter

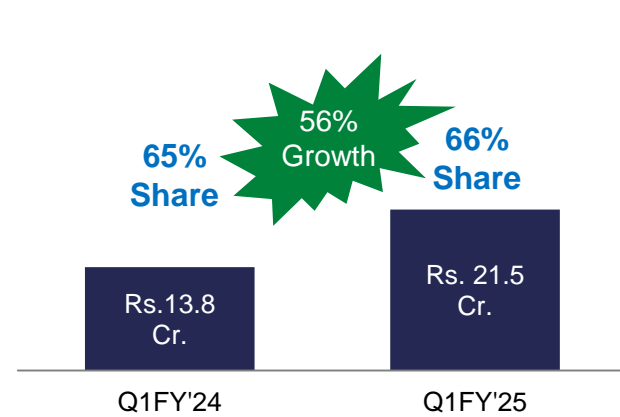
We crossed the Rs.40 Tn. AuM milestone in Q1 FY'25. Our equity assets continued to climb steadily and garnered all-time high equity net flows. New SIP registrations recorded a life-time high of 9.3 Mn. while live SIPs reached the 50 Mn. mark

New highs in transaction volume

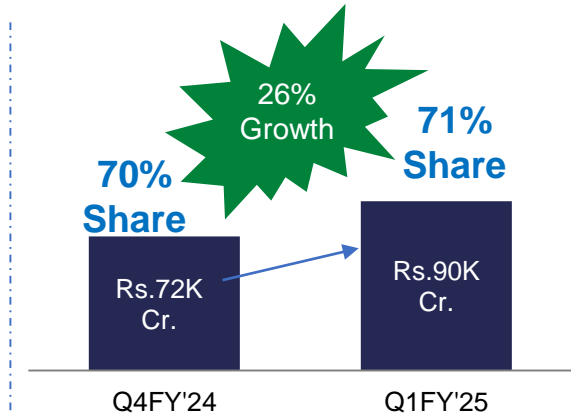


Transaction volume has increased by 8% QoQ and 49% YoY

Equity AuM*

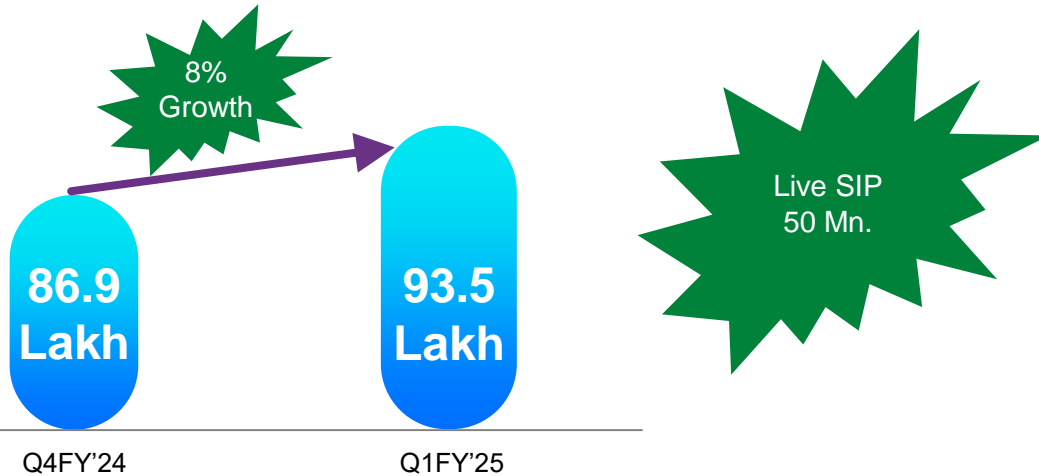


Equity Net Sales



*Equity includes Growth & Equity oriented schemes, Index-Equity & Hybrid schemes and exclude Arbitrage

New SIP registrations



Unique Investor Growth



Mutual Fund Industry & CAMS AAuM – Q1 FY'25

CAMS – Market Share (based on Quarterly AAuM)

~68%*

Net flows into equity assets remain positive in Q1FY25
 394% YoY 26% QoQ

Inflows through SIPs increased by
 48% YoY / 10% QoQ

AAuM Serviced by CAMS

₹ 40.3 Tn.



34.7% YoY



8.5% QoQ

Equity AAuM # – CAMS

₹ 21.5 Tn.



55.8% YoY



11.3% QoQ

Industry AAuM

₹ 59.8 Tn.



36.6% YoY



8.9% QoQ

Equity AAuM # – Industry

₹ 32.6 Tn.



54.2% YoY



11.3% QoQ

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

Transaction Volume
190.6 Mn.

▲ YoY: 49%
▲ QoQ: 8%

SIP Book
50.8 Mn.
(as on 30th June 24)

▲ YoY: 36%
▲ QoQ: 5%

Systematic Transactions Processed
151.8 Mn.

▲ YoY: 44%
▲ QoQ: 9%

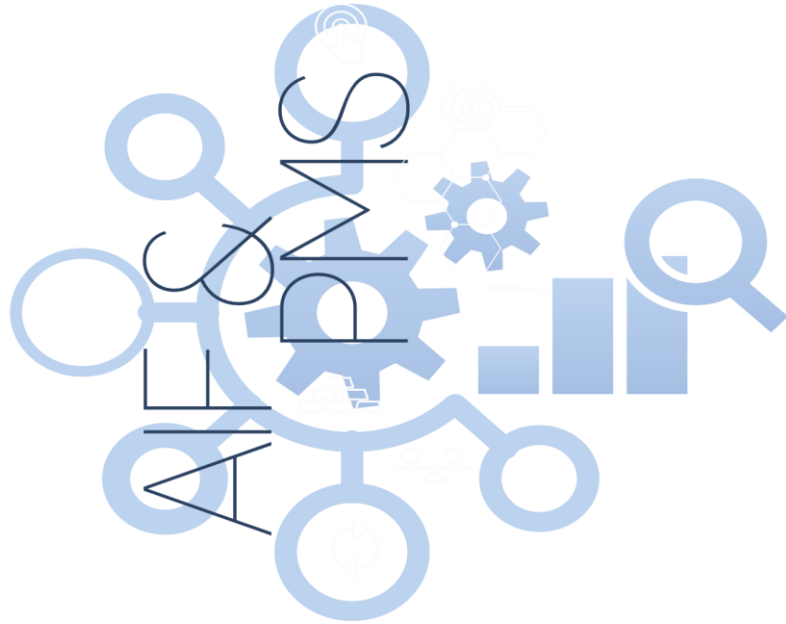
Live Investor Folios
78.3 Mn.
(as on 30th June 24)

▲ YoY: 30%
▲ QoQ: 8%

Unique Investors Serviced
34.1 Mn.
(as on 30th June 24)

▲ YoY: 28%
▲ QoQ: 7%

CAMS Alternatives business continues the strong growth trajectory on the back of healthy signings for core business & rapid adoption of CAMS WealthServ & Fintuple's offerings



420+

funds serviced
across 150+ fund houses

₹2.26 Tn.

Assets Under
Service

148+

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

1st

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

- ❑ New client acquisition momentum continues to be strong with the **business winning 36 new mandates**
- ❑ **WealthServ continues to emerge as a preferred AIF/PMS onboarding platform** with 148+ sign ups
- ❑ GIFT city presence expanded with additional office space. Healthy growth – **18 clients and first overseas fund administration contract in GIFT City**
- ❑ **Fintuple's new unified platform** integrates all of Custody, Clearing, Fund Accounting, Treasury & Forex services digitally under one roof. The platform is being extended to FPIs & FDIs and for Capital Markets Groups in banks





**YoY revenue
up 100%**

18 Mn.+
KYC records

- ❑ CAMS KRA continues to bolster its product superiority and is emerging to be a preferred KYC service **provider** – **delivered a robust 101% YoY revenue growth in Q1 (11% growth QoQ)**
- ❑ **Added 31 new financial institutions** and FinTechs as its customers, significantly adding non-MF PANs to its stock
- ❑ **KRA's seamless onboarding journey, powered by Think360's Kwik ID** KYC solution provides a compelling product suite to fintechs to build a frictionless journey



7.0 Mn

e-Insurance
(eIA) accounts

~40%

Market Share

8.4 Mn

e Policies
under service

1st
in Industry

BIMA CENTRAL.

- ❑ **Continued strong addition of 1.1 Mn. eIAs & 1 Mn. Policies**, up from 8 Lakh policies in last quarter (with a 40% market share)
- ❑ **One of the leading insurers has migrated** the entire in-force policy base to CAMSRep
- ❑ **5 new clients added in Q1**, including 3 from Non-life insurance, worth Annual Contract value (ACV) of ~₹3 Cr.
- ❑ Policy conversion **gathers further momentum post IRDAI norms and Bima Central's early success** – overall dematerialised policies with CAMSRep nearing 1 Cr.
- ❑ **SBI General completes integration** with Bima Central; more insurers lined up for integration
- ❑ **Awarded “Best Service Provider – Policy Servicing” by ICICI Prudential for FY24**



2.9Mn+

UPI AutoPay Mandate Registrations

~40%

Of Overall Insurance Industry- NACH Transactions

1.5Mn+

NACH Mandate Registrations

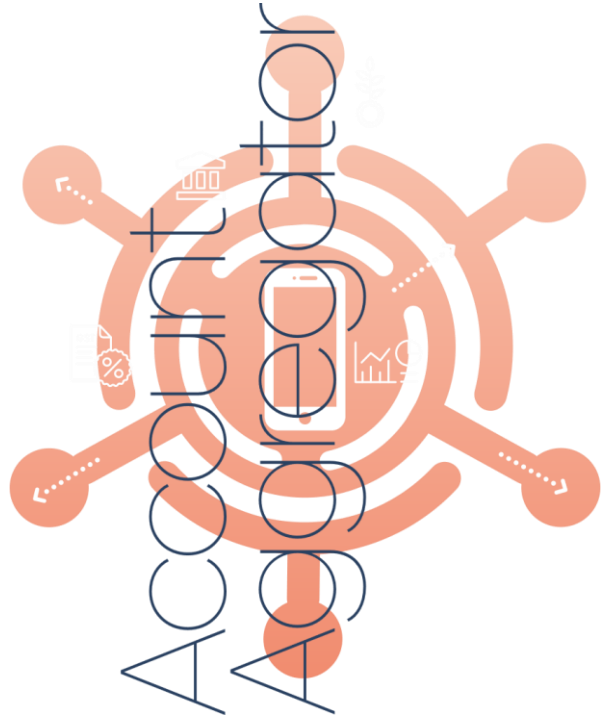
~₹270Bn+

Worth of NACH + Digital Transactions

6Mn+

Bank Accounts Validated

- ❑ Revenue grew by 44% Y-on-Y and by 21% Q-on-Q
- ❑ Revenue from digital payments processing grew 158% Y-on-Y and 33% over previous quarter
- ❑ UPI Autopay volume increased by 35% month on month with **June 24 recording 1.3 Mn. UPI Autopay registrations**
- ❑ With CAMSPay now authorized to operate as a payments aggregator (PA), it has opened doors with banks. **Canara Bank, Indian Bank and HSBC have empaneled CAMSPay** as PA to onboard and support the Bank's merchants
- ❑ **25 new logos added in Q1 FY 24-25**, predominantly with NBFCs (ICICI Home loans, Neo First)
- ❑ **LIC empanelment for Authentication services (announced in Q3 FY'23-24) – services have gone live** and delivery commenced in the current quarter. LIC has also empanelled CAMSpay for Payment Gateway services



92 FIPs

Banks, CRA, MF,
Insurance & GST

115 FIUs

Live
26% Market Share
Q1'FY25 – 20

191 FIUs

Signups
Brokers – 63
Bank/NBFCs – 45
AMCs/RIAs – 40
HFC – 13
Insurance – 17
Q1'FY25 – 20

- ❑ **16% market share of Customers successfully linked to AA ecosystem, growing from 13% QoQ**
- ❑ **Successful data deliveries doubled QoQ and grew 33X YoY crossing 1.25 Lakh deliveries per day**
- ❑ **Volumes from top tier fintechs continue to scale, business aided by enhanced value proposition through Aamaze (BSA platform)**
- ❑ **Revenue grew by 300% YoY**



6.8%
Market share
in Q1 Retail
business

#2
in eNPS
registration

6.1%
Q1 Non-Govt,
Market share

90%
Consistent
CSAT score

- ❑ 180% growth over Q1FY24 in subscriber onboarding
- ❑ **3K Corporate Subscribers** onboarded in Q1
- ❑ **First Public Sector Bank onboarded**
- ❑ 12 PoPs operational on CAMS CRA platform
- ❑ On track for 100K Subscribers in the Financial Year
- ❑ Focus on API integration with PoPs
- ❑ Create new Markets – onboarding Fintechs



100+
Clients Served

10
Years in
business

100+
AI & Data
Science
Experts



- ❑ **Empanelled by LIC of India** as a Fintech Enabler
- ❑ **Wins the first mandate for Affluence 360**, a Data analytics platform for mutual funds – first of a kind data driven market expansion strategy initiative
- ❑ Building a **GenAI led surveillance and alerting framework** for compliance anomaly detection for a client
- ❑ New mandate wins continue for GST analyser, Portfolio module and increased adoption of AAmaze, a BSA module for Account aggregator
- ❑ Company has **completed multiple scorecard validation engagements** for its clients, in line with RBI’s overall guidance to the industry around robust credit risk assessment
- ❑ **Kwik ID has successfully expanded CKYC modules to AI augmented upload automation for clients** in the insurance industry and deployed newly developed Aadhar Vault solution for clients



FINANCIALS

Revenue Highlights – Q1FY25

Revenue	₹33,140.3 Lakh	▲ 26.8 % YoY ▲ 6.7 % QoQ
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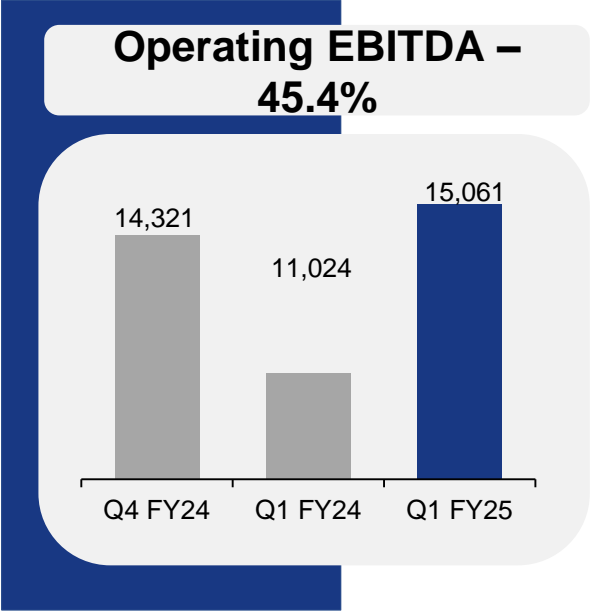
Asset Based Revenue	26.8% YoY ▲ 7.7% QoQ ▲
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Non-Asset Based Revenue	23.4% YoY ▲ 3.7% QoQ ▲
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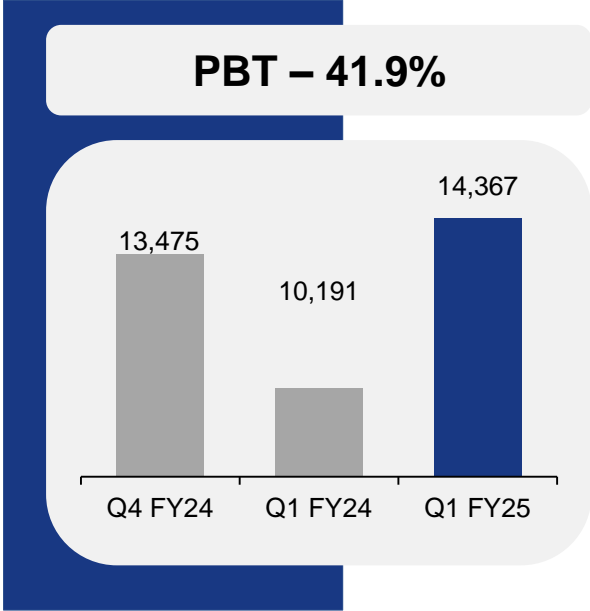
Non-MF Revenue	30.7% YoY ▲ 4.8% QoQ ▲
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Asset Mix	Equity component: Q1FY25 @ 53.2% (Q1 FY24: @ 46.0% / Q4 FY24: @ 51.9%)
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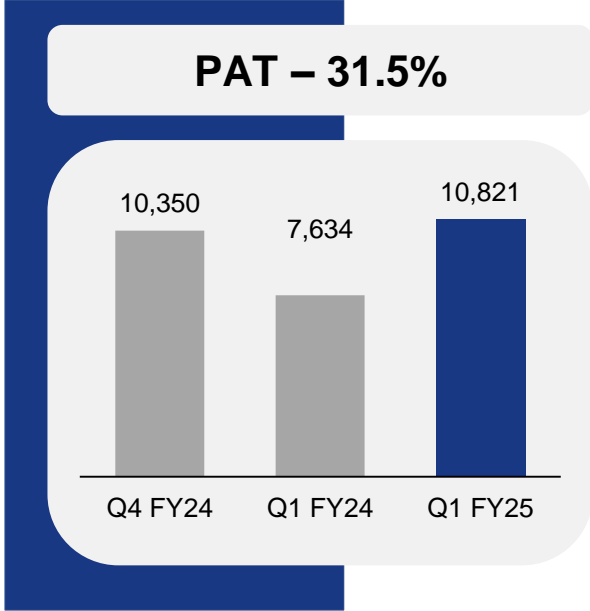
Financial Highlights – Q1FY25



▲ **36.6 % YoY**
 ▲ **5.2 % QoQ**



▲ **41.0% YoY**
 ▲ **6.6% QoQ**



▲ **41.8% YoY**
 ▲ **4.6% QoQ**

Return on Net-Worth* 44.4%

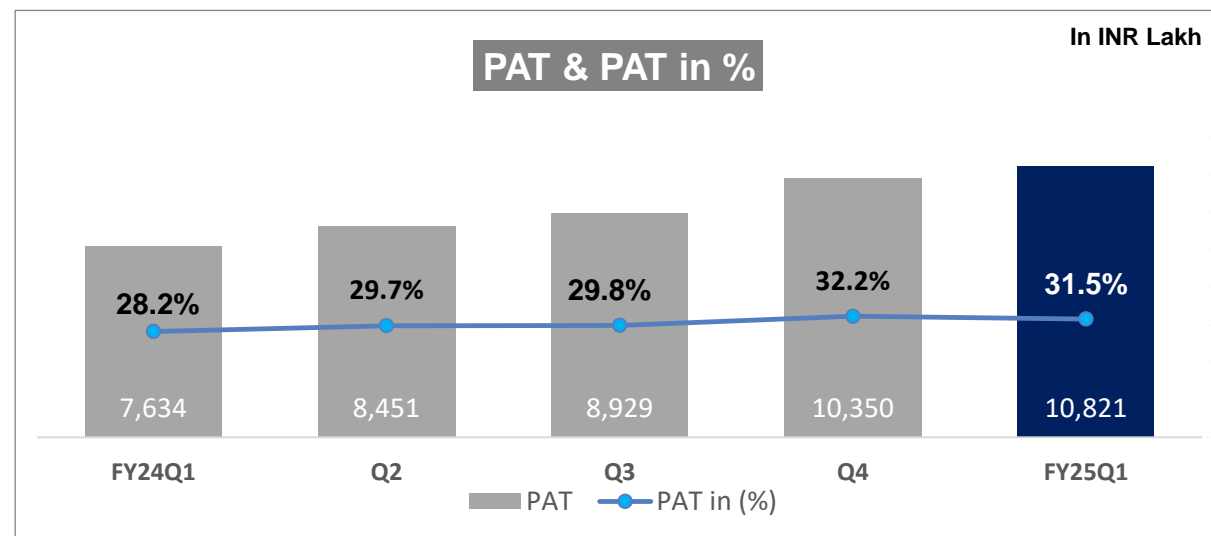
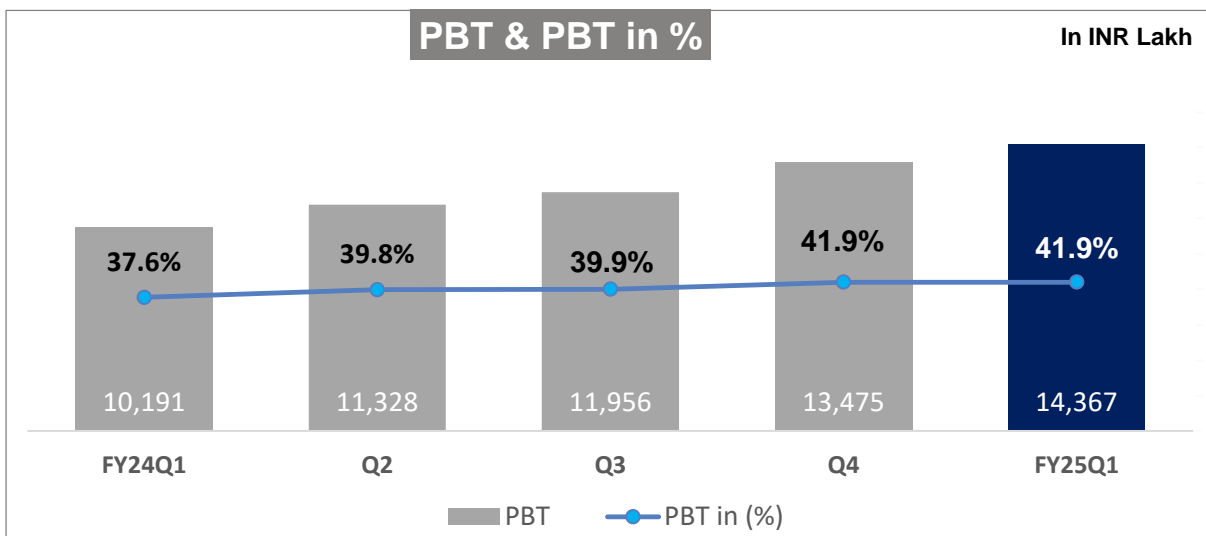
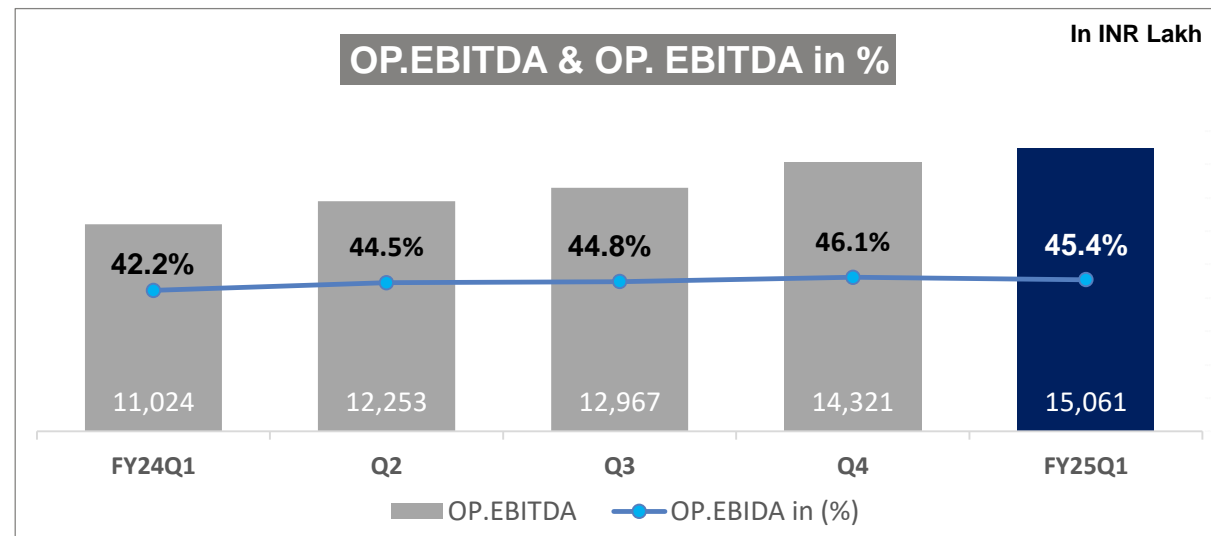
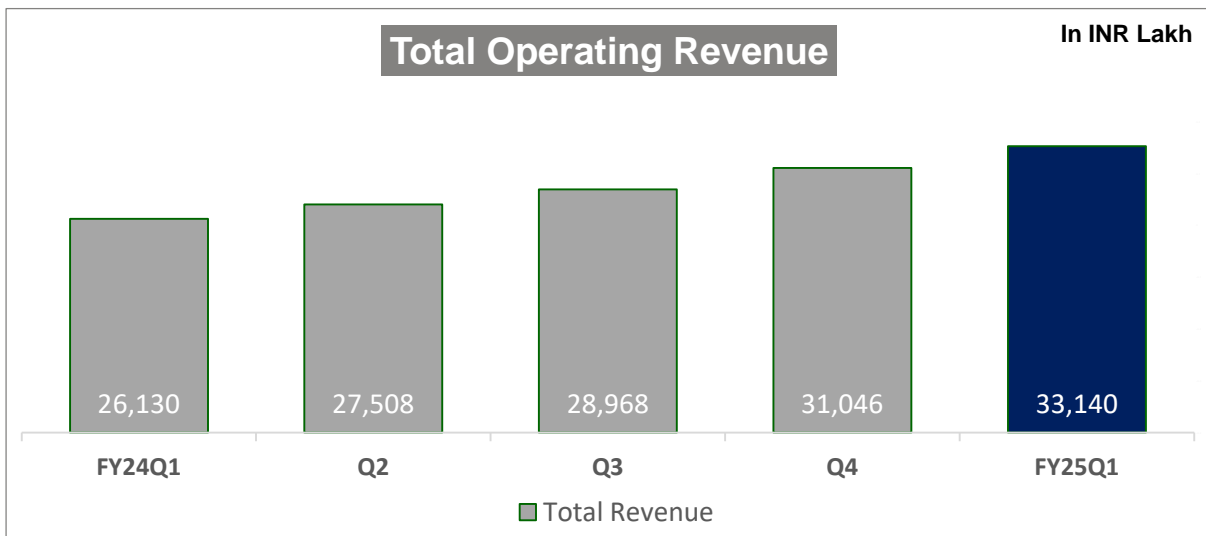
**** Cash & Cash Equivalent as on 30th June was ₹718.10 Cr.**

Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹3.3 Cr. (Q1 FY25), ₹1.3 Cr. (Q1 FY24) and ₹ 4.4 Cr. (Q4FY24)

Interim Dividend: ₹ 11 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

Consolidated Financial Highlights – Quarterly



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

Q1 FY25 Standalone P&L

Particulars (In Rs Lakh)	Q1FY25	Q1FY24	YoY%	Q4FY24	QoQ%	FY24
Revenue from operations	30,801.07	24,357.14	26.5%	28,706.68	7.3%	1,05,448.22
Other income	940.03	753.98	24.7%	882.02	6.6%	3,187.93
Total revenue	31,741.10	25,111.12	26.4%	29,588.70	7.3%	1,08,636.15
Expenses						
Employee benefits expense	8,932.03	7,474.43	19.5%	8,447.72	5.7%	31,417.93
Finance costs	183.38	166.17	10.4%	180.01	1.9%	687.26
Depreciation and amortisation expense	1,420.22	1,361.63	4.3%	1,533.39	-7.4%	5,840.64
Other expenses	7,672.45	6,328.90	21.2%	6,741.93	13.8%	25,888.06
Total expenses	18,208.08	15,331.13	18.8%	16,903.05	7.7%	63,833.89
Profit before tax	13,533.02	9,779.99	38.4%	12,685.65	6.7%	44,802.26
Tax expense						
Current tax	3,380.08	2,478.70		3,083.07		11,172.88
Current tax expense of earlier years	-	-		-		50.00
Deferred tax	(37.21)	(21.91)		(92.98)		(132.81)
Net tax expense	3,342.87	2,456.79	36.1%	2,990.09	11.8%	11,090.07
Profit / (Loss) for the period	10,190.15	7,323.20	39.1%	9,695.56	5.1%	33,712.19
Earnings per share (In ₹):						
Basic	20.72	14.94		19.74		68.69
Diluted	20.61	14.85		19.62		68.34

Q1 FY25 Standalone P&L (with split of operating & other expenses)

Particulars (In Rs Lakh)	Q1FY25	Q1FY24	YoY%	Q4FY24	QoQ%	FY24
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Finance costs	183.38	166.17	10.4%	180.01	1.9%	687.26
Depreciation and amortisation expense	1,420.22	1,361.63	4.3%	1,533.39	-7.4%	5,840.64
Operating expenses	5,355.46	4,394.23	21.9%	4,620.66	15.9%	18,070.03
Other expenses	2,316.99	1,934.67	19.8%	2,121.27	9.2%	7,818.03
Total expenses	18,208.08	15,331.13	18.8%	16,903.05	7.7%	63,833.89
Profit before tax	13,533.02	9,779.99	38.4%	12,685.65	6.7%	44,802.26
Tax expense						
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Diluted	20.61	14.85		19.62		68.34

Q1 FY25 Consolidated P&L

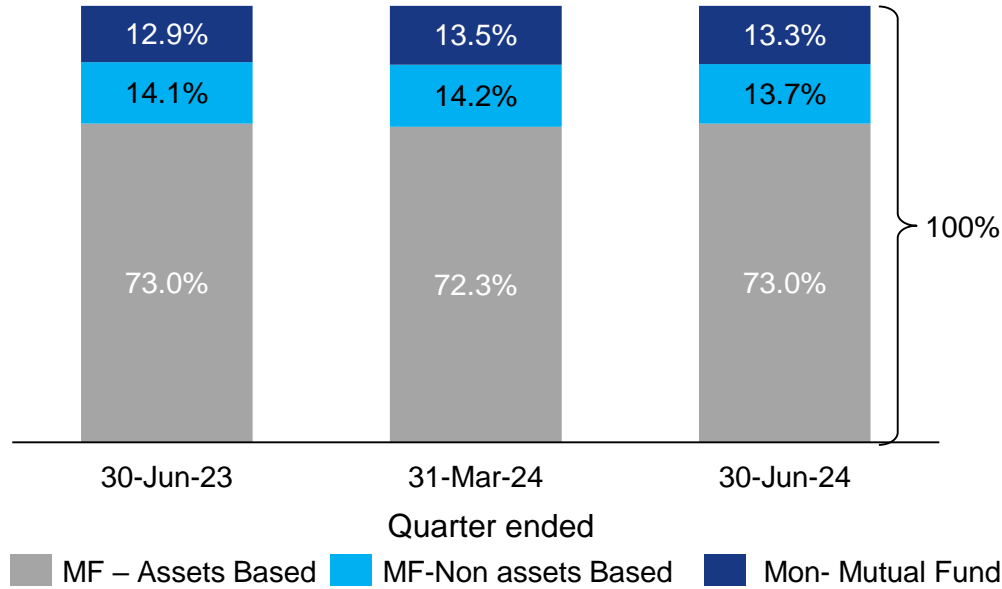
Particulars (In Rs Lakh)	Q1FY25	Q1FY24	YoY%	Q4FY24	QoQ%	FY24
Revenue from operations	33,140.25	26,129.87	26.8%	31,045.88	6.7%	1,13,651.81
Other income	1,170.64	967.84	21.0%	1,143.00	2.4%	4,064.81
Total revenue	34,310.89	27,097.71	26.6%	32,188.88	6.6%	1,17,716.62
Expenses						
Employee benefits expense	11,299.90	9,495.21	19.0%	10,477.75	7.8%	39,715.74
Finance costs	213.36	202.28	5.5%	210.57	1.3%	821.35
Depreciation and amortisation expense	1,698.32	1,650.40	2.9%	1,809.79	-6.2%	7,047.78
Other expenses	6,859.96	5,629.33	21.9%	6,233.97	10.0%	23,447.24
Total expenses	20,071.54	16,977.22	18.2%	18,732.08	7.2%	71,032.11
Profit before tax	14,239.35	10,120.49	40.7%	13,456.80	5.8%	46,684.51
Tax expense						
Current tax	3,694.01	2,702.45		3,290.34		11,963.45
Current tax expense of earlier years	-	(25.38)		-		28.99
Deferred tax	(150.01)	(124.25)		(132.07)		(405.66)
Net tax expense	3,544.00	2,552.82	38.8%	3,158.27	12.2%	11,586.78
Profit / (Loss) for the period	10,695.35	7,567.67	41.3%	10,298.53	3.9%	35,097.73
Non-Controlling Interest	(126.02)	(66.30)		(51.49)		(266.33)
Profit attributable to Owners of the Company	10,821.37	7,633.97	41.8%	10,350.02	4.6%	35,364.06
Earnings per share (In ₹):						
Basic	22.01	15.58		21.07		72.06
Diluted	21.88	15.48		20.95		71.68

Q1 FY25 Consolidated P&L (with split of operating & other expenses)

Particulars (In Rs Lakh)	Q1FY25	Q1FY24	YoY%	Q4FY24	QoQ%	FY24
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Expenses						
Employee benefits expense	11,299.90	9,495.21	19.0%	10,477.75	7.8%	39,715.74
Finance costs	213.36	202.28	5.5%	210.57	1.3%	821.35
Depreciation and amortisation expense	1,698.32	1,650.40	2.9%	1,809.79	-6.2%	7,047.78
Operating expenses	4,218.76	3,360.72	25.5%	3,750.30	12.5%	14,272.82
Other expenses	2,641.20	2,268.61	16.4%	2,483.67	6.3%	9,174.42
Total expenses	20,071.54	16,977.22	18.2%	18,732.08	7.2%	71,032.11
Profit before tax	14,239.35	10,120.49	40.7%	13,456.80	5.8%	46,684.51
Tax expense						
Current tax	3,694.01	2,702.45		3,290.34		11,963.45
Current tax expense of earlier years	-	(25.38)		-		28.99
Deferred tax	(150.01)	(124.25)		(132.07)		(405.66)
Net tax expense	3,544.00	2,552.82	38.8%	3,158.27	12.2%	11,586.78
Profit / (Loss) for the period	10,695.35	7,567.67	41.3%	10,298.53	3.9%	35,097.73
Non-Controlling Interest	(126.02)	(66.30)		(51.49)		(266.33)
Profit attributable to Owners of the Company	10,821.37	7,633.97	41.8%	10,350.02	4.6%	35,364.06
Earnings per share (In ₹):						
Basic	22.01	15.58		21.07		72.06
Diluted	21.88	15.48		20.95		71.68

Revenue Profile Q1FY25

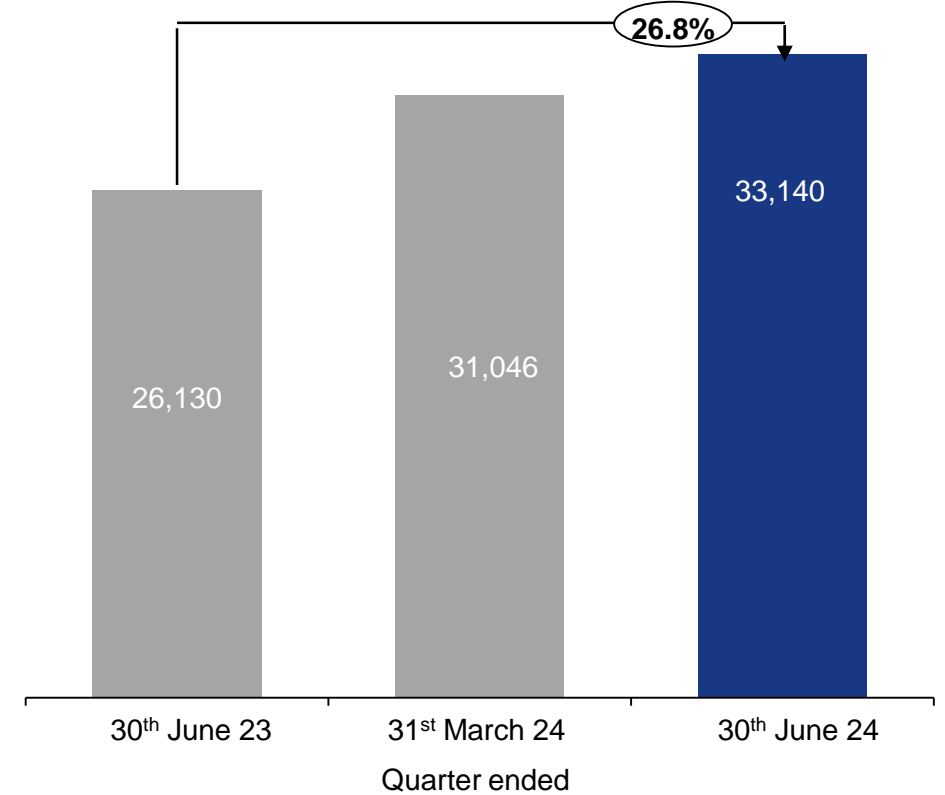
Revenue Breakup



Breakup of Non-Mutual Fund

Particulars	Quarter ended		
	30 th June 23	31 st March 24	30 th June 24
AIF (including Fintuple)	3.1%	3.0%	2.7%
CAMS Pay	2.8%	2.8%	3.2%
CAMS REP	1.5%	1.7%	1.3%
Think360 AI	1.8%	1.3%	1.2%
CAMSKRA	2.3%	3.5%	3.7%
Others	1.4%	1.2%	1.2%
Non Mutual Fund	12.9%	13.5%	13.3%

Revenue (In ₹ Lakh)



ESG

ESG initiatives

Our holistic approach to ESG is guided by a Board-approved ESG policy. A dedicated Board-level ESG committee monitors, evaluates, and provides guidance on our ESG policies, procedures, practices, and public disclosures.

CAMS recognizes its responsibility to mitigate our environmental footprint.

Technology-based operations of the company do not involve significant utilization of power or energy, and no emissions are associated with our activities.

CAMS is committed to ensuring that all our devices are energy-efficient.

We focus on digital processes, eliminating paper-based transactions, which significantly reduces paper consumption.

ESG initiatives

During the year 23-24 a lake measuring five acres was deweeded and restored enhancing its capacity by 100%.

During the year 24-25, CAMS will restore three ponds at Pandeswaram in Tamil Nadu.

CAMS has set up urban forests in Coimbatore.

Restoration of Lake at Government Medical College, Chengalpet



Environment

We help combat climate change and environmental challenges by ensuring resource efficiency and reducing our environmental footprints. We operate through 281 offices, including one Corporate Office and six back offices. To achieve our environmental goals, we have stringent internal targets to reduce waste, water, and carbon emission and invest in renewable green energy.

Reduce

- Paper use is actively discouraged across the organization, and internal processes have been aligned to process transactions through electronic submissions
- Internal targets are to reduce waste, water, and carbon emission and invest in renewable green energy

Replace

- Installation of lower energy LED lighting system
- Digital transformation for enhanced resource efficiency

Reuse & Recycle

- No hazardous waste is produced since CAMS is a service-based Company
- Segregation of dry and wet waste
- Computers, monitors, computer accessories, printers, projectors, and other such hardware that are under-utilized or have reached the end of useful life are managed by the Company's e-waste recycling program, which includes handover to original suppliers or certified disposal vendors
- Plastic waste is collected, segregated, and transported to Local Government agencies / for processing and disposal

The company partnered with an NGO to restore two lakes and create two urban forests. The restoration of these lakes is expected to directly influence the surroundings and ensure increased water percolation and enhanced ground water recharge. This project involved cleaning up of the water body, removal of invasive weeds, increase in water storage, establishment of strong bunds, inlet-outlet regulation, tree plantation and protective fencing. While plants are expected to turn the lake into a biodiversity hotspot, the urban forest will enhance the air quality, reduce water run-off and soil erosion, and absorb noise, dust, and heat from the region.

As global citizens, we believe that we can thrive only when the communities in which we operate also thrive. We remain committed to impacting communities through initiatives that improve access to jobs, education, and training, protect the environment, promote people’s health and well-being, and encourage equality and care for the underprivileged.

Customer-Centricity

- Grievance Redressal Mechanism for customers
- Interaction through email, mobile apps, face-to-face meetings on monthly basis to improve customer experience
- Customer Satisfaction surveys are carried out periodically for enhancing customer satisfaction levels
- The Company extensively educates the customers on data privacy and security via website, social media platforms and other digital solutions like mobile apps. CAMS focusses on enhancing customer experience through various digital solutions and technology upgradations

Commitment to Community

- Virtual learning enhances the school students’ capacity and improves quality during the pandemic through online mediums
- Experimental-based learning through online platforms for underprivileged school students to respond to COVID-19
- Senior Citizens who do not have children/relatives looking for support
- Women self-help groups looking for entrepreneurial skills
- Support for Education of HIV - affected children
- Tree plantation to improve the green cover

Commitment to Employees

- ❑ Grievance Redressal Mechanism for employees
- ❑ The employees undergo mandatory induction training where the stakeholders are made aware of CoC, Human Rights, Company policies, insider trading
- ❑ The Company also conducts refresher training through “WeLearn programme” to apprise the employees periodically
- ❑ Focused training on Skill Development & periodic drills on Risk Mitigation
- ❑ **Employee well-being is the foremost priority:** POSH committee, Communication, Accountability, Maternity benefits, Human Rights, and Training on Health and safety
- ❑ The Company has in place POSH policy, Whistle blower policy and Employee Safety policy applicable to all employees
- ❑ The grievance redressal mechanisms are available for the employees to raise their concerns. The Company provides opportunity for physically challenged persons to get profitable employment
- ❑ **Diversity & Inclusion:** 14% representation of women on the Board, and the Turnover rate for women in FY22 is 27% which is higher than the previous year

Governance

We recognize ethics and governance to be of paramount importance. We are committed to maintaining the highest standards of governance in the conduct of our business and continuously strive to create lasting value for all our stakeholders. Since our inception, we have been building on our organization's foundation by continually enhancing the governance structures, policies, processes, and controls that support and promote accountability, transparency, and ethical behaviour. We remain steadfast in our commitment to creating and reinforcing a strong and healthy culture in which all employees feel respected and empowered to do what is suitable for our customers, communities, and shareholders.

Regulatory Compliance Framework



- Proactively identify, assess, monitor, control, and report compliance in adherence to country-specific laws and regulations
- Compliance ownerships are aligned with corporate objectives
- Serve the interests of the Company and its shareholders

Board Governance and its Committees



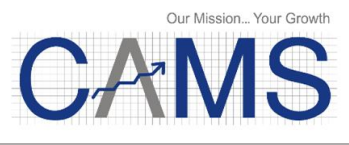
- Representation and inclusion of Women in Board of Directors
- Leadership directly through board level committees

Compliance, Risk and Internal Audit

- The Company has extensive Information Security Management System in place for ensuring protection of the systems and safeguard information to avoid material financial impact
- ISO 9001:2015 Certification
- ISO 27001:2013 Certification
- ISO 22301:2019 Certification
- Audit Committee of the Board of Directors reviews the reports of the Auditors at its periodical meetings, and to oversee & review the procedures and systems effectuating the policies
- The Risk Management Committee and Technology Committee of the Board periodically reviews the cyber security systems
- Data Privacy Policy

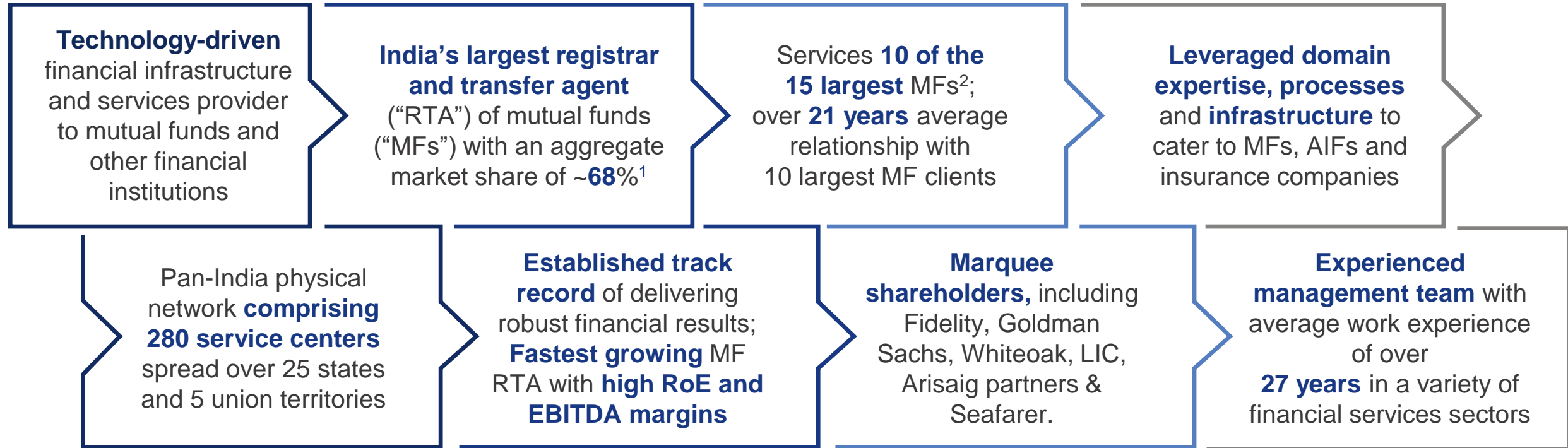
Ethical Practices

- CAMS Code of Conduct
- The vigil mechanism & whistle blower policy encourages directors and employees to report the concerns on (but not limited to) illegal or unethical practices or behaviour, actual or suspected fraud or violation of the Company's code of conduct or ethics policy
- Employee Safety Policy
- POSH Policy
- Policy on Anti-Corruption and Bribery



ABOUT CAMMS

CAMS – Business at a glance

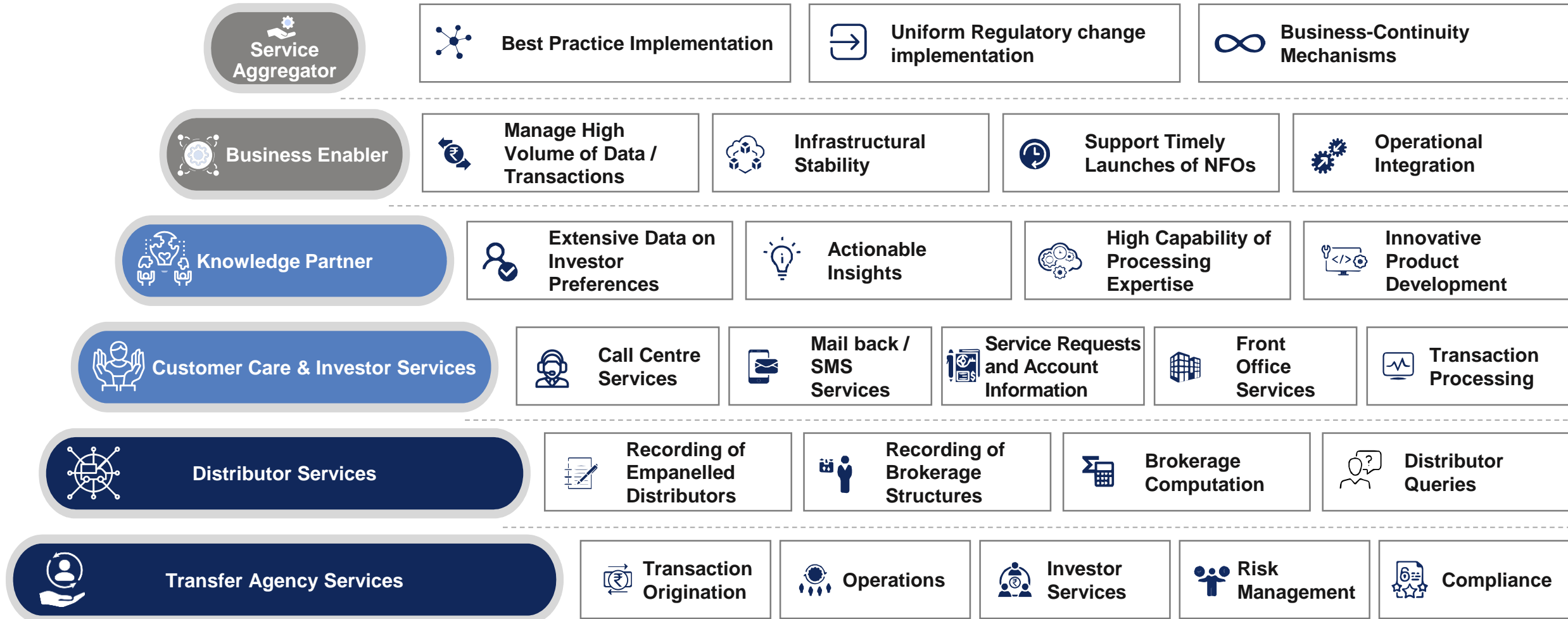


Notes: 1. Market share basis Q1FY25 (3 Months Average)

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

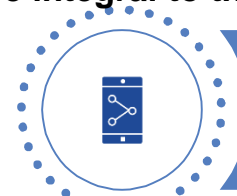


CAMS – Proprietary technology platforms and mobile applications for MF, AIF & PMS

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

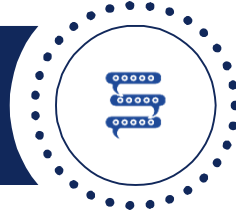


edge360

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

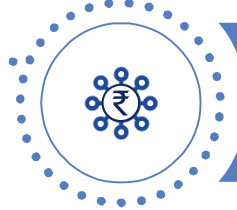


GoCORP

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



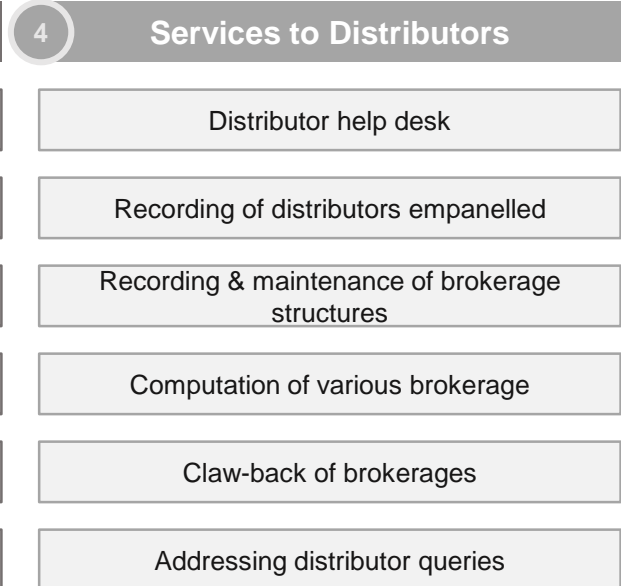
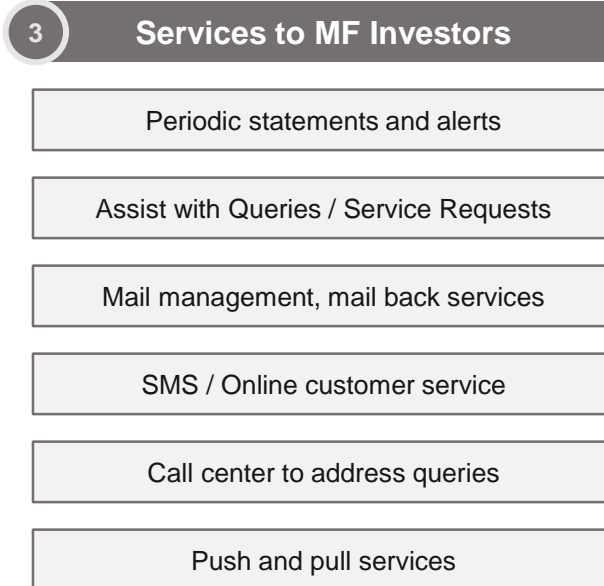
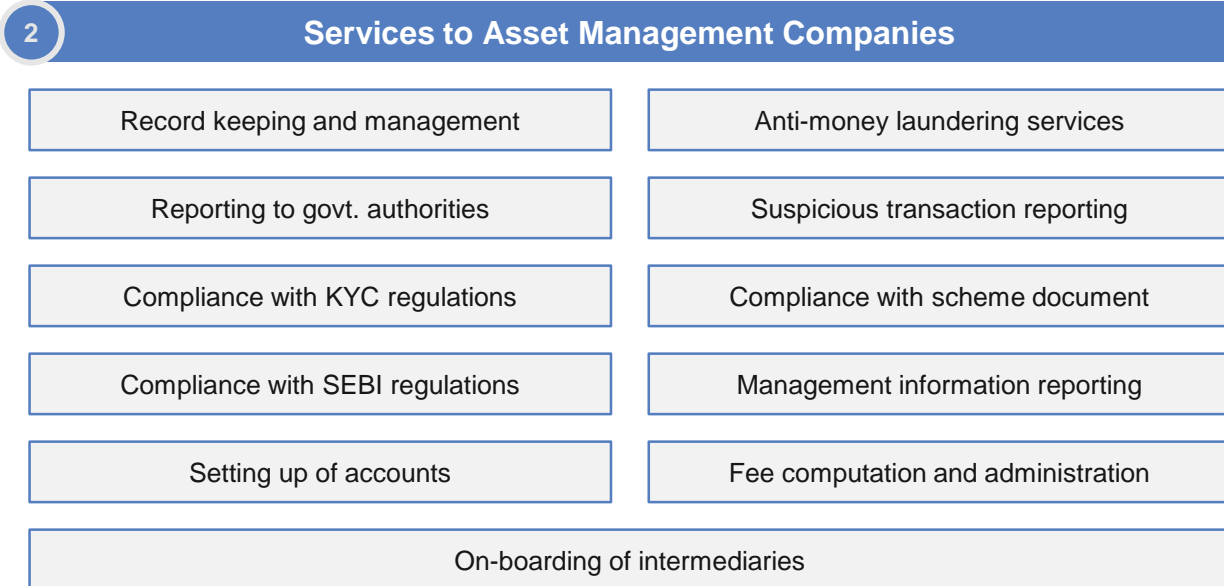
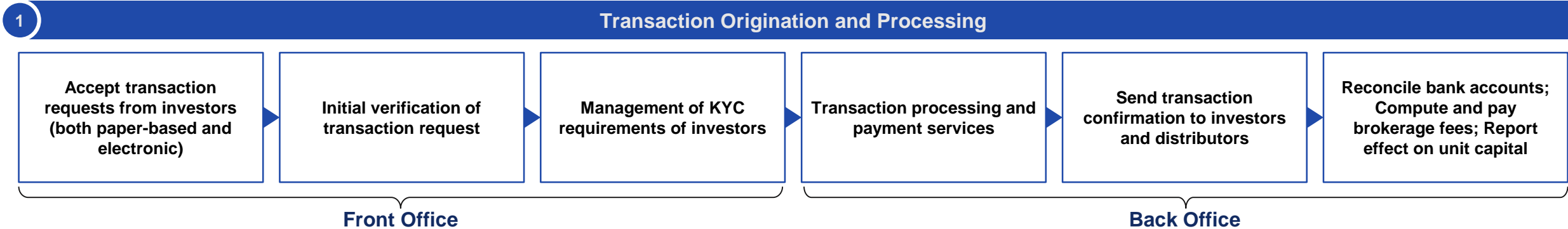
CAMS Wealthserv

Digital onboarding of PMS investors

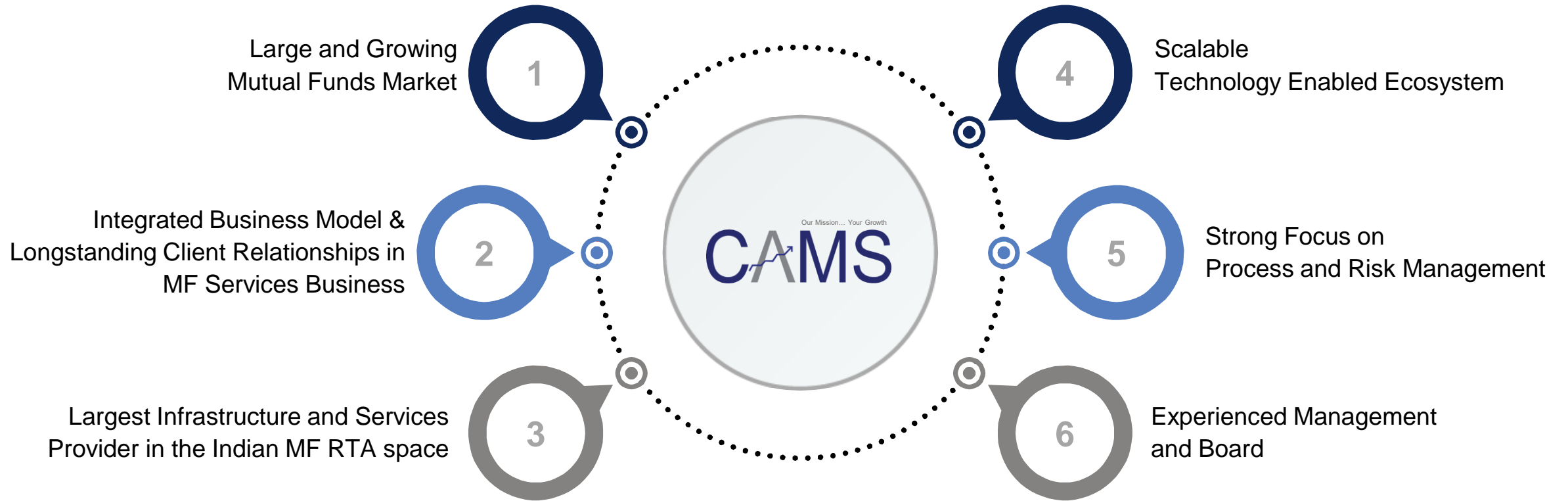


Mutual Fund Services provided by CAMS

**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**

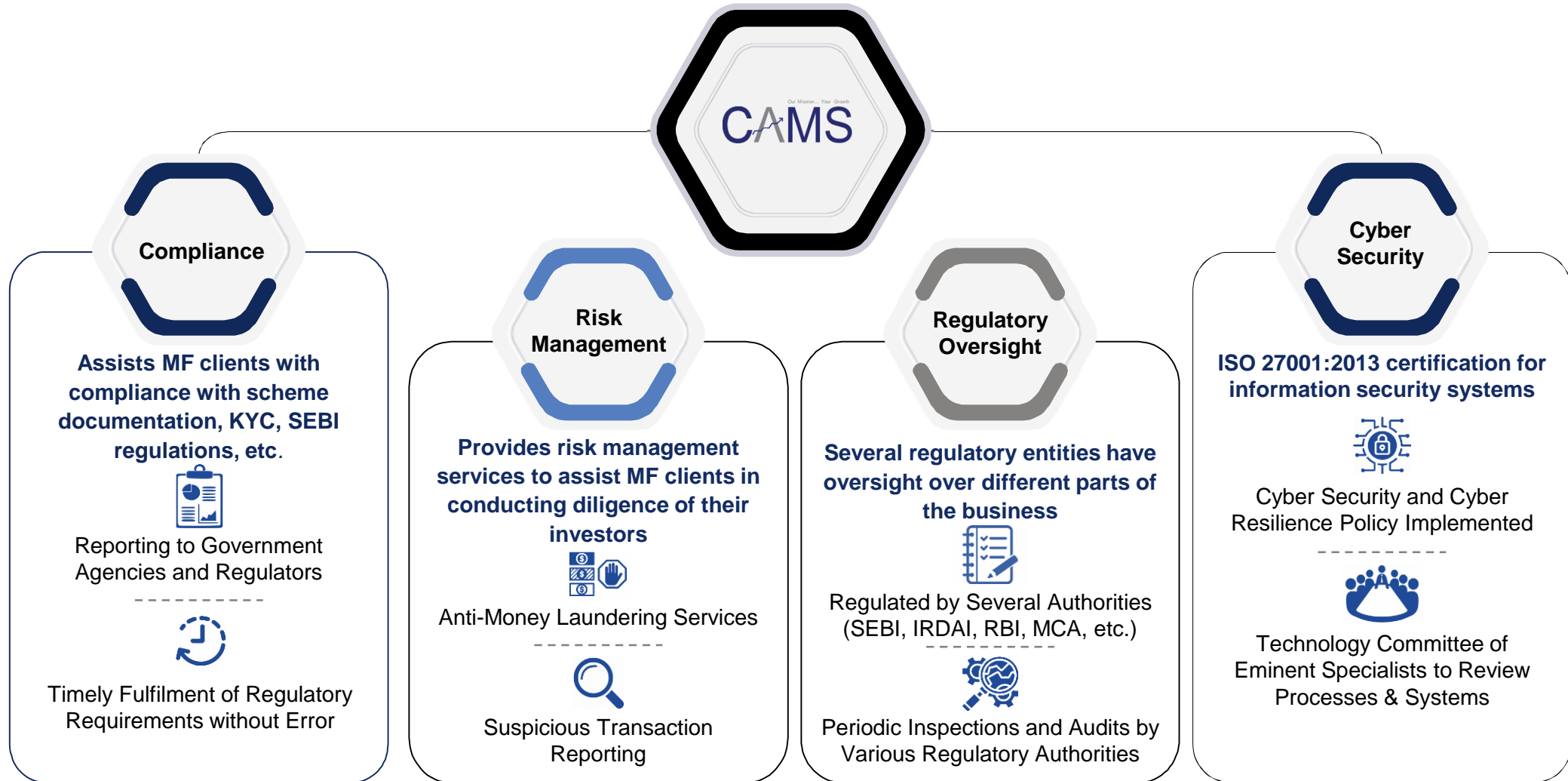


Key Highlights



CAMS – Compliance and risk management architecture

Relentless focus on systems and processes has allowed CAMS to become a trusted provider of services to its clients and other stakeholders



Experienced Board of Directors

Board of Directors



Dinesh Kumar Mehrotra
*Chairman &
 Independent Director*



Natarajan Srinivasan
Independent Director



Pravin Udhyavara Bhadya Rao
Independent Director



Vijayalakshmi Rajaram Iyer
Independent Director



Santosh Kumar Mohanty
Additional Director



Anuj Kumar
Managing Director

Audit Committee

- Natarajan Srinivasan
- Dinesh Kumar Mehrotra
- Vijayalakshmi Rajaram Iyer

Nomination & Remuneration committee

- Vijayalakshmi Rajaram Iyer
- Dinesh Kumar Mehrotra
- Pravin Udhyavara Bhadya Rao

Stakeholders Relationship Committee

- Natarajan Srinivasan
- Pravin Udhyavara Bhadya Rao
- Anuj Kumar

Risk Management Committee

- Vijayalakshmi Rajaram Iyer
- Natarajan Srinivasan
- Dinesh Kumar Mehrotra

CSR and ESG Committee

- Dinesh Kumar Mehrotra
- Vijayalakshmi Rajaram Iyer
- Anuj Kumar

Experienced management team, with an average work experience of over **27 years** and a demonstrated ability to grow and diversify the business and innovate services

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

Vinodh Chelambathodi – Chief Human Resources Officer

- ❑ Joined the company in January 2022
- ❑ Previously associated with Godrej, Flextronics, HCL, Capgemini, Polaris / Intellect and FSS

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

- ❑ 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

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

Abhishek Mishra – Chief Risk Officer

- ❑ Joined the company in 2nd January 2023
- ❑ Previously associated with Accenture, GE, Washington Mutual Bank

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 – Chief Product officer and Deputy COO

- ❑ 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

Experienced management team, with an average work experience of **27 years** and a demonstrated ability to grow and diversify the business and innovate services

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

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

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.

Girish Sankar – Deputy Chief Strategy Officer, Business Head Alternatives

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

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

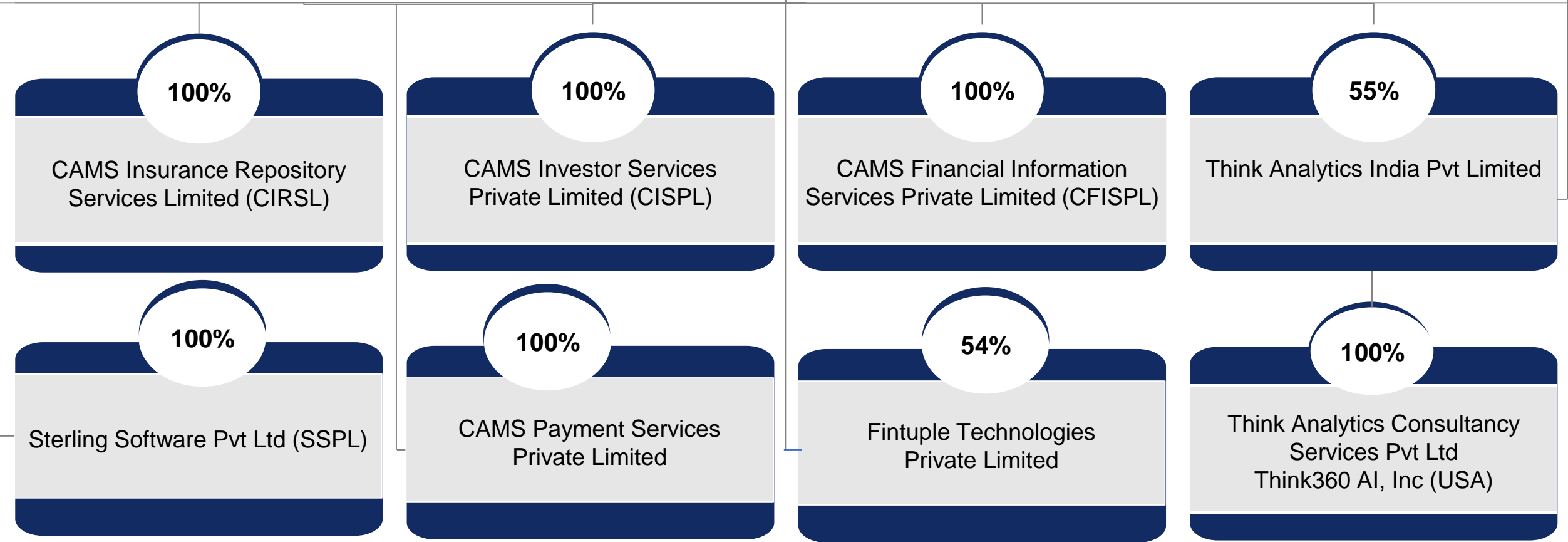
- ❑ Joined the company in 2nd January 2023
- ❑ Previously associated with PwC US and FICO

APPENDIX

Corporate Structure

Computer Age Management Services Limited

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



History / Milestones

<ul style="list-style-type: none"> Our Company was incorporated as Computer Age Management Services Private Limited and received a certificate of incorporation from the RoC on May 25, 1988 	<ul style="list-style-type: none"> Our Company was issued a certificate of registration as a Registrar to an Issue under category II, dated December 24, 1993 by SEBI 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Our Company was issued a certificate of registration dated June 1, 2006 by SEBI to act as a depository participant for NSDL 	<ul style="list-style-type: none"> Our Company was issued a certificate of registration dated January 31, 2007 by SEBI to act as a depository participant for CDSL 	<ul style="list-style-type: none"> CIRSL was incorporated on May 12, 2011; and CIRSL had received in-principle approval of IRDAI to carry on business as an insurance repository 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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
<p>1988</p>	<p>1993</p>	<p>1995</p>	<p>2006</p>	<p>2007</p>	<p>2011</p>	<p>2012</p>	<p>2013</p>
<ul style="list-style-type: none"> CFISPL was incorporated on September 26, 2016 	<ul style="list-style-type: none"> Great Terrain acquired 37.50% stake in our Company 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Listed in BSE on October 1st, 2020 RBI registration for account aggregator Services Incorporation of CAMSPay (payment aggregator services) 	<ul style="list-style-type: none"> Certification of Registration for CRA Services Franklin Templeton Go-Live Set up office in GIFT City Account aggregator launch MF Central launch 	<ul style="list-style-type: none"> CAMS CRA Go-Live Acquired majority stake in Fintuple Technologies Pvt Ltd Launched innovation lab at IIT Madras 	<ul style="list-style-type: none"> CAMSPay receives in-principle authorization from RBI to operate as a Payment Aggregator CAMS Acquires majority stack in Think360 AI 	<ul style="list-style-type: none"> CAMSPay receives final approval from RBI to operate as a Payment Aggregator
<p>2016</p>	<p>2018</p>	<p>2019</p>	<p>2020</p>	<p>2021</p>	<p>2022</p>	<p>2023</p>	<p>2024</p>

Awards and Accolades



2015

- Our Company was awarded 'Best App' for 'myCAMS' app under finance category at the Global Mobile App Summit and Awards
- CIRSL was awarded 'Best Newcomer Award' at Asia Insurance Technology Awards
- CIRSL was awarded 'Best Service Provider' award in 'Feet on Street Collections' category by ICICI Prudential Life Insurance Company Limited at Tatva Annual Meet



2016

- Our Company was awarded SME Business Excellence Awards in mid-corporate IT and IT-enabled services category by Dun and Bradstreet and RBL Bank Limited
- Our Company was awarded 'Best App' for 'myCAMS' app under finance category at the Global Mobile App Summit and Awards



2017

- Our Company was awarded 'Best use of digital media / platform' in the mutual fund category for 'myCAMS' app at the Drivers of Digital Awards
- Our Company was awarded 'Best App' for 'myCAMS' app under finance category at the Global Mobile App Summit and Awards
- CIRSL was awarded 'Best Newcomer Award' at Asia Insurance Technology Awards
- CIRSL received the Celent Award for CIRSL's iCare services
- 20 most promising capital market solution provider



2018

- Our Company was awarded 'Special Mention for Use of Digital Media in the Mutual Fund Category' for 'GoCorp' app at the Drivers of Digital Awards 2018
- Our Company was awarded 'Best Application of Technology' for 'myCAMS' app at 4th edition of CX Strategy Summit and Awards
- CIRSL was awarded 'Best Service Provider' award



2019

- CIRSL was awarded 'OSCAR' by TATA AIA for outstanding support in DJFM 2019
- CIRSL was awarded 'Best Service Provider' award in 'Mandate Registration and Insurance Repository' category by ICICI Prudential Life Insurance Company Limited at Tatva Annual Meet
- SSPL was awarded "20 Most Promising Capital Market Solution Providers – 2019" by CIO Review India
- Our Company was awarded "Highly Commended – Harnessing the Power of Technology" at the Adam Smith Awards Asia 2019
- SSPL was awarded for "Digital and Fintech Solutions" at the SME Business Excellence Awards 2019 by Dun & Bradstreet and RBL Bank Limited



2020

- Recognized as the Star of FinTech in Tamil Nadu (highest category recognition) by Tamil Nadu Government



2021

- CAMSPay won the prestigious FINNOVITI 2021 Award
- CAMS Insurance Repository Services limited has been recognized as 'Feet on Street (FOS)-Best Service provider' by ICICI Prudential Life Insurance company limited at the 15th Annual TATVA annual awards 2021

2022

- CAMS won the NASSCOM cloud innovator of the year

Awards and Accolades



2023

- ❑ 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 TM 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



2024

- ❑ **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 contributions
- ❑ 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

Shareholders' Information

Stock Data as on 30th June 2024

Market Capitalisation
17,768.43 Cr.

Shares Outstanding
4,91,92,801

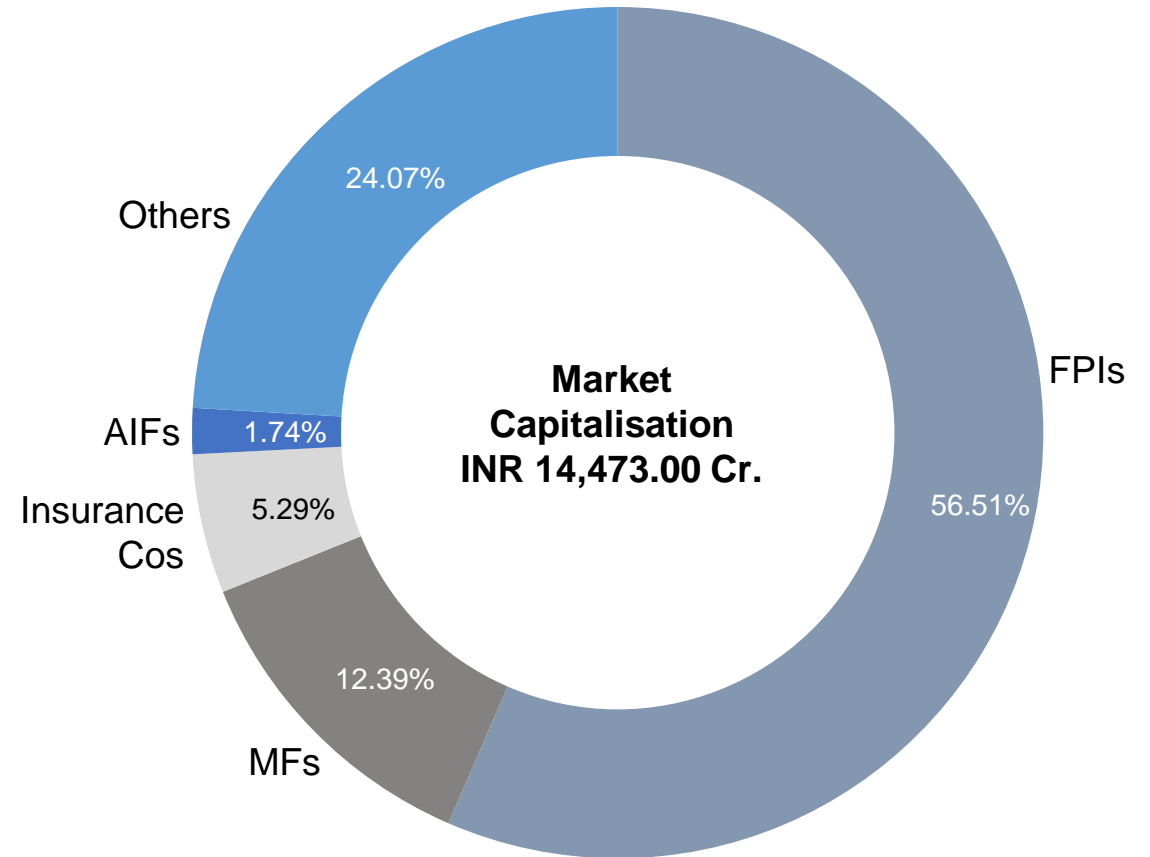
Free Float
17,768.43 Cr.

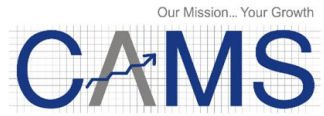
Scrip Symbol / Code
CAMS / 543232

Top Institutional Holders

- Fidelity Investment Trust : Fidelity Emerging Markets Fund
- Seafarer Overseas Growth & Income Fund
- HDB Employees Welfare Trust
- Life Insurance Corporation Of India
- Ashoka Whiteoak Icaav - Ashoka Whiteoak India Opportunities Fund
- Arisaig Asia Fund Limited
- Fidelity Investment Trust Fidelity International Discovery Fund
- 360 One India Private Equity Fund - Series 1A
- Vanguard Total International Stock Index Fund
- Goldman Sachs Funds
- Vanguard Emerging Markets Stock Index Fund, A Series Of Vanguard International Equity Index Funds
- Abu Dhabi Investment Authority - Way
- Government Pension Fund Global
- J P Morgan Funds
- Kotak Small Cap Fund
- Axis Mutual Fund Trustee Limited A/C Axis Mutual Fund A/C Axis Small Cap Fund
- Retail Employees Superannuation Pty. Limited As Trustee For Retail Employees Superannuation Trust

Shareholding Pattern (%)





Computer Age
Management Services
Limited (CAMS)



Mr. Anish Sawlani, Head - IR



+91 72990 07973



anish.sawlani@camsonline.com



orient capital

Investor Relations
Orient Capital



Ms. Shiwani Karwat



+91 9833251393



shiwani.karwat@linkintime.co.in

THANK YOU