

26th May 2021

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

Trading Symbol : CAMS

Dear Sirs / Madam,

Sub: Media Release - Standalone and Consolidated Audited Financial Results for the quarter and financial year ended 31st March 2021

Reference: Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

We wish to inform you that the Statement of Standalone and Consolidated Audited Financial Results for the quarter and financial year ended 31st March 2021 was published in Mint and Makkal Kural on 26th May 2021.

We are enclosing herewith a copy of each of the publications.

We request you to kindly 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)

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Deadline for vaccine EOI extended till Jun by BMC

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MUMBAI

Mumbai's civic body, Brihanmumbai Municipal Corporation (BMC), has received response from three more potential vaccine suppliers following its global tender for 10 million covid-19 vaccines floated on 12 May. Municipal Corporation of Greater Mumbai (MCGM) said on Tuesday.

So far, MCGM has received expression of interest from eight suppliers. The new suppliers will have to submit documents, so the period has been extended till 1 June, it said. "Out of the eight potential suppliers, seven suppliers have shown interest in supplying Sputnik V and only one has shown interest in supplying Sputnik Light (single-dose vaccine). The rest have shown interest in supplying AstraZeneca and Pfizer vaccines."

After the global tender was floated, it had received five proposals by 18 May. Now, the extension will allow all potential vaccine suppliers to submit the relevant documents. "It is especially important to examine the business relationship between suppliers who are willing to supply vaccines and companies that actually produce vaccines," said MCGM.

However, a Pfizer spokesperson said that the company is supplying its covid vaccine only to central governments and supra-national organizations for use in national immunization programs.

Banks' performance glitters thanks to spike in gold loans

Gold loans more than doubled to ₹60,464 crore in FY21 from ₹26,192 crore a year earlier

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Banks have reported a surge in gold loans in the year ended 31 March, driven by rising gold prices and risk-averse lenders demanding collateral for loans.

Gold loans of banks have more than doubled to ₹60,464 crore at the end of 31 March from ₹26,192 crore a year earlier, according to the Reserve Bank of India (RBI).

Among banks, State Bank of India (SBI), Bandhan Bank and private sector banks in south India saw the sharpest growth in gold loans during the financial year. SBI saw a nearly sixfold rise in gold loans. Its gold loan book stood at ₹20,957 crore as of 31 March.

SBI's proportion of gold loans is only 2% of its overall retail loan book of ₹8.7 trillion, but the bank has relied on these secured loans to drive its credit growth this year.

"We have ramped up the facility of gold loans across the country. There are opportunities of another ₹10,000 crore in the current financial year. Also, you must remember that a gold loan is a high-return game. This means that if you want consistent growth, you must do more loans. So, the growth rate may slow down in FY22, but we will maintain the level of ₹30,000 crore by the end of the financial year in personal gold loans," C.S. Shetty, managing director of SBI, said after reporting the firm's fourth-quarter earnings.

Since June last year, loans against gold surged even as lending to other



State Bank of India saw a nearly sixfold rise in gold loans.

segments was affected by asset-quality concerns. Private sector Federal Bank saw a 70% year-on-year growth in gold loans in the previous financial year.

Ashutosh Khajuria, executive director of the bank, attributed the

kind of growth rate seen in FY21 may not be repeated this year.

"If the rupee appreciates, then you will have a lower rupee cost of gold, but if the rupee depreciates, then I think in all likelihood once again you will have a

thing that we definitely would be targeting," he added.

Separately, banks also benefited from the RBI's move to allow them to lend up to 90% of the loan-to-value (LTV) ratio. This is the amount of loan that can be given against the value of the collateral. This dispensation came to an end on 31 March.

According to a CRISIL report, "Banks' incremental disbursement LTV was higher at 78-82% because they were more aggressive than NBFCs in lending against gold during the last fiscal. Much of the growth in their book came during the third quarter of last fiscal when gold prices were soaring."

The lower interest rate on gold loans offered by banks is another reason why customers have started borrowing from banks rather than non-banking financial companies (NBFCs). Currently, banks charge 7.5-9% on gold loans compared to 11-12% by NBFCs.

"Last year, our gold loan growth was so good because NBFCs were not all active in the field. Once the customer comes out of NBFC and comes to a bank, he will not go back to NBFC because the value proposition in a bank is better, the rates are very good. So, whatever we gained during that period, we will retain," C.V. Rajendran, managing director and chief executive of Catholic Syrian Bank, told investors in a conference call after announcing its fourth-quarter earnings.

"This pandemic will probably help us acquire more new clients from the higher interest segment, which should be good for us. It is a good value proposition for the borrower; it's a win-win situation," he added.

BRIGHT SPOT

SBI, Bandhan Bank and private sector banks in south India saw the sharpest growth in gold loans

FEDERAL Bank saw a 70% year-on-year growth in gold loans in the previous financial year

BANKS offer lower interest rates on gold loans compared to non-banking financial companies

growth to the rise in gold prices. The price of gold rose by 8.28% over the last financial year, touching a high of more than \$2,000 per ounce in August last year. However, he believes that the

higher per gram price," said Khajuria. "It is a good business to do, but probably a 70% type of growth on a very high base may not be possible to repeat. So, 30% or 40% type of growth is some-

care infrastructure and small borrowers impacted by the second covid wave. Das had said the central bank will make available an on-tap liquidity window of ₹50,000 crore to support healthcare infrastructure and a special three-year special long-term repo operation (SLTRO) of ₹10,000 crore for small finance banks. Stepping in to rescue small businesses with loans of up to ₹25 crore, RBI also allowed lenders to restructure their debt.

RBI gov tells pvt banks to continue strengthening balance sheets

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MUMBAI

Reserve Bank of India (RBI) governor Shaktikanta Das on Tuesday urged the heads of a select group of private sector banks to continue strengthening their balance sheets proactively.

The call came barely a week after he met heads of state-owned banks. Going by statements issued on Tuesday and

on 19 May, he discussed near-identical issues with both sets of bankers. His call on balance sheets comes amid the second wave of the covid-19 pandemic, which has presented another round of asset quality concerns for banks.

A stronger and more resilient balance sheet, thus, will be able to better withstand shocks emanating from the pandemic. Moreover, a stronger balance sheet also ensures that banks continue to lend despite chal-

lenges and do not choke the flow of credit in the economy. Das met chief executives of select private sector banks by video conference on Tuesday. The meeting was also attended by deputy governors M.K. Jain, M. Rajeshwar Rao, Michael D. Patra and T. Rabi Sankar, the central bank said. "In his opening remarks, the governor recognized the crucial role played by the private sector banks as important stakeholders in the Indian banking sec-

tor," the statement said. Other matters discussed were an assessment of current state of the banking sector; credit flows to different segments of the economy, particular to small borrowers; progress in the implementation of covid resolution framework 1.0; monetary policy transmission and liquidity scenario; and implementation of various covid-19 policy measures taken by RBI.

"He impressed upon the banks to quickly and swiftly implement the measures announced by RBI on 5 May in right earnest. He also advised the banks to ensure continuity in provision of various financial services including credit facilities to individuals and businesses in the face of challenges brought on by the pandemic," the central bank said. On 5 May, RBI announced a series of liquidity measures to help banks support the health-

care infrastructure and small borrowers impacted by the second covid wave. Das had said the central bank will make available an on-tap liquidity window of ₹50,000 crore to support healthcare infrastructure and a special three-year special long-term repo operation (SLTRO) of ₹10,000 crore for small finance banks. Stepping in to rescue small businesses with loans of up to ₹25 crore, RBI also allowed lenders to restructure their debt.

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PE firm CX Partners looks to sell stake in Veeda through IPO

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Homegrown private equity (PE) firm CX Partners plans to sell part of its stake in Veeda Clinical Research Pvt. Ltd through an initial public offering (IPO) of ₹500-700 crore, two people aware of the development said on condition of anonymity.

Veeda, headquartered in Ahmedabad, offers a range of early and late phase bioequivalence studies and clinical trials to generic and innovator pharmaceutical companies. It claims to have conducted more than 3,500 trials and has developed more than 1,000 bioanalytical methods across generics, new chemical entities, and biosimilars. Veeda has completed more than 80 global regulatory inspections. In November 2018, a consortium of PE investors led by CX Partners Fund 2 acquired a majority stake in Veeda.

"Work on the IPO started a couple of months ago. Investment banks JM Financial, ICICI Securities and SBI Capital are advising the company on the IPO. The final quantum of the firm's raise is yet to be finalized and will depend on the number of shares the PE investor wants to sell. The

company will also raise fresh capital to fund its growth plans," said one of the persons mentioned above. "The pandemic has acted as a tailwind for the pharma sector and many companies in the space, including Veeda and pharma ingredient makers, see this as a good time to list on the public markets," he said.

Emails sent to Veeda's management and CX Partner did not elicit a response. According to a Care Ratings note dated 17 March, Veeda reported an operating revenue of ₹152.52 crore in FY20, compared to the previous fiscal's revenue of ₹223 crore.

The total operating income (TOI) of Veeda declined by around 30% to ₹152.52 crore from ₹223.03 crore in FY19. This was mainly because of a decline in revenue from BA/BF studies, which forms around 80-90% of TOI, by 30%, while revenue from other services declined by 70%. Moreover, on account of lower orders from pharmaceutical companies because of a reduction in spending on research and development by them, the total studies undertaken by Veeda declined by 25% to 270 in FY20 from 361 in FY19 along with a decline in average realization by around 15%, the rating agency said.

Investment banks JM Financial, ICICI Securities and SBI Capital are advising CX Partners on the share sale

Since April, influencer marketing activities have declined by 40% to 70% as brands suspended their campaigns and postponed product launches in view of the dip in consumer sentiment, said digital marketing experts.

"Our business has taken a hit after the second wave. We did 35 big influencer campaigns in February, which has now dropped to just five," said Neha Puri, founder and chief executive officer (CEO) of influencer marketing agency Favio Digital.

"In April and May we saw a 60% dip in business," said Rahul Singh, founder of Winkl, a platform that helps brands execute, manage and track influencer marketing campaigns. Winkl works with brands such as Amazon, Flipkart, and Dabur.

Brands are definitely refraining from promotional activity with influencers at this moment, said Ashutosh Harbola, founder of influencer marketing company Buzzoka. "I have not received a single client brief in the last three weeks either. There's a fear among top advertisers of being trooled for being tone deaf to the worsen-



Influencer marketing activity has declined by 40-70% as brands suspended campaigns and postponed launches.

ing state of the pandemic in the country if they indulge in promotions," Harbola said. Companies in big-spending categories such as fashion and lifestyle, cosmetics and travel categories have suspended their promotions. "Any company that cares about the image of its brand has delayed promotions. Brands are a lot of perception, after all," said Singh.

Brands in the personal care and hygiene sectors are, however, carrying out low-scale campaigns. On Sunday, content creator Kusha Kapila, with more than 1.7 million Instagram followers, shared a post sponsored by P&G-owned beauty brand Olay India.

A few big brands that have a long-term contract with tier-1 influencers are still executing campaigns as a part of their contract, said Prashant Puri, co-founder and CEO of digital marketing agency AdLit.

"Although they are far and few, influencers have monthly commitments (posts or video content) with certain brands that they are executing keeping in mind the current situation in the country. These posts are sombre in tone. Largely, the overall influencer activity is on a big pause. Hopefully, it will pick up by July, which also marks the onset of the festive season," he said.

India's influencer market is estimated at \$75-150 million a year, compared with the global market of \$1.75 billion, according to Kusha Kapila, AdLit.

Direct-to-consumer beauty brand Plum, which works with a variety of influencers, has taken a conscious decision to slow down campaigns and promotions. However, there are exceptions such as the online-gaming category, which continues to leverage influencers to drive engagement and new sign-ups on their platform.



Bharat Biotech said that it is also in the process of seeking regulatory authorization for Covaxin in over 60 nations.

Expect WHO nod to Covaxin in Sep qtr: Bharat Biotech

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NEW DELHI

Bharat Biotech International said on Tuesday it expects an emergency use listing for its covid-19 vaccine from the World Health Organization (WHO) in the September quarter.

The Hyderabad-based maker of the Covaxin vaccine has submitted its application to the Geneva-based agency for the purpose. "Application for EUL has been submitted to WHO-Geneva. Regulatory approvals are expected Jul-Sep 2021," Bharat Biotech said in a statement.

Mint reported on Monday, citing a WHO document, that Bharat Biotech may hold a preliminary meeting with the WHO this month or the next before applying for an EUL for Covaxin.

While Bharat Biotech had submitted its expression of interest for Covaxin's EUL to the WHO on 19 April, it is not clear if the company has made its final submission yet.

A company spokesperson was not immediately available for comment.

The statement follows media reports that the European Union (EU) is considering allowing entry for non-resident travel to people who have been fully vaccinated using jabs that have been approved by the European Medicines Agency

(EMA) or have a WHO EUL.

While WHO and EMA have authorized vaccines from Pfizer, Moderna, AstraZeneca and Johnson & Johnson, WHO has also included jabs from China's Sinopharm in its list. A version of a vaccine co-developed by AstraZeneca and the University of Oxford produced in India by the Serum Institute of India under the Covishield brand.

In its statement on Tuesday, Bharat Biotech said that it is also in the process of seeking regulatory authorization in over 60 nations including the US, Brazil and Hungary.

Bharat Biotech has already obtained clearances for Covaxin from regulators in 13 countries, including Mexico, Philippines, Iran, Paraguay, Zimbabwe, among others.

After Bharat Biotech makes its final proposal for Covaxin's EUL,

WHO's product evaluation group comprising regulatory experts and a technical advisory group will conduct a review. The process may include on-site inspections of the company's facilities.

Last month, Bharat Biotech said in a statement that the second interim data from its phase 3 trial of nearly 26,000 participants showed that the vaccine has an efficacy of 78% in preventing covid-19, a fall lower than the 80.6% efficacy found in the first interim data in March.

COMPUTER AGE MANAGEMENT SERVICES LIMITED

www.camsonline.com

India's largest registrar and transfer agent of mutual funds with an aggregate market share of approximately 70%

Statement of Consolidated Financial Results For the Quarter & Year ended 31st March 2021

S. No.	Particulars	Quarter ended		Year ended	
		31 March 2021	31 Dec 2020	31 March 2021	31 Mar 2020
		Audited	Unaudited	Audited	Audited
1	Revenue from operations	19,977.27	18,995.34	17,476.53	70,549.58
2	Profit before tax from ordinary activities	8,086.58	7,559.31	6,747.73	27,445.51
3	Profit before tax (after extraordinary items)	8,086.58	7,559.31	6,747.73	27,445.51
4	Profit after tax	6,042.68	5,641.91	4,366.72	20,529.13
5	Total comprehensive income for the period (comprising profit for the period after tax and other comprehensive income after tax)	5,985.99	5,637.70	4,251.27	20,571.15
6	Paid-up share capital (par value of Rs 10/- each fully paid)	4,879.10	4,878.68	4,876.00	4,876.00
7	Other equity	-	-	-	46,708.07
8	Earnings per share (par value of Rs 10/- each) *				
1.	Basic	12.32	11.96	8.83	42.08
2.	Diluted	12.26	11.50	8.82	41.93

*EPS is not annualized for the quarter ended periods.

1. The above is an extract of the detailed Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the website of Bombay Stock Exchange of India i.e. www.bseindia.com, National Stock Exchange of India i.e. www.nseindia.com and the Company's website www.camsonline.com

2. Financial results of Computer Age Management Services Limited (standalone financial results)

S. No.	Particulars	Quarter ended		Year ended	
		31 March 2021	31 Dec 2020	31 March 2021	31 Mar 2020
		Audited	Unaudited	Audited	Audited
1	Revenue from operations	18,918.76	17,857.33	16,443.79	67,375.36
2	Profit before tax from ordinary activities	7,140.67	9,061.64	5,825.76	28,005.55
3	Profit before tax (after extraordinary items)	7,140.67	9,061.64	5,825.76	28,005.55
4	Profit after tax	5,318.95	7,430.21	4,022.95	21,897.28

For Computer Age Management Services Limited
Place: Chennai
Date: May 25, 2021
Anuj Kumar
Wholesale Director & CEO

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