

25th September 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
--	---

Dear Sirs / Madam,

Sub: Investor Presentation - Analyst Day

This has reference to our letter dated 10th September, 2024 informing of the Analysts Day on 25th September 2024. Further to the above, we are attaching the presentations made at the meeting.

This presentation will also be available on the website of the Company.

You are requested to kindly take the above information on your 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)

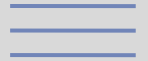
CIN : L65910TN1988PLC015757

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

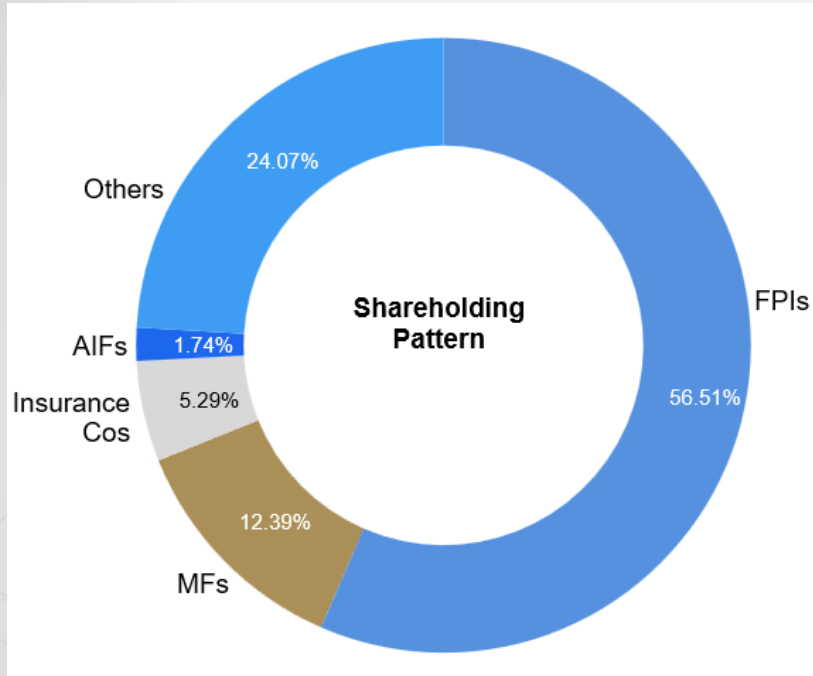
Phone : +91 44 6109 2992 / 2843 2792, E-mail : secretarial@camsonline.com, Website : www.camsonline.com

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

CAMS PERFORMANCE OVERVIEW



Shareholding Pattern (%)



Directors



Mr. Dinesh Kumar Mehrotra
*Chairman & Independent Director
Former Chairman and MD of LIC*



Mrs. Vijayalakshmi Rajaram Iyer
*Independent Director
Former Chairperson & MD - Bank of India*



Mr. Natarajan Srinivasan
*Independent Director
Former MD - CG Power and Former CFO Murugappa Group*



Mr. Pravin Rao
*Independent Director
Former COO Infosys Ltd*



Mr. S K Mohanty
*Additional Director
Former WTM, SEBI*



Mr. Anuj Kumar
Managing Director

REGULATED AND ACCREDITED INTERMEDIARY TRUSTED BRAND BY FINANCIAL INSTITUTIONS, FINTECHS & CUSTOMERS

- ❑ CAMS and Group companies regulated across all 5 Regulators



- ❑ Service partner for SEBI & AMFI
- ❑ Payment Aggregator license
- ❑ NCIIPC - Critical Information Infrastructure

500

Financial Institutions,
Fintechs

3.6 Cr.

Investors in
Asset Management

1.3 L

MF Intermediaries &
Advisors

90 L

Policy holders

PREFERRED STRATEGIC PARTNER TO INSTITUTIONS IN THE EXPONENTIALLY GROWING CAPITAL MARKET & FS SECTOR THROUGH OUR VARIOUS LINES OF BUSINESSES



Mutual Fund RTA



AIF & PMS



KYC Repository & Services



Payments



Insurance Repository & Services



Account Aggregator



Central Record-keeping Agency



Software Solutions

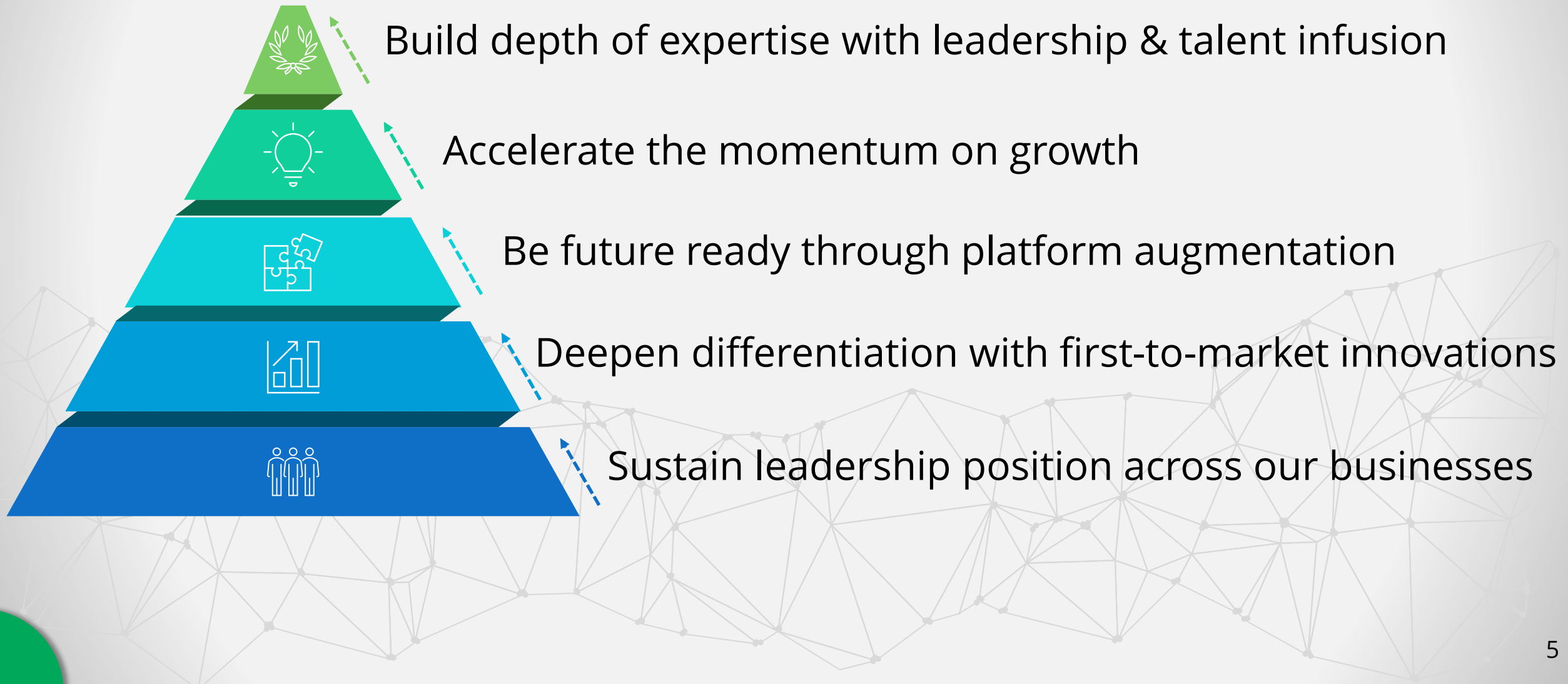


Digital Transformations



Data Science & Advanced Analytics

THE COMPANY CONTINUES TO DRIVE THE KEY LEVERS OF VALUE CREATION



CAMS – Distinct businesses, Shared success

Mutual Funds

- ❑ 10 of Top 15 Players
- ❑ Won 5 of last 7 RTA mandates

Alternatives

- ❑ >50% share in Domestic AIFs

CAMSPay

- ❑ #1 in MF NACH / eNACH
- ❑ Among Top 3 in the BFSI segment for UPI Auto pay

CAMSKRA

- ❑ #2 with 18 Mn. KYC records

CAMSRep

- ❑ #2 with 90 Lakh e-Insurance Policies

CAMSfinserv

- ❑ Rapidly gaining market share, @ 17% share

DEEPEN DIFFERENTIATION WITH FIRST TO MARKET INNOVATIONS USING NEW AGE TECH

Think360

- ❑ **Affluence 360** for Asset Managers – assess market potential at Pincode level
- ❑ **Banks Statement Analyzer** (BSA) for income expenditure analysis

Fintuple

- ❑ **Niche digital** offering for custodian transformation

CAMSPAY

- ❑ Custom **UPI Autopay** for MF SIPs, NBFCs
- ❑ Industry benchmark for Auth services

CAMS MF

- ❑ **Intelligent automation** across the process value chain to provide compliant, consistent, predictable service (60 Cr. transactions, 3.6 Cr. investors)

CAMSRep

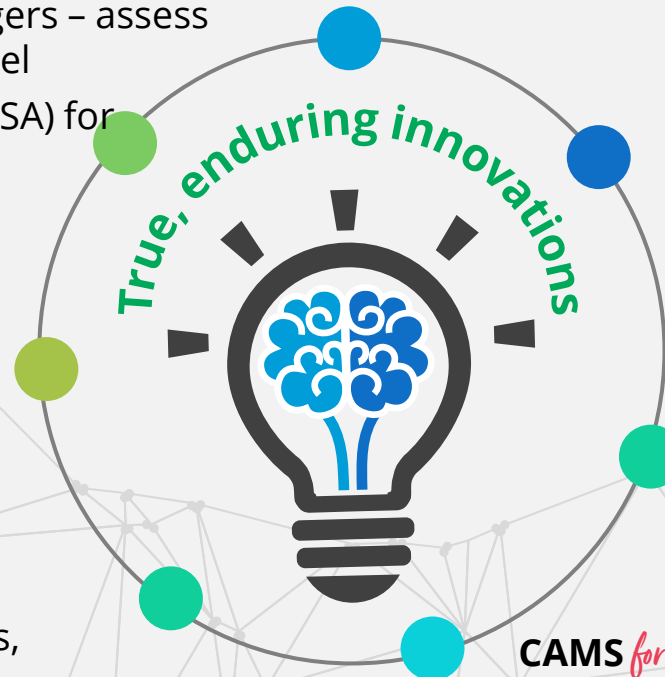
- ❑ **Bima Central** – Industry first Policy holder aggregator platform
- ❑ Integration with Top tier Insurers

CAMSKRA

- ❑ 10-Minute KYC using AI Algos
Instant KYC, Immediate investment

CAMS *for* Alternatives

- ❑ Wealth Trak
- ❑ Wealthserv360



SYNERGY AMONG BUSINESSES TO OFFER COMPREHENSIVE, CUTTING EDGE SOLUTION TO THE MARKET



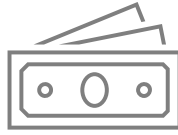
Customer Onboarding

- Instant KYC
- Account Opening
- Bank A/c validation



Processing & Customer Service

- End-to-end transaction processing
- Ongoing customer services
- Statements
- Omni channel



Payments

- Recurring payments
- Payouts
- Payment gateway
- Reconciliation



Risk Management

- AML
- Risk Alerts
- Insider Trading



Analytics

- Data Bureau
- Custom BI



Bespoke Technology Development

- APIs
- Digital Transformation

CAMSKRA
KYC Services

CAMSfinse

Think360
— a CAMS company —

CAMS

CAMS for Alternatives

CAMSRep
Insurance Repository & Services

CAMSPay

CAMS

CAMSfinse

CAMS

CAMS for Alternatives

Think360
— a CAMS company —

STERLING SOFTWARE
— a CAMS subsidiary —

fintuple
— a CAMS company —

BE FUTURE READY THROUGH PLATFORM AUGMENTATION

FULL STACK DELIVERY ACROSS THE VALUE CHAIN

SCALABILITY

INNOVATION

LEADERSHIP



Intelligent Automation of the operations

API Studio – Client Digital properties, Interfaces with intermediaries

Reg Tech for risk control and regulatory compliance posture

Analytics – Incisive insights and trends for growth

Digital frontend & Dashboards for clients

Modern payment gateway with full compliance

Modernization of the RTA platform

ACCELERATE THE MOMENTUM ON GROWTH & AUGMENT NON-MF REVENUE

Alternatives

- ❑ 2 WINS a week
- ❑ GIFT City client base increasing , license for new premises
- ❑ First international client

CAMSKRA

- ❑ Expanding beyond MF space to larger Capital market
- ❑ 90% Y-on-Y revenue growth

CAMSPay

- ❑ Expanding beyond Mutual Funds in new sectors (Education) and PG (Cards)

CAMSRep

- ❑ Accelerated ePolicy conversions – 10 Lakh e-policies / qrtr.

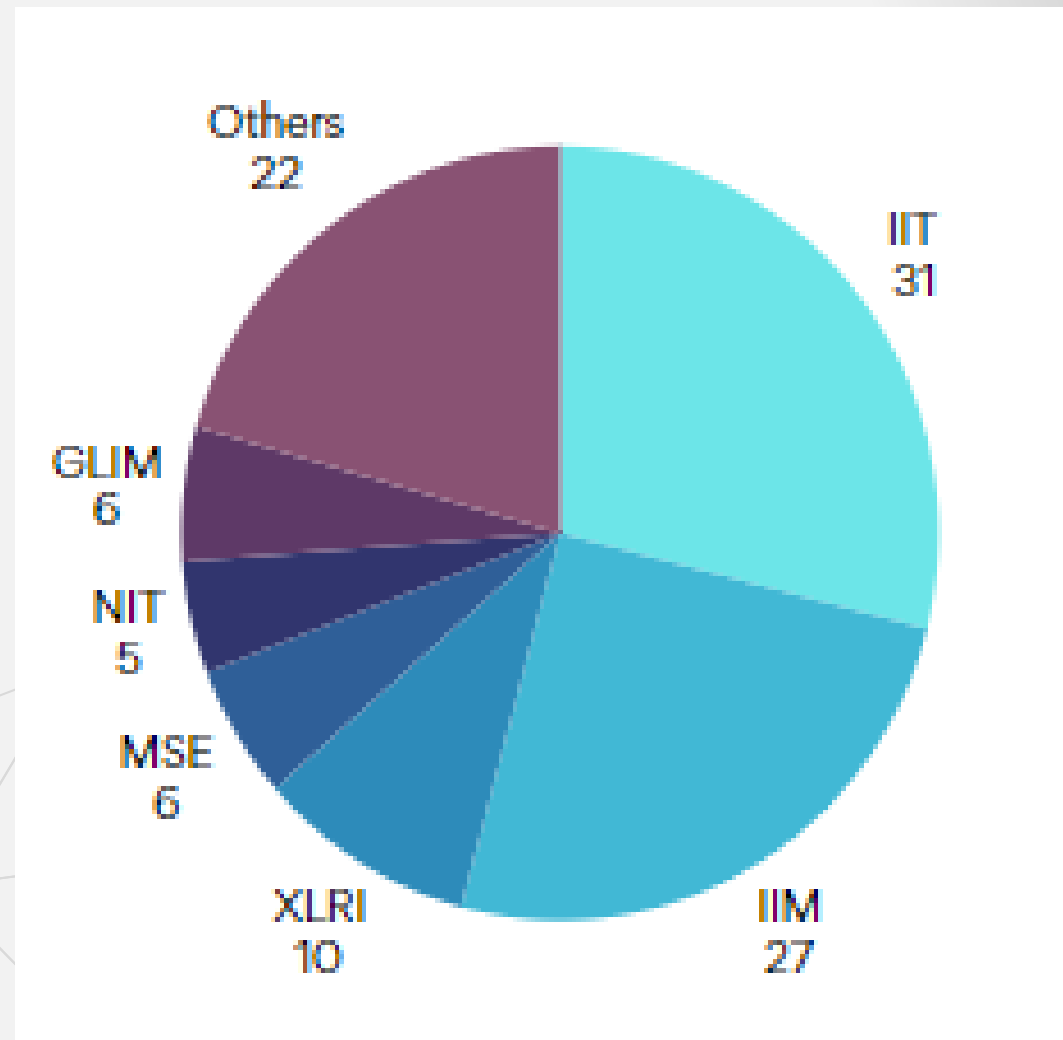
CAMSfinserv

- ❑ 17% share; Maximum FIP integrations

Non-MF Revenue share grew from 10% in FY '23 to 13% in FY '24

LEADERSHIP, TALENT INFUSION

Top talent from leading management & Technology institutes totaling 100+ individuals with **diverse backgrounds. 55% from IITs and IIMs**



Technoviti Award 2024



CAMSPay honoured with the Technoviti Award for their product 'Daily SIP on UPI AutoPay'



CAMS FinServ won award at the Banking Frontiers Technoviti event for 'Pre-approved Loan Against Mutual Fund' with its TSP Sterling Software.

Business World Excellence Awards 2024



CAMSfinserv was awarded the Silver Award for Open Banking Solution



Anish Sawlani, CEO of CAMSKRA won the 'Young Leader under 40' award for his contribution to the industry

AWARDS

Best Corporate Technology Adoption' award

HDFC Bank has honored CAMSPay with the prestigious 'Best Corporate Technology Adoption' award. This remarkable achievement reflects our commitment to embracing and excelling in technology.



Think360 recognition by AIM Research

Think360.ai has been recognized as 'Top Data Science Services Providers' by AIM Research.



16th Edition DataCenter Summit & Awards 2023

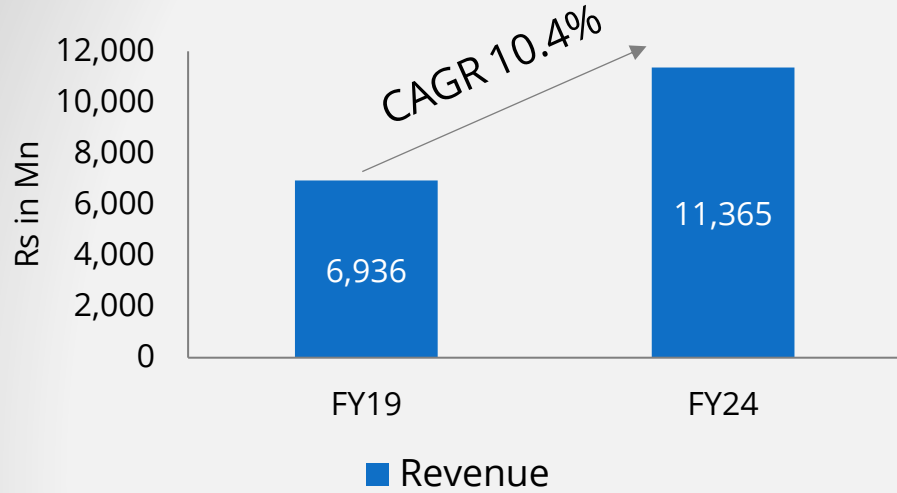
Computer Age Management Services Limited is the **WINNER** for the award category "**New Initiatives IT Infrastructure Award**" at the "**16th Edition Data Center Summit & Awards 2023**" organized by UBS Forums Pvt. Ltd.



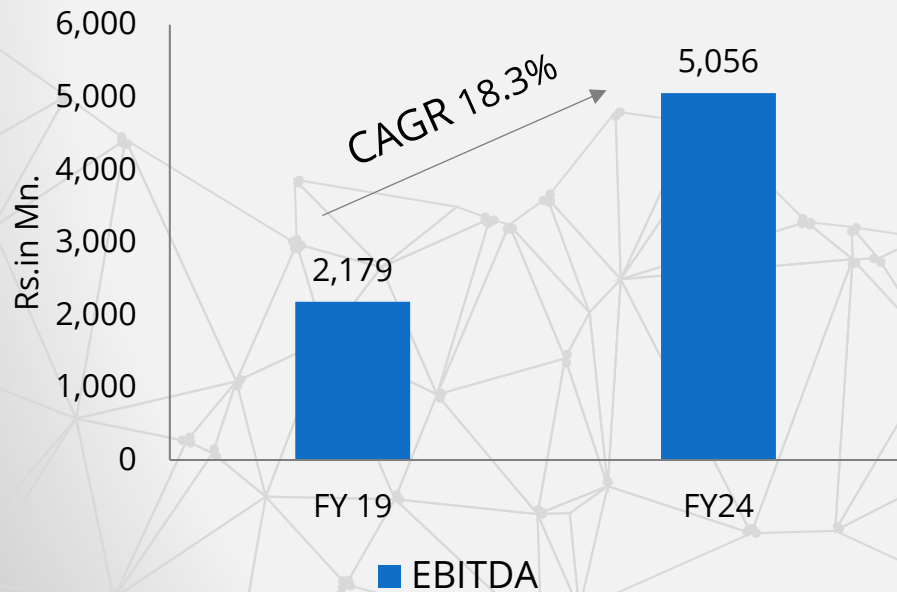
MANAGEMENT COMMENTARY



CAMS HAS DEMONSTRATED HEALTHY 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 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 at 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

MEET THE LEADERS



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"



Rahul Sethi
Chief Marketing Officer
20+ years
Worldline, Edelweiss Financial
Services, Lady Blush,
Ibibo Web Pvt Ltd, etc.



Neha Sanjeev
Chief of Staff
Over 20 years
"TCS."



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



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



Himansu Naharas
Executive Vice President
30 years
Standard Chartered Bank, Singapore
Management University



Vasanth Emmanuel Jeyapaul

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



Tejinder Singh

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



Anish Sawlani

Chief Executive Officer– CAMSKRA
Investor Relation Officer
14 years
"Idea Cellular, Sundaram Finance"



Vivek Bengani

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



Kaushik Narayan

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



Manikandan G

Company Secretary and
Compliance Officer
38 years +
BPL Limited, Precot Meridian,
SJK Steel Plant Limited and SBQ
Steels Limited



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"



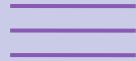
PS Reddy

Chief Technology Officer
30years +
IBM Concentrix, Cognizant ,
Startek

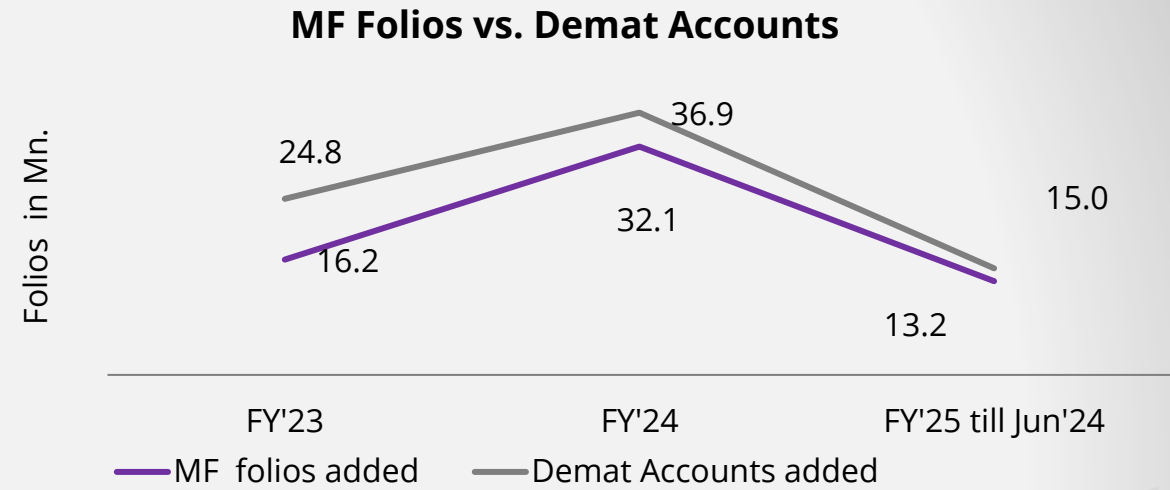
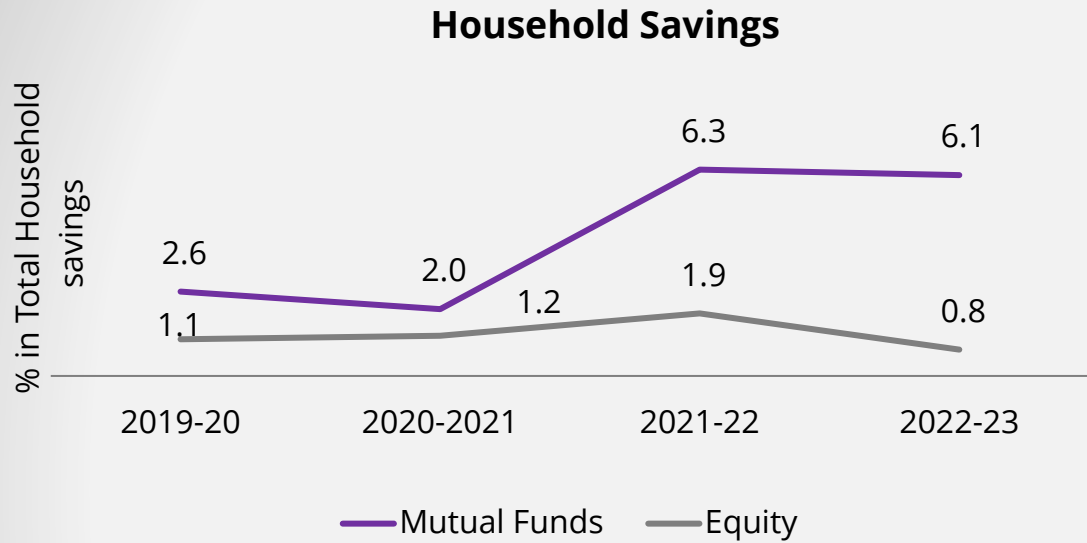
The image is a graphic design with a central focus on a handshake. The handshake is shown in a warm, golden-brown tone, set against a background of a cityscape with various buildings and a mountain range in the distance. This central scene is overlaid with a semi-transparent blue layer. On this blue layer, there are white, stylized circuit board patterns consisting of lines and nodes, suggesting a technological or digital theme. The overall composition is clean and modern, with a professional feel.

THANK YOU

Propelling the Mutual Funds Industry Growth

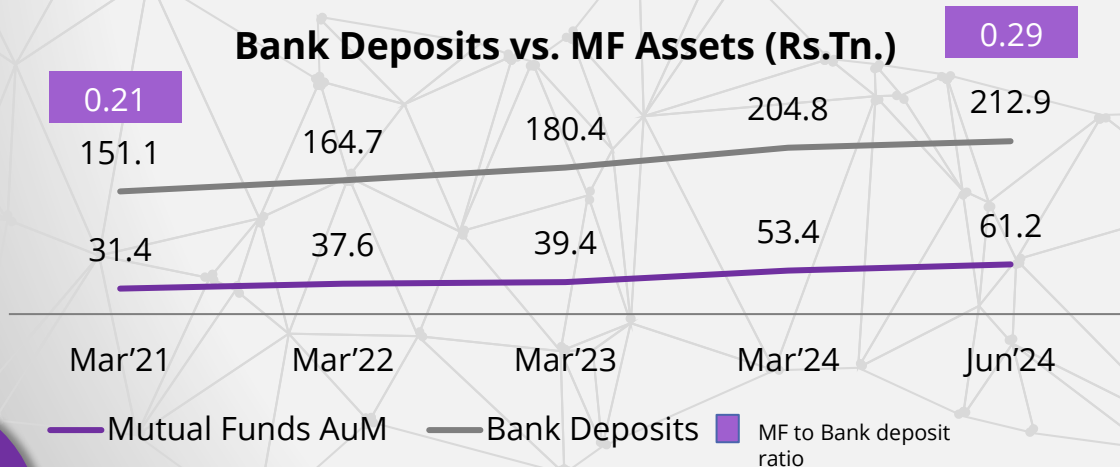


HH INVESTMENTS INTO MF HAS RAPIDLY INCREASED, MF FOLIOS SEEING FASTER GROWTH OVER DEMAT ACCOUNTS



Household savings via MF is significantly higher compared to direct equity

MF folios grew by 98% growth in FY'24 over FY'23 compared to 49% growth in demat folio; Gap further narrowing in FY'25



MF assets grew by 23% CAGR as against Bank deposits growth of 11%

RAPID RETAIL PARTICIPATION IN MUTUAL FUNDS SPARKS THE SURGE – INDUSTRY WITNESSED HISTORIC HIGHS AND NEW MILESTONES

Investors Base



4.9 Cr.

Aug'24

↑
Added 1.1 Cr.
investors over Apr'23

Industry Overall AuM

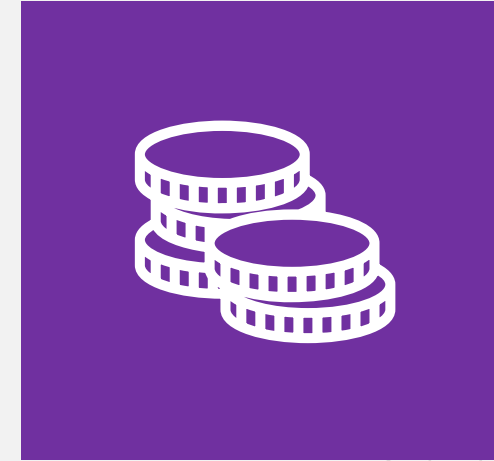


Rs.66 Lakh Cr.

Aug'24

↑
42% CAGR
over Apr'23

Equity AuM



Rs.37.3 Lakh Cr.

Aug'24

↑
58% CAGR
over Apr'23

RAPID RETAIL PARTICIPATION IN MUTUAL FUNDS SPARKS THE SURGE – INDUSTRY WITNESSED HISTORIC HIGHS AND NEW MILESTONES

Gross Inflows (Individuals)



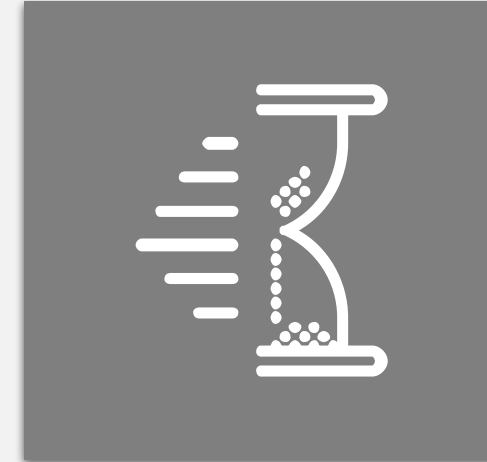
Rs.13 Lakh Cr.

FY'24 *



**17% Growth
over FY'23**

SIP Registrations



4.3 Cr.

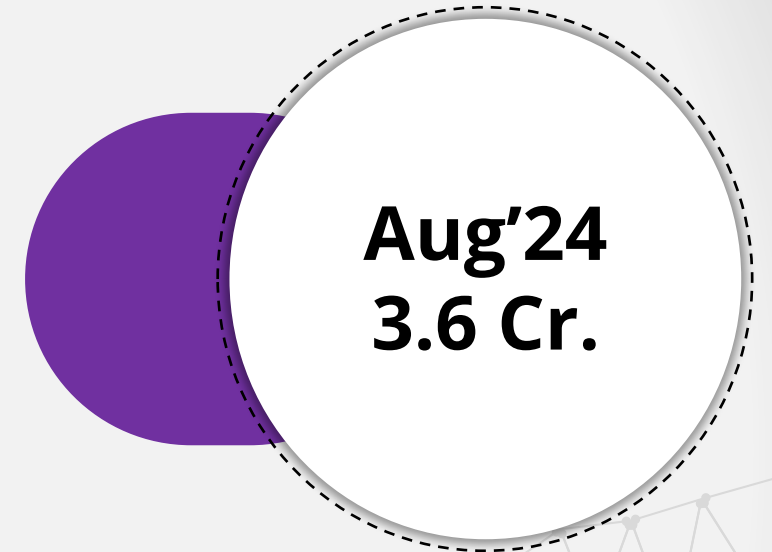
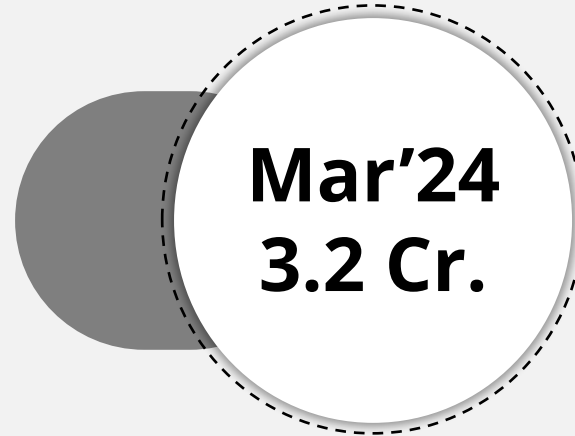
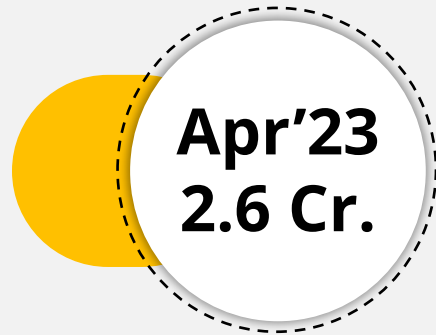
FY'24



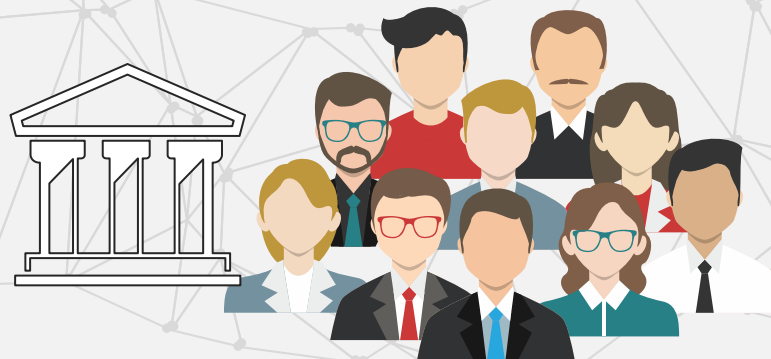
**70% Growth
over FY'23**

*Source: CAMS MFDEX data representing 96% of Industry gross sales

CAMS SERVICED FUNDS: 40% GROWTH IN UNIQUE INVESTORS SINCE APRIL 2023



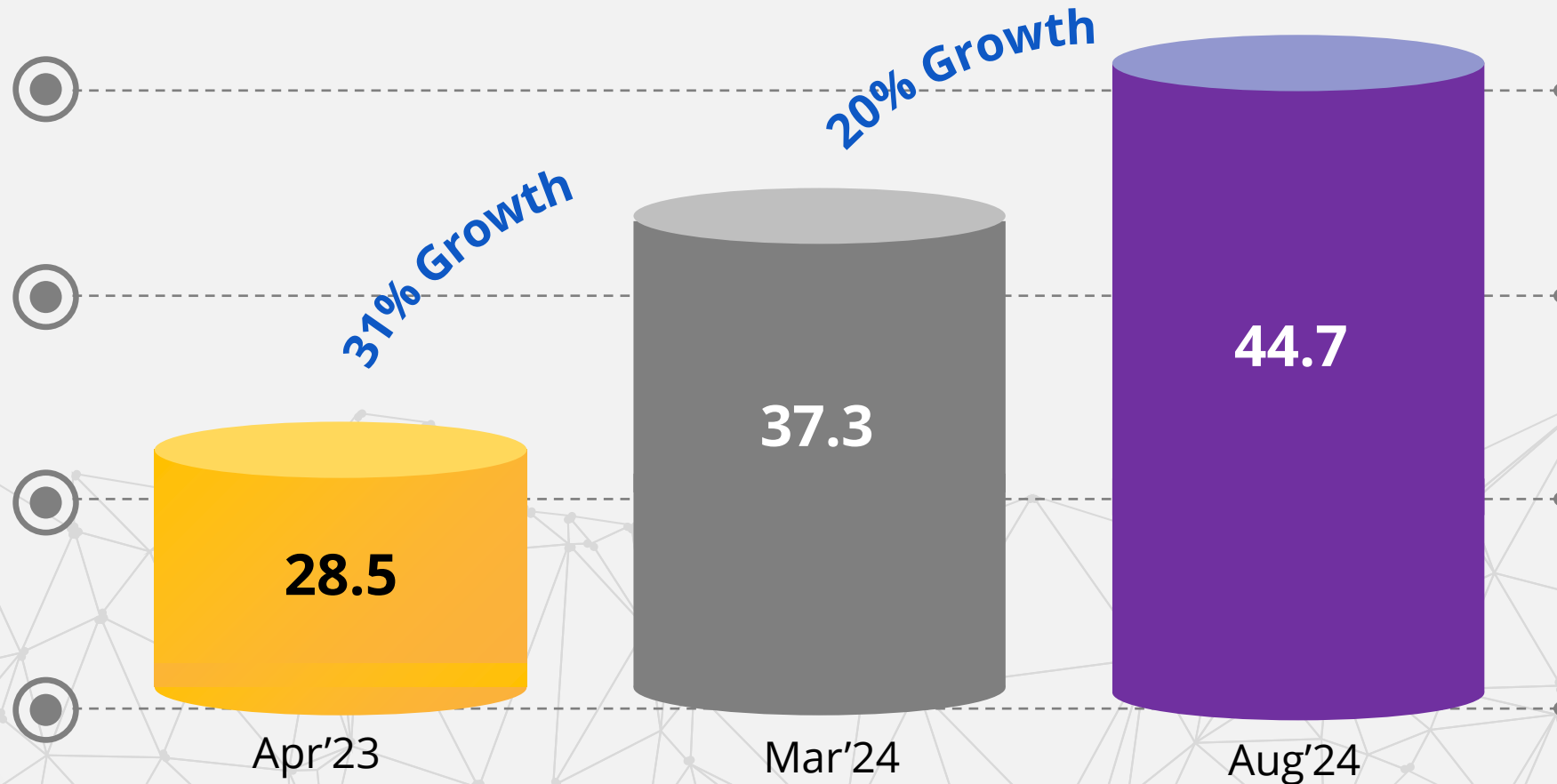
Monthly Avg. Additions: ➡ Over 5 Lakh per month ➡ Over 8 Lakh per month



**1.5x of
competition**

WE CROSSED THE Rs.40 Lakh Cr. AUM MILESTONE IN Q1 FY'25, NOW AT Rs.44.7 LAKH Cr.

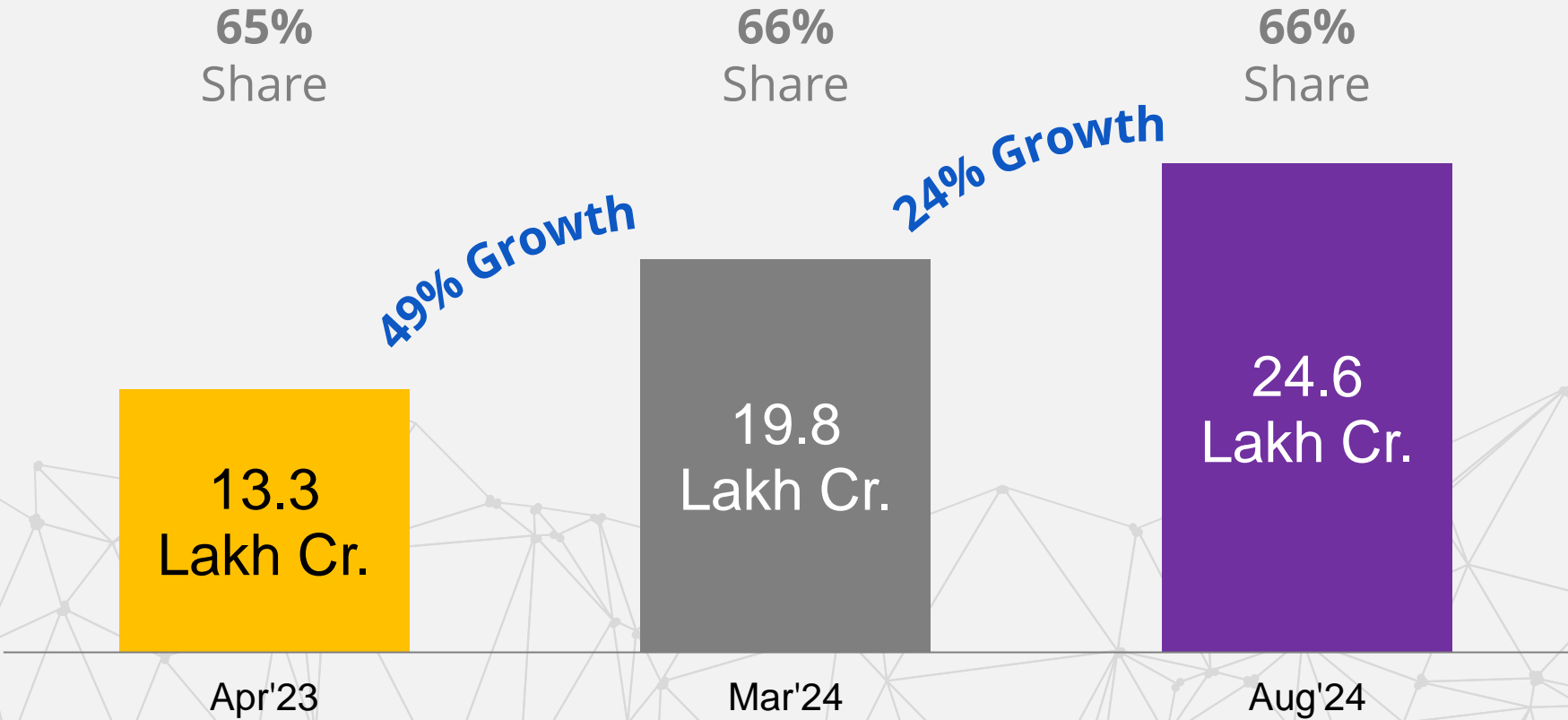
AuM Trend (Rs. in Lakh Cr.)



OUR EQUITY ASSETS CONTINUED TO CLIMB STEADILY, CLOCKING GROWTH AHEAD OF COMPETITION (56% CAGR vs. 48%)



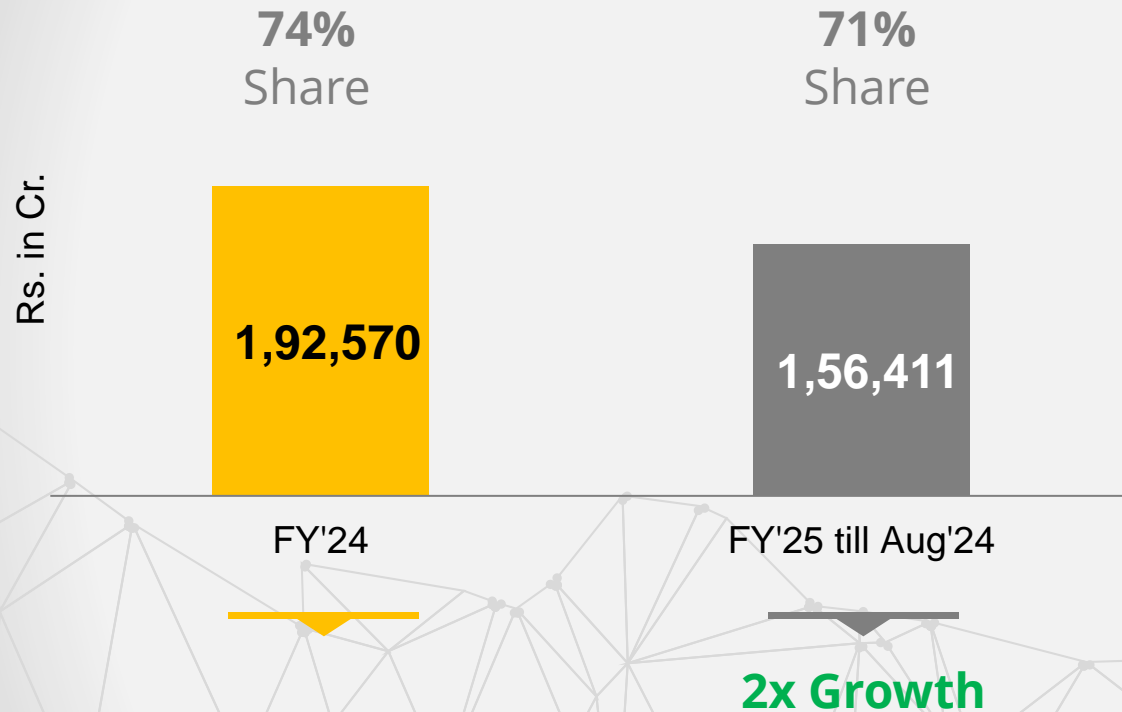
Equity AuM*



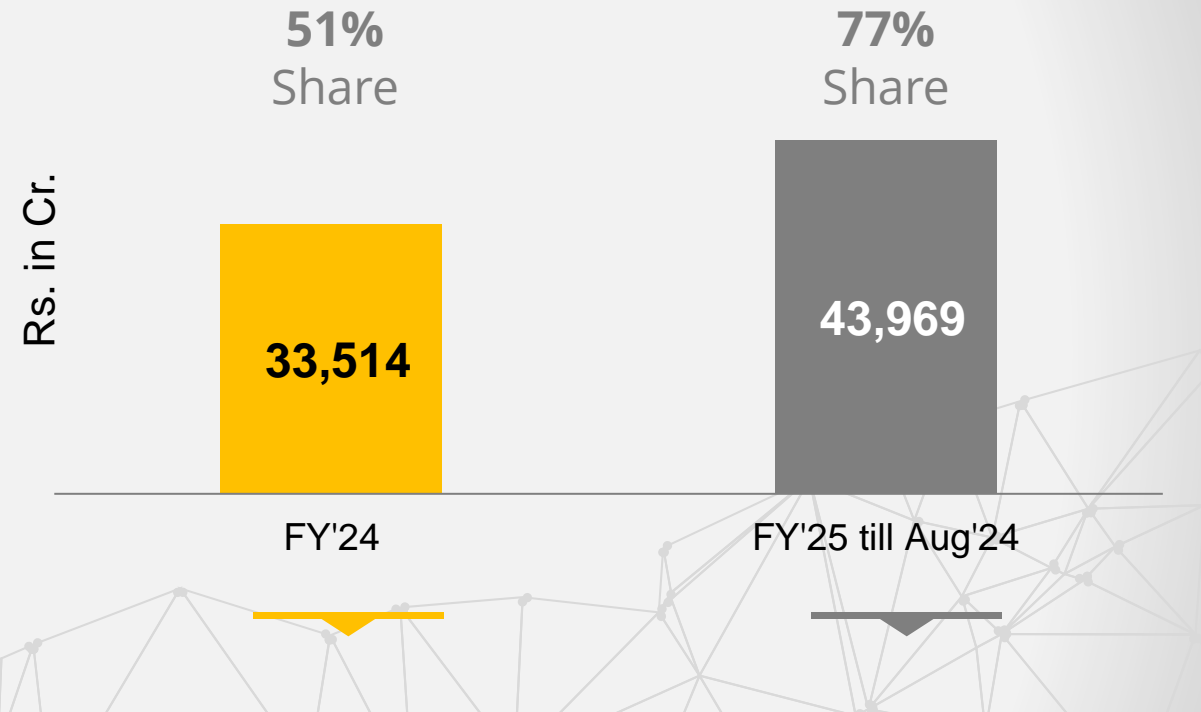
* Equity includes Growth & Equity oriented schemes, Index-Equity & Hybrid schemes and exclude Arbitrage

>70% OF NET INFLOWS IN EQUITY FROM CAMS SERVICED FUNDS, BACKED BY STRONG NFO AND SIP COLLECTIONS

Equity Net Sales



NFO Mobilization

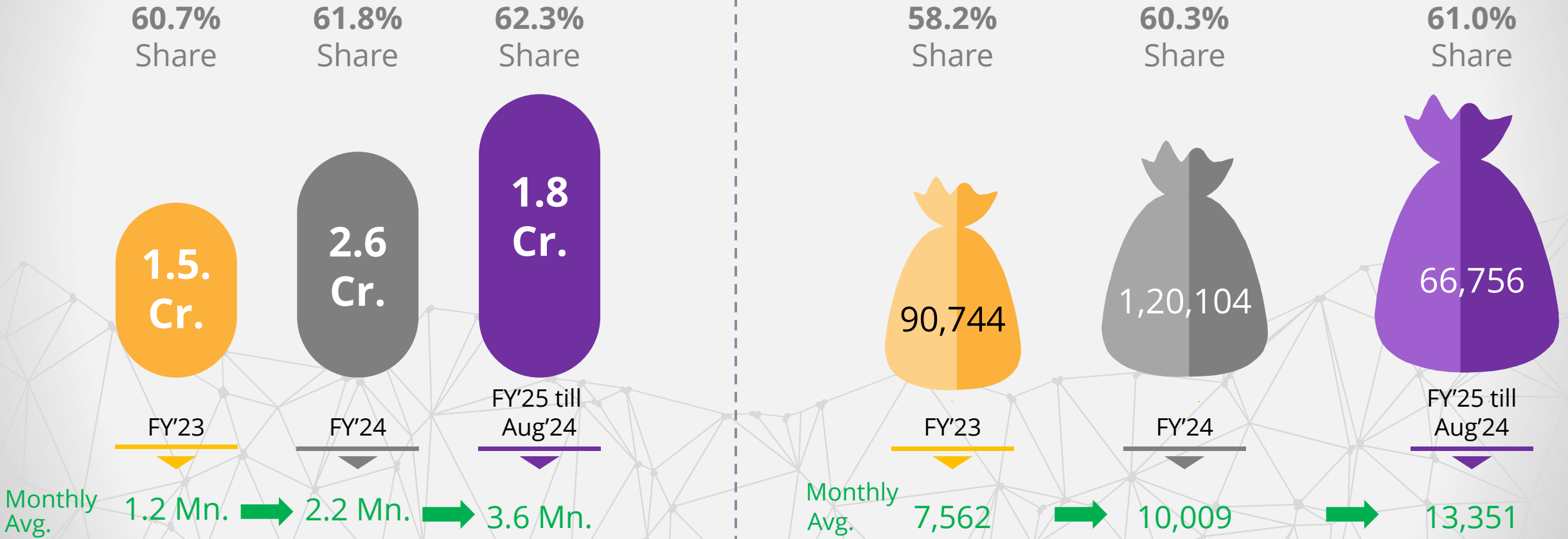


* Equity includes Growth & Equity oriented schemes, Index-Equity & Hybrid schemes and exclude Arbitrage

RETAIL INVESTOR PARTICIPATION VIA SIPs GAINED RAPID MOMENTUM, WITH CAMS'S SHARE STEADILY INCREASING

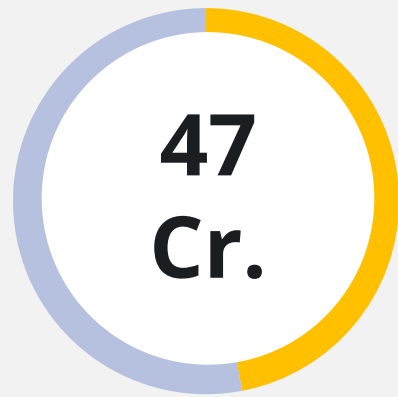
New SIP registrations

SIP Gross Inflows (in Rs. Cr.)

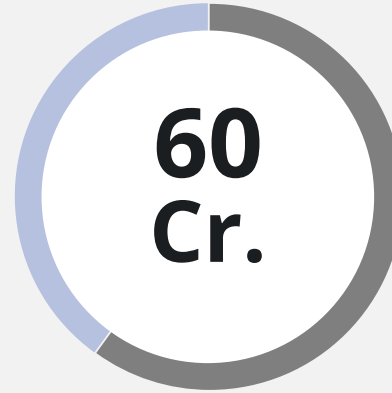


TRANSACTION VOLUME HAS INCREASED BY 75% OVER FY'23 AVERAGE

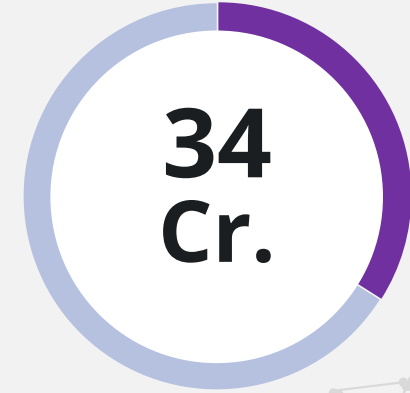
Transaction Volume



FY'23



FY'24



FY'25 till
Aug'24

Monthly
average

3.9 Cr.



2.8x of competition

5 Cr.



7 Cr.

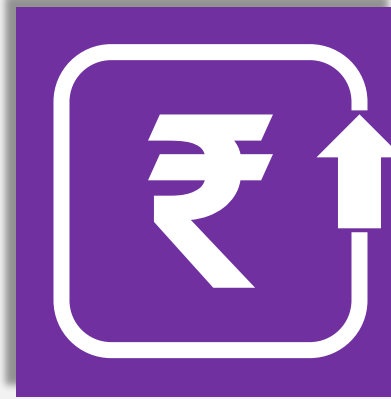
A DAY IN LIFE AT CAMS



**0.4 Lakh
New Investors**



**1.4 Lakh
New Folios**



**Rs. 68,180 Cr.
Transaction Value**



**1.6 Lakh
SIP
Registrations**



**31 Lakh
Transactions**
2x on peak days



**6.5 Lakh Users
CAMS Digital
properties**

Data for FY'25 till Aug'24

OUR PLATFORM POWERS 19 LARGE & FAST-GROWING AMCs



CAMS services
~₹44.7 Trillion
AuM*

of the

₹66 Trillion

Indian MF industry

~68%

market share

4 out of Top 5 AMCs
&
10 of the Top 15 AMCs

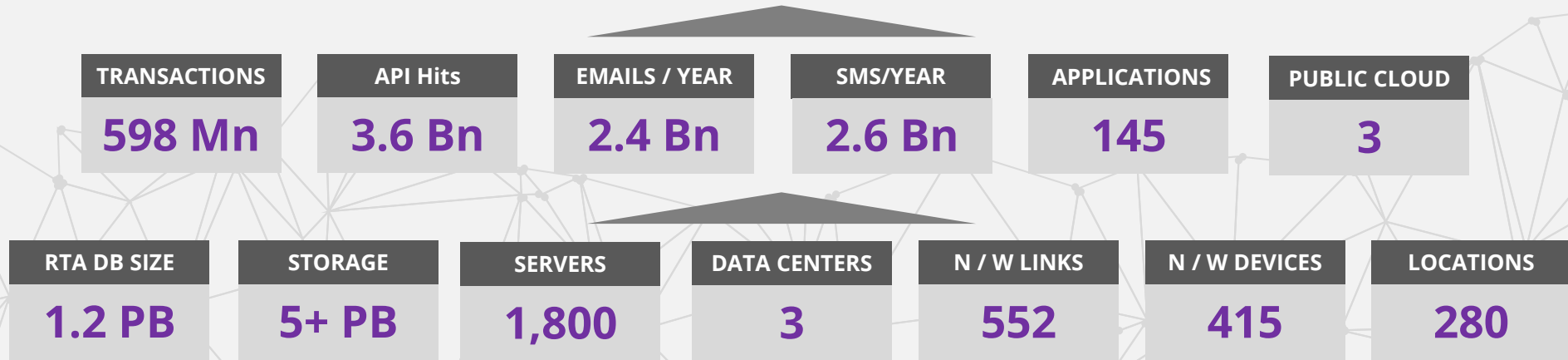
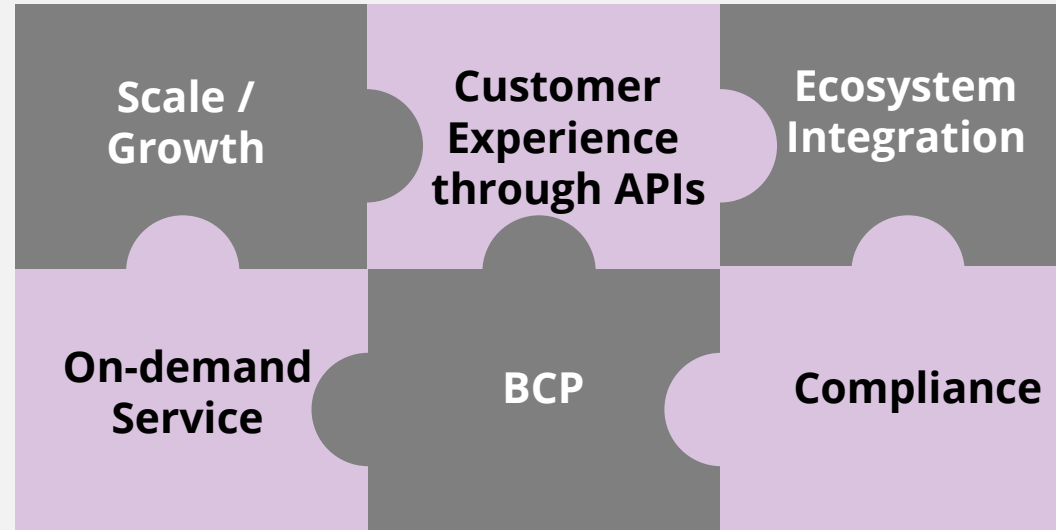
* AuM as of Aug'24

PREFERRED PARTNER FOR NEW AGE, DIGITAL MUTUAL FUNDS – CHOSEN FOR TECHNOLOGY, LEADERSHIP & DOMAIN EXPERTISE



5 out of the last 7 AMC mandates won by CAMS

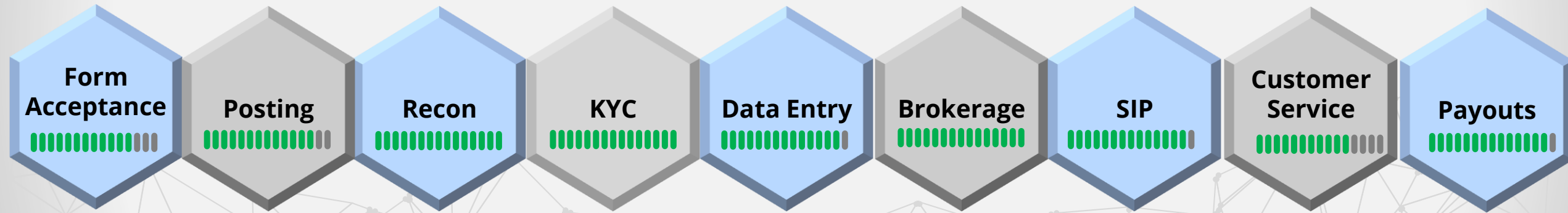
OUR TECHNOLOGY INFRASTRUCTURE HAS ENABLED CONSISTENT & RELIABLE SERVICES



2X capacity provisioned to take care of peak volumes

AUTOMATION ACROSS THE PROCESS VALUE CHAIN, HUMAN TOUCH ONLY FOR EXCEPTIONS

- ❑ Branch Scanner
- ❑ Auto posting
- ❑ Auto-match credit to transactions
- ❑ Aadhaar OTP based KYC
- ❑ Auto exchange of feed
- ❑ Central Investor Master
- ❑ Structure import and computation
- ❑ Auto-trigger of feeds to service provider
- ❑ Email & Transaction bots
- ❑ Digital NFTs
- ❑ No-touch Redemption & Dividend



 Green indicates level of automation

HARNESSING AI FOR INTELLIGENT AUTOMATION ACROSS THE STACK TO DELIVER FIRST IN INDUSTRY CAPABILITIES



- ❑ **Customized NLP models** trained on CAMS dataset
- ❑ **NER and POS models** to analyze content and tonality
- ❑ **Context based classification model** determine requests with high accuracy
- ❑ **Computer Vision models** trained to extract information from scanned images
- ❑ **String match models** with in-built classification algorithms

01 **EFFICIENT & FRIENDLY**
INSTANT RESPONSE TO INVESTOR EMAILS / CHATS

02 **QUICKER**
KYC IN <10 MINUTES

03 **FASTER**
NFTs PROCESSED IN A DAY

04 **ACCURATE**
INSTANT COBM THROUGH ML & AA

LIVE MONITORING TO DELIVER OPERATIONAL, TECHNICAL & REGULATORY EXCELLENCE

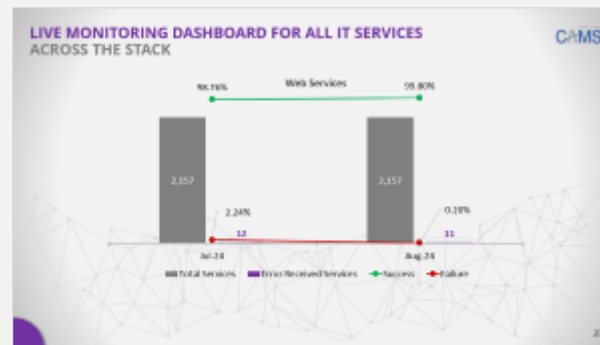
Controls Dashboard – OPERA 360



>4 Bn. SMS and email tracked for delivery



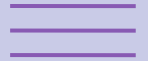
All IT Services across the stacks



Re-ARCHITECTURE OF THE TA PLATFORM



THANK YOU



CAMS *for* ALTERNATIVES

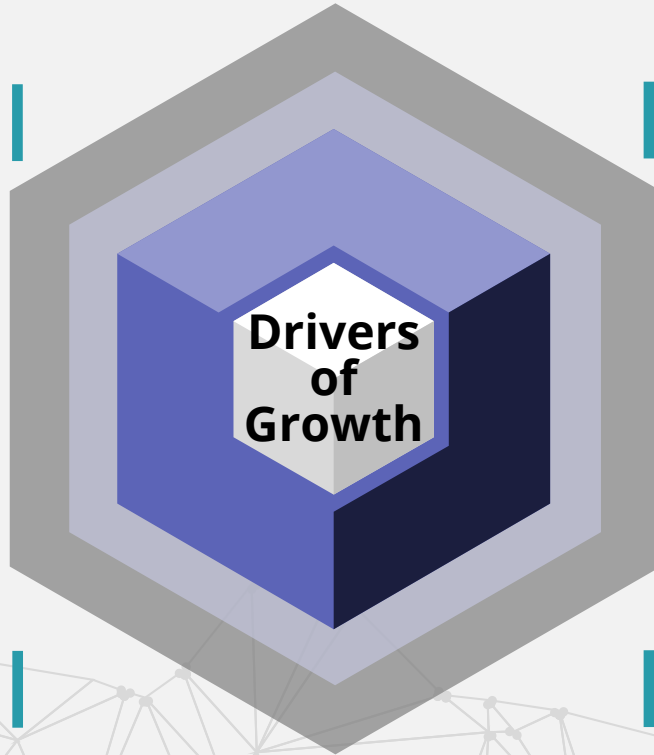




INDUSTRY UPDATE

ALTERNATIVES INDUSTRY CONTINUES ITS BULL RUN

Superior returns
profile +
Structuring
options



Enabling
regulatory
framework

Declining
attractiveness
of real assets

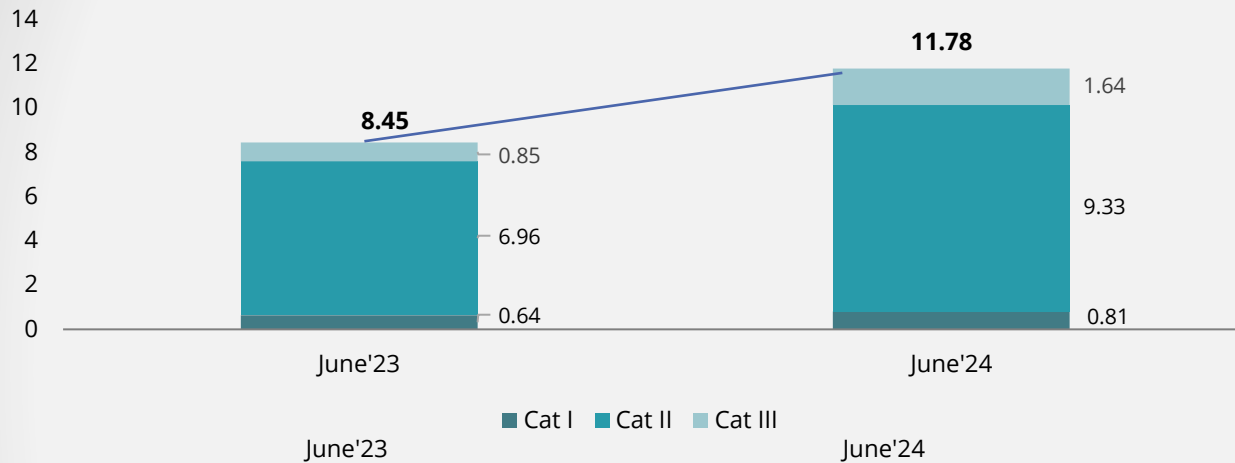
Liquidity - Higher
allocation by LPs

The Industry is
pegged to grow at
27-29% CAGR
till FY 2027¹

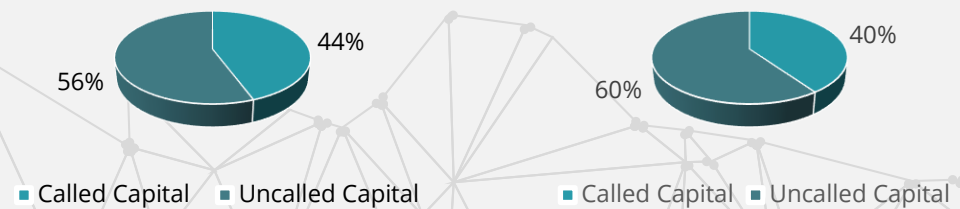
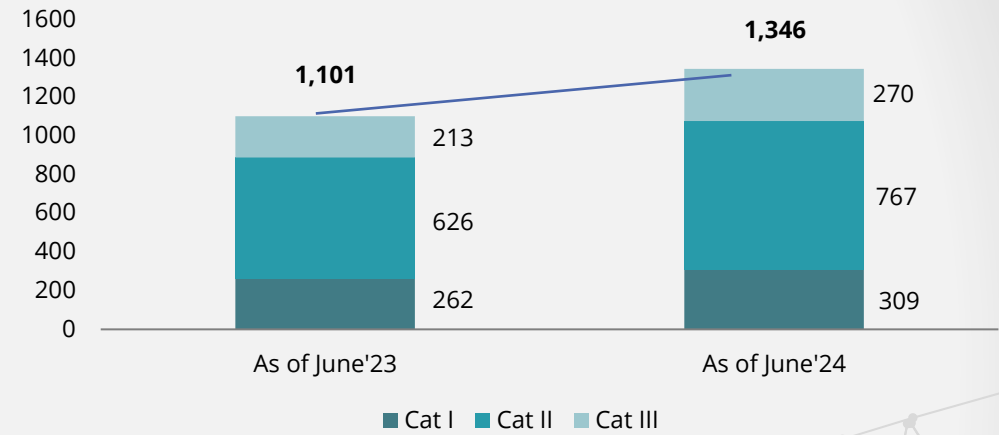
¹Source – CRISIL Research, March 2022

ALTERNATIVES INDUSTRY CONTINUES ITS BULL RUN

AIF Commitment Growth - June'23 to June'24 (₹ Tn)¹



AIF Registrations as of June'23 and June'24¹



- ❑ Commitments have **grown ~40%** from 8.45 Lakh Crore to 11.78 Lakh Crore
- ❑ **Dry-powder is at ~60%** of commitments (yet to be deployed)

Industry continues to be buoyant and has been able to attract capital

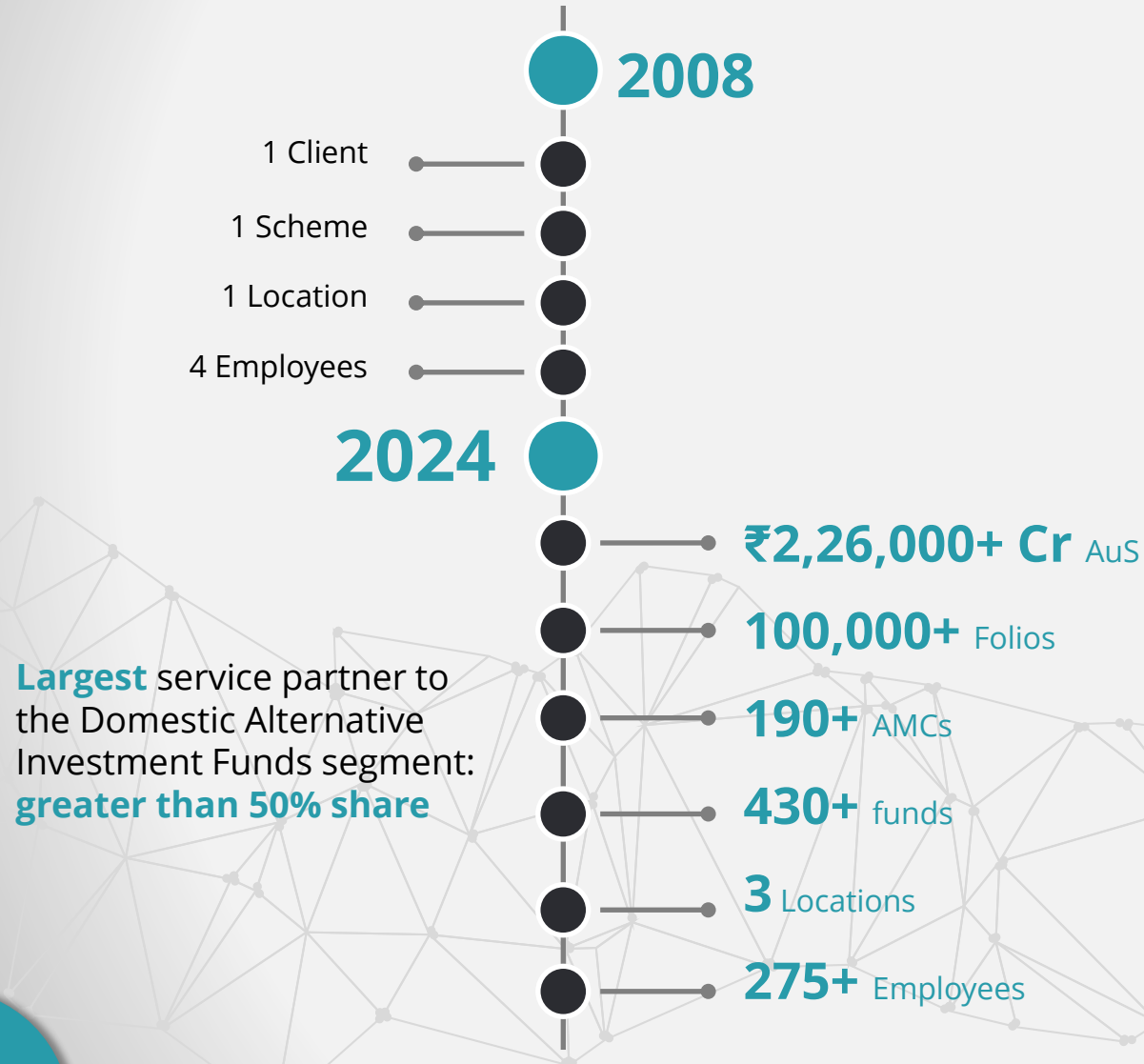
5-year CAGR for AuM² is 32% and for registrations is 21%

¹ Source - SEBI quarterly AIF data
² AuM refers to commitments raised



OUR OFFERINGS

Mature platform & expertise honed over 15+ years for fund administration



Largest service partner to the Domestic Alternative Investment Funds segment: **greater than 50% share**



1st to industry initiatives – Pioneering New to Market Initiatives for the segment

1st RTA with full spectrum platform & services for Alternatives Industry

Full range of services covering TA, Fund Accounting, Compliance, Digital Solutions and other value-added services

1st RTA at GIFT City

Fund administration services to **19 Clients** through its branch office in GIFT City

1st Multi-tenant Digital Platform WealthServ360

Onboarding & Servicing platform with features to support services

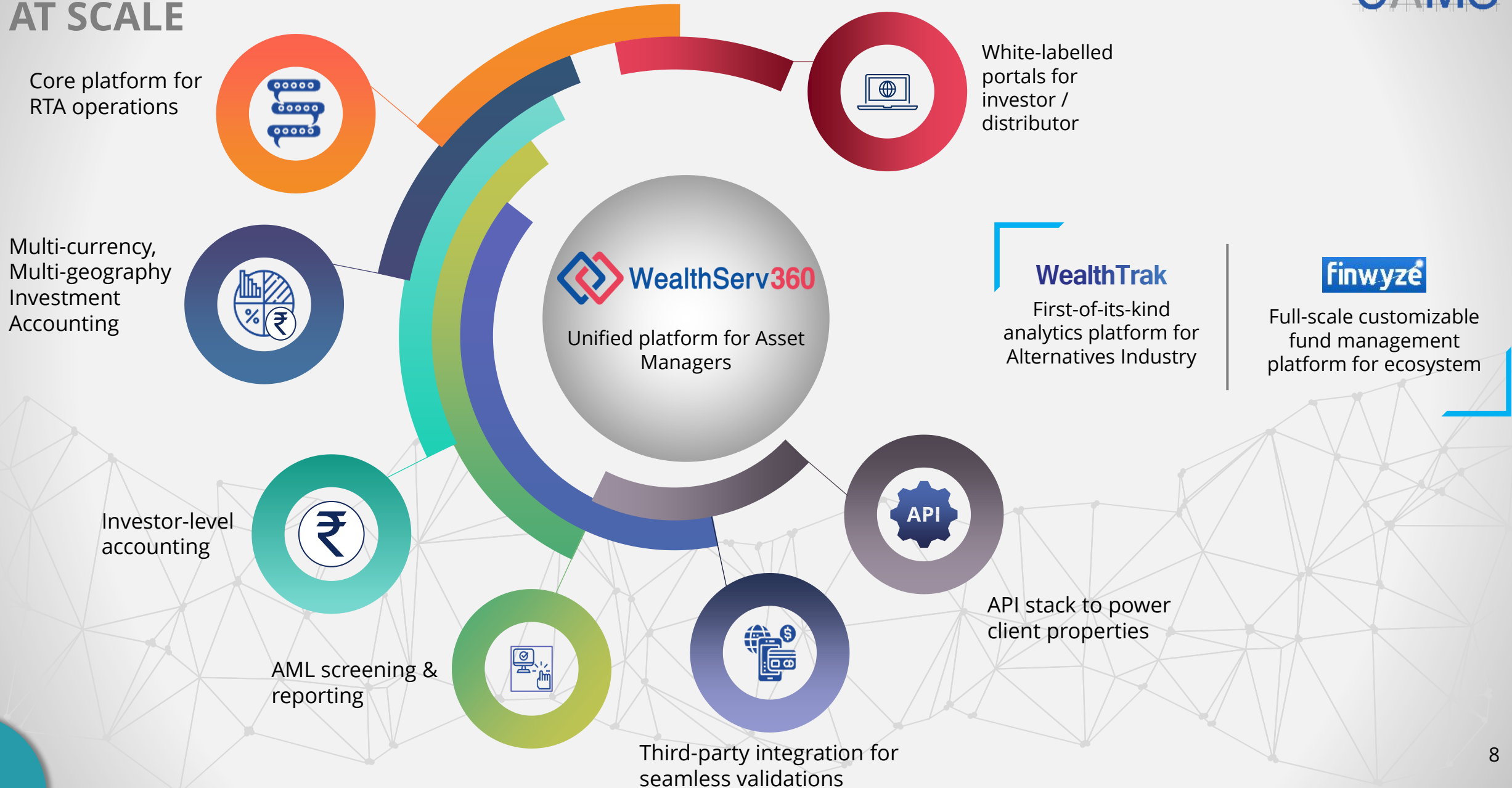
160+ clients

1st of its kind analytics platform WealthTrak

Analytics Platform for Alternative Investments leveraging breadth of data of over ₹1.80 Lakh Cr of AuM



STACK - PLATFORM INFRASTRUCTURE TO SUPPORT GROWTH AT SCALE



SPECIALIZATION



Domain specialists



Locations
(Chennai, Mumbai, GIFT City)



Services





WAY FORWARD

KEY EMERGING TRENDS TO WATCH OUT

Influx of new entrants – new fund managers wanting to set up own funds as well as new firms eyeing fund admin opportunities.

Increased **regulatory oversight, standardization initiatives** (KYC, FATCA, Demat, reporting formats) from regulator in the last 12-18 months

NEW ENTRANTS

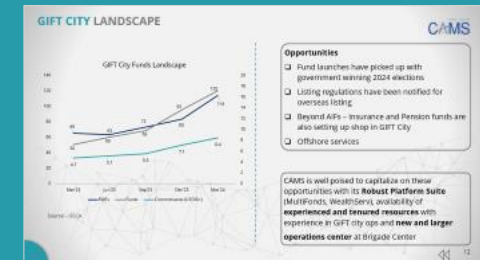
REGULATIONS

DIGITISATION

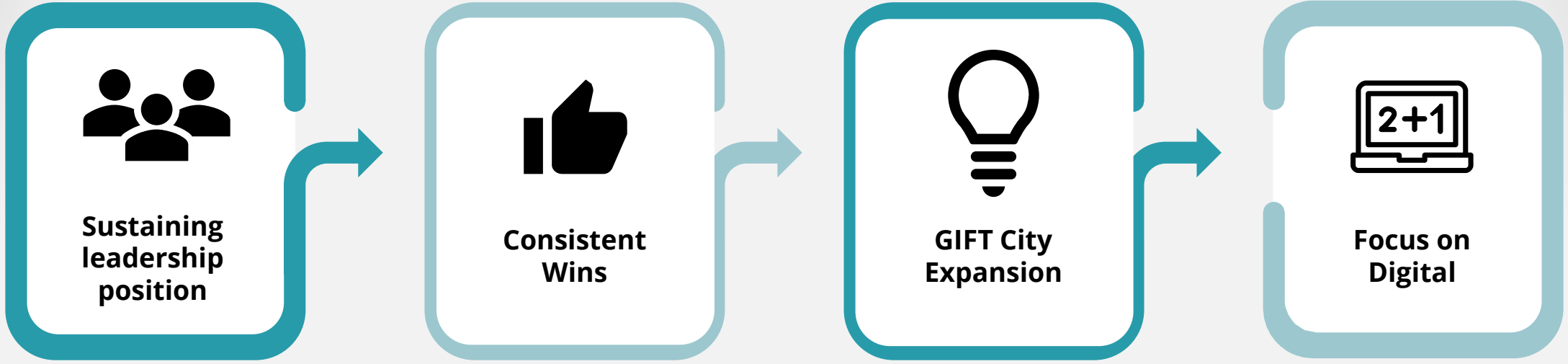
GIFT CITY

Renewed interest from industry on digital initiatives – retailisation is driving digital adoption

Accelerated Fund Launches aided by conducive IFSCA regulatory framework



WE WILL CONTINUE TO MAINTAIN OUR STRONG GROWTH TRAJECTORY



- ❑ AuM ₹ 2.26 Tn⁺¹
- ❑ 190+ AMC
- ❑ 430+ Funds

- ❑ 140 mandates²
- ❑ 60 new to CAMS logos

- ❑ 19 AMCs
- ❑ First overseas mandate
- ❑ Expanding into new premises

- ❑ WealthServ360 continues to scale with over 160 signups
- ❑ WealthTrak launched
- ❑ Fintuple expands presence in ecosystem with Finwyze

With our enhanced capability stack, focussed sales efforts and superior delivery with expanded presence at GIFT City and Mumbai, CAMS will continue to be the preferred partner for new to market funds and subsequent launches for existing funds maintaining our leadership position as largest service partner for domestic AIF funds.

¹ For full-service scope, AUM refers to commitments raised
² Period Considered – June'23 to June'24



SCALING IN DIGITAL FOR ECOSYSTEM PARTNERS

PLATFORM FOR THE ALTERNATIVES ECOSYSTEM THAT IS BASED ON RELATIONSHIPS



FINWYZE CAPABILITIES ACROSS 2 VERSIONS

Finwyz *for* Asset Managers & Distributors

An umbrella solution that connects Asset Managers and/or Distributors to Investors and helps service & manage their clients through a robust back-office administration.

Finwyz *for* Custodians & Service Providers

Single unified platform that connects Custodians and Service Providers to the entities that leverage their services, such as Asset Managers, NBFCs, Insurance, etc.

Investor Onboarding

- ❑ Orchestrated multi-user, multi-step onboarding
- ❑ Single journey across multiple asset classes

Integrated CRMs

- ❑ Unified interface for client profiles
- ❑ KYC / E / D enabled

Products & Fee Management

- ❑ Scheme / fee management & allotments
- ❑ Distributor & fee mapping

Distributor Portal & Administration

- ❑ Distributor Empanelment & LCM
- ❑ Automation of reports & fee calculations



Domestic & GIFT City Entity Onboarding

- ❑ Onboarding of entities to Custody services
- ❑ All entity types such as Alternatives, MF, Insurance, Advisory, Corporate Profiles, etc.

FPI/FDI/FVCI Onboarding

- ❑ Foreign investor/corporate onboarding
- ❑ Quick upsell & signup process for addl. services

Capital A/C & Cap Market Ops

- ❑ Transactions mgmt. + integrated corp actions
- ❑ SNRR & other currency operations

Custody, PFM, & FA Reconciliations

- ❑ Reconcile transactions from multiple backend systems
- ❑ Automated fee calculations and invoice generation

THE ROAD AHEAD

Forward

- ❑ “Shopify” model of client implementation
- ❑ PDK & pre-packaged offering availability
- ❑ Leveraging AI for no-code platform dev
- ❑ Further extension into NPS, UPS, & Wealth

Currently

- ❑ Ready-to-configure platforms
- ❑ IP readiness as Lego “models”
- ❑ Quick configuration & deployment methodology
- ❑ Diversification into NPS (निवृत्ति)

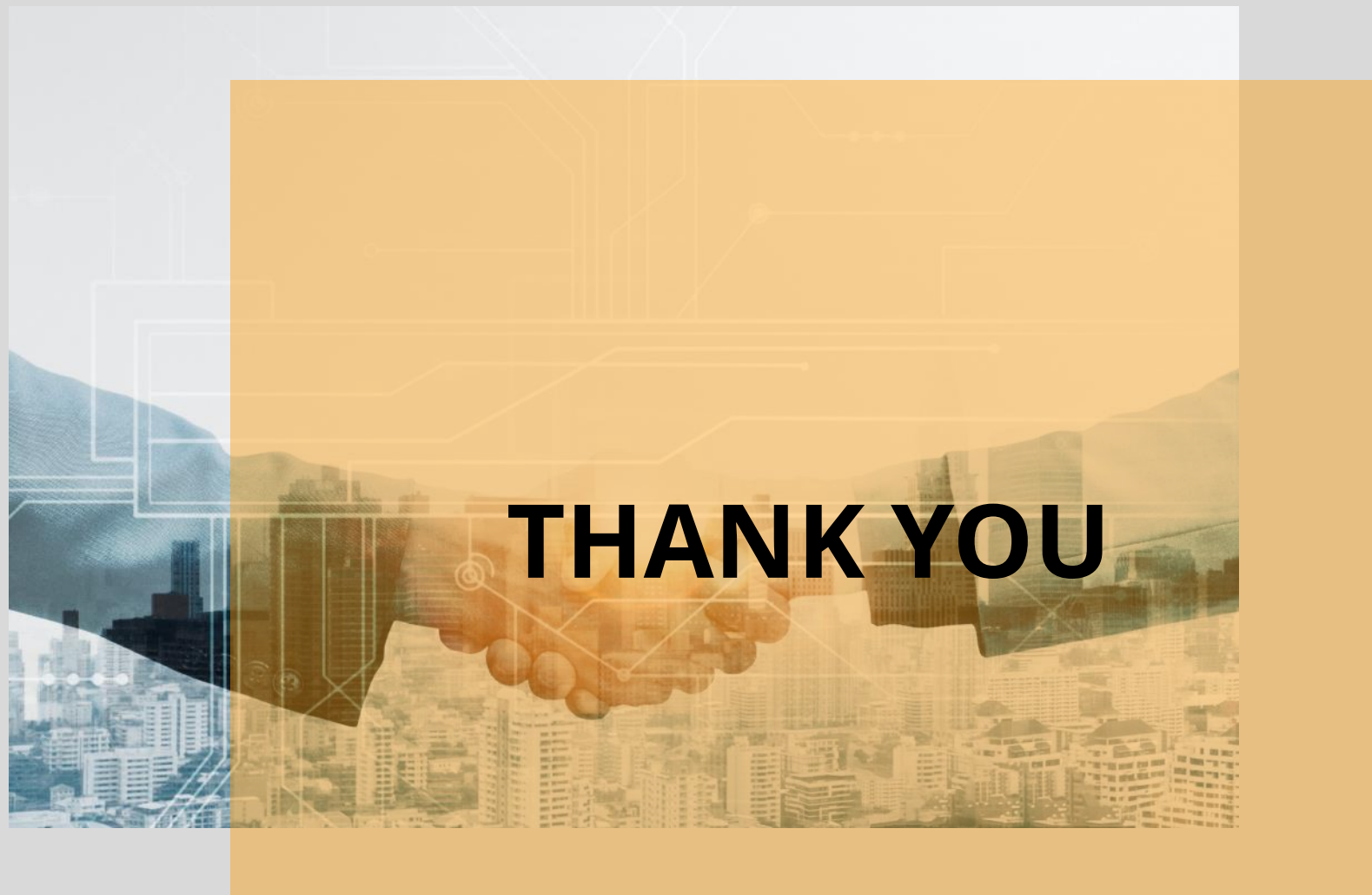
Previously

- ❑ Service-based delivery model
- ❑ IP readiness as Lego “pieces”
- ❑ Focus on digital transformation
- ❑ Alternatives-only scope

01

02

03



CAMSPay's Growth Journey and Strategic Outlook in the Payment Aggregator Business



MUTUAL FUND

SIP GROWTH



Achieved 71% of FY24 by *August'24

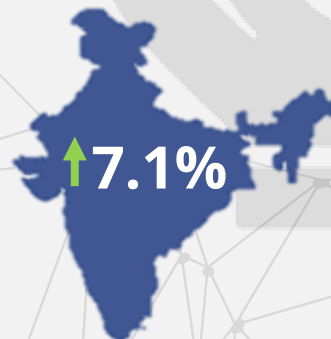
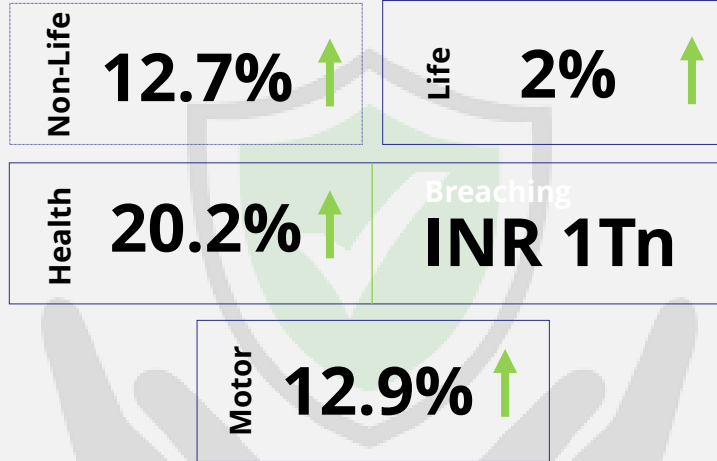
CAGR 17%
from FY22 to FY24



Preferred payment method for mutual fund investments

INSURANCE

Total Premium in FY24



Industry Projection 2024- 2028

India's insurance sector is projected to record the fastest growth among the G20 countries

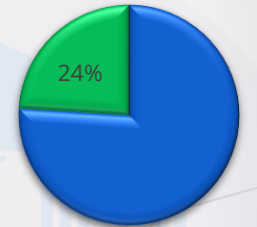
After UPI, Digital wallets & Cards are widely used payment method in the Insurance Industry

NBFC/ BANKING



Overall Growth: Driven by improved asset quality & strong macroeconomic fundamentals

Market Share of NBFC in the credit market from 2017- 2024



Microfinance Loans Volume **14.6% ↑**

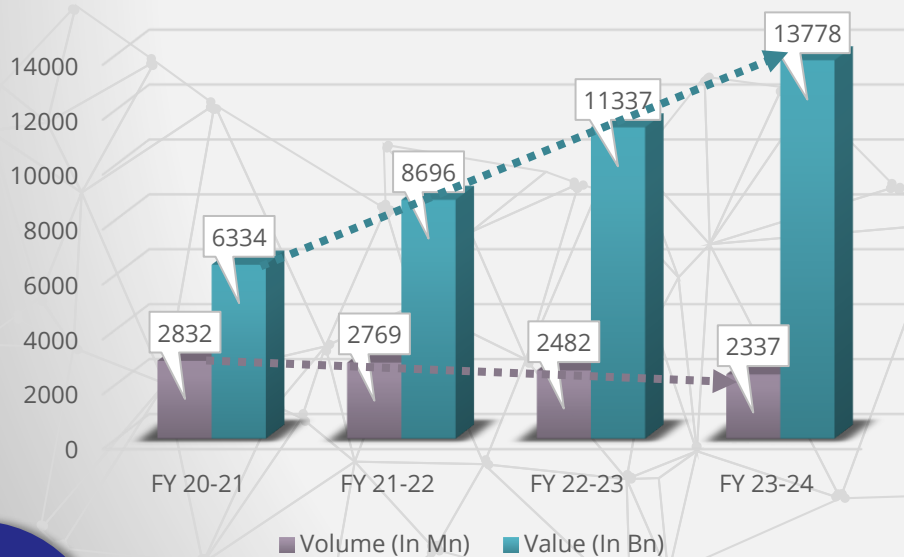
NBFC (Expected) Growth in 2025: 17%

Opportunities for growth in future is driven by digitization, niche specialization, and focus on underserved markets



- Exponential Growth of UPI: ~75% of Digital Payments within India are through UPI (dominant Payment mode in India)
- Unified Payment Interface (UPI) transactions in India in FY24 compared to the previous financial year
 - Volume: **a 57% rise** (crossed 100 Billion)
 - Value: **a 44% rise** (crossed INR 199.89 Tn)

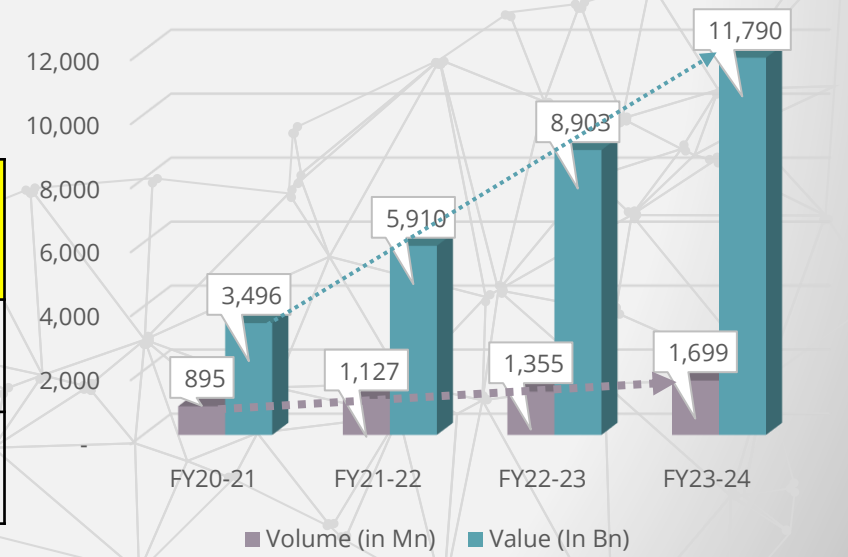
Market Trend- Credit & Debit Cards

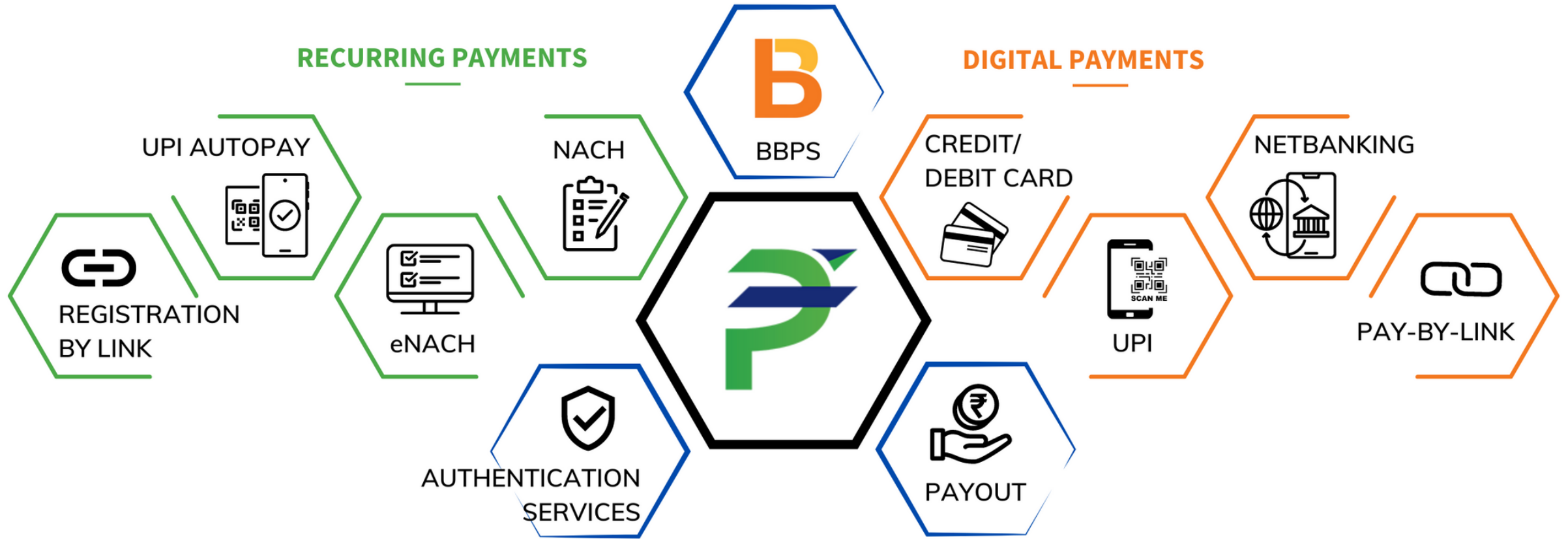


- Decline in Card Volume, Increase in Transaction Value
- Slower Credit Card Growth

Last Four Years CAGR	Volume	Value	Growth
Credit Card	17%	35%	↑
Debit Card	-24%	-9%	↓

Credit- Card- Growth



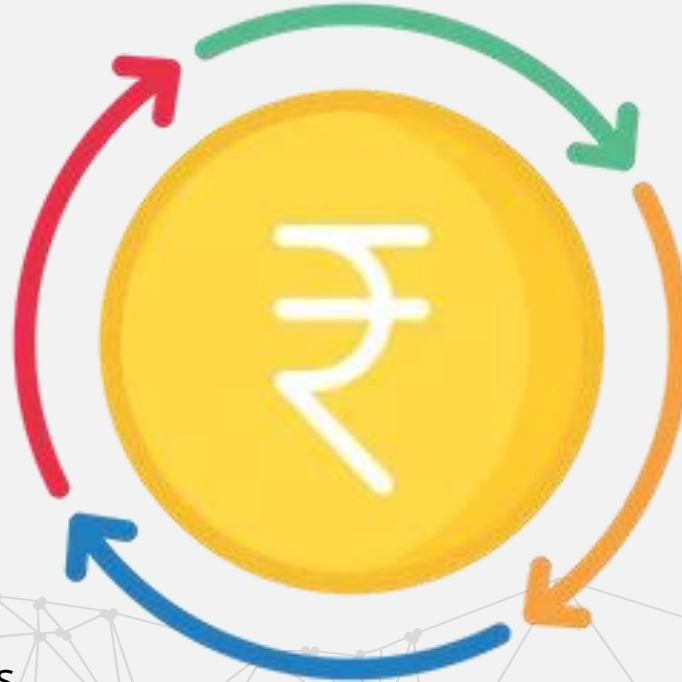




First Payment Aggregator to **launch UPI 2.0** for the BFSI Segment



Recognized as one amongst the **top three players** on UPI 2.0 for the BFSI segment by the NPCI



The mutual fund segment has experienced the **highest level** of adoption within the BFSI sector.



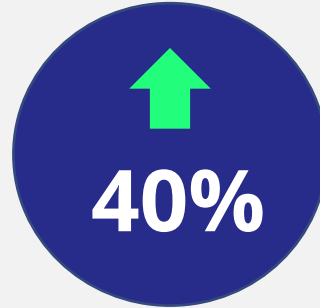
Daily SIP, a new trend in UPI 2.0 specifically for Mutual Fund Segment

FY'24- PERFORMANCE SUMMARY

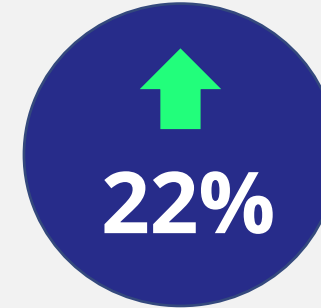
Increase in Transaction Value compared to FY23



NACH

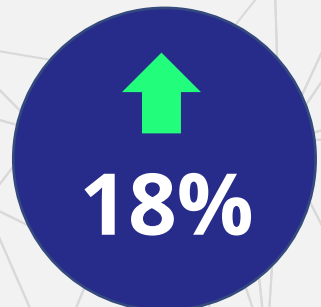


DIGITAL

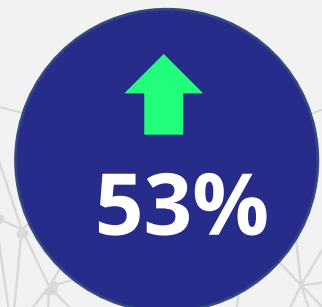


TOTAL TRANSACTION VALUE

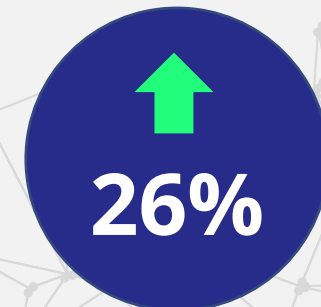
Growth in revenue compared to FY23



NACH



DIGITAL



TOTAL REVENUE



GOAL

Scale our business by **achieving 60% growth** in FY25

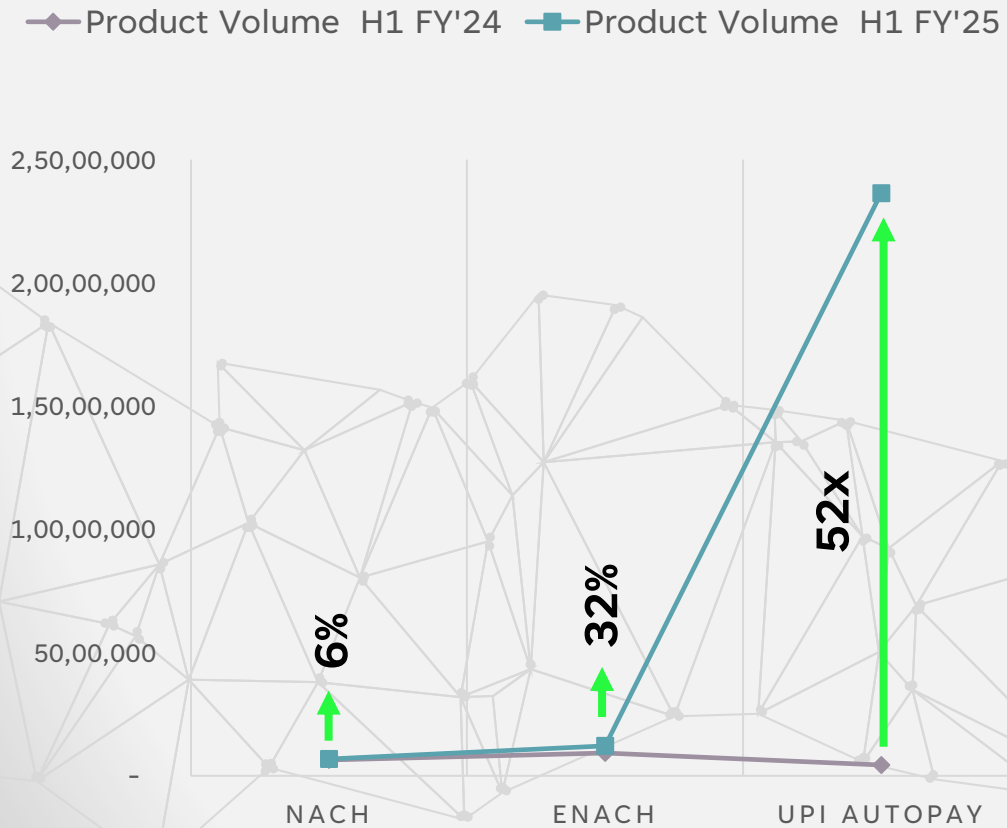




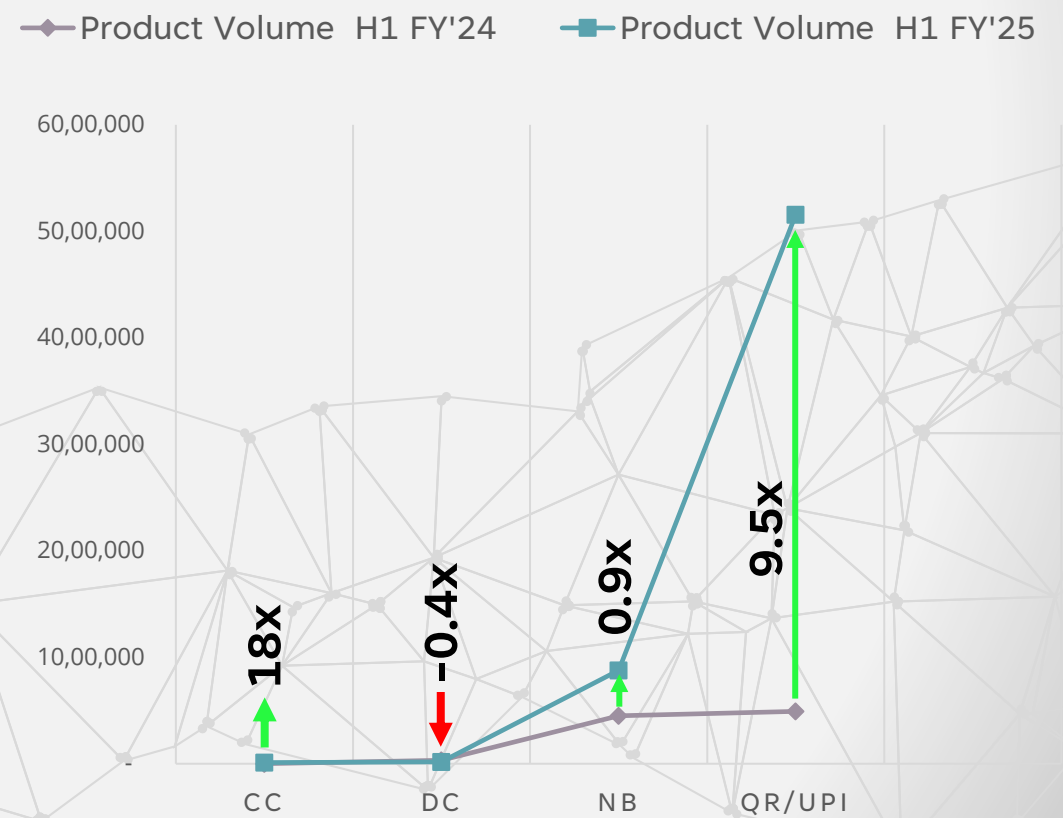
CAMSPay received Final PA Authorization from the **Reserve Bank of India**

H1 FY'24 vs H1 FY'25

RECURRING PRODUCTS



DIGITAL PRODUCTS





PAYMENT GATEWAY

Own Payment Gateway for card processing and partnering with a bank for BIN sponsorship.

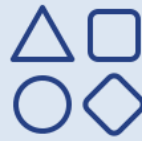
Provides Flexibility | Security | Competitive Edge



Supports Swift Onboarding



Secure Payment Acceptance with Improved Technology



Accepts All Types of Cards with Tokenization



Pricing Advantage



Updated on Latest Payment Rules & Trends



Best Support

OTHER KEY FOCUS



- a. BBPS for Mutual Funds
- b. Affordability Options: EMI | BNPL
- c. Enabling Digital Wallets



Expansion to **Education** Segment

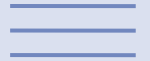


THANK YOU

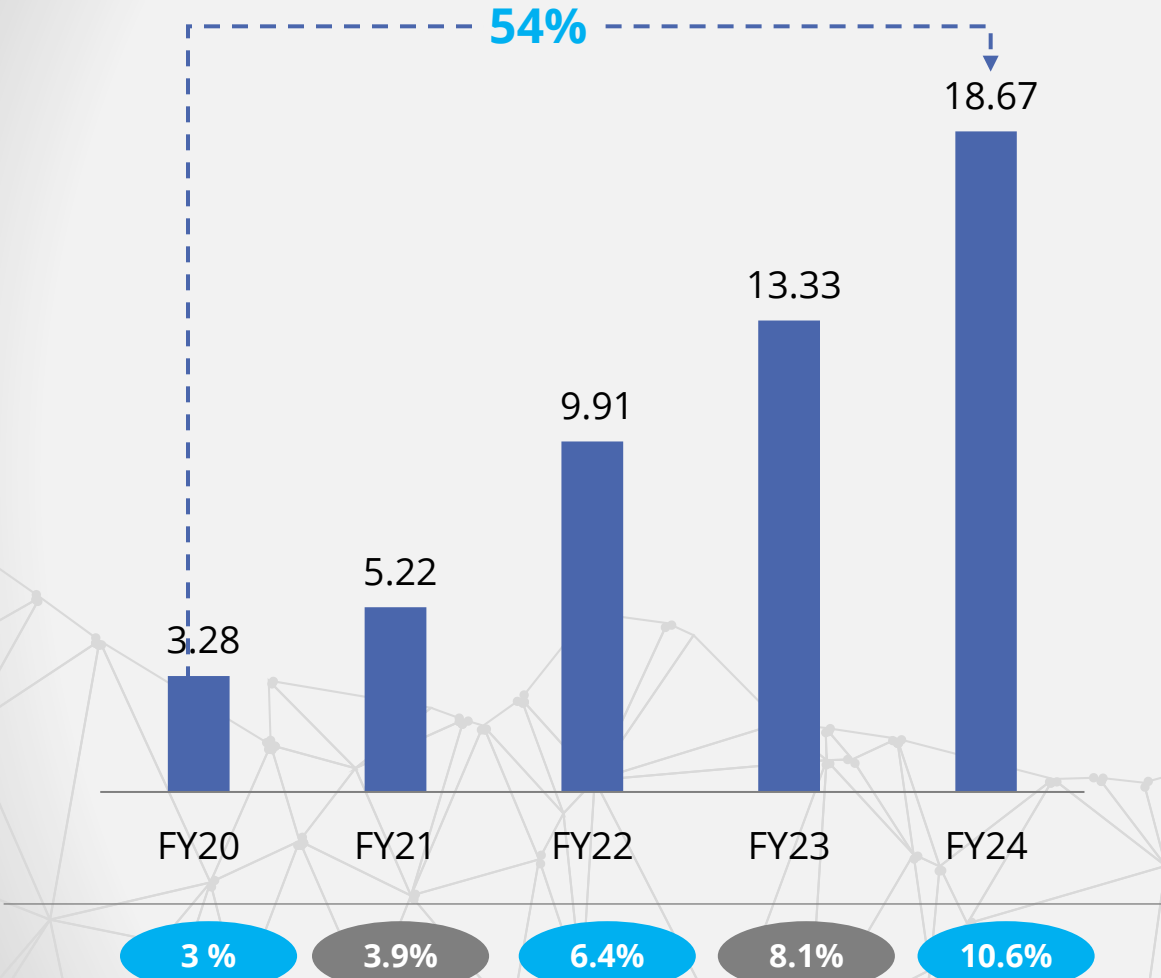


CAMS KRA

Reimagined | Redesigned
Revamped



NEW DEMAT AND MF ACCOUNT OPENING HAS GROWN BY 54% PA IN THE LAST 5 YEARS

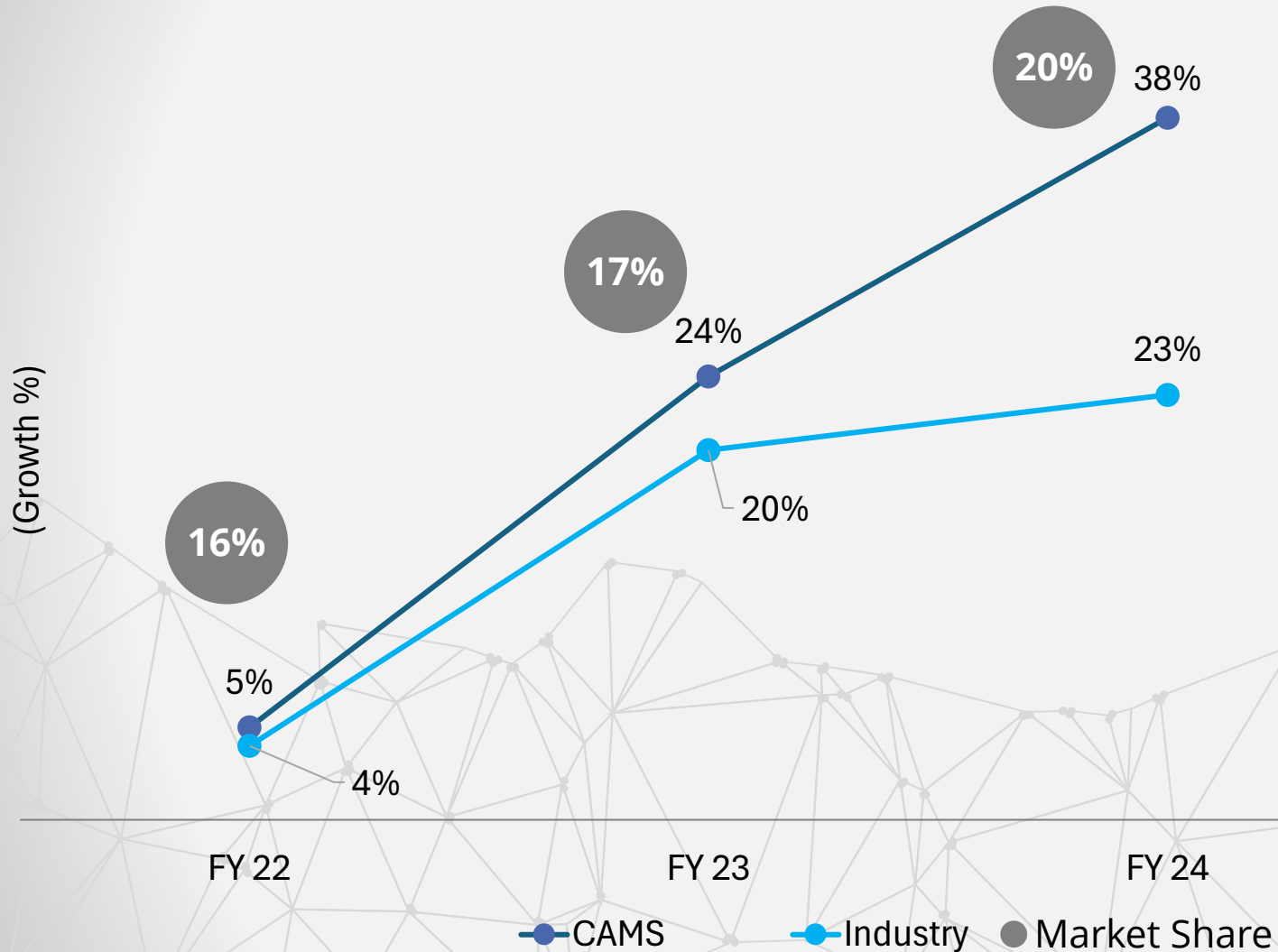


Accounts (in Cr.)	FY20	FY21	FY22	FY23	FY24
New MF Investor *	0.48	0.54	1.18	0.92	1.74
Demat A/c #	0.50	1.40	3.50	2.50	3.60
Total	0.98	1.94	4.68	3.42	5.34
Cumulative	3.28	5.22	9.91	13.33	18.67

Penetration rate calculated as demat accounts in March of given year / total population of India in December of previous year

* CAMS Service Funds representing 68% market share
NSE report July 2024

CAMS KRA GROWS FASTER THAN THE INDUSTRY IN NEW PAN ADDITION; GAINS MARKET SHARE



Focused on being
“ **First to market**
&
best in class ”

REVAMPED CLIENT ACQUISITION STRATEGY TO WIN MARQUEE NAMES IN THE CAPITAL MARKET SPACE ...



TRANSFORMING THE PERCEPTION FROM A TRADITIONAL PLAYER TO AN AGGRESSIVE FINTECH PARTNER – GOING BEYOND “MUTUAL FUNDS ONLY”

Improved
Product
Offering

Rest Based
API
Solution

Improved
Customer
Service

Leveraging
on
platform
play

AI adoption

Change in
Go-to-
Market
Strategy

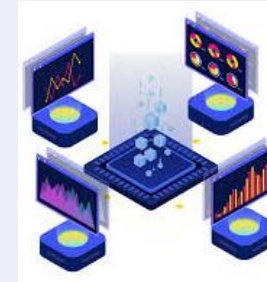
IMPROVED PRODUCT OFFERING – REVAMPED API STACK ENABLES FRICTIONLESS JOURNEYS



**Moved from
SFTP to REST**



**Lightning fast
onboarding**



**Effortless
integrations**



**Enhanced
data security**



**No manual
intervention**

LAUNCHED 10 MINUTE KYC LAST YEAR – FIRST OF ITS KIND IN THE INDUSTRY AND STILL UNMATCHED

Objective

- ❑ Near real-time eKYC registration
- ❑ Do away with manual verification/approval
- ❑ Reduce Human Errors
- ❑ Improve Productivity

Approach

- ❑ Custom image classification & extraction models using AI
- ❑ Near accurate extraction of investors' photo, signature and proof of identity from KYC documents
- ❑ Automated Email & mobile verification

Outcome

- ❑ 95+% of KYC transactions completed in near real time
- ❑ TAT reduction from 1 day to 10 minutes
- ❑ Significant uplift in productivity

**Cloud
Native**

**Server
Less**

**Infinitely
Scalable**


KYC Application Form


Aadhaar XML



DigiLocker verified e-Aadhaar

This document is generated from verified Aadhaar XML obtained from DigiLocker with due user consent and authentication

Document type	e-Aadhaar generated from DigiLocker verified Aadhaar XML  XML verified		
Generation date	2022-10-21T10:28:04.394+05:30	Download date	2022-10-21T10:28:04.394+05:30
Masked Aadhaar number	XXXXXXXX3454		
Name	Dhananjay Deshwal		
Date of Birth	27-12-2000		
Gender	Male		
slr . slr	S/O: Mahender Singh		
Address	S/O: Mahender Singh, Ghori, Palwal, Ghori(183), Palwal, Haryana, 121102		
Landmark	Palwal	Locality	Palwal
City / District	Palwal		
Pin Code	121102	State	Haryana



Applicant details

Photo



Name

Dhananjay

Date of birth

27-Dec-2000

Address

183, Ghori, Palwal, Haryana
Pincode: 121102

Mobile

+91 98835 12345

Email

dhananjay_12@gmail.com

KYC Application Form

Aadhaar XML

DigiLocker verified e-Aadhaar
This document is generated from verified Aadhaar XML obtained from DigiLocker with due user consent and authentication

Document type	e-Aadhaar generated from DigiLocker verified Aadhaar XML XML verified		
Generation date	2022-10-21T10:28:04.394+05:30	Download date	2022-10-21T10:28:04.394+05:30
Masked Aadhaar number	XXXXXXXX3454		
Name	Dhananjay Deswal		
Date of Birth	27-12-2000		
Gender	Male		
do_sdo	S/O: Mahender Singh		
Address	S/O: Mahender Singh, Ghori, Palwal, Ghori(183), Palwal, Haryana, 121102		
Landmark	Palwal	Locality	Palwal
City / District	Palwal		
Pin Code	121102	State	Haryana



Applicant details

Photo



Verifying...

Name

Dhananjay

Date of birth

27-Dec-2000

Address

183, Ghori, Palwal, Haryana
Pincode: 121102

Mobile

+91 98835 12345

Email

dhananjay_12@gmail.com

KYC Application Form

Aadhaar XML

DigiLocker verified e-Aadhaar
This document is generated from verified Aadhaar XML obtained from DigiLocker with due user consent and authentication

Document type	e-Aadhaar generated from DigiLocker verified Aadhaar XML XML verified		
Generation date	2022-10-21T10:28:04.394+05:30	Download date	2022-10-21T10:28:04.394+05:30
Masked Aadhaar number	XXXXXXXX3454		
Name	Dhananjay Deshtwal		
Date of Birth	27-12-2000		
Gender	Male		
do_sdo	S/O: Mahender Singh		
Address	S/O: Mahender Singh, Ghori, Palwal, Ghori(183), Palwal, Haryana, 121102		
Landmark	Palwal	Locality	Palwal
City / District	Palwal		
Pin Code	121102	State	Haryana

Applicant details

Photo



Name

Dhananjay
Verifying...



Date of birth

27-Dec-2000



Address

183, Ghori, Palwal, Haryana
Pincode: 121102



Mobile

+91 98835 12345



Email

dhananjay_12@gmail.com



KYC Application Form

Aadhaar XML

DigiLocker verified e-Aadhaar
This document is generated from verified Aadhaar XML obtained from DigiLocker with due user consent and authentication

Document type	e-Aadhaar generated from DigiLocker verified Aadhaar XML XML verified		
Generation date	2022-10-21T10:28:04.394+05:30	Download date	2022-10-21T10:28:04.394+05:30
Masked Aadhaar number	XXXXXXXX3454		
Name	Dhananjay Deswal		
Date of Birth	27-12-2000		
Gender	Male		
do_sdo	S/O: Mahender Singh		
Address	S/O: Mahender Singh, Ghori, Palwal, Ghori(183), Palwal, Haryana, 121102		
Landmark	Palwal	Locality	Palwal
City / District	Palwal		
Pin Code	121102	State	Haryana

Applicant details

Photo



Name

Dhananjay



Date of birth

27-Dec-2000



Verifying...

Address

183, Ghori, Palwal, Haryana
Pincode: 121102



Mobile

+91 98835 12345



Email

dhananjay_12@gmail.com



KYC Application Form

Aadhaar XML

CAMSKRA
DigiLocker verified e-Aadhaar
This document is generated from verified Aadhaar XML obtained from DigiLocker with due user consent and authentication

Document type	e-Aadhaar generated from DigiLocker verified Aadhaar XML XML verified		
Generation date	2022-10-21T10:28:04.394+05:30	Download date	2022-10-21T10:28:04.394+05:30
Masked Aadhaar number	XXXXXXXX3454		
Name	Dhananjay Deswal		
Date of Birth	27-12-2000		
Gender	Male		
do_sdo	S/O: Mahender Singh		
Address	S/O: Mahender Singh, Ghori, Palwal, Ghori(183), Palwal, Haryana, 121102		
Landmark	Palwal	Locality	Palwal
City / District	Palwal		
Pin Code	121102	State	Haryana

Applicant details

Photo



Name

Dhananjay

Date of birth

27-Dec-2000

Address

183, Ghori, Palwal, Haryana
Pincode: 121102
Verifying...

Mobile

+91 98835 12345

Email


dhananjay_12@gmail.com

KYC Application Form

Aadhaar XML

DigiLocker verified e-Aadhaar
This document is generated from verified Aadhaar XML obtained from DigiLocker with due user consent and authentication

Document type	e-Aadhaar generated from DigiLocker verified Aadhaar XML		
Generation date	2022-10-21T10:28:04.394+05:30	Download date	2022-10-21T10:28:04.394+05:30
Masked Aadhaar number	XXXXXXXX3454		
Name	Dhananjay Deshwal		
Date of Birth	27-12-2000		
Gender	Male		
slr . slr	S/O: Mahender Singh		
Address	S/O: Mahender Singh, Ghori, Palwal, Ghori(183), Palwal, Haryana, 121102		
Landmark	Palwal	Locality	Palwal
City / District	Palwal		
Pin Code	121102	State	Haryana



Applicant details

- Photo 
- Name
Dhananjay
- Date of birth
27-Dec-2000
- Address
183, Ghori, Palwal, Haryana
Pincode: 121102
- Mobile
+91 98835 12345
Verifying...
- Email
dhananjay_12@gmail.com

KYC Application Form

Aadhaar XML

DigiLocker verified e-Aadhaar
This document is generated from verified Aadhaar XML obtained from DigiLocker with due user consent and authentication

Document type	e-Aadhaar generated from DigiLocker verified Aadhaar XML XML verified		
Generation date	2022-10-21T10:28:04.394+05:30	Download date	2022-10-21T10:28:04.394+05:30
Masked Aadhaar number	XXXXXXXX3454		
Name	Dhananjay Deshwal		
Date of Birth	27-12-2000		
Gender	Male		
slr . slr	S/O: Mahender Singh		
Address	S/O: Mahender Singh, Ghori, Palwal, Ghori(183), Palwal, Haryana, 121102		
Landmark	Palwal	Locality	Palwal
City / District	Palwal		
Pin Code	121102	State	Haryana



Applicant details

Photo



Name

Dhananjay



Date of birth

27-Dec-2000



Address

183, Ghori, Palwal, Haryana
Pincode: 121102



Mobile

+91 98835 12345



Email

dhananjay_12@gmail.com

Verifying...




KYC Application Form


Aadhaar XML



DigiLocker verified e-Aadhaar

This document is generated from verified Aadhaar XML obtained from DigiLocker with due user consent and authentication

Document type	e-Aadhaar generated from DigiLocker verified Aadhaar XML  XML verified		
Generation date	2022-10-21T10:28:04.394+05:30	Download date	2022-10-21T10:28:04.394+05:30
Masked Aadhaar number	XXXXXXXX3454		
Name	Dhananjay Deshwal		
Date of Birth	27-12-2000		
Gender	Male		
slr . slr	S/O: Mahender Singh		
Address	S/O: Mahender Singh, Ghori, Palwal, Ghori(183), Palwal, Haryana, 121102		
Landmark	Palwal	Locality	Palwal
City / District	Palwal		
Pin Code	121102	State	Haryana



Applicant details

Photo



Name

Dhananjay

Date of birth

27-Dec-2000

Address

183, Ghori, Palwal, Haryana
Pincode: 121102

Mobile

+91 98835 12345

Email

dhananjay_12@gmail.com

KYC Application Form

Aadhaar XML



This document is generated

Document type	e-Aadhaar		
Generation date	2022-08-12		
Masked Aadhaar number	XXXX XXXX XXXX XXXX		
Name	Dhananjay Singh		
Date of Birth	27-12-1990		
Gender	Male		
Address	S/O: Mahender Singh, Ghorl, Palwal, Ghorl(183), Palwal, Haryana, 121102		
Landmark	Palwal	Locality	Palwal
City / District	Palwal		
Pin Code	121102	State	Haryana



Applicant details

Photo:



000

-  Address
183, Ghorl, Palwal, Haryana
Pincode: 121102
-  Mobile
+91 98835 12345
-  Email
dhananjay_12@gmail.com



KYC has been verified successfully

Close

MANAGED SURGE IN VOLUMES, REGULATORY IMPLEMENTATIONS, MARKET INTERACTIONS - WITH STATIC HEADCOUNT

Static Headcount

New PAN Addition



38%

Consumption



150%

(Count in Lakh)

74

135

253

FY 23

FY 24

FY 25

KYC Transactions

LAUNCHED NEXUS – KRA REALTIME DASHBOARD – YET ANOTHER INDUSTRY FIRST



Holistic view of the status of the submitted KRA transactions



Real-time business insights such as top reasons for hold and rejection



Easy categorization by 'Mode' and 'Period of Submission'



Visualize trends showing contributions from different KYC modes



Minimal reliance on KRA service teams for PAN-related queries



PAN-level overview featuring key details specific to each submission including status & demography

Registration

Modification

Filter by:

Intermediary

GFF Broking

KYC type

Digilocker

Choose period:

Last 7 days

Summary - Registration

Count
54,763

Count Increase
+6% ↗

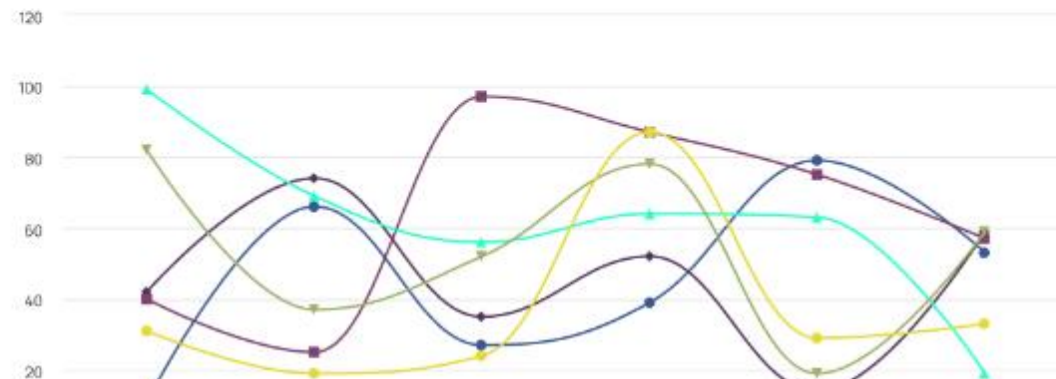
Registration success rate
98% ↗

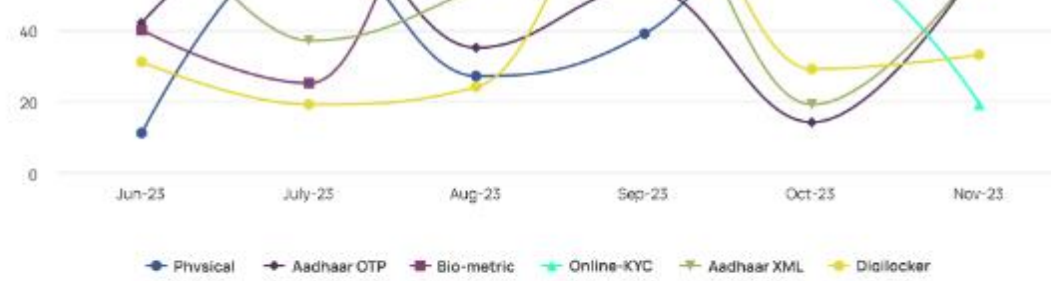
Auto Authorization success rate
92% ↗

Registration turn around time
12 mins

KYC count based on KYC type

Show by All KYC type





Top reasons for KYC hold



Top reasons for KYC rejection



- CAMSKRA
- BSE KRA
- NDMLKRA
- NSEKRA
- KARVYKRA
- CVLKRA

Registration

Modification

Filter by:

Intermediary

KYC type

Choose period

GFF Broking

Digilocker

Last 7 days

Download Report

Summary overview

Total Inflow
54,763

In Progress
576

Registered
53,570

On Hold
346

Rejected
271

Registration details

Search PAN

PAN number	Name Q Search	Submitted on Sort	KYC mode Select	KYC status Select	Contact details	Remarks
ABCD3427N	Dhanajay	29/06/2023 18:01:35	Digilocker	Validated	+91 87378 73731 Dhanajay@gmail.com	-
AXOP12345B	Ranveer wadia	27/06/2023 14:01:49	Digilocker	On hold	+91 87378 73731	eSign invalid
AXOP12345A	Rajeev chandrasekar	29/06/2023 18:01:35	Digilocker	Registered	+91 87378 73731 emailtest@gmail.com	PAN Aadhaar not seeded
AXOP12345B	Ranveer wadia	27/06/2023 14:01:49	Digilocker	Validated	emailtest@gmail.com	-
AXOP12345A	Rajeev chandrasekar	29/06/2023 18:01:35	Digilocker	Validated	-	-
AXOP12345B	Ranveer wadia	27/06/2023 14:01:49	Digilocker	On hold	+91 87378 73731	eSign invalid

Total Inflow
54,763

In Progress
576

Registered
53,570

On Hold
346

Rejected
271

Registration details

Search PAN

PAN number	Name Q Search	Submitted on Sort	KYC mode Select	KYC status Select	Contact details	Remarks
ABCD3427N	Dhanajay	29/06/2023 18:01:35	Digilocker	Validated	+91 87378 73731 Dhanajay@gmail.com	-
AXOP12345B	Ranveer wadia	27/06/2023 14:01:49	Digilocker	On hold	+91 87378 73731	eSign invalid
AXOP12345A	Rajeev chandrasekar	29/06/2023 18:01:35	Digilocker	Registered	+91 87378 73731 emailtest@gmail.com	PAN Aadhaar not seeded
AXOP12345B	Ranveer wadia	27/06/2023 14:01:49	Digilocker	Validated	emailtest@gmail.com	-
AXOP12345A	Rajeev chandrasekar	29/06/2023 18:01:35	Digilocker	Validated	-	-
AXOP12345B	Ranveer wadia	27/06/2023 14:01:49	Digilocker	On hold	+91 87378 73731	eSign invalid
AXOP12345A	Rajeev chandrasekar	29/06/2023 18:01:35	Digilocker	Validated	+91 87378 73731 emailtest@gmail.com	-
AXOP12345B	Ranveer wadia	27/06/2023 14:01:49	Digilocker	Registered	emailtest@gmail.com	Mobile verification pending
AXOP12345A	Rajeev chandrasekar	29/06/2023 18:01:35	Digilocker	In Progress	+91 87378 73731	Name mismatch
AXOP12345B	Ranveer wadia	27/06/2023 14:01:49	Digilocker	On hold	emailtest@gmail.com	eSign invalid

<< < 01 02 03 ... 10 > >> 10 of 100

• CAMSKRA • BSE KRA • NDMLKRA • NSEKRA • KARVYKRA • CVLKRA

Consumption Summary

This week Today

Uploads
54,763

Downloads
576

Modified
270

Status Check
73,093

Check Investor's PAN Details

PAN Status

PAN Details

ABCD3427N



PAN Status

Name
Dhanajay

PAN
ABCD3427N

KIN
NIL

KRA Name
CAMSKRA

Entry Date
25 June 2023

KYC Status
Validated

KYC Status Date
29 June 2023

Remarks
NIL

Modification Status
Success

Modification Date
25 June 2023

Modification Remark
NIL

Current Date
27 June 2023

Current Time
04:55:34

Missing Info
NIL

Uploads
54,763

Downloads
576

Modified
270

Status Check
73,093

Check Investor's PAN Details

PAN Status PAN Details

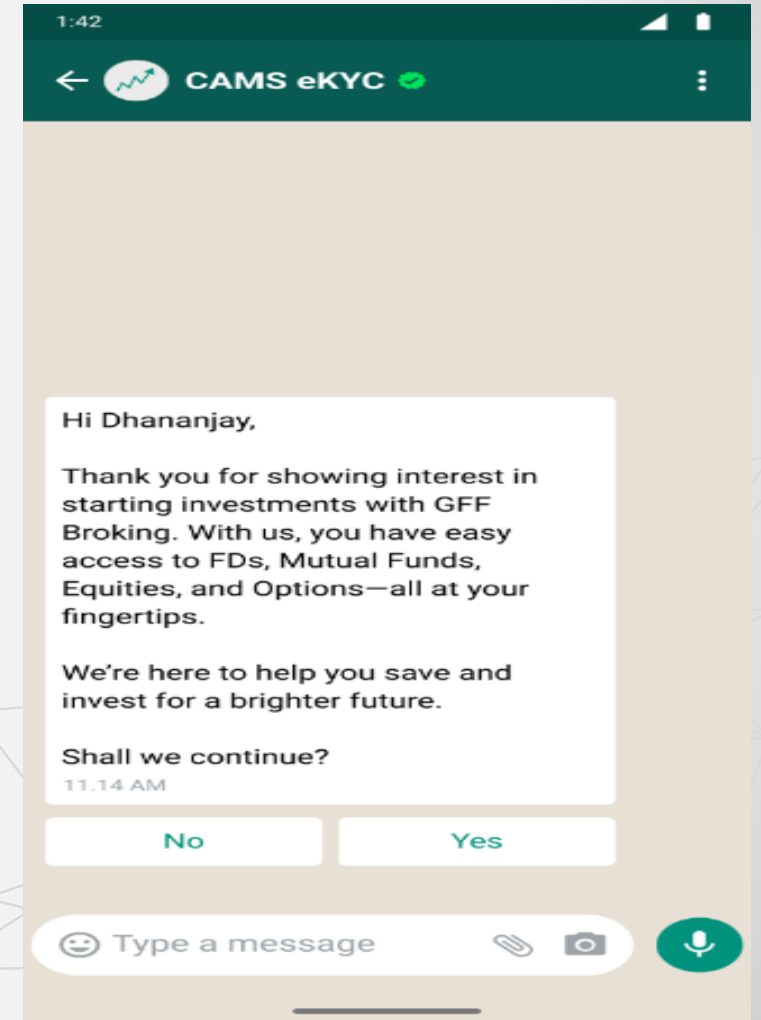
ABCD3427N

PAN Status

Name Dhanajay	PAN ABCD3427N	KIN NIL	KRA Name CAMSKRA
Entry Date 25 June 2023	KYC Status Validated	KYC Status Date 29 June 2023	Remarks NIL
Modification Status Success	Modification Date 25 June 2023	Modification Remark NIL	Current Date 27 June 2023
Current Time 04:55:34	Missing Info NIL		

- CAMSKRA
- BSE KRA
- NDMLKRA
- NSEKRA
- KARVYKRA
- CVLKRA

On-Tap KYC – A NEW MODE FOR THE EASE OF INVESTORS



Hi Dhananjay,

Thank you for showing interest in starting investments with GFF Broking. With us, you have easy access to FDs, Mutual Funds, Equities, and Options—all at your fingertips.

We're here to help you save and invest for a brighter future.

Shall we continue?

11.14 AM

No Yes

Hi Dhananjay,

Thank you for showing interest in starting investments with GFF Broking. With us, you have easy access to FDs, Mutual Funds, Equities, and Options—all at your fingertips.

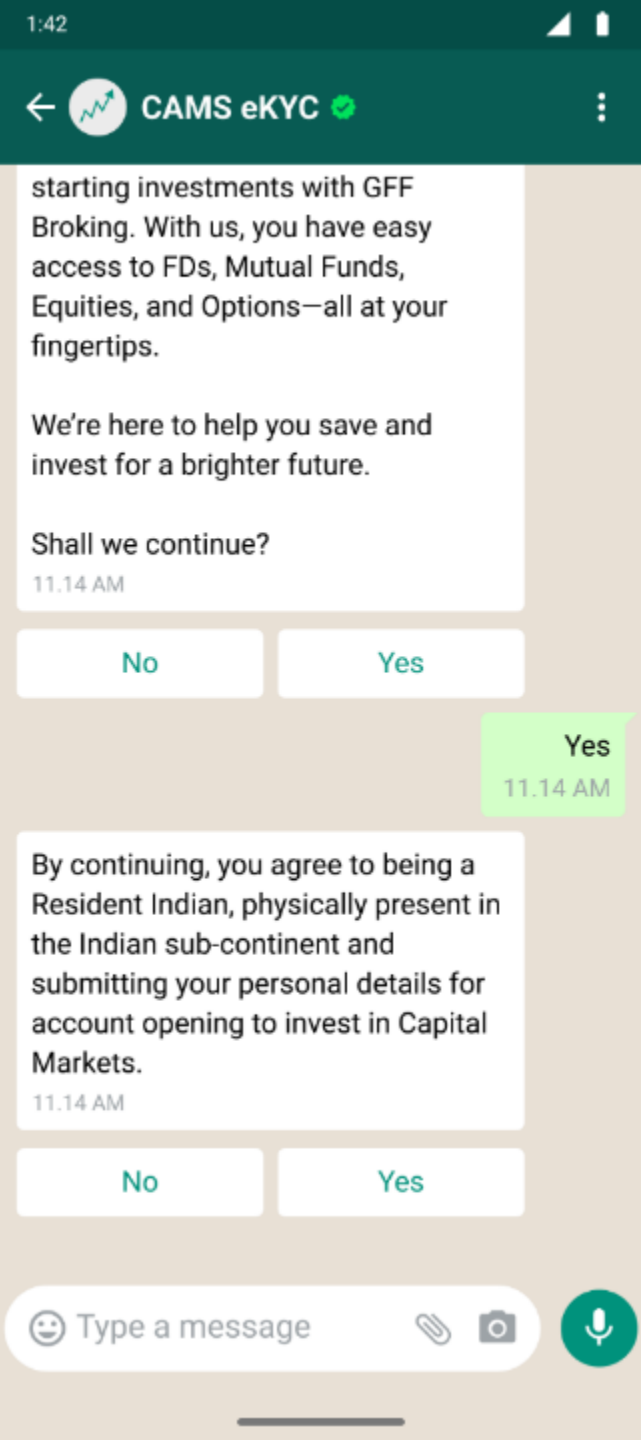
We're here to help you save and invest for a brighter future.

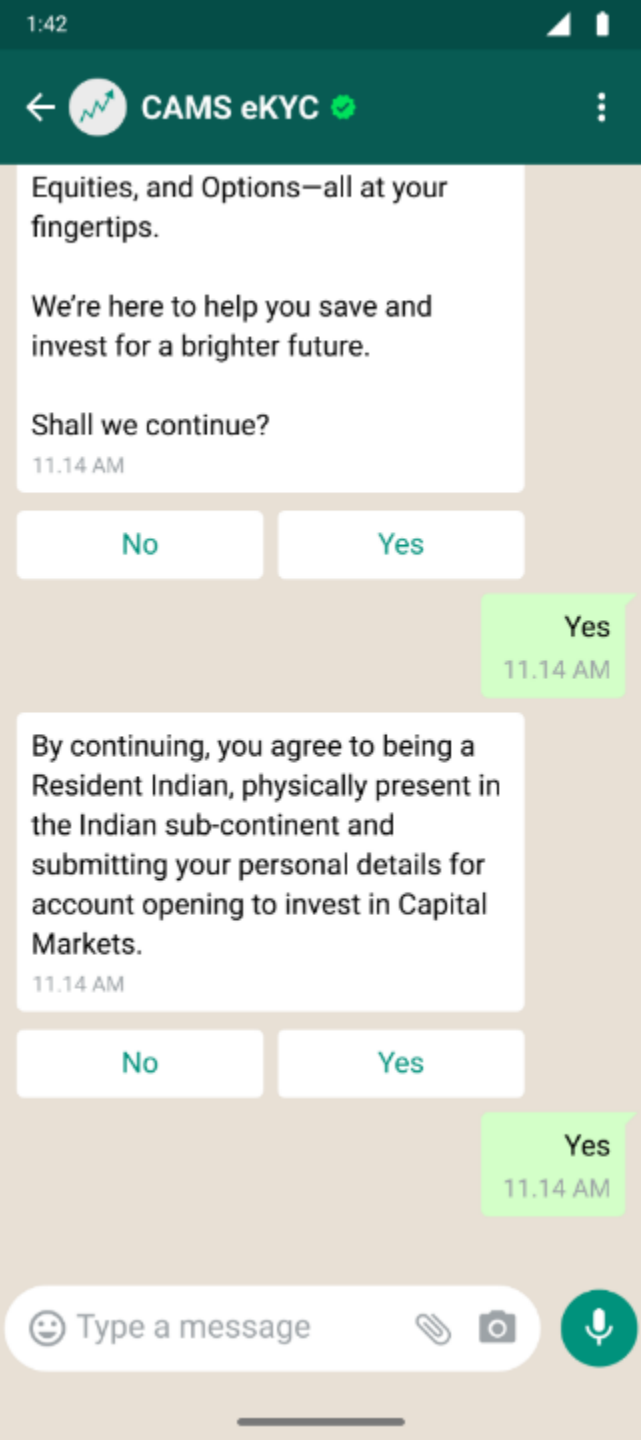
Shall we continue?

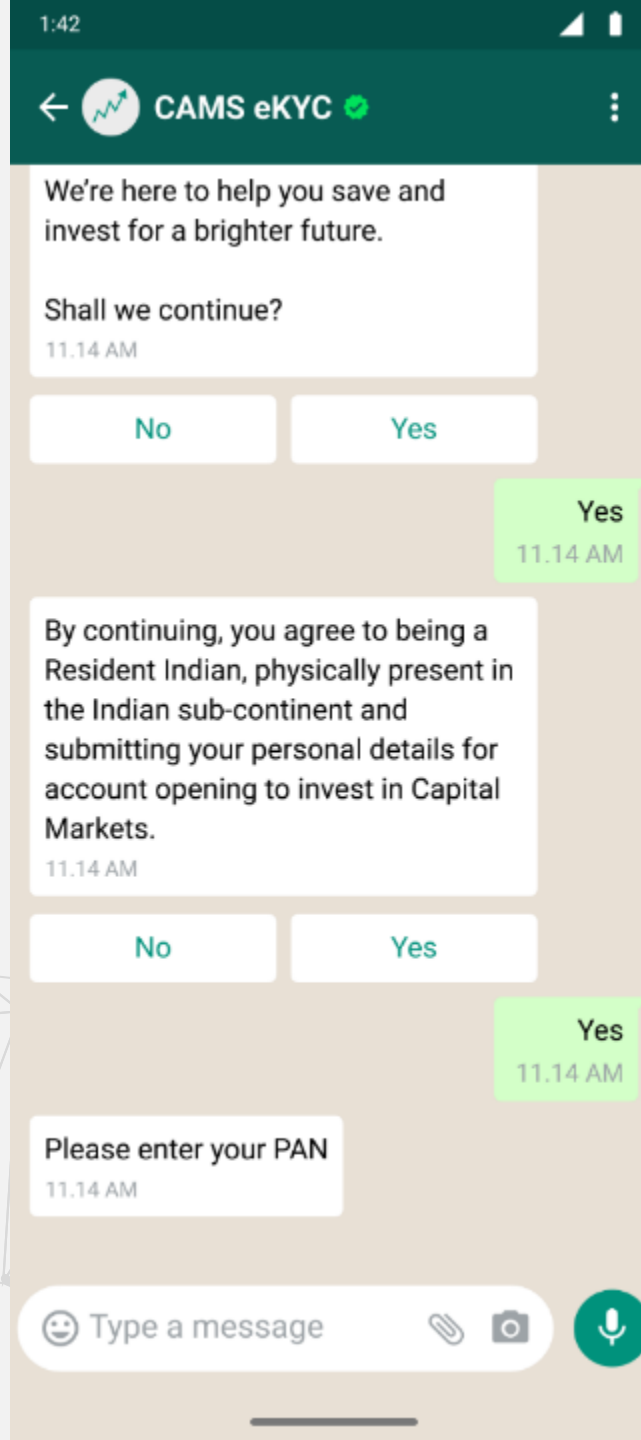
11.14 AM

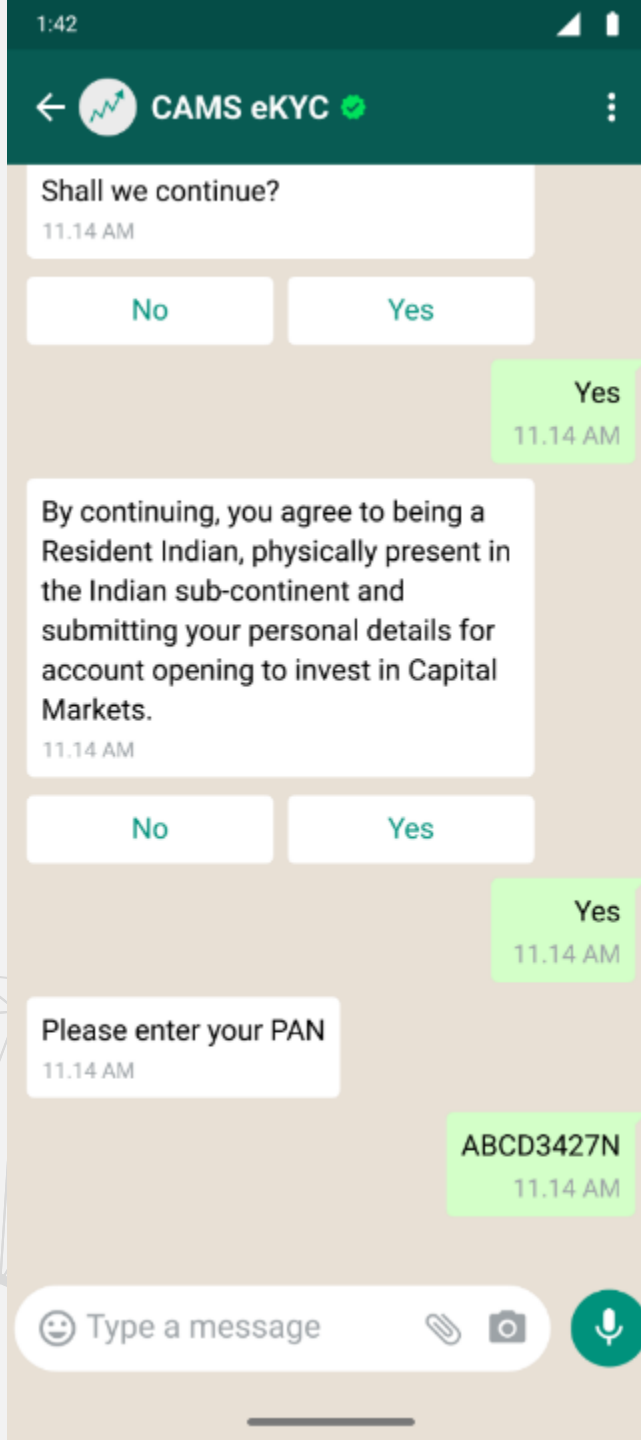
No Yes

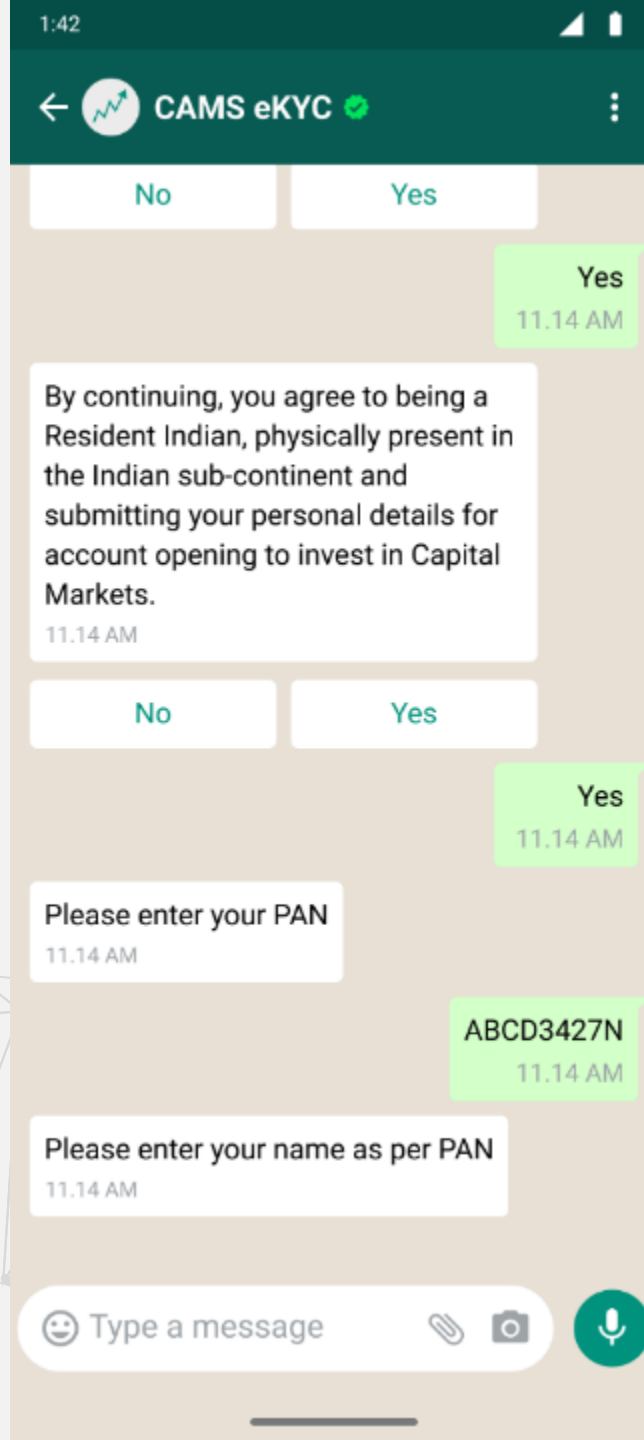
Yes
11.14 AM

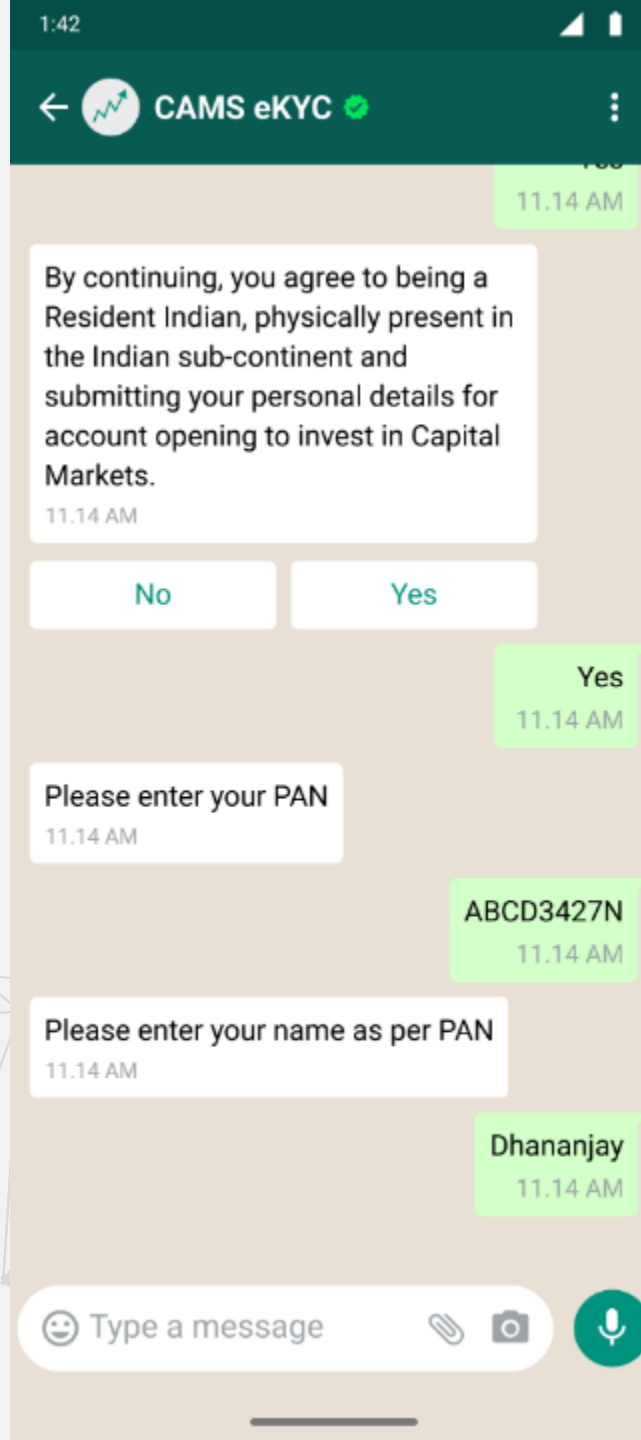


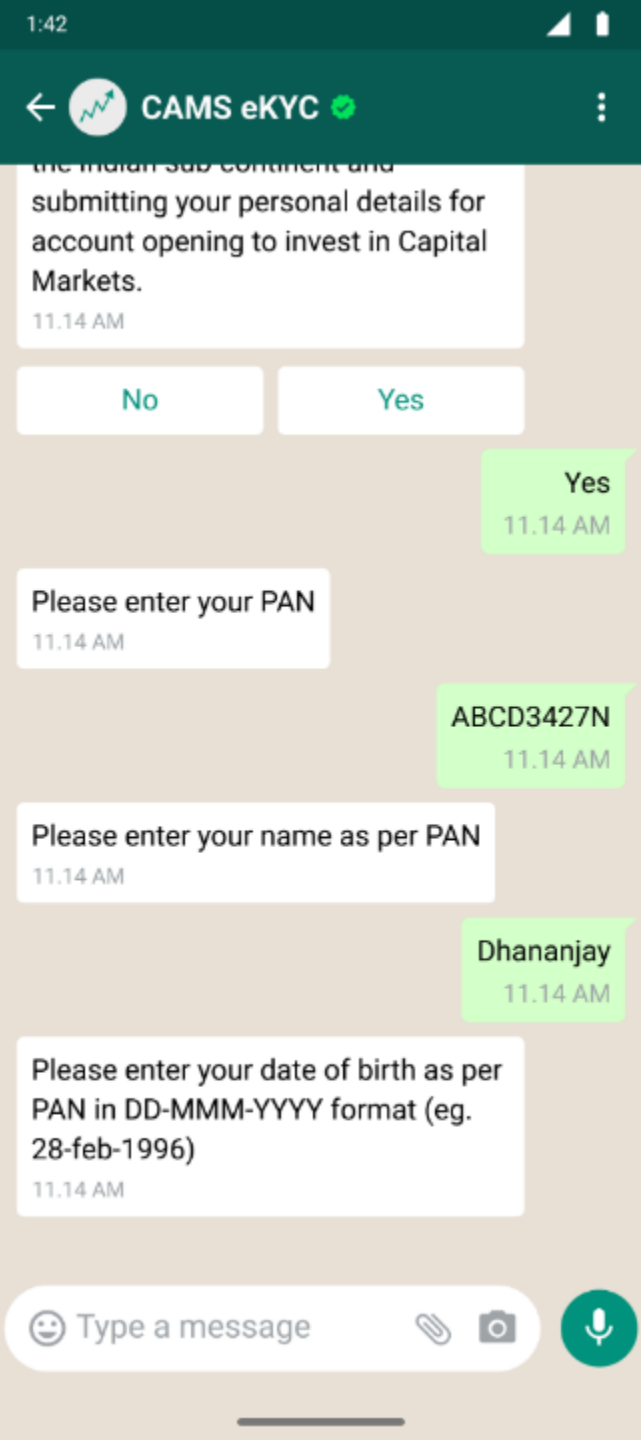


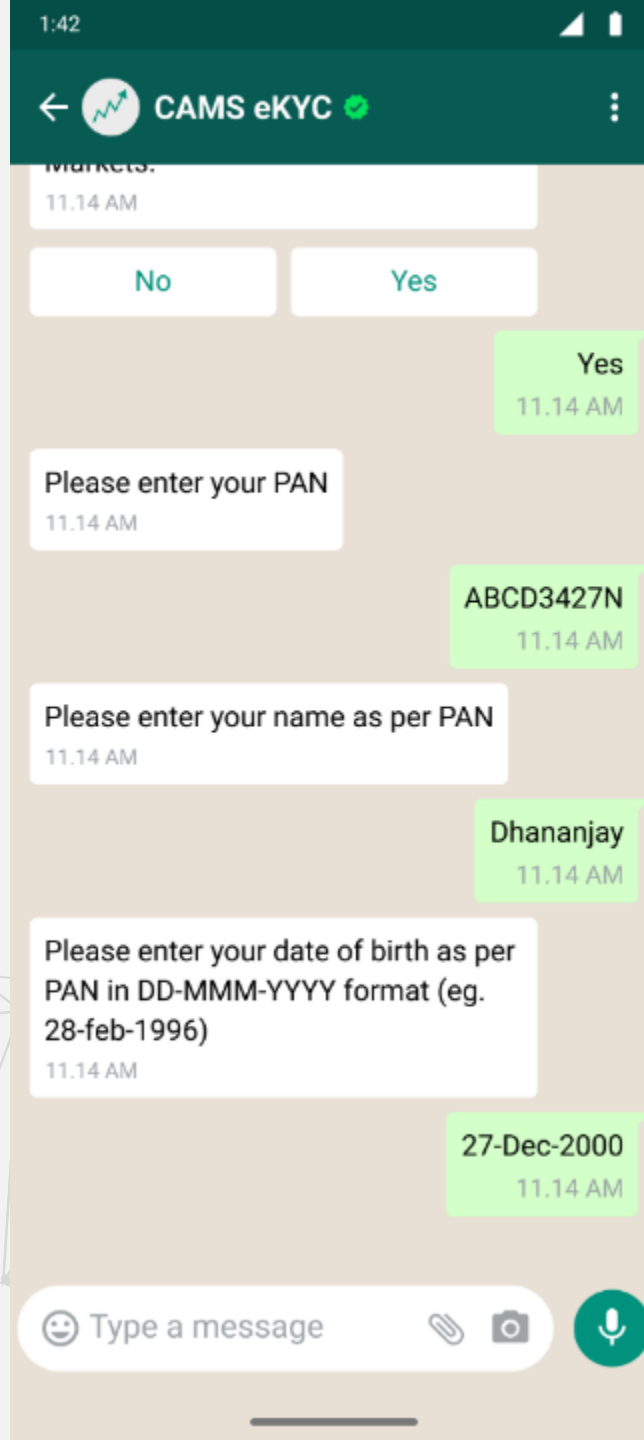


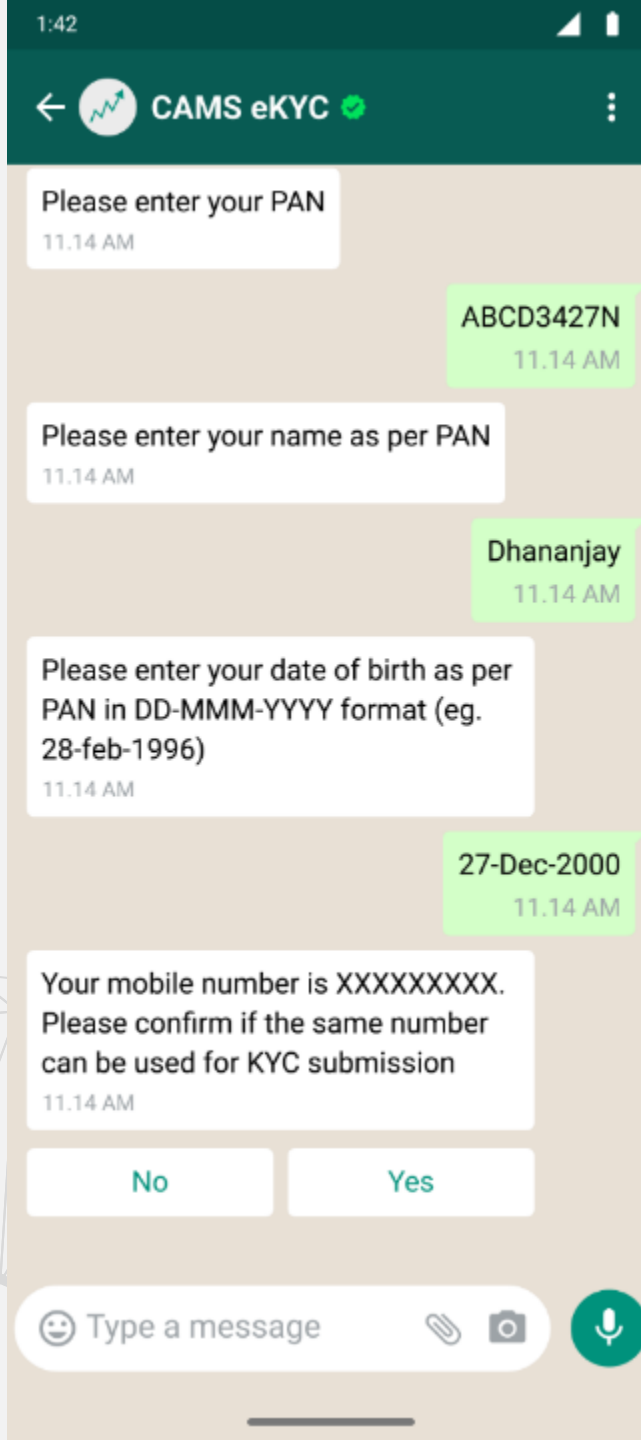


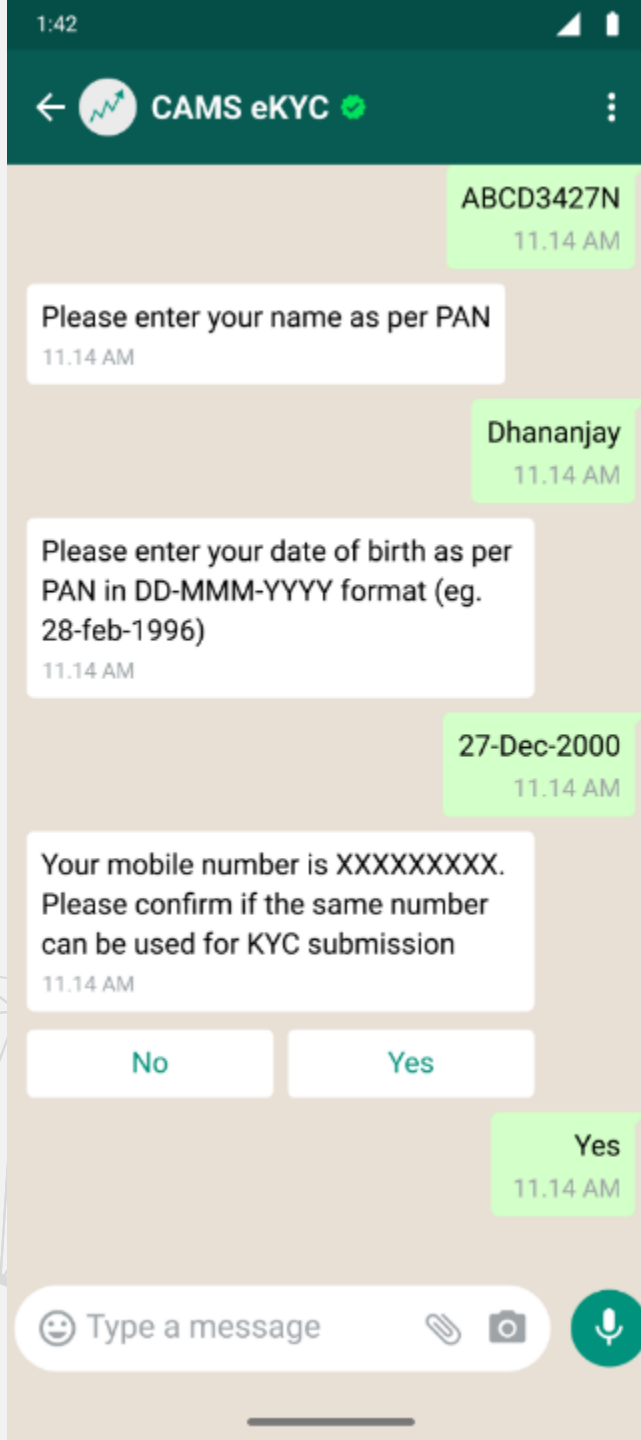


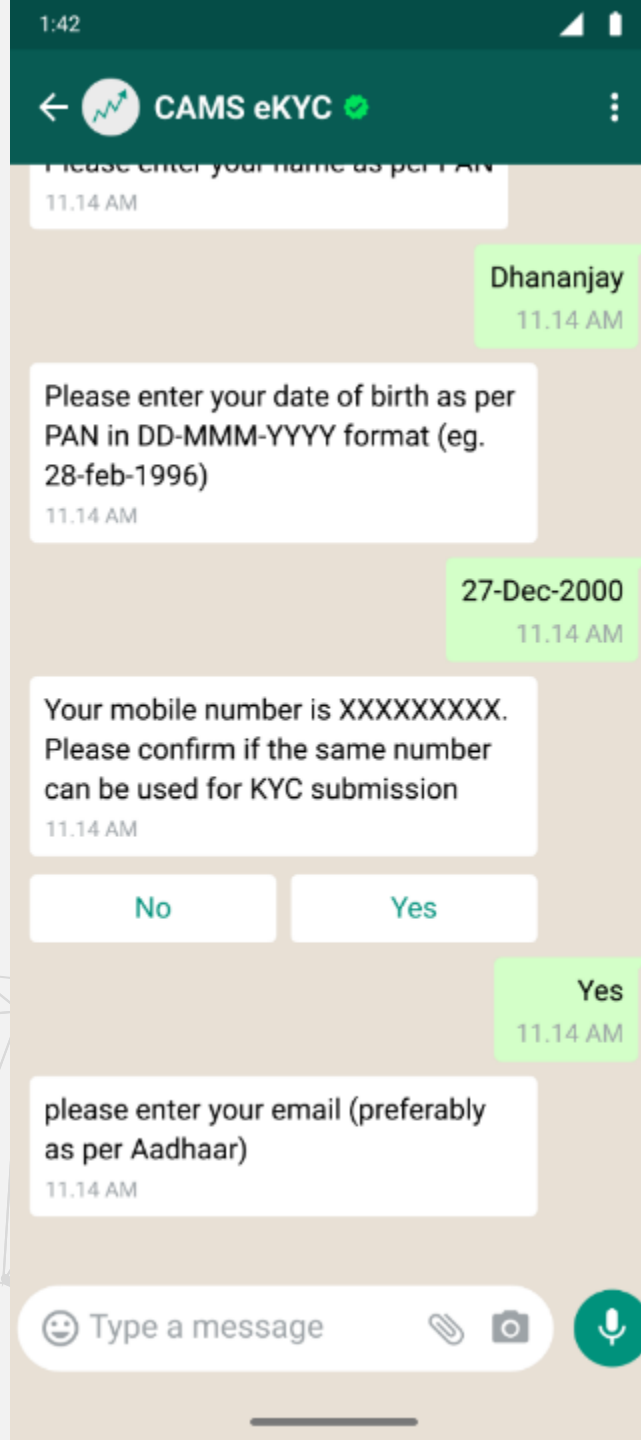


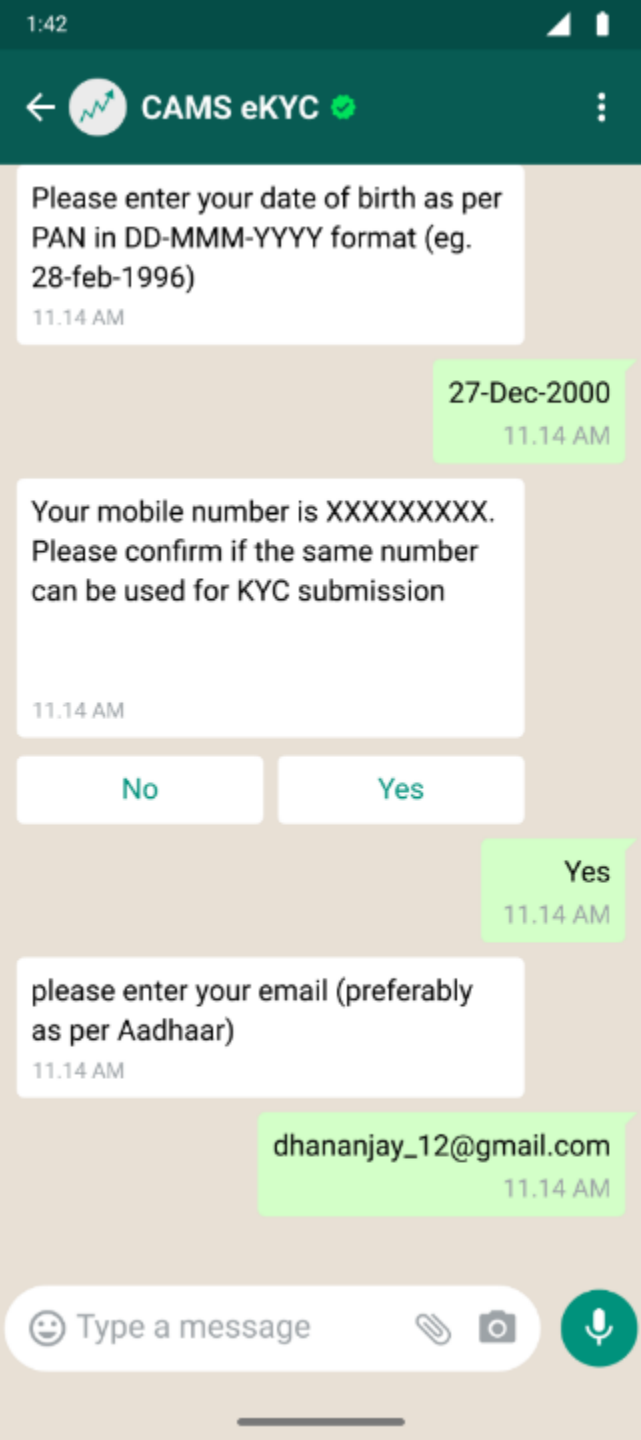


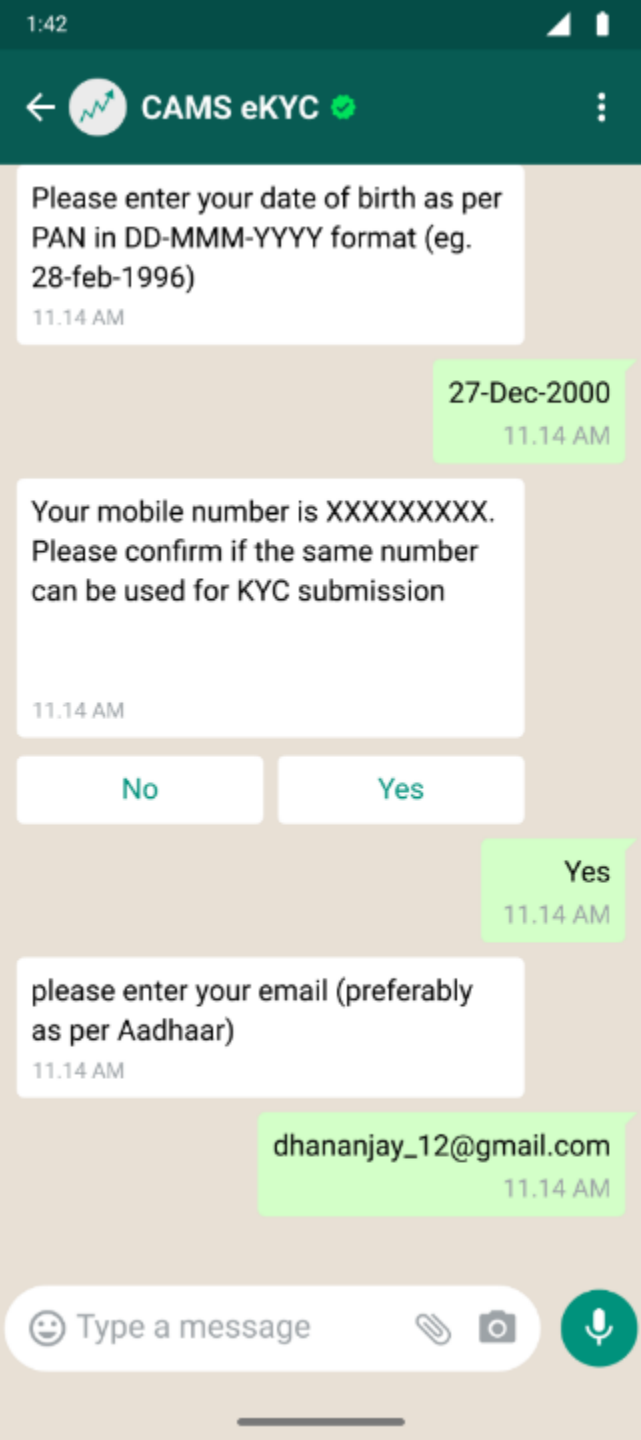


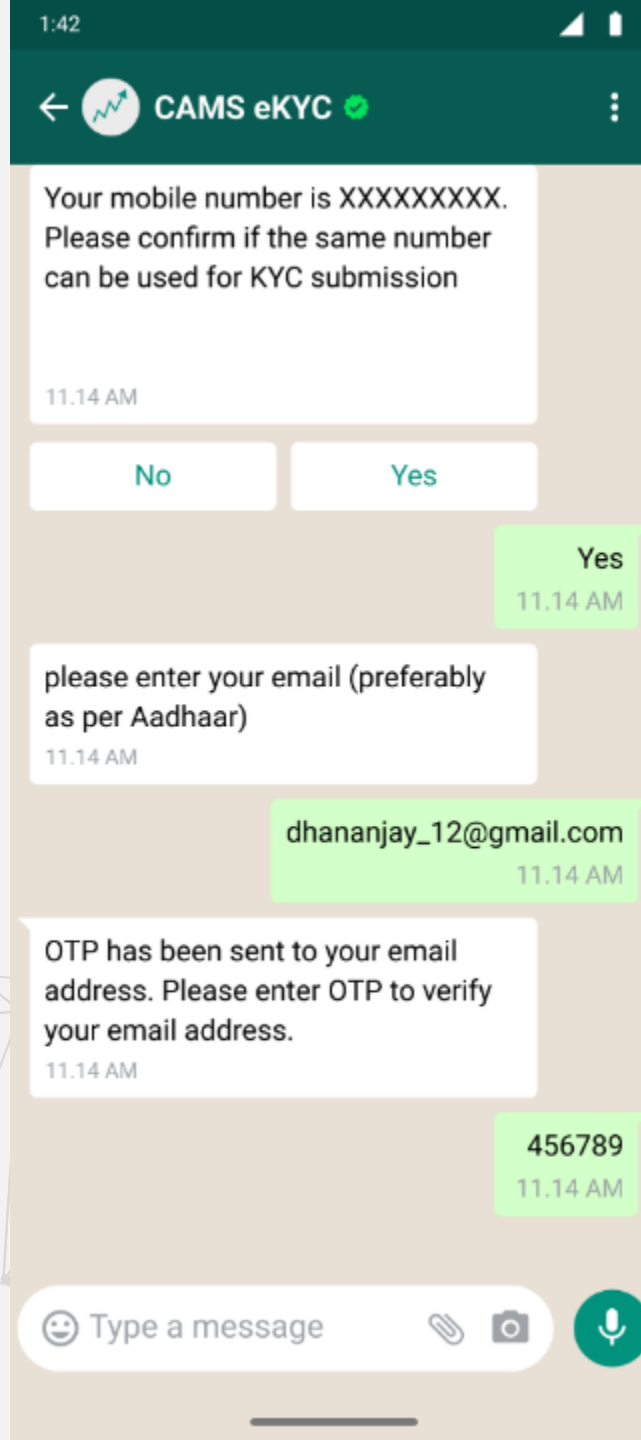


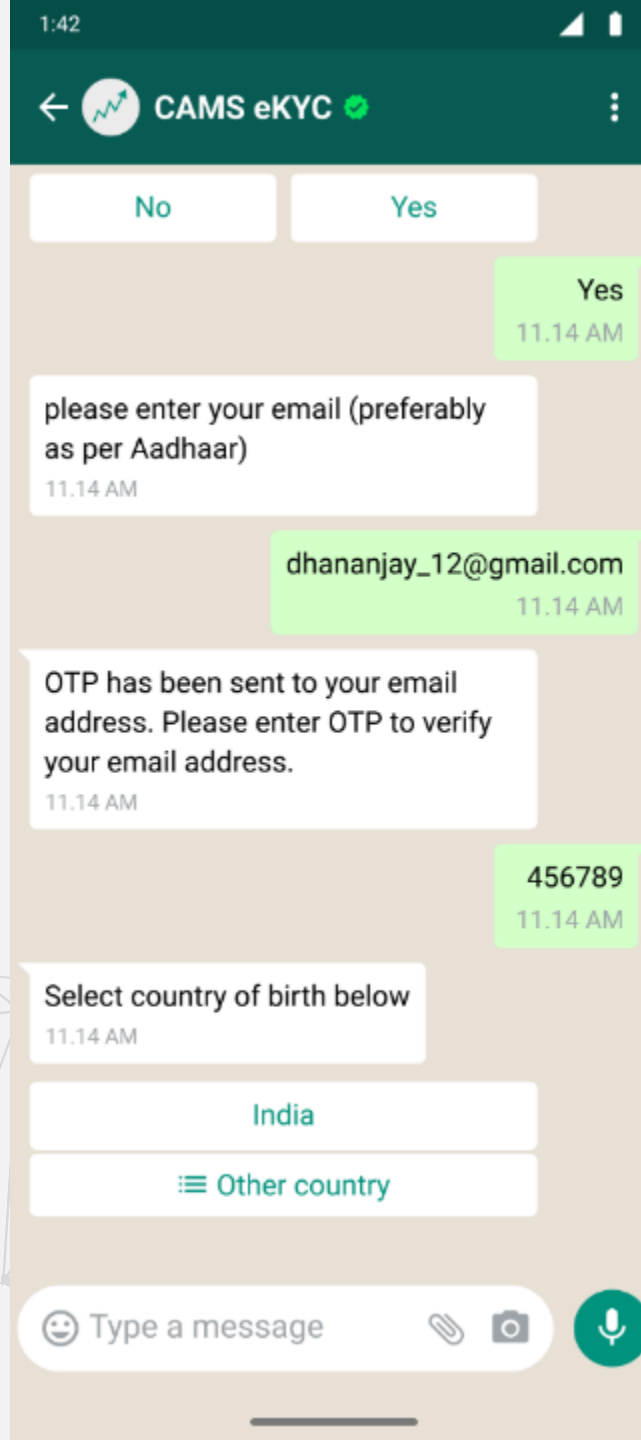


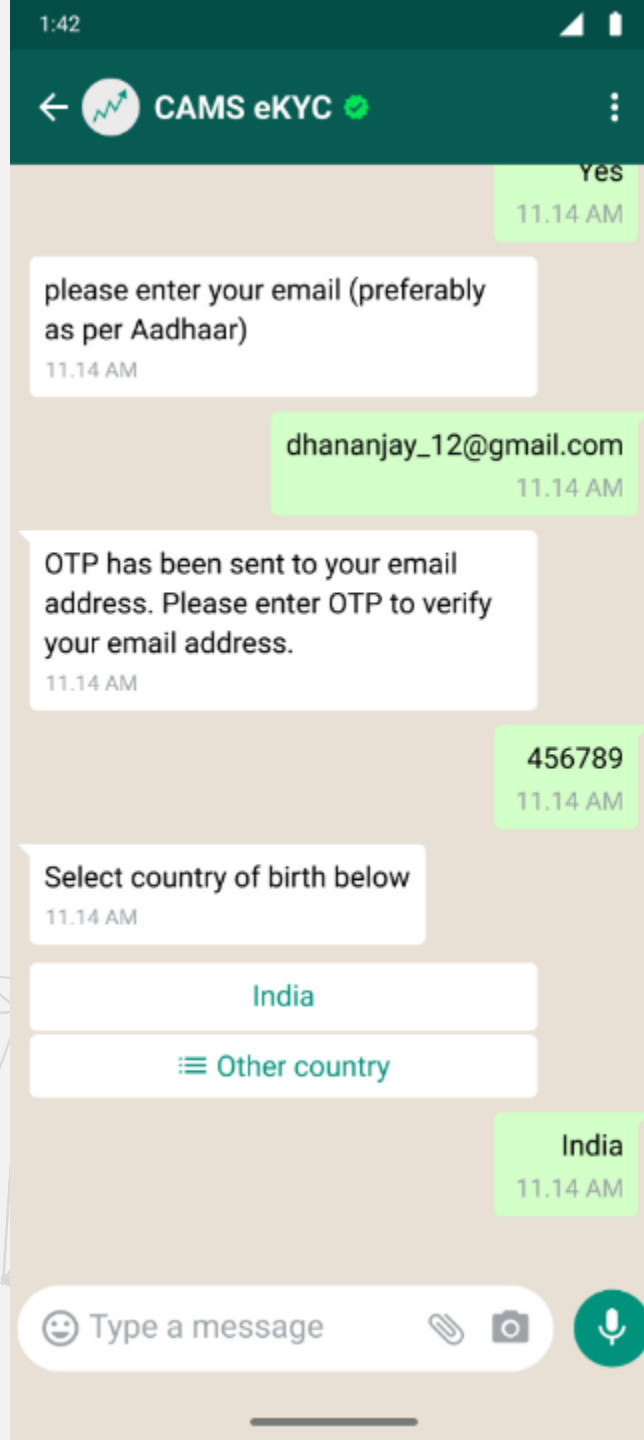












1:42

← CAMS eKYC ✓

Yes
11.14 AM

please enter your email (preferably

Other FATCA details

Enter your place of birth

Chennai

Politically exposed person (PEP)

Yes No

Gross annual income

Less than 5 Lakhs 5 - 10 Lakhs

10 - 25 Lakhs More than 25 Lakhs

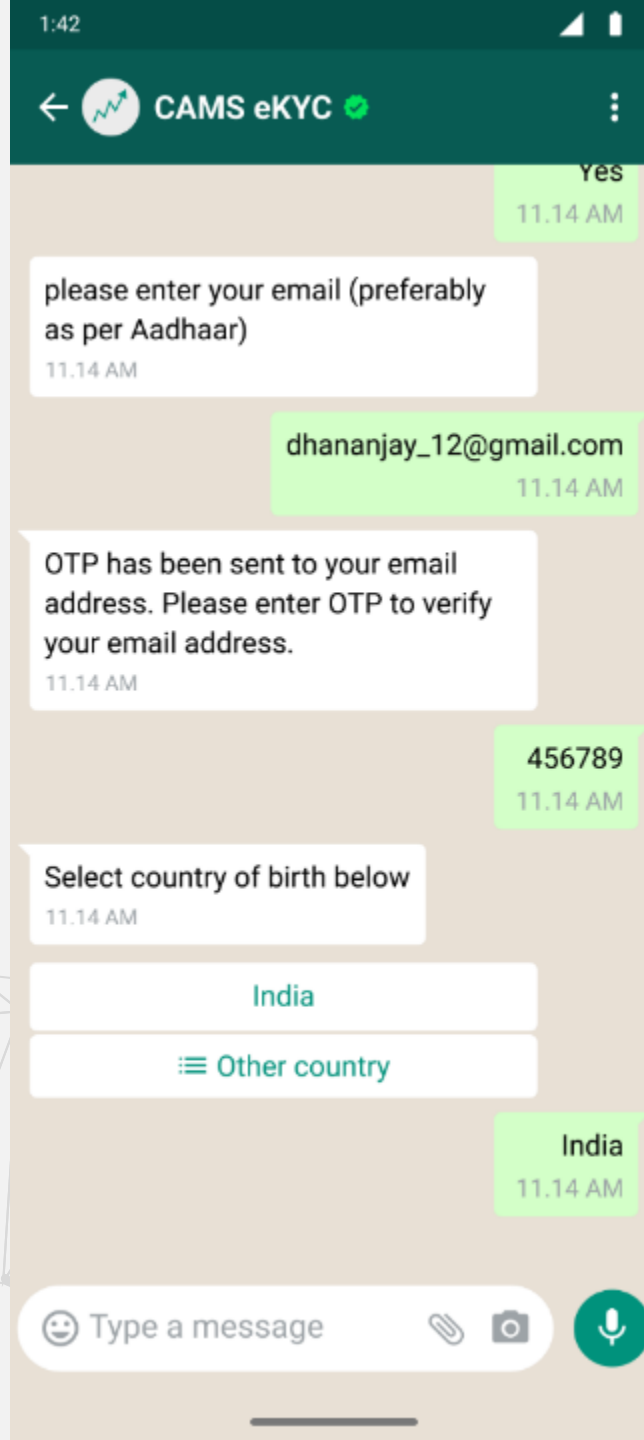
Your net worth

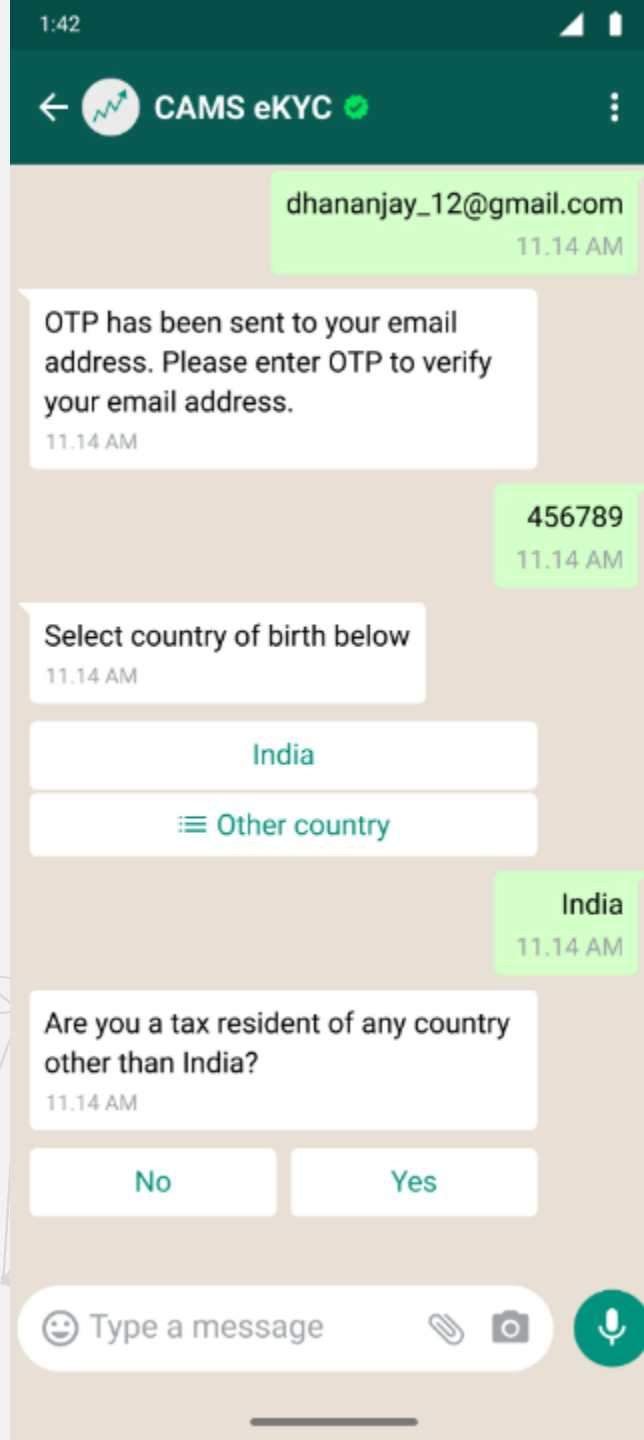
1,20,00,000

Net worth as on

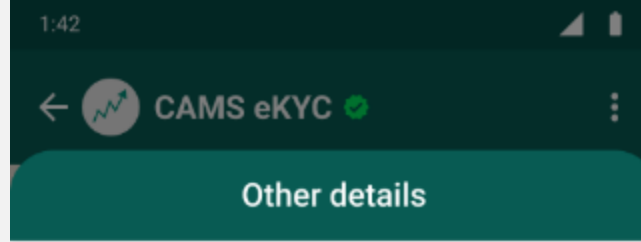
20-Aug-2024

Confirm









Marital status

Single Married Others

Occupation

Private sector Business
 Public sector Others

Relation's title

Father Spouse

Relation's name

Gender

Male Female Others

Residential status

Individual

1:42

← CAMS eKYC ✓

OTP has been sent to your email address. Please enter OTP to verify your email address.
11.14 AM

456789
11.14 AM

Select country of birth below

Bank details

Account number
1000230007358

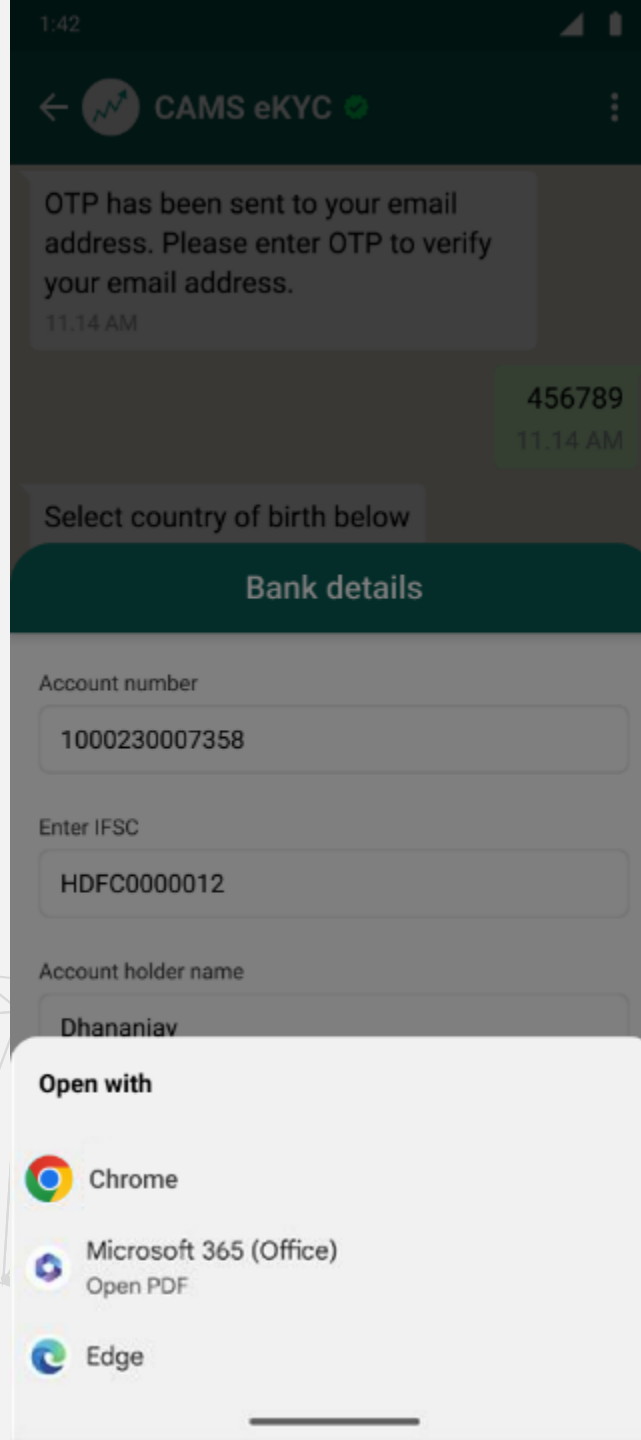
Enter IFSC
HDFC0000012

Account holder name
Dhananjay

Your data will be used for account verification and 6 months statements for F&O account opening.

Verify with CAMSfinserv

🛡️ Your data will be end-to-end encrypted





Securely connecting with CAMSfinserv for fetching your data

9:41



yourlogo

Verify your mobile number

You will receive a 6-digit code on your phone number +91 9570033052 from CAMSfinserv

1 2 3 4 5 6

Didn't receive it? Resend in 15



Powered by RBI regulated Account Aggregator CAMSfinserv

We found your accounts

Select and confirm the accounts you want to connect!



HDFC Bank

Found 1 account to link

Savings account • 2791



I consent to share my banking information with *FIU Name*.
[View Consent details.](#)

Link & Submit

Powered by RBI regulated Account Aggregator **CAMSfinse**

We found your accounts

Link accounts

You will receive a 6-digit code on your phone number **+91 9570033052** from HDFC Bank

6	5	4	3	2	1
---	---	---	---	---	---

Didn't receive it? Resend in 15

Confirm

From Messages
654 321

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
	0	⌫

yourlogo



Account has been verified successfully!

You are redirecting to DigiLocker to verify your identity.



CAMS KYC

You are about to link your DigiLocker account with KYC application of CAMS. You will be signed up for DigiLocker account if it does not exist.

Enter Aadhaar number to continue with DigiLocker

6 9 6 5 8 1 1 7 3 0 2 7 |

Next





[Return to KYC](#)

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
	0	⌫



CAMS KYC

CAMS KYC would like to access your DigiLocker to:

-  Get a list of issued documents.
-  Download the issued documents.
-  Pull documents into your DigiLocker from issuers.
-  Get your e-Aadhaar and PAN data

By clicking Allow, you provide consent to allow this application to access your DigiLocker.

Allow

Deny



Retake

Confirm



Retake

Confirm



Truecopy Credentials Pvt. Ltd. has requested to digitally sign the document.
Transaction ID: UMC22958W0F20240204T11073040W020940247114108

Please click on the checkbox and enter Aadhaar/Virtual ID.

I hereby authorize Protean eGov Technologies Limited (formerly NSDL e-Governance Infrastructure Limited) to –

1. Use my Aadhaar / Virtual ID details (as applicable) the purpose of my Digital Signature expressing informed agreement and consent for the documents / forms / agreements for/with Truecopy Credentials Pvt. Ltd. and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the all the rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication.

ENTER OTP :



Verify OTP

Cancel

Resend OTP

 NSDL e-Gov is now  protean

Success! otp sent on registered mobile/virtual ID.

[Click Here](#) to generate Virtual ID. [Download Instructions](#) to generate Virtual ID in lieu of Aadhaar.

Copyright © 2021 | Protean eGov Technologies Limited



Your eKYC has been verified successfully!

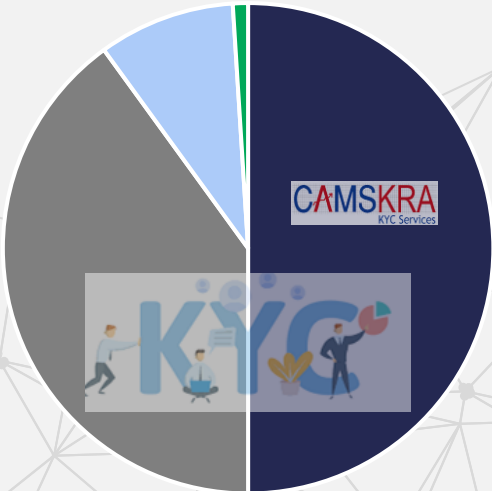
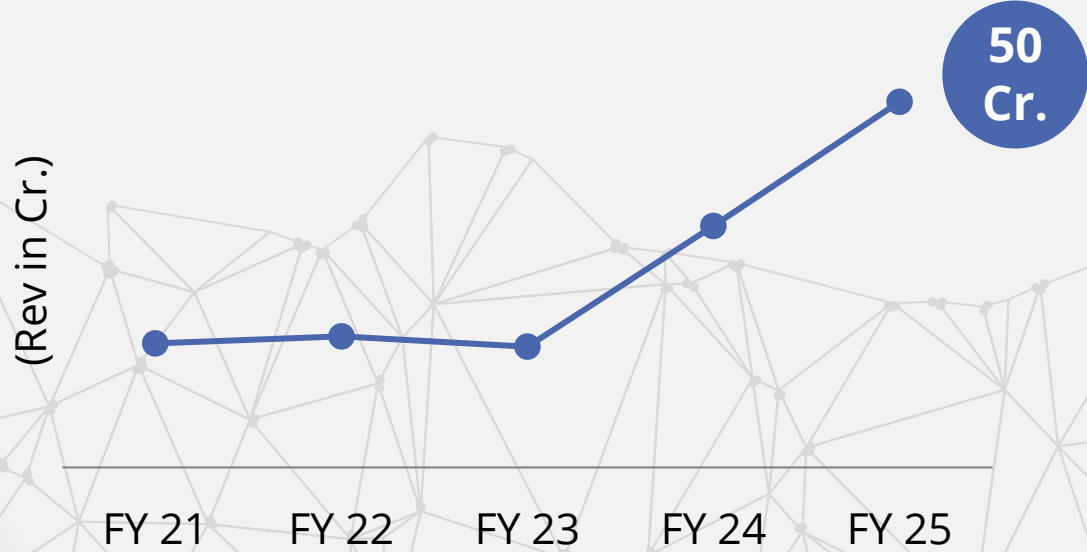
You will be redirected to **GFF Broking**

GEARING UP TO CONSISTENTLY DELIVER STELLAR PERFORMANCE

THE ASPIRATION

50 Cr. in FY 25

2X by FY 28

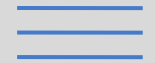




THANK YOU



TRANSFORMING THE INSURANCE EXPERIENCE

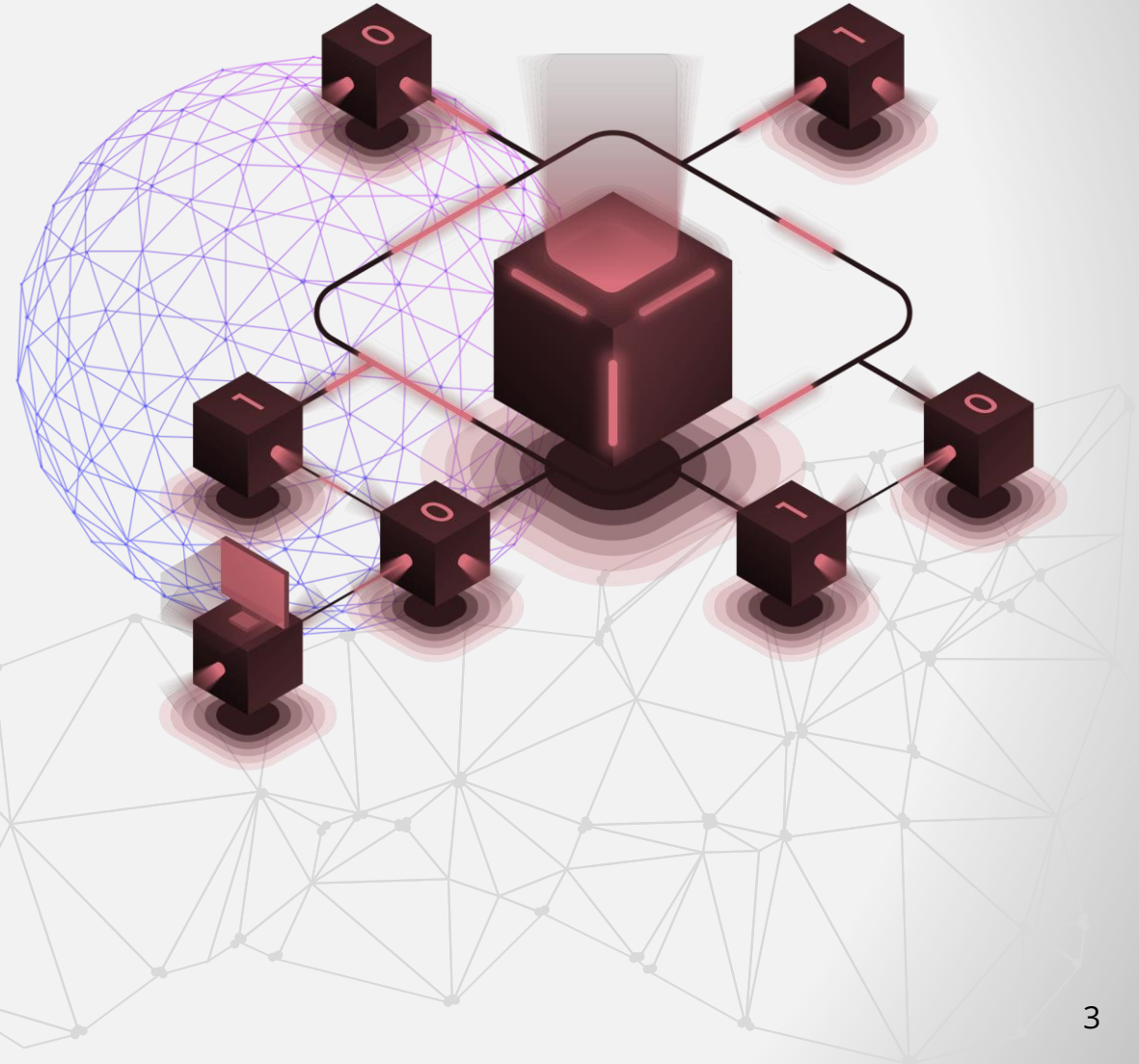


DISCLAIMER

- ❑ This presentation contains certain forward looking statements concerning CAMS Rep's future business prospects and business profitability, which are subject to several risks and uncertainties and the actual results could materially differ from those in such forward-looking statements
- ❑ The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition, economic growth in India, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, government policies and actions with respect to investments, fiscal deficits, regulations, etc., interest and other fiscal costs generally prevailing in the economy
- ❑ Past performance may not be indicative of future performance. The company does not undertake to make any announcement in case any of these forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the company

CONTENTS

1. CAMS Rep Business Offerings
2. Insurance Industry Outlook
3. Regulatory Environment
4. Bima Central MMP
5. Industry Collaboration & New Use Cases
6. Bima Central Outlook



Insurance Repository

Offering eIA services to policyholders, enabling them to maintain their insurance portfolio in digital (demat) form.

49 We work with 49 insurers across Life, General & Health

40% Close to 40% market share in demat policies

90 Lakh 90 Lakh policies held in close to 75 Lakh eIAs

Insurer Services

We offer plug-n-play customer interaction channels and processing capability to insurers.

16 Serving 13 Life Insurers & 3 Non-Life Insurers

1200Cr 1200 Cr. worth of unclaimed benefits processed via Digital Deep Contact tracing

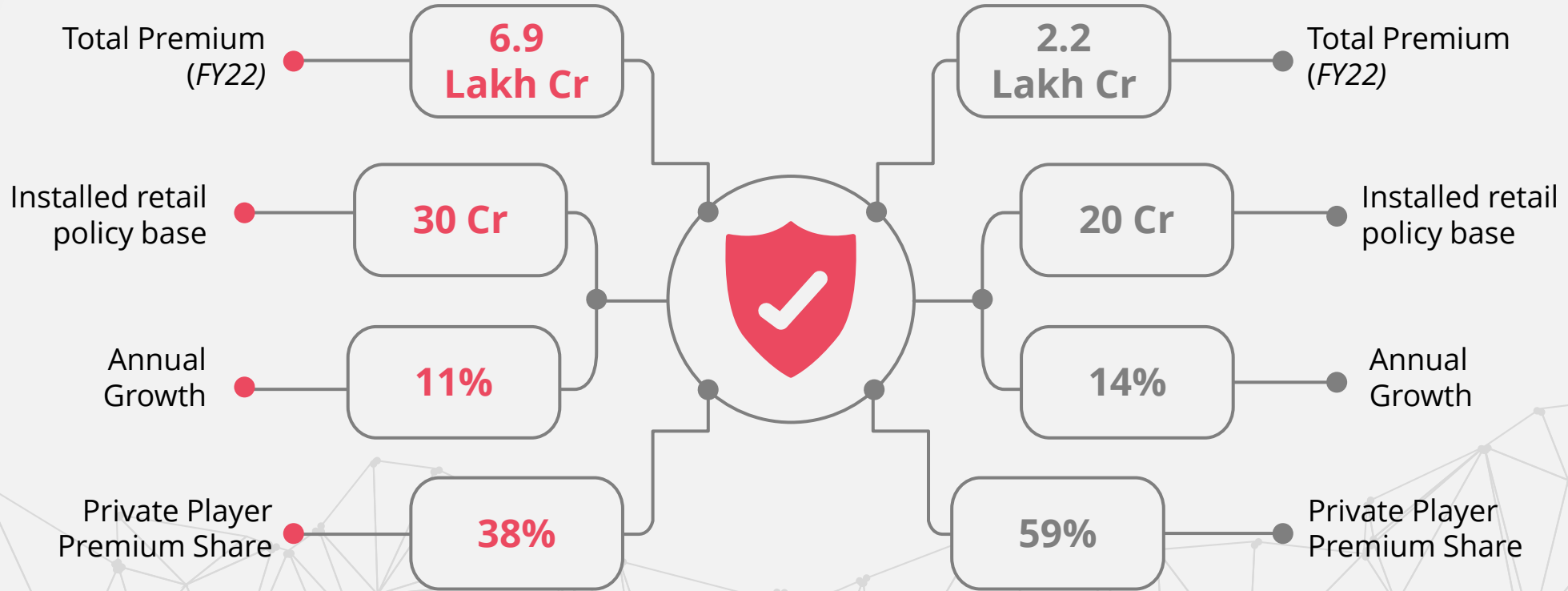
10K/day Digital KYC solution

End-to-End End-to-end policy servicing capability

INSURANCE IS A DYNAMIC INDUSTRY WITH RAPID GROWTH

Life Insurance

General Insurance



Source: IRDAI Insurance database FY22

IR OPPORTUNITY – EXPANDING THE POLICY HOLDER SERVICING OPPORTUNITY

Opportunity



100-150 Cr

Revenue potential between dematerializing of policy and policy servicing

User Base



16 Cr

Annual

16 Cr. policy base is annual base, which will be available every year



5-25 Cr

One Time

5 Cr. is one-time policy base for conversion in Life insurance

Transaction Base



7 Cr

Basic Service Transactions



3 Cr

Premium Service Transactions

Derived from IRDAI Insurance database FY22



IR Platform

Customer Centric Regulatory Push

- Enforcing KYC
- Digital Issuance
- Mandating Improved service delivery
- Integrated claims journey

Aggregated Insurance Ecosystems

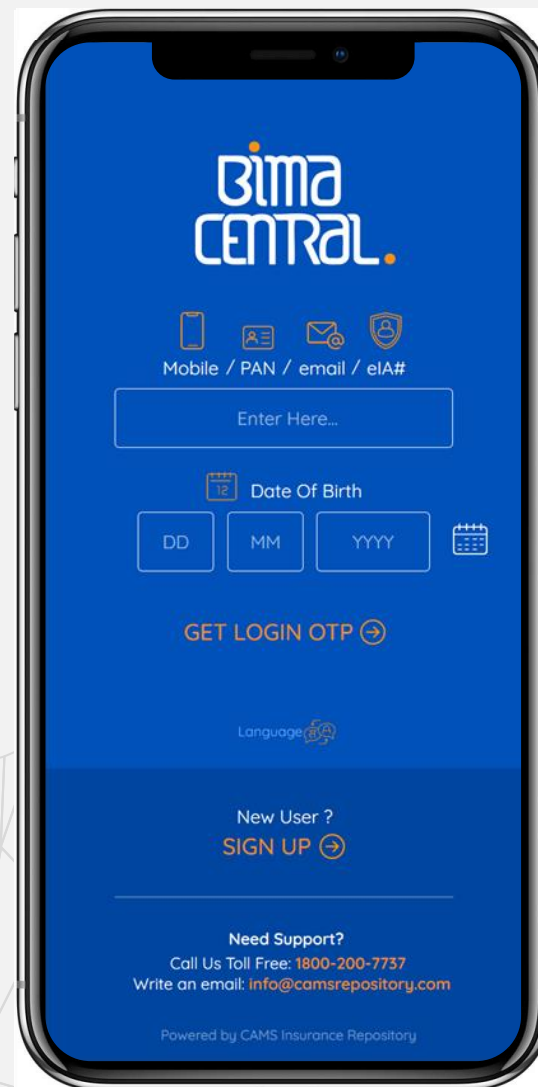
- Standardization of service & data exchange protocols across industry

Bima CENTRAL[®]

CAMSRep IR proposition

The first ever insurance benefit realization platform

MMP Launched in April'24



ORGANIC TAKE UP OF BIMA CENTRAL SERVICES

2,50,000+

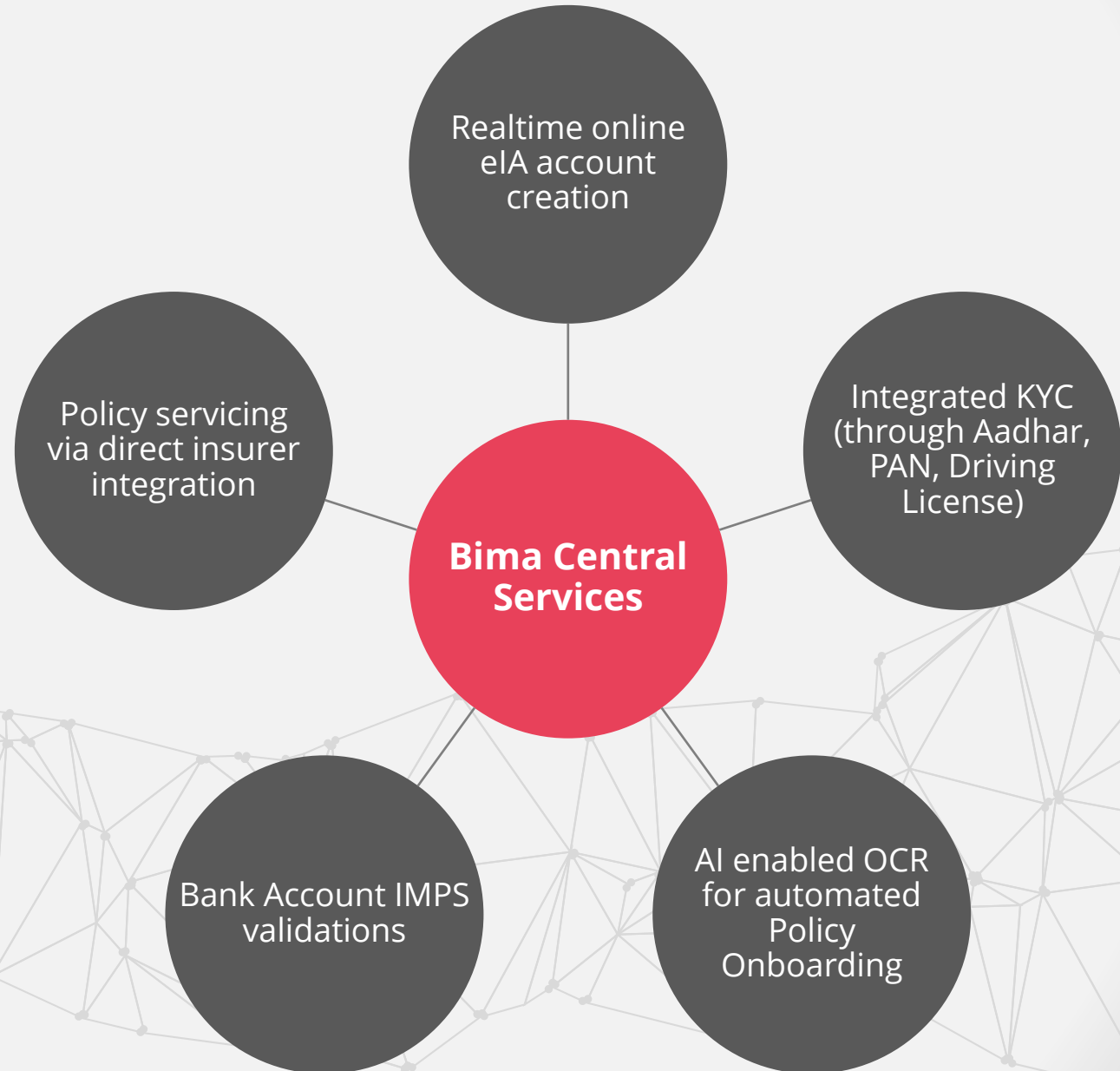
Unique Users
since Launch

50,000+

App
Downloads

1,50,000+

Transactions



INDUSTRY IMPACT – BIMA CENTRAL VIEWED AS PART OF CUSTOMER EXPERIENCE STRATEGY

- Wider acceptance of eIA and digital policy.
75 Lakh eIA base from 50 lacs last year. Grown **50%**
90 Lakh policy base from 60 lacs last year. Grown **>50%**
- Increased participation by insurers on IR
49/55 Insurers Converting policies
- Moving entire customer base to Bima Central
3 Insurers Recommended Bima Central to their customers
- Push for integrating services with Bima Central
SBI General, ICICI Prudential & SUD Life

Bima CENTRAL[®]

Future ...

NEW USE CASES – “APP-IN-APP”

A pioneering customer journey of ‘Service Augmentation’ on the insurer digital interfaces

Bima Central enables Insurers to service customers portfolios in their own environment,

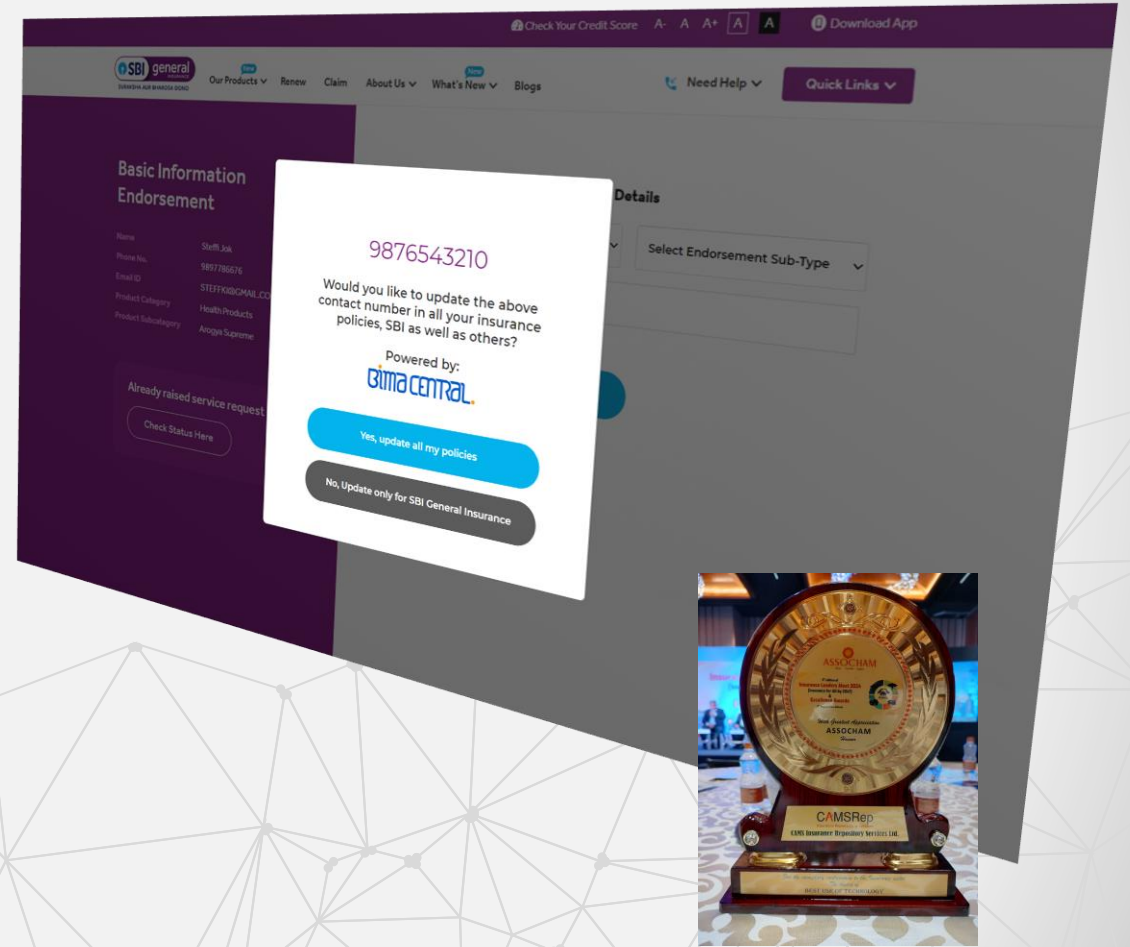
Thus

- ❑ Delivering A Personalized Customer Experience
- ❑ While Protecting Customer Data Security And Privacy

Enabling multiple interaction touchpoints



Increased transactions via Bima Central



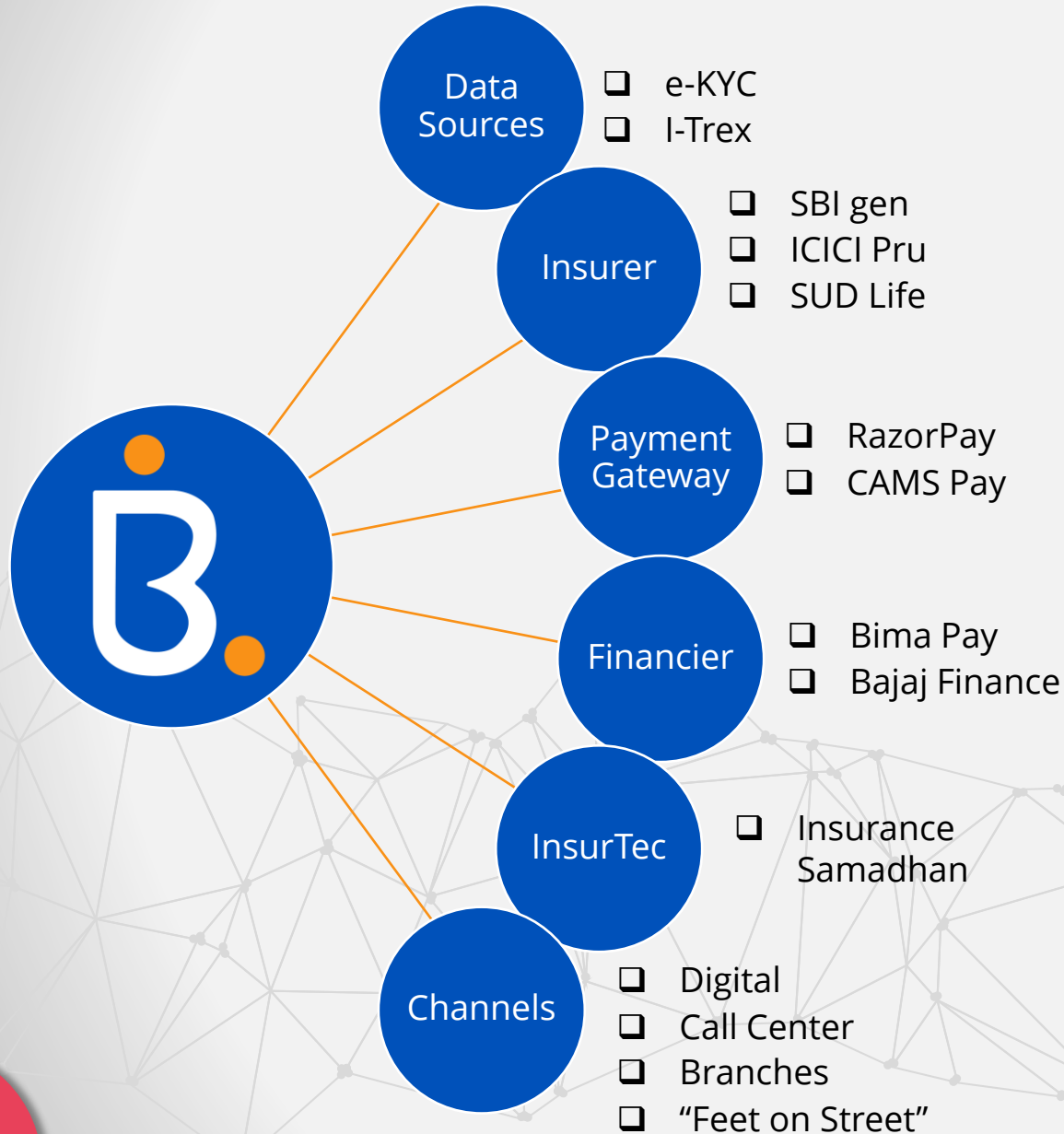
Use case awarded “Best use of Technology” by Assocham

NEW USE CASES – LOAN AGAINST DIGITAL POLICY – ENABLING THE LIQUIDITY FROM THE DIGITAL POLICY

- ❑ Designed and operationalized the process of loan against digital (dematerialized) policy
- ❑ Bringing all stakeholders on the same platform making a seamless customer journey.
- ❑ Hence, opening the untapped and growing market of secured lending against insurance policy



BIMA CENTRAL OUTLOOK



2X

3X

10X

Policy Base

Interactions



WHY US? – WE ARE UNIQUELY POSITIONED

CAMS Edge



- Industry scale platforms
- Tech capability
- Focus on customer service
- Equal treatment of all stakeholders

Regulatory Tailwinds



- Push towards digital
- Expense of management
- Composite license

ESTABLISHING THE FIRST EVER POLICYHOLDER SERVICING PLATFORM OFFERING WINNING SOLUTIONS TO BOTH INSURER & POLICYHOLDER

Advantage to Policyholder

- ❑ One platform to manage your insurance portfolio
- ❑ Allow the policyholder to integrate and aggregate benefits across policies
- ❑ Enhances insurance benefit understanding and hence insurance appeal
- ❑ Aligned interest – No push to purchase or buy more products

Advantage to Insurer

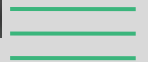
- ❑ Syndication advantage: Insurer benefits from any and all profile updates by policyholder at a fraction of the cost
- ❑ Access to readymade ecosystem to use (like Digital Assignment along with choice of financiers)
- ❑ Improved & Deeper engagement due to portfolio aggregation and ability to combine benefits
- ❑ Pay only for usage (by policyholder)
- ❑ Opportunity to innovate new product and service use cases

Account Aggregator

CAMSfinserve



**BUILDING FOR A
BILLION INDIANS**



1.5 BN USE CASES FOR FINANCIAL DATA AGGREGATION OR ANALYSIS A YEAR MARKET PENETRATION STILL IN SINGLE DIGITS

Use Case Projection (# in Mn)	FY'25	FY'26
Credit Underwriting	291	315
Credit Monitoring	315	346
KYC	862	957
Life Insurance U/W	4	4
Insurance renewal monitoring	190	219
Insurance Tech Comparison	17	18
Total	1,880	2,091

Segment Expansion
Capital Market Use cases

67% Indians
are ready to take loans to upgrade their lifestyle

75% of India
doesn't have life insurance, 30% not covered under any health scheme

Only 7% of India
has capital markets account, 3% active

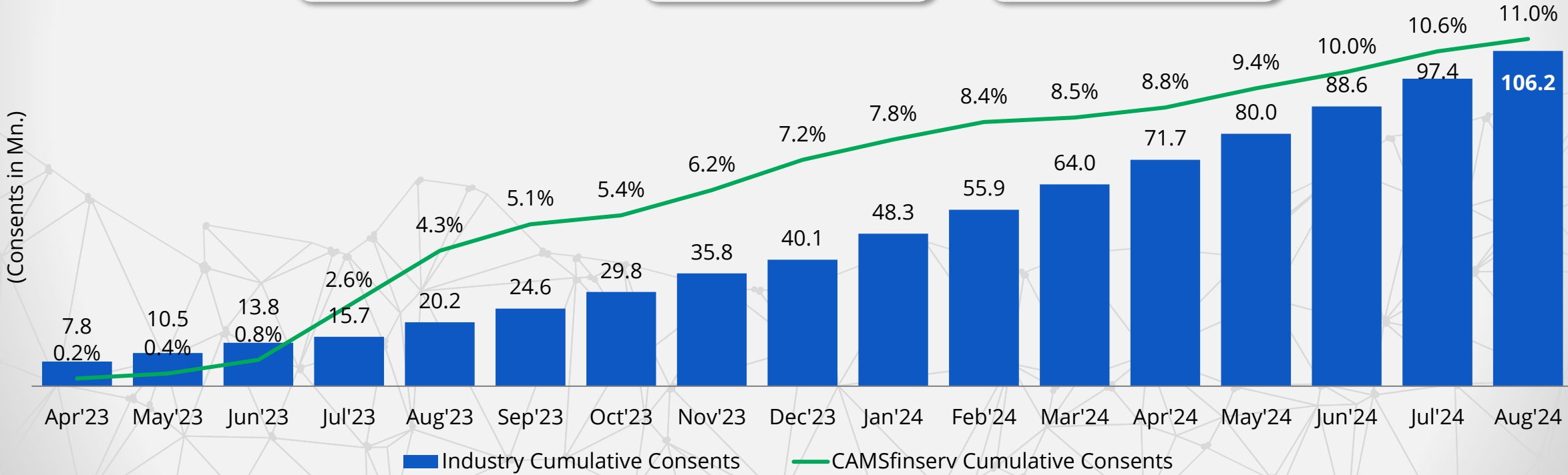
CUMULATIVE COUNT OF DATA DELIVERED – CROSSED 100 MN

Industry

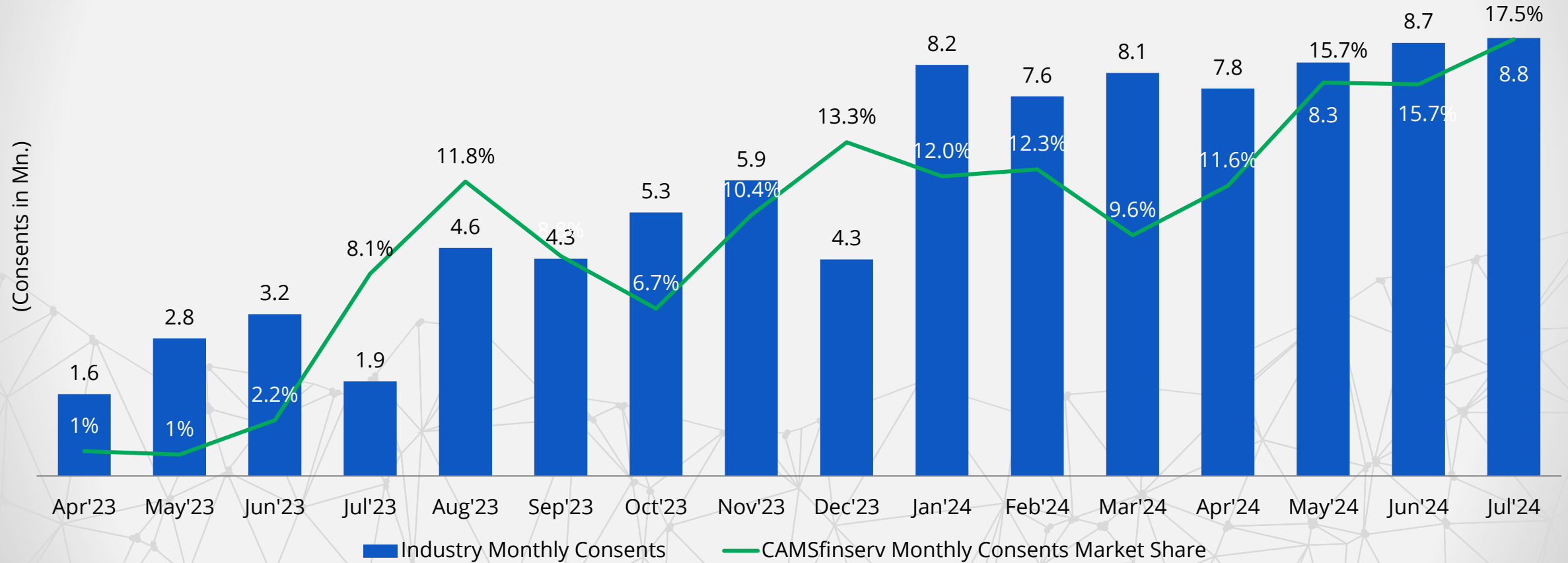
212 Cr.
Financial Accounts
(including 164 Cr. bank
accounts) have the facility
of AA

**106.23 Mn.
successful**
Cumulative consent-based
data sharing transactions

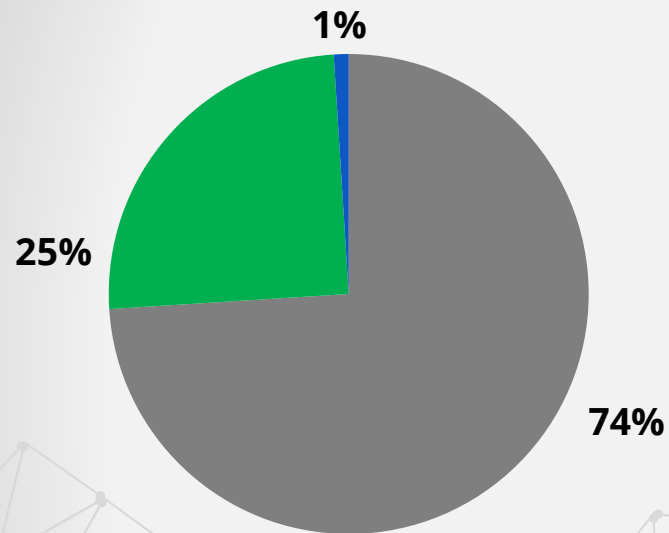
17.06% Monthly
Growth Rate in cumulative
successful consents



CAMSFINSERV MONTHLY MARKET SHARE - <1% TO 17.5% IN 16 MONTHS



USE CASES GROWING BEYOND LENDING – CAPITAL MARKET CONTRIBUTION AT 25%



Lending

- Underwrite personal loan, home loan, auto loan, MSME loan, education loan
- Monitor loan accounts post disbursal
- Bank account verification for onboarding

Capital Market

- Demat account opening
- Bank account verification
- Personal financial management

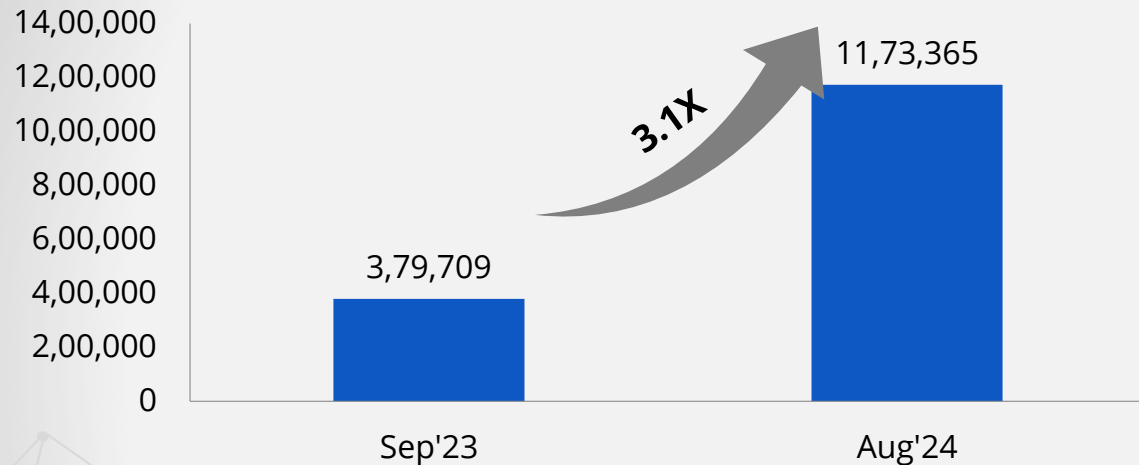
Insurance / Pension

- Pension account opening
- Income estimation for life insurance policy

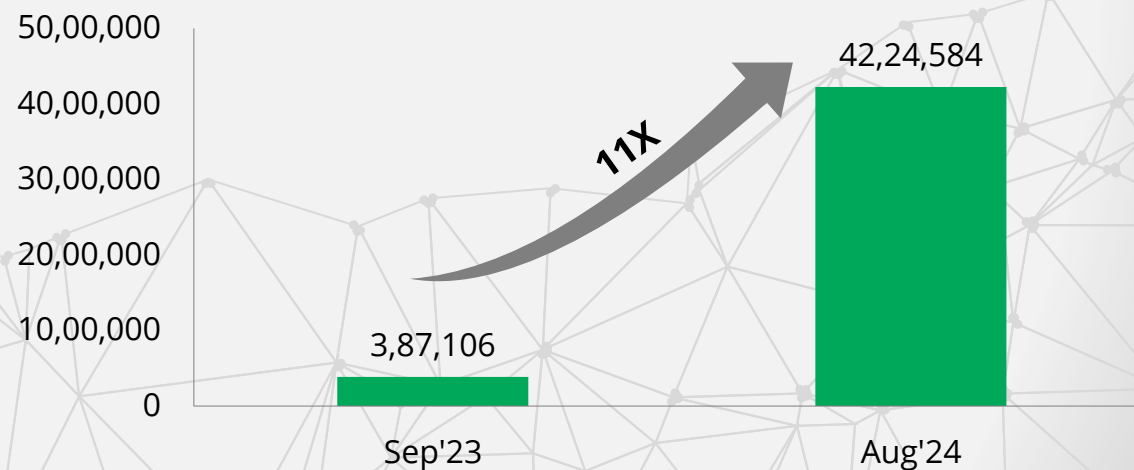
*Report-on-PFM-in-the-AA-Ecosystem

KEY INDICATORS HAVE RAMPED UP STRONGLY – RESPONSIBLE FOR GROWTH IN MARKET SHARE

Successful Consents



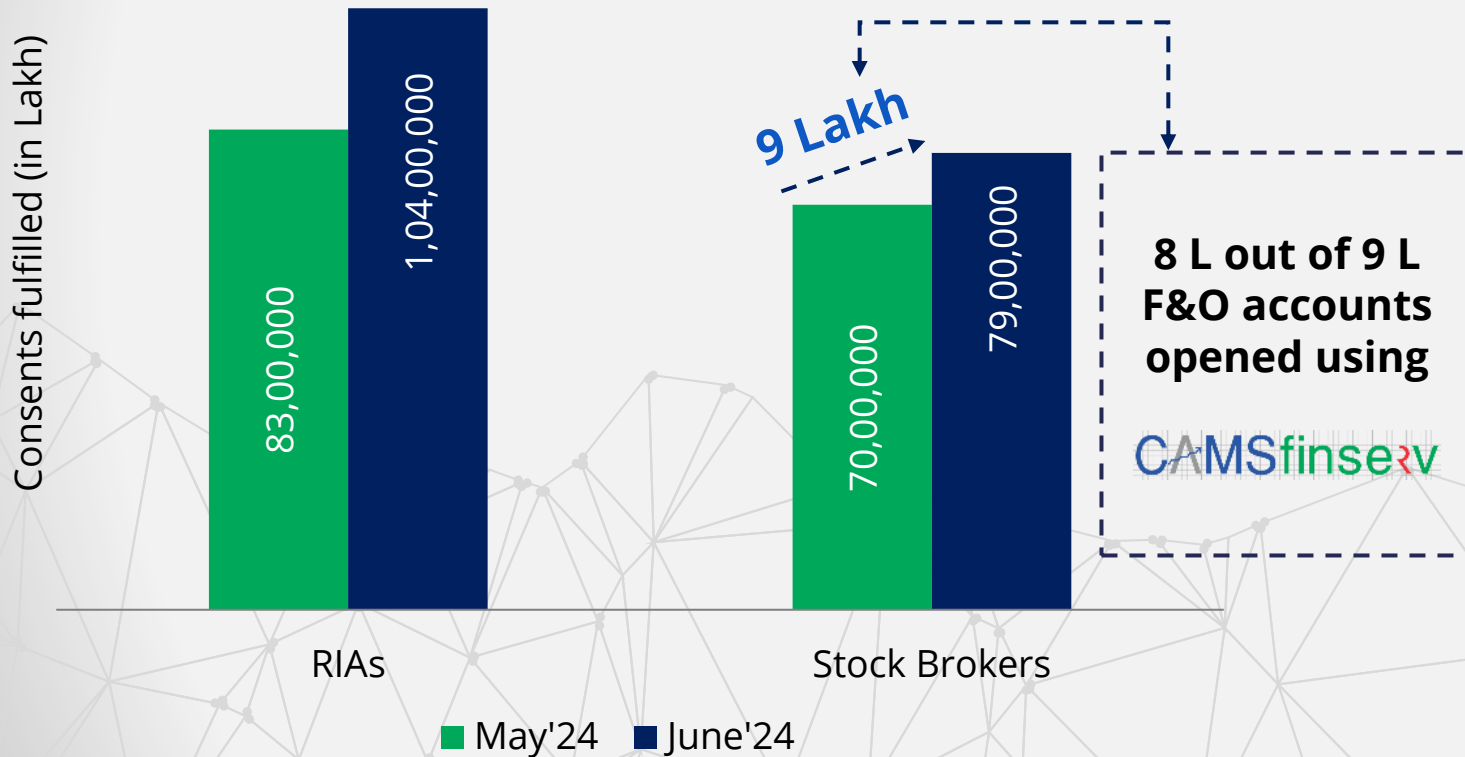
Successful Data Deliveries



CAMSFINSERV CONTINUES TO BE UNDISPUTED LEADER IN DRIVING F&O ACCOUNT OPENING



RIAs and Stock Brokers: May'24 vs. June'24



RIAs maintaining higher volume of consents, significant presence and steady growth of 17% per month in last year

Stockbrokers, starting from a much lower base, experience rapid and consistent growth at a 31% monthly rate

90% Market share in the usecase

Key strengths

- ❑ Fastest APIs with lowest latency
- ❑ Integration with highest number of FIUs (excluding RRBs)
- ❑ Most secure AA platform (Bitsight score of 800)

Differentiators

- ❑ Co-development model with FIUs; front end journey customisable at FIU level
- ❑ Self-onboarding portal for FIUs with sandbox access
- ❑ Matured BSA and PFM analytics

Growth drivers

- ❑ Aggregator of AAs
- ❑ Multi-consent journey enabled
- ❑ Tight integration with MFC to enable MF based advisory and loan solutions



AA+TSP BUSINESS IS GAINING MOMENTUM WITH EXPANDED OUTREACH AND SUPERIOR PRODUCT POSITIONING

Business Landscape

- ❑ Operating Licensee – 15
- ❑ In principal Approval – 3
- ❑ No of FIPs Live – **152**
- ❑ No of FIUs Live – **482**

CAMsfinserve Story So far

FIPs – 93

Banks – 27 +2
AMC – 40*
Depository – 2
Insurers – 18
CRA – 3
GSTN – 1

FIUs

Signed up AA+TSP – 208
FIUs Live – **123 (25%)**
Billed FIUs – 50

FIUs availing Use Cases

Lending – 78
Monitoring – 28
F&O Onboarding – 52
PFM – 66
Surveillance – 3
Bank Validation – 18
Insurance – 22

No 3 position as AA

* Clients may have multiple live use cases

LEADING TRANSFORMATION OF CAMS FROM A CAPITAL MARKET CENTRIC PLAYER TO A COMPLETE FINANCIAL MARKET'S PLAYER!

Top FIUs Working with CAMSfinserve



1 MN A DAY
PULLS AND ANALYSIS
DO IT TWO YEARS
EARLIER IN FY'26

Growth Engines (use cases)



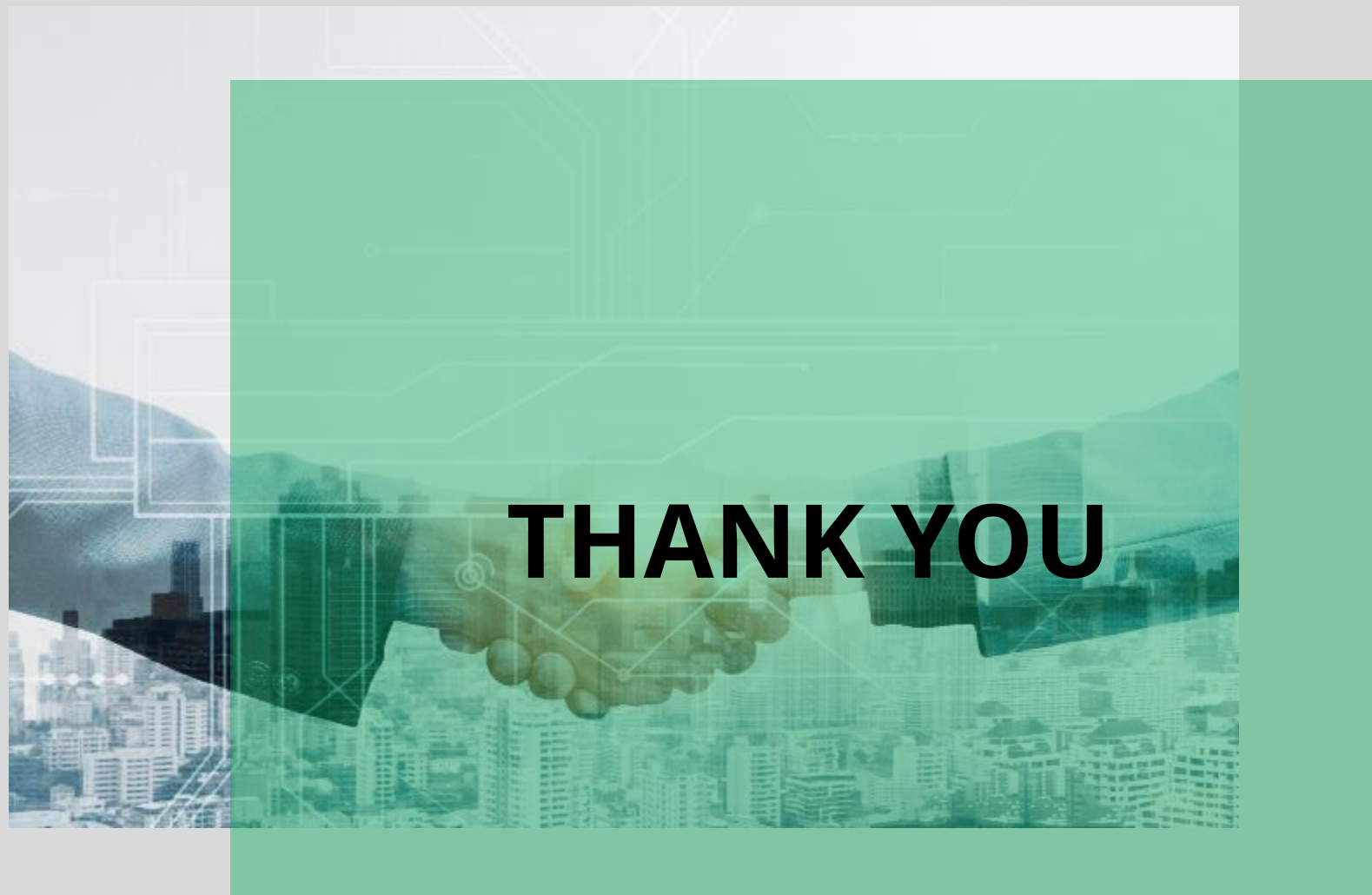
- ❑ F&O onboarding
- ❑ Bank account verification / KYC
- ❑ Pre-Approved Loan Against Mutual Funds



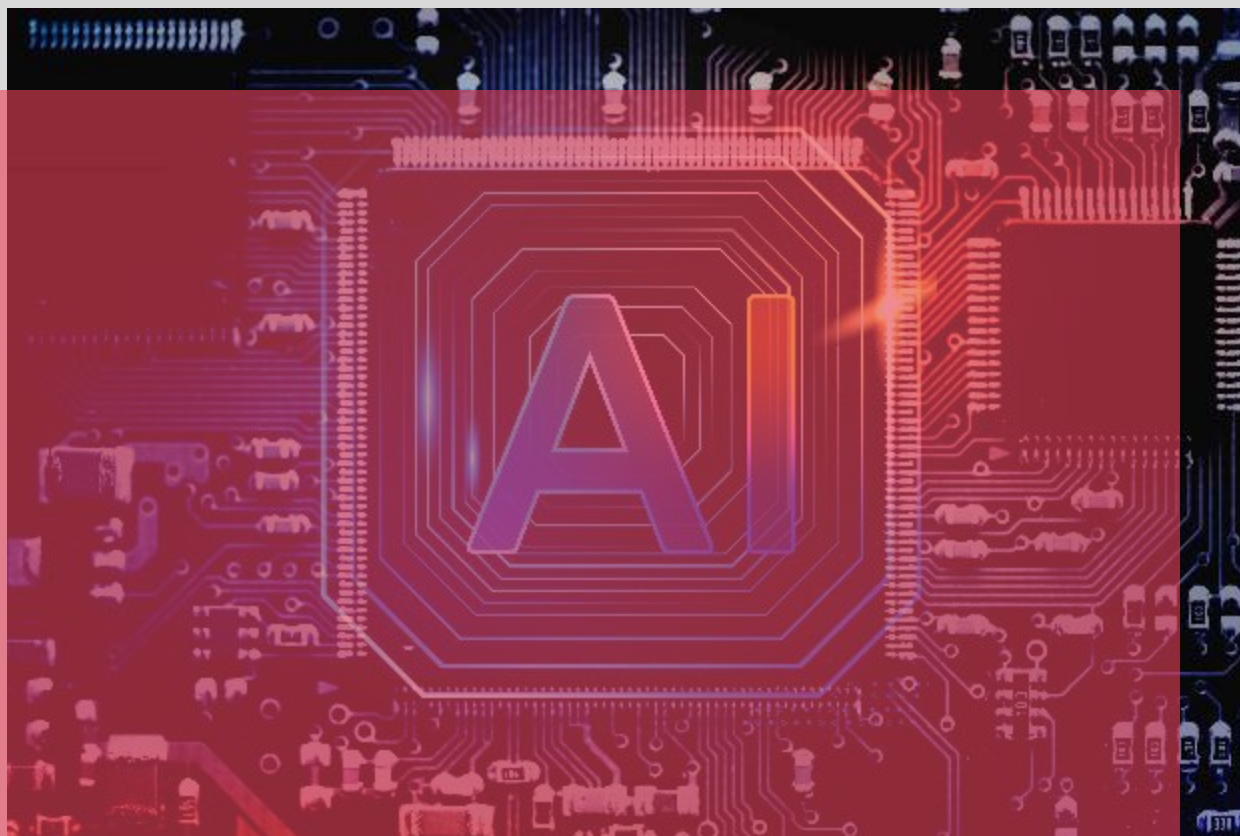
- ❑ Loan origination
- ❑ Loan monitoring
- ❑ KMP Front Running



- ❑ General insurance monitoring
- ❑ Personal finance management



Think360.AI



OUR OFFERINGS ARE FOCUSED ON CREDIT AND BANKING LIFECYCLE

We solve for multiple credit life-cycle use cases ...

... through our products and services

Onboard	VideoKYC	VideoPD	DigiLocker	CKYC	AadharXML	OCR/ Doc Readers	Facial Recognition
	Geofencing	Multilingual Onboarding	Intelligent Agent Routing	Multiple OVD support	Entity Onboarding	Biometric Device Support	Aadhaar Data Vault
	ID Redaction	Self-Serve Onboarding	Assisted Onboarding	Concurrent Auditor	Cross-Platform Support	Doc Correction	Geo-tagging
	Aadhar	PAN	Udyam Aadhar	Driver's License	Voter ID	GST	EPFO
Underwrite	Bureau Parsers	Device Data / Algo360	Alternate/ AI Credit Score	Application Scorecard	Behavioral Scores	Collection Scores	Asset Rating
	Geo Rating	Geo-data-assist	Bureau Based Income Estimation	Bank Statement Based Income	Questionnaire Based Income	Alternate Data Based Income	AA Based Income
	Full Stack Account Aggregator	AA- Bank Statement Analyzer	AA-GST Analyzer	Personal Finance Manager	Early Warning Signals	Triggers Framework	LTV Models



API based **KYC stack** and **video KYC**



Mobile device-based **alternate data** enrichment and risk score



Bank statement analyzer based on Account Aggregator and PDF statements



Award winning data science and AI advisory

NEWER OFFERINGS AND ENHANCEMENTS IN LENDING INDUSTRY



- ❑ Product of choice for VideoKYC across banking industry – largest banks like Bank Of Baroda, Canara Bank and Central Bank; as well as tech adopters like Bajaj and RBL
- ❑ New journeys created for non-lending products like FD, RD, Jeevan Praman, etc.



- ❑ Launched a Personal Finance Manager version of the product – focused on existing customers (rather than new customers – which has been traditional focus of Algo360)



- ❑ Multiple ML based risk scorecard projects
- ❑ Multiple new third party risk validation for existing risk models



- ❑ Pilots and Proof of Concepts on leveraging Gen AI to drive insights from public documents using RAG

EXPANDING THINK360'S TRADITIONAL STRENGTHS IN BANKING TO OTHER INDUSTRIES WITH CAMS GROUP COMPANIES



Working with MF-RTA
business to build MFDEX Plus
for AMCs



Closely integrated as
embedded TSP



Creating leading on-boarding
and KYC solution for
insurance industry



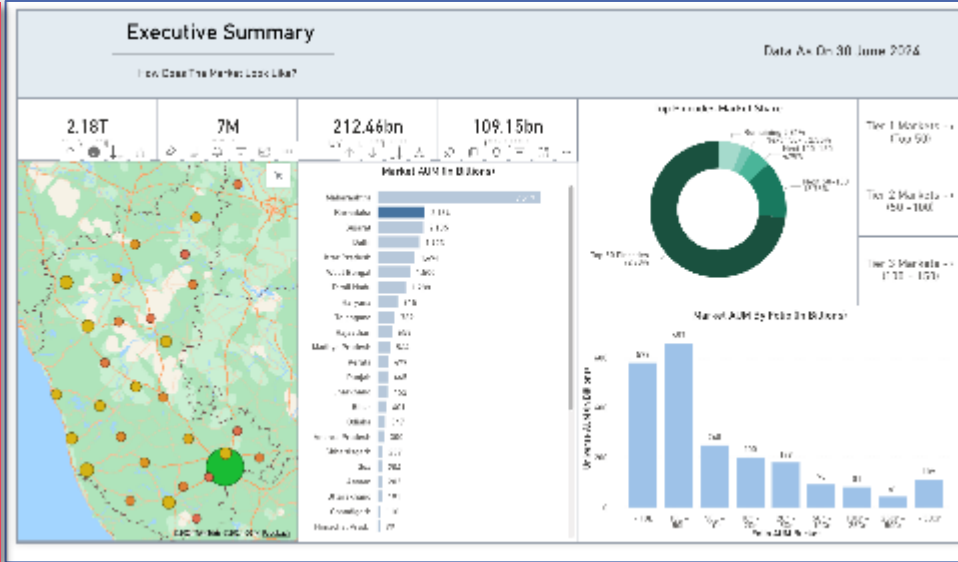
Integrating for NPS' digital
transformation



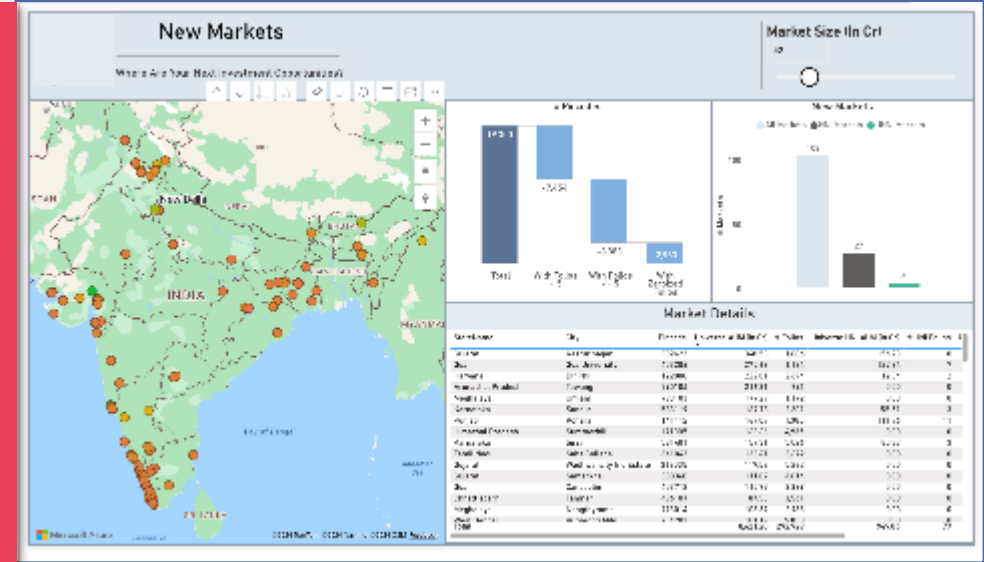
Enhance current offering with
VKYC

MFDEX + THINK360 = AFFLUENCE 360

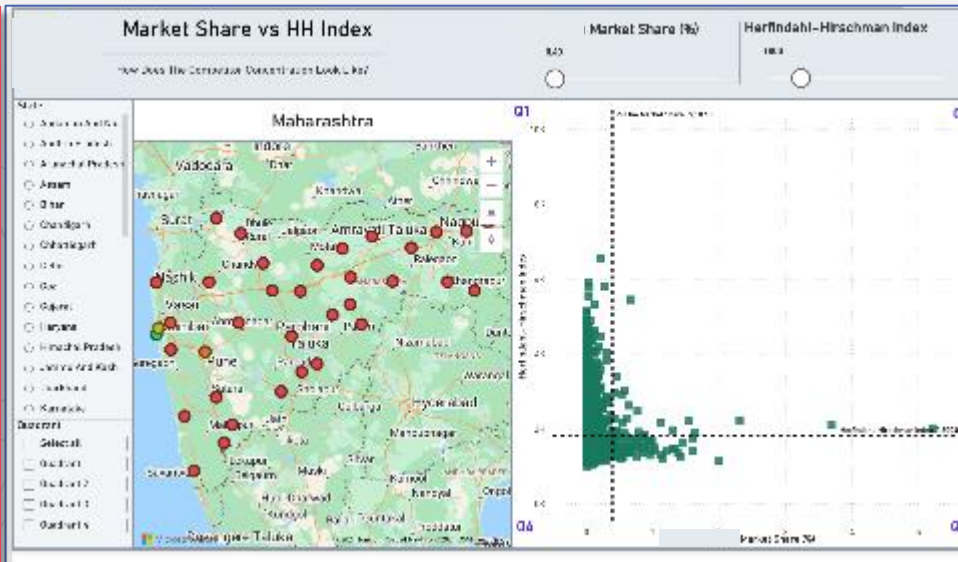
Affluence 360 helps understand the tactical distribution of wealth in the country



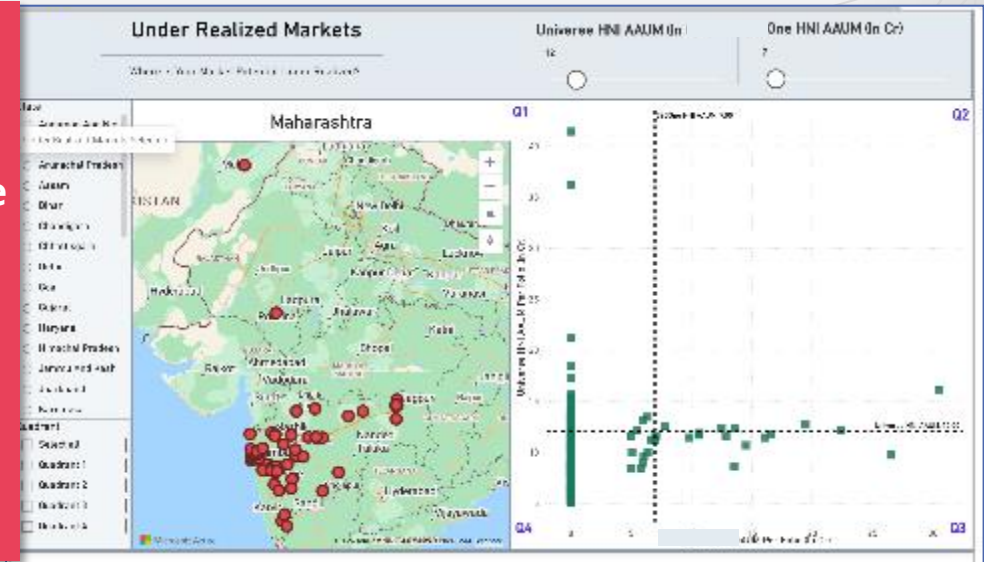
Identify micro-markets where you have no current footprint



Understand the nature of competition in tactical markets to grow market share



Understand where you are vis-à-vis your competition, and your own performance benchmarks



CAMSREP, CAMSKRA+ THINK360 – CKYC MANAGEMENT AUTOMATION WITH AI

- ❑ Launched an AI led Managed CKYC Solution for Insurance companies in partnership with CAMSRep
- ❑ Vehicle and Ownership Details API for asset verification
- ❑ Low-Code Journey Designer Console for Compliant Customer Onboarding

The screenshot displays the SBI general INSURANCE CKYC Search interface. The left sidebar contains navigation options: Ckyc Search, Bulk Search Upload, View Past Status Of Bulk Search Upload, Upload For CKYC Creation, and Logout. The main form is for an Individual, with fields for Ckyc Search, Select ID Type (C-PAN), and Pan Number. A red Submit form button is visible. Below the form, a photo of a man is shown alongside his details: Ckyc Name: MR MANISH MAHESH TALREJA, Father's Name: MR MAHESH HARIRAM TALREJA, Age: 24, KYC Date, Update Date, and CKYC No. To the right, there is a VFD Report for 3rd Jul, 2021, and a grid of photos including Pan Card Photo, VFD Aadhaar Card Photo, and various Residence and Office & Business Photos.

CAMSFINSERV (AA) + THINK360 (AAMAZE) → NEWCAAS

NewCAAS – Industry first Account Aggregator powered multi-financial-asset consolidated account statement, insights and PFM engine

- ❑ Reporting across Savings Banks, Mutual Funds, Equities, NPS and more
- ❑ A true 360-degree view of the customer across assets and liabilities using the power of Account Aggregator Ecosystem

