

01<sup>st</sup> July 2024

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

**Sub: Intimation under Regulations 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)**

We wish to inform you that the 36<sup>th</sup> Annual General Meeting of the Members of the Company was held at 04.00 P.M. (IST) on Monday, 01<sup>st</sup> July 2024 through Video Conferencing /Other Audio-Visual Means. The meeting concluded at 06:00 P.M. (including the voting time of 15 minutes). The proceedings of the meeting alongwith the presentation made at the meeting is enclosed in compliance with Regulation 30 of the Listing Regulations.

The Voting results pursuant to Regulation 44(3) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 and Report of the Scrutinizer, pursuant to Section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management and Administration) Rules, 2014 will be submitted in due course.

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.

**Summary of the Proceedings of the 36<sup>th</sup> Annual General Meeting of Computer Age Management Services Limited held on 01<sup>st</sup> July 2024 through Video Conferencing (VC) / Other Audio-Visual Means (OAVM)**

**Meeting Details:**

The AGM was scheduled for Monday, July 01, 2024, at 04:00 p.m. (IST). The Cut-off date for e-voting was June 21, 2024. The Meeting started at 04:00 P.M. and concluded at 06:00 P.M. (including the time allowed for e-voting at the AGM and 15 minutes after the proceedings of the AGM was concluded by the Chairman, as declared by the Chairman).

**Meeting Mode:**

The Meeting was conducted through Video Conferencing (VC) and Other Audio-Visual Means (OAVM), in compliance with the General Circulars Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 2020, and subsequent circulars issued in this regard, the latest being 9/2023 dated September 25, 2023, issued by the Ministry of Corporate Affairs ('**MCA Circulars**') and Circulars dated May 13, 2022, January 5, 2023 and October 7, 2023 issued by the Securities and Exchange Board of India ('**SEBI Circular**'), and as per the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 ("**Listing Regulations**").

**Directors in attendance:**

Sr.no	Name of director	Designation	Location
1	Mr. Dinesh Kumar Mehrotra	Independent Director and Chairman of the Company. Chairman of CSR and ESG Committee and Member of Audit Committee, Nomination and Remuneration Committee and Risk Management Committee	Joined over VC from Mumbai
2	Mr. Natarajan Srinivasan	Independent Director , Chairperson of the Audit Committee, Stakeholder Relationship Committee and Member of Risk Management Committee	Joined over VC from Mumbai
3	Mrs. Vijayalakshmi Rajaram Iyer	Independent Director, Chairman of Nomination and Remuneration Committee and Risk Management Committee and member of CSR and ESG Committee and Audit Committee	Joined over VC from Dubai
4	Mr. Pravin Udhavara Bhadya Rao	Additional Director and Chairman of IT Strategy Committee. Member of Stakeholders' Relationship Committee and Nomination and Remuneration Committee	Joined over VC from Bangalore.
5	Mr. Anuj Kumar	Managing Director and Member of Stakeholders' Relationship Committee, CSR and ESG Committee and IT Strategy Committee.	Joined from Corporate office, Chennai

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**Chief Financial Officer, and Company Secretary:**

Sr.no	Name	Designation	Location
1	Mr. Sesa Raman Ramcharan	Chief Financial Officer	Joined from Corporate office, Chennai
2	Mr. Manikandan Gopalakrishnan	Company Secretary and Compliance Officer	Joined from Corporate office, Chennai

The representatives of the Statutory Auditors, Secretarial Auditors were also present through VC from their respective locations.

**Members attending the Meeting:**

**48 Members** had attended the meeting virtually, in person / through authorized representatives. In terms of the MCA circulars and SEBI circular, the requirement of appointing proxies was not applicable.

**Quorum:**

The requisite quorum as required under Section 103 of the Companies Act, 2013 was present throughout the meeting.

**E-voting during the Meeting:**

The Members, attending the meeting, who had the right to vote but had not cast their votes through remote e-Voting were given the opportunity to vote using the e-voting platform of NSDL, which was activated at the beginning of the meeting.

**Proceedings of the Meeting:**

After declaring that the requisite quorum for the meeting was present, the Chairman called the Meeting to order. It was announced that the Statutory Registers, as required under the Companies Act, 2013, and the documents that are required to be kept open in terms of the resolutions provided in the AGM Notice, were available for inspection of the Members electronically.

Since, the Auditors' Report on the Financial Statements (Standalone as well as Consolidated) for the year ended March 31, 2024, did not have any qualifications, reservations, observations, adverse remarks or disclaimer, the same was not required to be read. Also, the Notice convening the Meeting along with text of resolutions and explanatory statements were taken as read.

In his opening remarks, the Chairman provided a brief overview of Company's performance in the financial year 2023-24.

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Mr. Anuj Kumar, the Managing Director, then proceeded with a comprehensive presentation to the Members. He provided a concise overview on key highlights and financial performance for the financial year 2023-24.

The registered shareholders were requested to speak/raise their queries. Mr Anuj Kumar provided the responses for the queries raised by the shareholders.

Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Company had provided the remote e-voting facility to the Members in respect of businesses to be transacted at the AGM. The remote e-voting commenced at 9.00 a.m. on Wednesday, June 26, 2024, and ended at 5:00 p.m. on Sunday, June 30, 2024. Further, the Company had also provided the facility for e-voting during the AGM on all the resolutions to facilitate the Members who were attending the meeting and had not cast their votes earlier through remote e-voting.

Ms. B. Chandra from M/s. B Chandra and Associates, Practicing Company Secretaries, has been appointed as the scrutinizer to scrutinize the votes casted at this meeting and in the remote e-voting

The following resolutions as set out in the Notice convening the AGM were put to vote by Remote e-voting and e-voting during the meeting:

**Mode of Voting for all resolutions: Remote e-voting Prior and during the AGM**

SI No	Agenda	Resolution Required Ordinary/Special
<b>ORDINARY BUSINESS</b>		
1.	Adoption of the audited Standalone financial statements of the Company for the financial year ended 31 <sup>st</sup> March 2024 together with the Reports	Ordinary Resolution
2.	Adoption of the audited Consolidated financial statements of the Company for the financial year ended 31 <sup>st</sup> March 2024 together with the Reports.	Ordinary Resolution
3	Confirmation of Interim dividends of Rs. 30/- per share paid and Declaration of a final dividend of Rs.16.50/- per share on equity shares of the Company for the financial year ended 31 <sup>st</sup> March 2024.	Ordinary Resolution
4.	Appointment of Mr. Pravin Udhyavara Bhadya Rao (DIN: 06782450) as an Independent Director for a term of 3 years	Special Resolution

The Chairman authorized the Company Secretary to file the results of the remote e-voting and e-voting at the AGM venue within 2 working days of the conclusion of the meeting along with

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the Scrutinizer's Report with the Stock Exchanges in terms of the Listing Regulations and would be placed on the website of the Company.

The Chairman then thanked the Members for their continued support and for attending and participating in the meeting. He also thanked the Directors for joining the meeting virtually.

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Committed to  
**Excellence**

Steered by  
**Experience**

Focussed on  
**Expansion**

**CAMS 36<sup>th</sup> AGM**

1<sup>st</sup> July 2024



# CAMS - COMPANY OVERVIEW

- ❑ Founded in 1988 and institutionally owned until September 2020
- ❑ Company listed w.e.f 1<sup>st</sup> October, 2020, subsequent to an initial public offering through OFS by the existing shareholders
- ❑ Service partner to Mutual Funds, AIFs, PMS and Insurance Companies & provides Payment services
- ❑ Recent foray – CAMS Account Aggregator and CAMS NPS CRA

## Directors



**Mr. Dinesh Kumar Mehrotra**  
*Chairman &  
Independent Director*



**Mr. Natarajan Srinivasan**  
*Independent Director*



**Mrs. Vijayalakshmi Rajaram Iyer**  
*Independent Director*

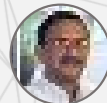


**Mr. Pravin Rao**  
*Additional Director*



**Mr. Anuj Kumar**  
*Managing Director*

## Tech Committee Members



**Dr. Nandlal L. Sarda**  
*Former Prof. IIT, Mumbai*



**Prof. Shivakumar**  
*Former Prof. IIT,  
Mumbai*



**Mrs. Ashalatha Govind**  
*Former CISO SBI*

# LEADERSHIP TEAM



## Anuj Kumar

Managing Director  
30 years  
IBM India , Concentrix,  
Godrej & Boyce



## Syed Hassan

Chief Operating Officer  
27 years  
"DXC Technology,  
Britannia Industries & Unilever"



## Ravi Kethana

Chief Platform Officer  
29 years  
"TCS & Wipro"



## Ram Charan Sesharaman

Chief Financial Officer  
25 years  
"TVS , SSI , Lason India ,  
Photon Interactive and Reliance Jio"



## Vinodh Chelambathodi

Chief Human Resources Officer  
30 years  
"Godrej, Flextronics, HCL, Capgemini,  
Polaris, and FSS"



## Soumendu Ganguly

Dy. Chief Operating Officer &  
Business Head - New Platforms  
18 years  
"TCS, Infoedge, Sulekha.com"



## Girish Sankar

Deputy. Chief Strategy Officer &  
Business Head - Alternatives  
18 years  
"Infosys, Barclays, Yes Bank, IDFC"



## ES Varadarajan

Chief Process Officer  
20+ years ,  
"UTI"



## Abhishek Mishra

Chief Risk Officer  
25+ years  
"Accenture, GE,  
Washington Mutual Bank "



## Kamala Radhakrishnan

Chief Marketing Officer  
28 years  
"Standard Chartered, ANZ Bank"



## Prabal Nag

Chief Business Officer -  
Asset Mgmt Services  
28 years  
"JP Morgan, JM Financials"



## Deepak Kumar Singh

Chief Information Security Officer  
20+ years  
"Flipkart health care", Cleartrip



## Anish Sawlani

Chief Executive Officer- CAMS KRA  
Investor Relation Officer  
14 years  
"Idea Cellular, Sundaram Finance"



## Karthick Babu

Compliance Officer  
Over 28 years  
"ONICRA Credit Rating Agency,  
Info Vest PTE Ltd."



## Tejinder Singh

Chief Executive Officer  
CamsFinserv  
25 years  
"ICICI Bank, Airtel, ABN Amro Bank"



## Vivek Bengani

Chief Executive Officer -  
CAMSRep  
20 years  
"Edelweiss Tokio Life, ING Group,  
Exide Life Insurance"



## Vasanth Emmanuel Jeyapaul

Chief Executive Officer -  
CAMS Payment Services Pvt. Ltd.  
27 years  
"Bennett, Coleman & Co. Ltd.,  
Agenda Net marketing Ltd., & FSS"



## Kaushik Narayan

Chief Executive Officer and  
Co-founder, Fintuple  
25 years  
"Accenture, CapGemini"



## Amit Das

Chief Executive Officer and  
Co-founder, Think360 AI  
20 years + analytics experience  
"EXL, PwC"



## Suryadip Ghoshal

Chief Analytics Officer and  
Co-founder, Think360 AI  
18 years + analytics experience  
"FICO, PwC"



# A REGULATED AND ACCREDITED INTERMEDIARY



- ❑ **Regulated by SEBI since 1993**
- ❑ Q-RTA since 2018
- ❑ KRA license
- ❑ SCORES Project (Grievance Management System)

- ❑ Exclusive service partner to AMFI since 2002 for Intermediary governance services

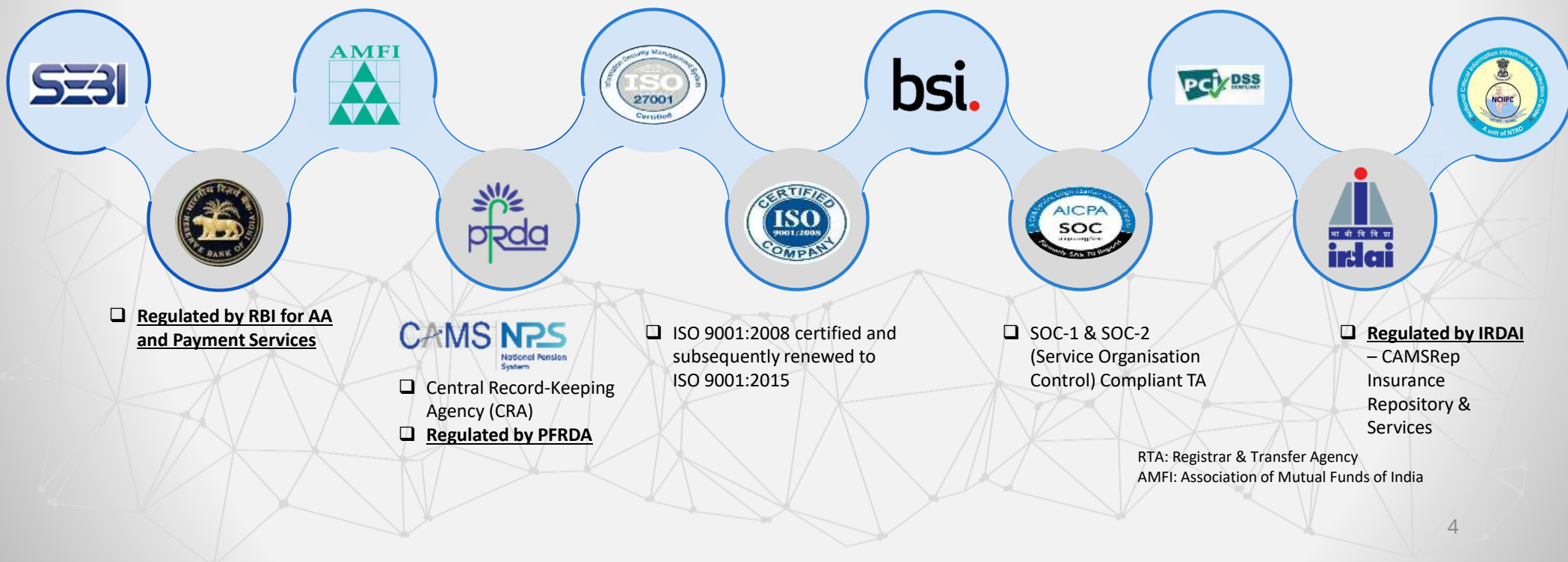
- ❑ Secure ISO 27001:2005 for Information Security in 2007 and subsequently renewed to 27001:2013

- ❑ ISO 22301:2019 certification for Business Continuity Management System

## CAMS<sup>pay</sup>

- ❑ CAMSPay PCI-DSS compliant
- ❑ Licensed by RBI since 2007 for Debit Mandate processing
- ❑ In-principle approval for PA

- ❑ NPCIIPC
- ❑ Critical Information Infrastructure(CII)



# CREATING EMPLOYMENT AND DRIVING PEOPLE DEVELOPMENT



**7,056**

Total Employees #

**31%**

Women employees as a % of total employees

**86,099**

Total training hours



Building better communities

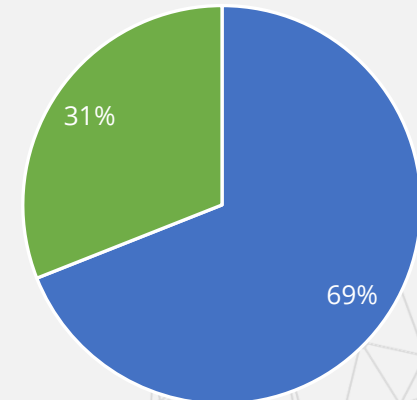
**₹7,09,51,920**

Consolidated CSR spend

**8,000+**

CSR beneficiaries

## Diversity at CAMS – Gender diversity



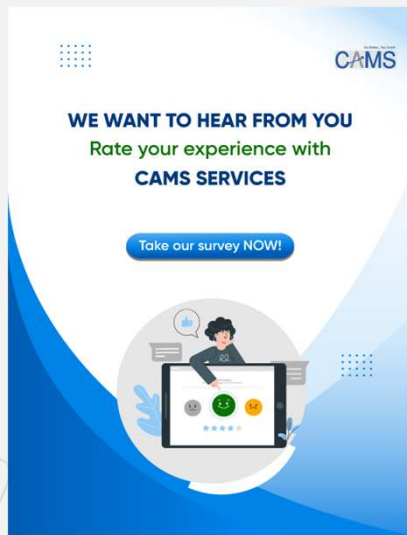
■ Male ■ Female

\* All Numbers as of 31<sup>st</sup> March 2024  
# Including On-roll & Vendor employees

## STRONG CUSTOMER ENDORSEMENT

- 97.55% investors being very satisfied / satisfied

### Annual Investor Satisfaction Survey – Feb - March 2024



**Very Satisfied**



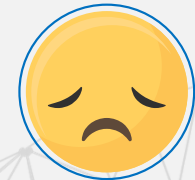
**73.02%**

**Satisfied**



**24.53%**

**Not Satisfied**







**2.45%**

- ❑ Survey across camsonline.com, myCAMS & Front Offices
- ❑ 36,598 respondents
- ❑ 97.55% have given very satisfied and satisfied rating

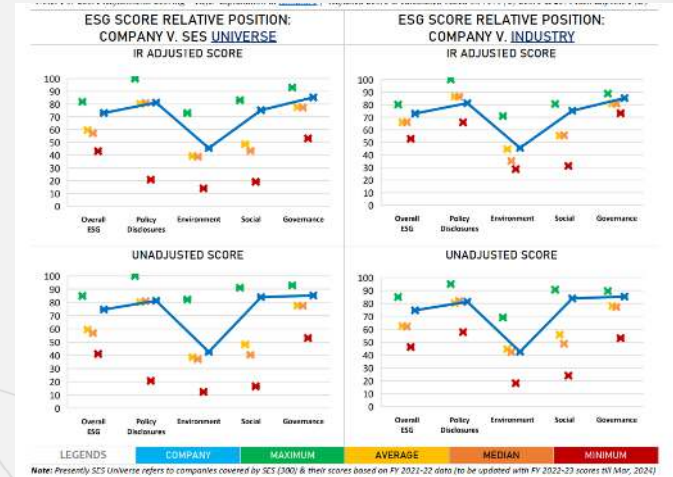
# FOCUS ON ESG

SES has published the ESG report for CAMS for the year 2022-23 based on information published in public domain.

The score has increased from 68.8 to 73. The Raw score is 74.6 before adjusting Industry risk exposure.

ESG CATEGORIES & SCORE	AS PER SES MODEL Year: 2022-23			AS PER SASB	SECTOR AGNOSTIC Year: 2022-23
	RAW SCORE	CONTROVERSY EXPOSURE (CE)	CE ADJUSTED SCORE	INDUSTRY RISK EXPOSURE (IR)	IR ADJUSTED SCORE
	(A)	(B)	(C) (A*B)	(D)	(C-D)*
<b>OVERALL ESG</b>	<b>74.6</b>	-	<b>74.6</b>	-	<b>73.0</b>
 POLICY DISCLOSURES	<b>81.2</b>	-	<b>81.2</b>	-	<b>81.2</b>
 ENVIRONMENT*	<b>42.5</b>	-	<b>42.5</b>	<b>54.4</b>	<b>45.5</b>
 SOCIAL*	<b>83.9</b>	-	<b>83.9</b>	<b>48.9</b>	<b>75.2</b>
 GOVERNANCE*	<b>85.3</b>	-	<b>85.3</b>	-	<b>85.3</b>

\*Note: For Score Adjustments Scoring – Refer explanation at Annexure | ^Adjusted Score is calculated based on 75% (C) Score & 25% Risk Exposure (D)



Note: Presently SES Universe refers to companies covered by SES (300) & their scores based on FY 2021-22 data (to be updated with FY 2022-23 scores in Mar, 2024)

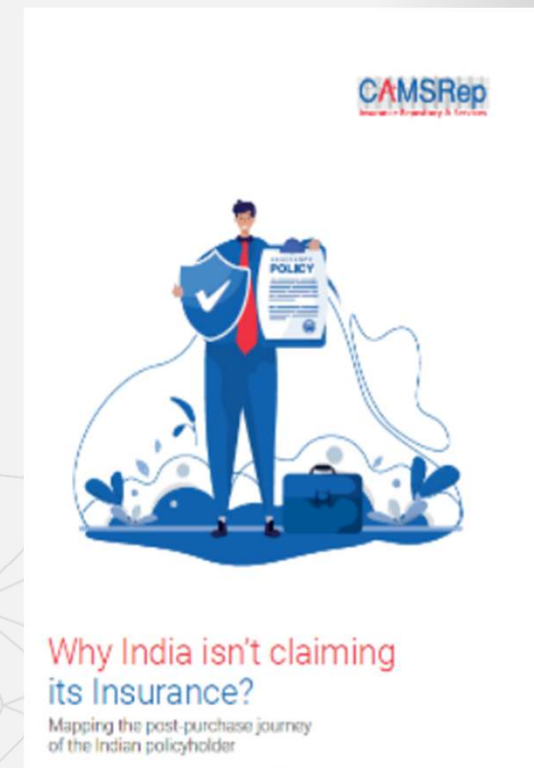


- ❑ The scores of the company are closer to the Industry High in Social and Governance
- ❑ Environment is low which will be enhanced with better reporting



# THOUGHT LEADERSHIP

Reports on mutual funds, Alternatives and Insurance winning appreciation from stakeholders and larger ecosystem



# AWARDS

## Tatva Award – CAMSPay & CAMSRep



## ET Datacon award 2023



**HDFC Bank**

## Think360 - Top Data Science Services Providers



## SEBI Felicitation



## CAMSPay - Best Corporate Technology Adoption



## Think360 - AIFintech100

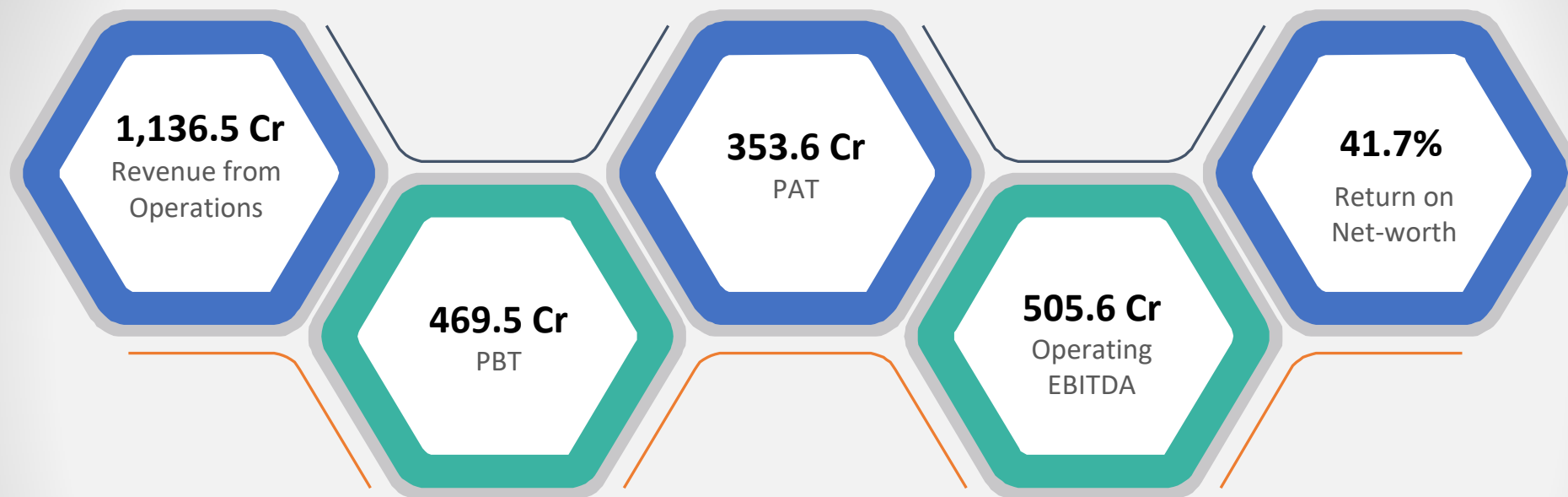


# FINANCIAL OVERVIEW

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## YOUR COMPANY CONTINUES TO DELIVER STRONG FINANCIAL RESULTS WITH HIGH DIVIDEND PAYOUT



**465%\* Dividend for the Financial Year**

All Numbers as of 31st March 2024 and in Rs  
Return on Net-worth – PAT / Average Equity  
• Dividend includes the proposed dividend placed for shareholder approval



# BUSINESS OVERVIEW

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**PREFERRED STRATEGIC PARTNER TO INSTITUTIONS IN THE EXPONENTIALLY GROWING CAPITAL MARKETS & FS SECTOR THROUGH OUR VARIOUS LINES OF BUSINESS**



**MF RTA**



**Technology Solutions**



**Alternatives Services**



**Payments**



**Insurance Repository**



**KYC Services**



**Account Aggregator**



**Advanced Analytics**

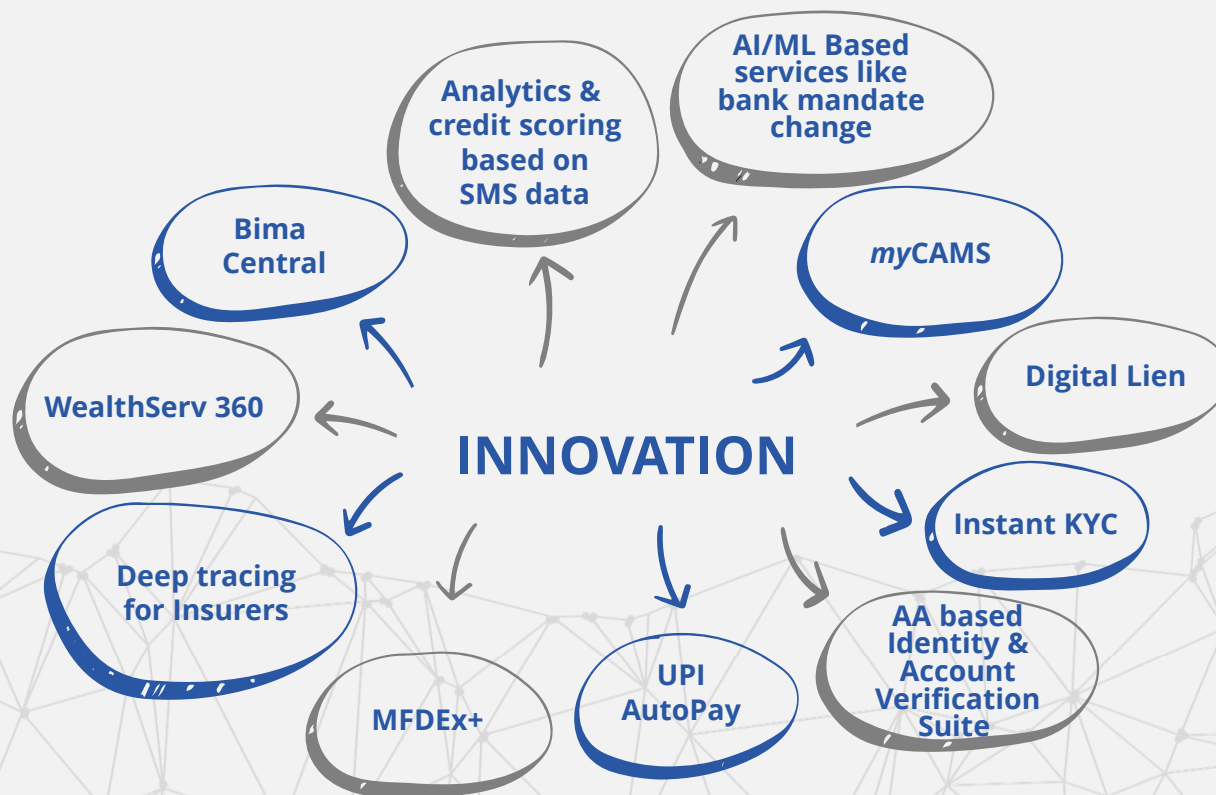


**NPS CRA**



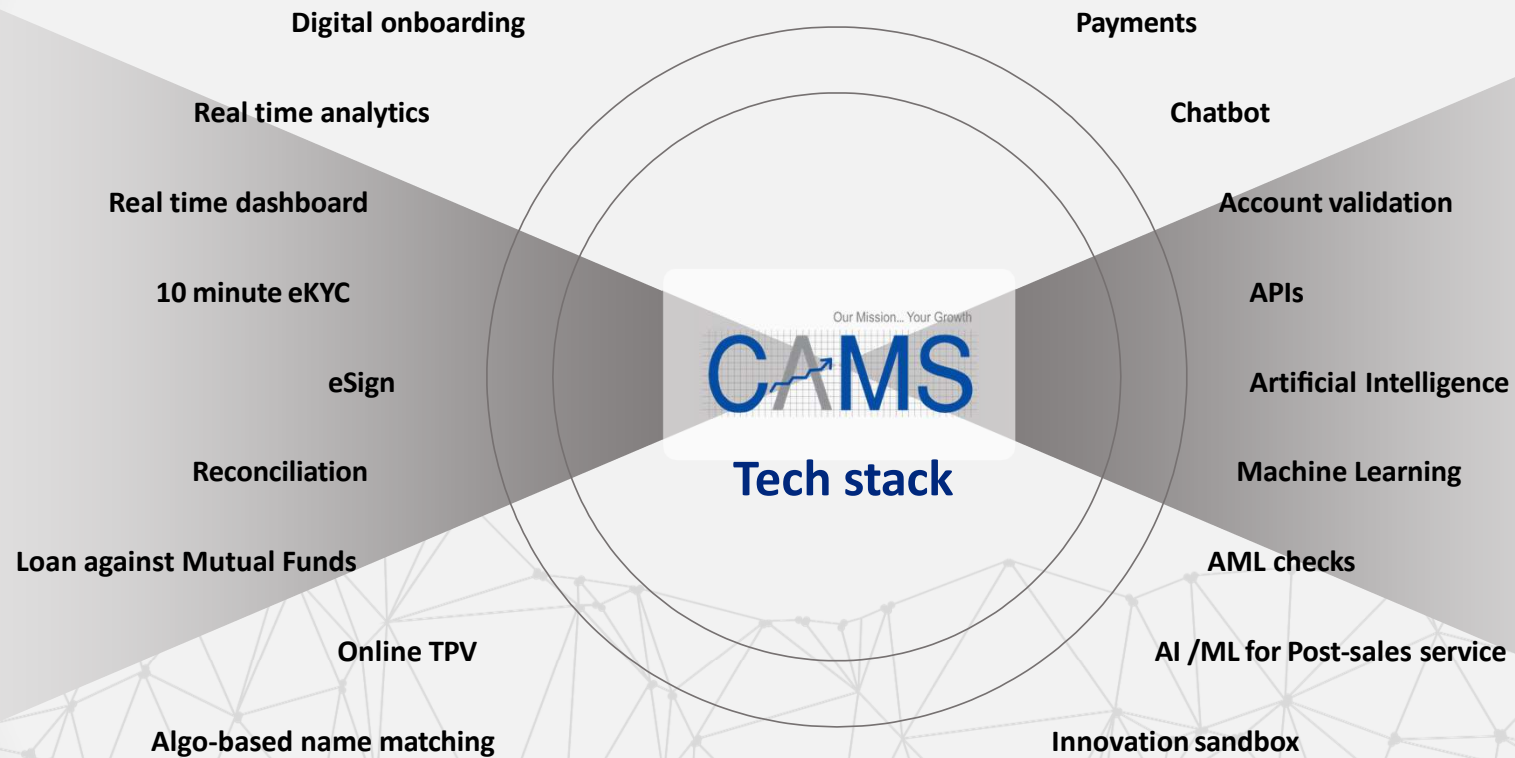
**Digital Transformations**

# NURTURING INNOVATION THROUGH OUR INDUSTRY FIRST SOLUTIONS



# DIGITAL FIRST INITIATIVES

## TO BECOME THE PREFERRED PARTNER FOR THE CAPITAL MARKET ECOSYSTEM





# INDIA'S LARGEST PLATFORM & SERVICE PARTNER TO THE MUTUAL FUND INDUSTRY

- ❑ Catalyst to the growth of the Indian Mutual Fund industry
- ❑ Mature proprietary technology platform, digital applications
- ❑ Most comprehensive range of services
- ❑ Preferred partner for the industry's leading asset managers

**~68%**

market share of  
Indian MF industry assets

**₹37.3 Tn\***

Assets under service  
of the ~₹55.0 Trillion  
industry

**10\***

of Top 15 asset  
management  
companies in India

**~60 Mn**

Transactions Volume  
for FY'24

**₹160 Tn**

Process as pay in & payout  
For FY'24

\* as of March '24

# MARQUEE CLIENTELE, PREFERRED PARTNER FOR NEW AGE, DIGITAL MUTUAL FUNDS

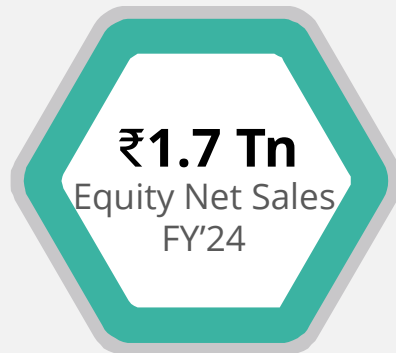


**CAMS has won  
5 of the last 7  
New-To-Market  
MF RTA mandates**

## HIGH GROWTH ACROSS ALL KEY TRANSACTION METRICS



73%  
Over FY'23



69%  
Over FY'23



82%  
Over FY'23



25%  
Over Mar'23

# FULL-STACK SERVICE PROVIDER FOR THE ALTERNATIVES INDUSTRY



- ❑ 77 new mandates added including 8 in GIFT city
- ❑ Expanded the offerings of WealthServ360 to make it a comprehensive digital platform and is garnering excellent market response
- ❑ Launched WealthTrak, industry first analytics platform
- ❑ GIFT city offering bolstered by launching fund administration services and tying up with Multifonds for multicurrency accounting capabilities. Taking the overall client tally to 17
- ❑ Fintuple's new unified platform integrates all Custody, Clearing, Fund Accounting, Treasury & Forex services digitally under one roof. Beyond domestic custody, the platform is being extended to FPIs & FDIs and also for Capital Markets Groups in banks

**420+**

funds serviced

**₹2.2 Tn**

assets under service

**132+**

Signups of CAMS Wealthserv & Fintuple digital onboarding solution

**1<sup>st</sup>**

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



\* All Numbers as of 31<sup>st</sup> Mar 24

# MARKET LEADER IN MUTUAL FUNDS PAYMENTS PROCESSING

CAMSPay®

- ❑ CAMSPay registered 21% YoY revenue growth
- ❑ CAMSPay received the final authorization to operate as a Payment Aggregator from the RBI
- ❑ LIC onboards CAMSPay as exclusive partner to execute customer account authentication
- ❑ In collaboration with the Mutual Fund ecosystem, CAMSPay has launched the industry's first Daily SIP, offering unparalleled flexibility in investment opportunities

**>50%**

Market Share in Mutual Funds RP ecosystem

**~40%**

Of Overall Insurance Industry- NACH Transactions

**10Mn+**

NACH Mandate Registrations

**3.6Mn+**

UPI AutoPay Mandate Registrations

**~₹850Bn+**

Worth of NACH + Digital Transactions

**60Mn+**

Bank Accounts Validated

**4Mn+**

Daily SIP Transactions Processed

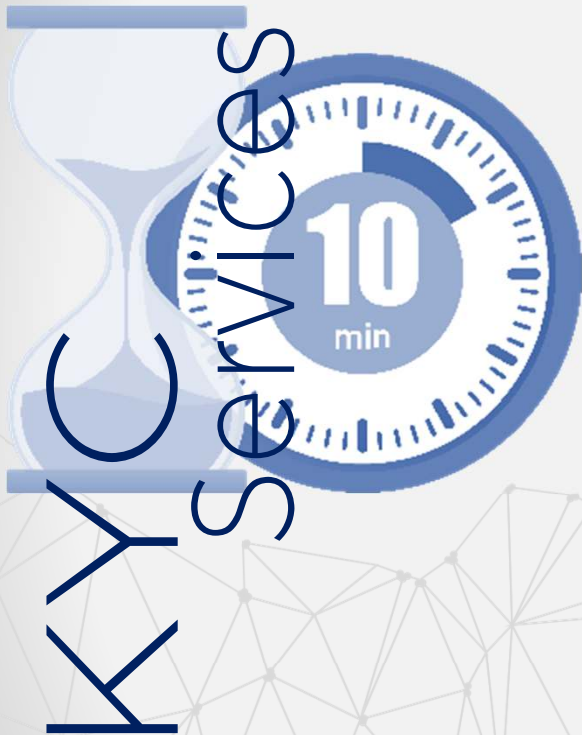
**18Bn+**

worth of UPI transactions

\* All Numbers as of 31<sup>st</sup> March 2024



# INSTANT KYC, IMMEDIATE INVESTMENT



- ❑ 93% YoY revenue growth
- ❑ '10-Minute KYC' – Industry First AI embedded KYC solution to onboard customers instantly
- ❑ Fully compliant KYC solution to service entities governed by SEBI, RBI, PFRDA IRDAI with AI assisted Face match, OCR and Liveness, with built-in OVD verification services
- ❑ Low Code Design Studio that introduces Video Interaction App (VIA) in any web or mobile app
- ❑ KYC services for Banks, NBFCs, Insurance, Fintech, Brokerage, Wallets & Payment Banks
- ❑ CAMS KRA continues to bolster its product superiority and is emerging to be a preferred KYC service provider
- ❑ Added 25 new financial institutions and FinTechs as its customers, significantly adding non-MF PANs to its stock

**~18 Mn**

KYC records

**~3,00,000**

Fresh KYC every month

\* All Numbers as of 31<sup>st</sup> March 2024

# THE SINGULAR PLATFORM IN INDIA TO SERVICE BOTH INSURANCE COMPANIES & POLICY HOLDERS

- ❑ 72 lakh+ e-Policy issuances and 60 lakh + e-Insurance account opening.
- ❑ Forayed into insurance KYC arena with the KYC service contract from Oriental Insurance Company (OICL). This service is powered by Think360's Kwik ID demonstrating the prowess of CAMS group's KYC capabilities.
- ❑ Bima Central goes live with first insurer integration and features a promising pipeline
- ❑ Industry first "Customer Deep tracing" solution

**6 Mn**

e-Insurance (eIA) accounts

**40%**

Market Share

**270+**

Insurance Service Centres

**~₹1500 Cr.**

Unclaimed amount traced

**7.2 Mn**

e-Policies under service

**BIMA CENTRAL**

\* All Numbers as of 31<sup>st</sup> March 2024

# BIMA CENTRAL – INDUSTRY FIRST APP FOR INSURANCE PORTFOLIO MANAGEMENT & SERVICES

## Platform Visuals

01

A consolidated view of insurance protection & investment – Visualizing what **you have** as well as what you **don't have**



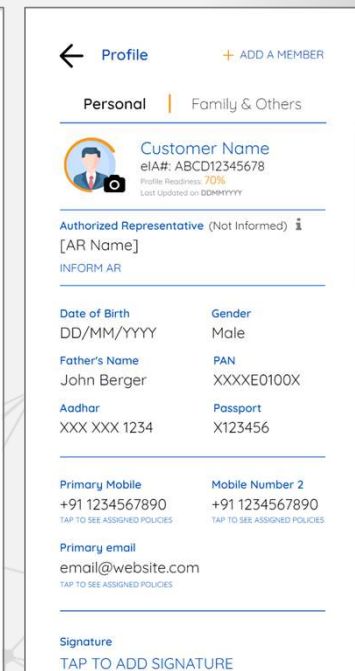
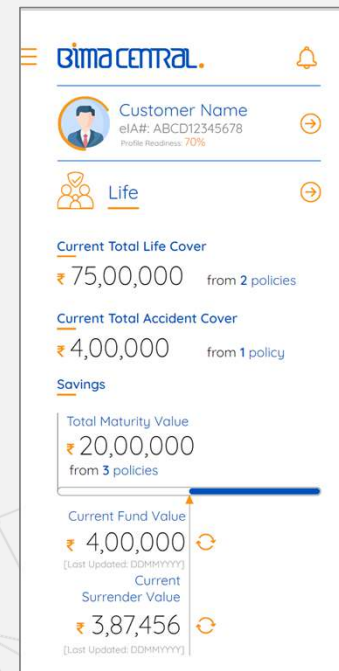
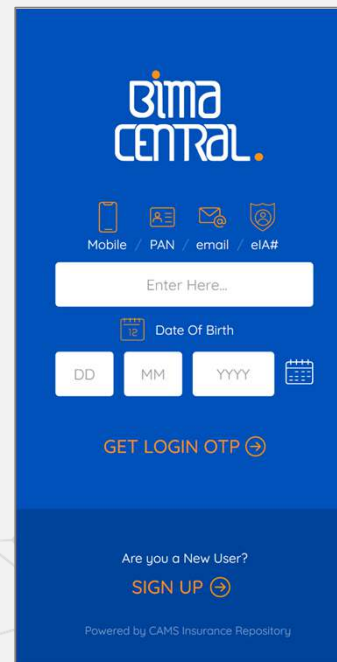
02

Proactive claim readiness, at all times – **includes** beneficiaries, nominees & family members apart from policyholder



03

Making the benefits real (tangible) and visible



# FULL-STACK DATA SCIENCE & AI-FOCUSED FIRM



- ❑ Received empanelment confirmation from India's largest bank, State Bank of India, for its flagship product Kwik.ID and multiple other offerings
- ❑ Won mandates from SBI General Insurance and Oriental Insurance in partnership with CAMSRep for executing KYC services
- ❑ Commenced the AI and Analytics transformation initiatives at Money Control (Network18)
- ❑ Deployed flagship alternative data enrichment and credit scoring product Algo360 for a top broking house, leading financial services firm
- ❑ Partnered with CAMSKRA to embed KwikID's industry leading KYC and onboarding capabilities

**190+**

Clients Served

**70+Mn.**

Customer IDs Processed

**10**

Years in business

**100+**

AI & Data Science Experts

\*CAMS Acquired Majority Stake in Think Analytics India Pvt Ltd in April 2023

\* All Numbers as of 31st March '24

# WINNING STRIDES IN THE PATH BREAKING ACCOUNT AGGREGATOR ARENA

- ❑ 13.3% market share of customers successfully linked to AA ecosystem.
- ❑ Preferred AA partner in F&O Account opening use case
- ❑ 100+ deals signed up for AA+TSP services during the year

**6 lakh+**

Number of accounts linked

**52**

FIPs Integrated including Banks, Insurance Companies, MF & CRA

**200+**

Enterprises Signups for CAMSfinserve

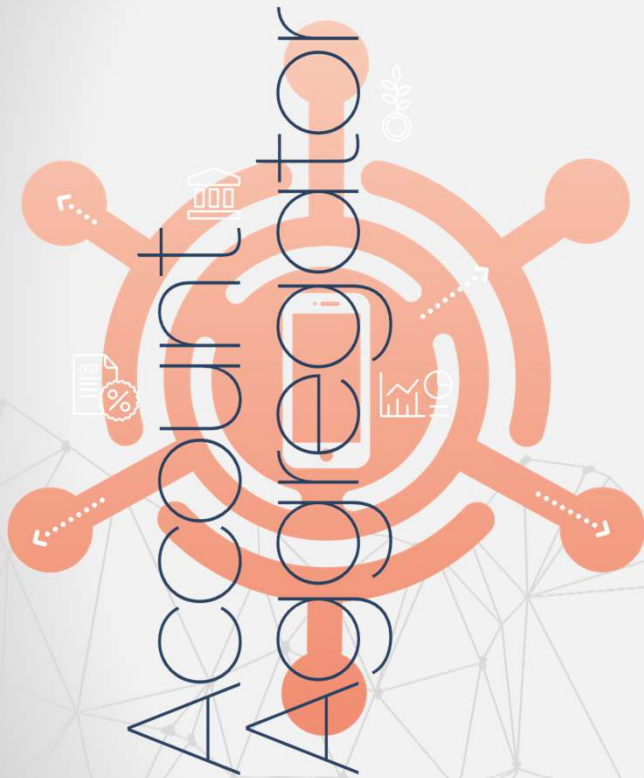
**24%**

Market share in FIUs live

**101 FIUs**

onboarded

\* All Numbers as of 31<sup>st</sup> March'24





# CAMS INDUSTRY-FIRST NPS CRA PLATFORM ON CLOUD

- ❑ Making significant inroads into the POP and corporate segment with 74% new subscription from the retail POP channel
- ❑ New POPs onboarded to increase volumes
- ❑ More than 40% YoY growth in Subscriber onboarding
- ❑ Enhanced offerings with additional features like UPI AutoPay, eNach, CAS

**Only CRA to offer multiple KYC options**

CKYC and Aadhaar eKYC for easy onboarding

**7.3%**

market share in new eNPS in FY

**40K**

Registrations

**2<sup>nd</sup>**

Position in the eNPS segment

**7,700+**

Total eNPS through camsnps.com

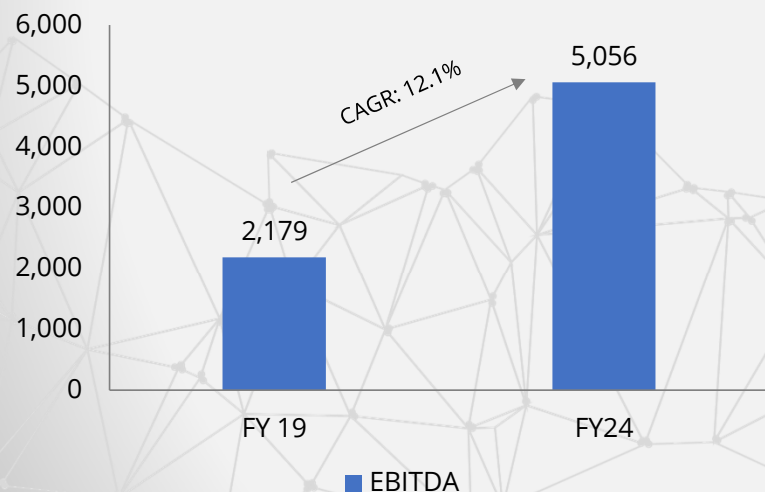
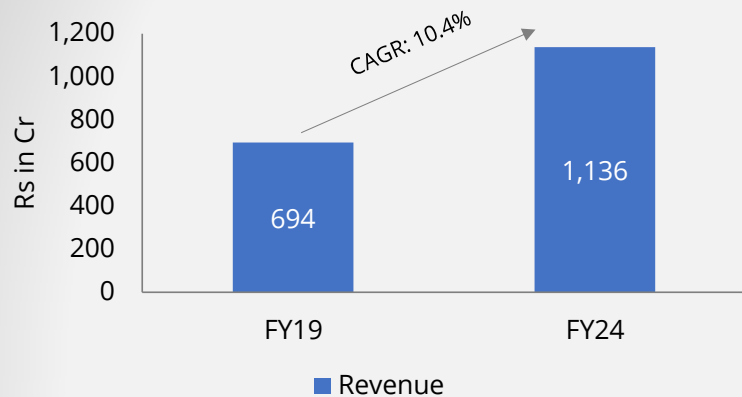
\* All Numbers as of 31<sup>st</sup> March'24

# MANAGEMENT COMMENTARY

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# CAMS HAS DEMONSTRATED STABLE REVENUE GROWTH, SUSTAINABLE MARGIN EXPANSION AND CONSISTENT PRODUCTIVITY IMPROVEMENTS OVER THE LAST 5 YEARS



- AAuM of CAMS Serviced funds has grown at a CAGR of 16% from ₹15.8 Tn to ₹33.4\* Tn in the last 5 years
- **MF AuM** based revenue growth @ **11.7% CAGR** (in line with industry AAuM growth)
- CAMS Overall revenue has grown from **₹6,936 Mn to ₹11,365.2 Mn** in this period at a **CAGR of 10.4%**
- **Operating EBITDA** has improved from **31.4% in FY19 to ~44.5% in FY24** growing @ a **CAGR of 18.3%**
- **PAT** has grown from **₹1,351 Mn in FY19 to ₹3,536 Mn in FY24** growing @ **CAGR of 21.2%**

\* AAuM for FY'24

# CAMS WILL CONTINUE TO DRIVE THE KEY LEVERS OF VALUE CREATION ...

## Sustain **Leadership Position** in our business

Maintain Gold Standards in all that we deliver

Highest degree of compliance to cybersecurity standards

Hawk-eyed focus on risk control and regulatory compliance posture

Bottom line uplift by delivering technology led automation and productivity enhancements

Leadership augmentation to build depth of expertise

## Accelerate the **Momentum on Growth**

Augment Non-MF revenue through a sales-led approach – dedicated front-line sales team

Double-down on Digital – Committed investments to digital first initiatives across our businesses

Pursue inorganic growth opportunities in high synergy business segments like data analytics and mid-office

Expand into adjacent markets – Alternative Services, Account Aggregator, NPS, Payment Services

Be Future-Ready through Platform Re-architecture



Thank You

