

10th August 2021

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

Sub: Presentation of the Standalone and Consolidated Financial Data for the quarter ended June 30, 2021

Please find enclosed presentation of the Standalone and Consolidated Financial Data for the quarter ended June 30, 2021. The Company has scheduled an Earnings call on August 11, 2021 at 10.00 AM IST. During this call, the Management will discuss the company's Q1 FY21-22 financial performance for the quarter ended June 30, 2021.

The details of the said earnings conference call has already been filed with the Exchanges and are available on the website of the Company.

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

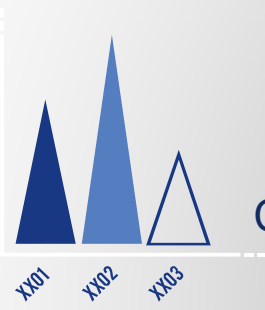
Member of the Registrars Association of India (RAIN)

CIN : L65910TN1988PLC015757

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

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

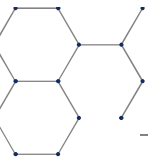
Regd. Office : New No. 10, (Old No. 178), M.G.R. Salai, Nungambakkam, Chennai - 600 034. India.



COMPUTER AGE MANAGEMENT SERVICES LIMITED

FY22: Q1 Earnings Presentation





SAFE HARBOUR STATEMENT

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

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

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

PRESENTERS



Presentation Flow



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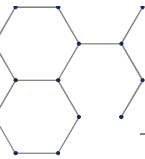
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BUSINESS OVERVIEW

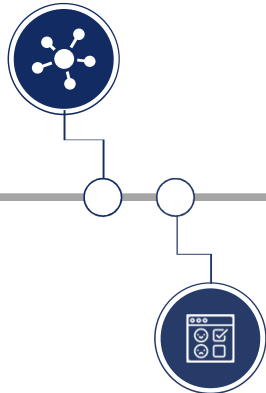




BUSINESS HIGHLIGHTS

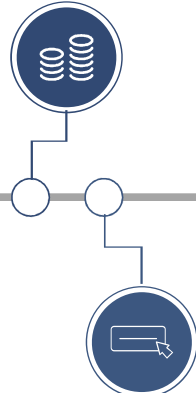


Business Continuity – Smooth Management of Work from home and work from office during the 2nd wave of COVID 19 and second round of closure and reopening of front offices



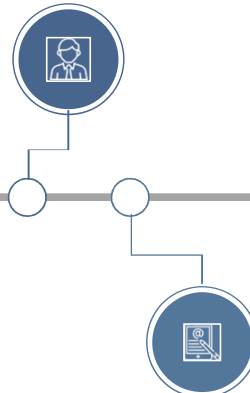
Franklin Templeton operations go live with Rebadged staff in Chennai and Hyderabad. BAU operations stabilizing

Q1 FY22 – Overall transactions volume touched a historic high of 87.5 Mn which includes 16.6 Mn* investor and distributor-initiated transactions



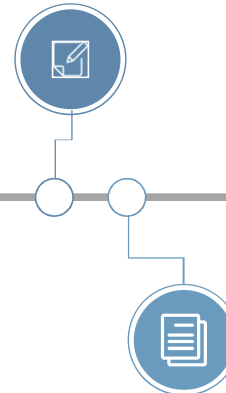
OTP based Aadhaar eKYC launched in the previous quarter has been integrated with multiple AMC digital properties to facilitate digital onboarding of MF investors

edge360 (distributor) Mobile App launched in the previous quarter has had 10K downloads in play store. Overall registered distributors touch 40K



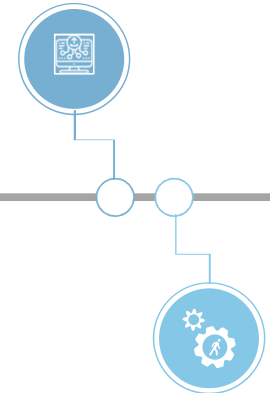
myCAMS touched 4.2 Mn** registered users with 2.5 Lakh logins per day (Avg)

CAMSfinserv Account Aggregator business gaining traction with 18 FIU and 4 FIP sign ups



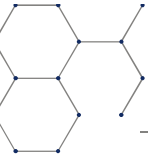
CRA platform development progressing well for Q4 FY22 launch

CAMSPay Payment Aggregator Services transactions touched a historic high of 10 Mn+ Transactions per month.

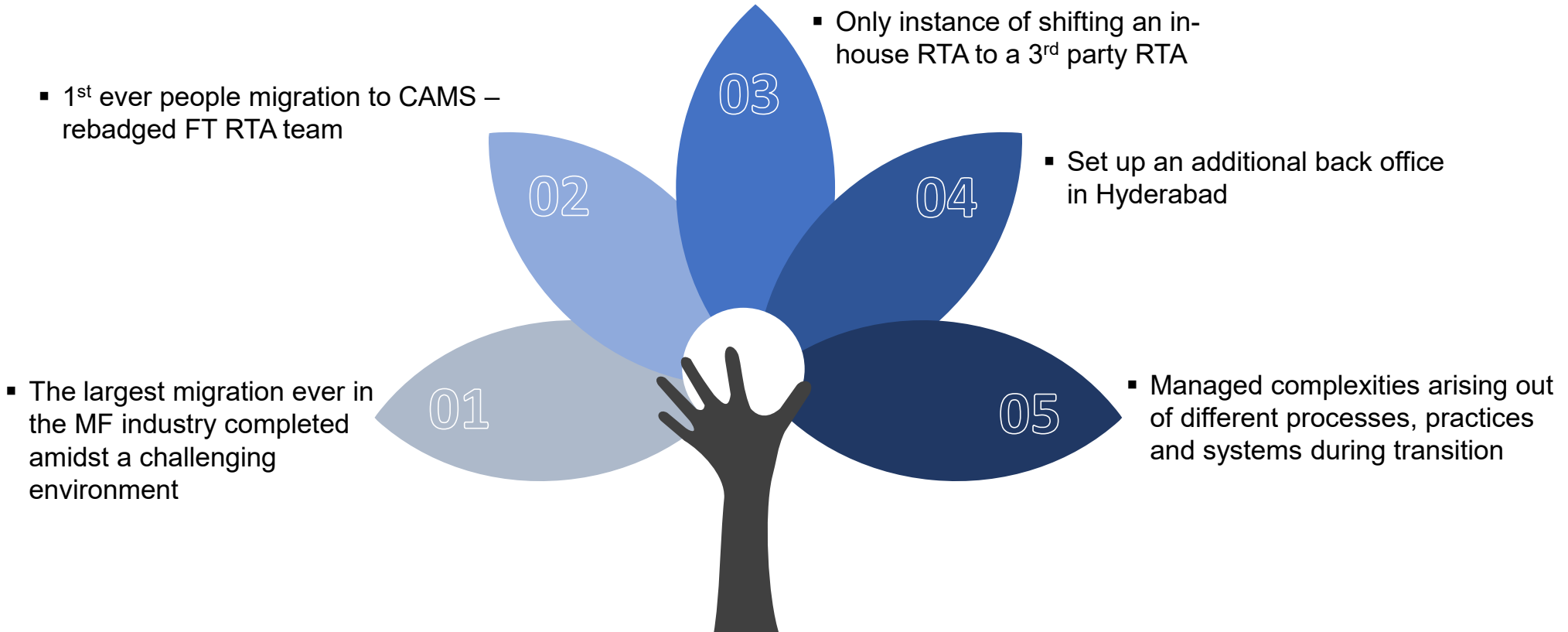


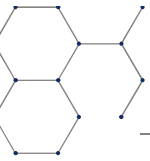
CAMS as a part of SEBI's ease of doing business committee is working with AMFI, RTA and depositories to develop **unified platform to service investors and distributors across the entire MF ecosystem**

* Excluding triggered transactions; ** As at July 2021

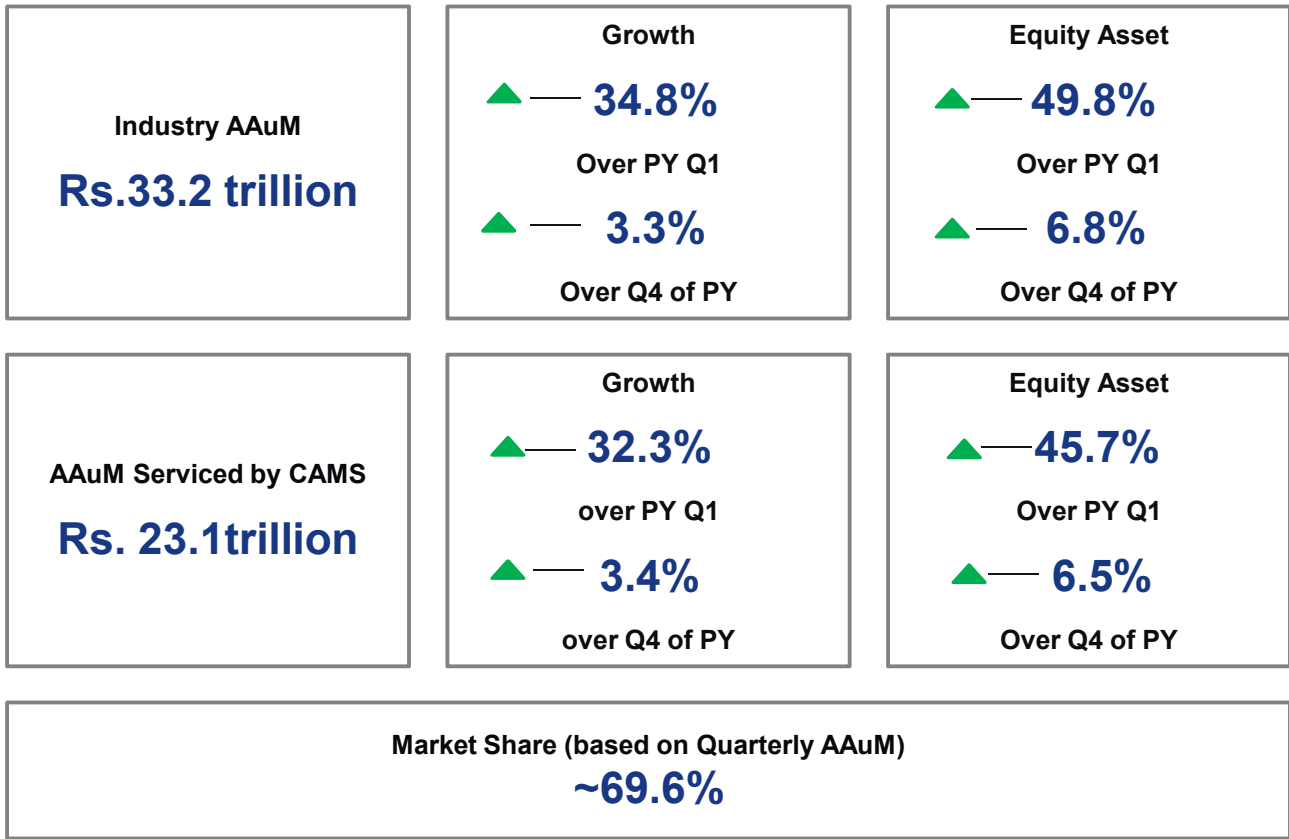


FRANKLIN TEMPLETON WENT LIVE ON 19TH JULY AS THE 17TH MF CLIENT FOR CAMS

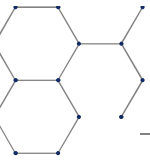




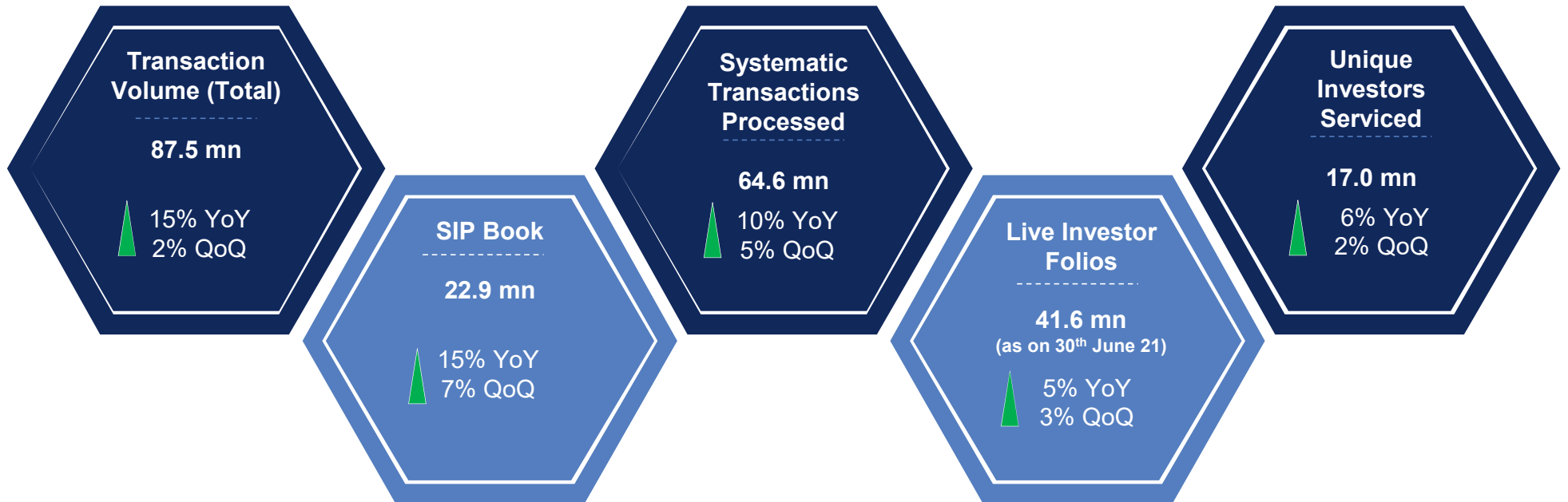
MUTUAL FUND INDUSTRY & CAMS AAUM – FY22 Q1



- Net flows into equity assets remain positive in FY22 Q1
- Inflows through SIP increased by 6% QoQ
- Growth in total AAuM driven by both equity and debt assets

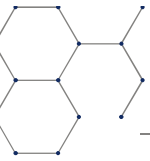


OPERATIONAL METRICS – FY22 Q1

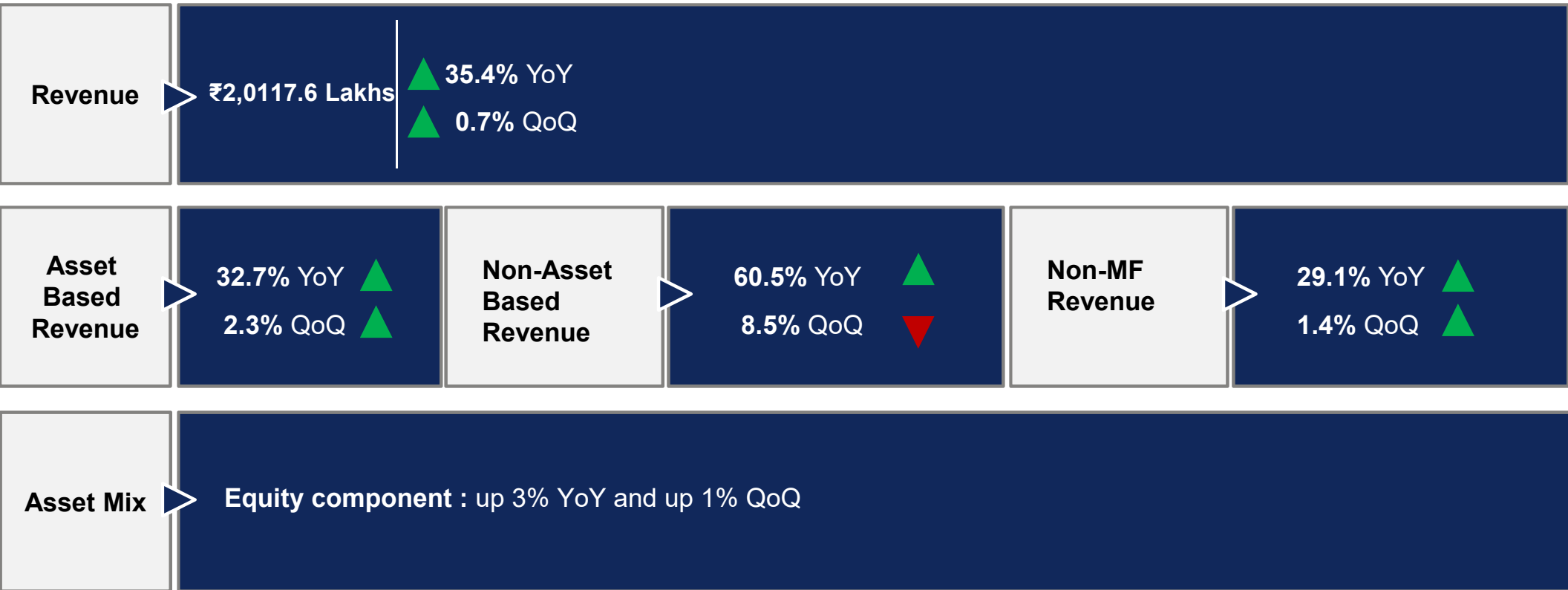


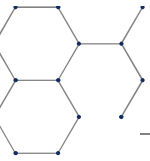
FINANCIALS



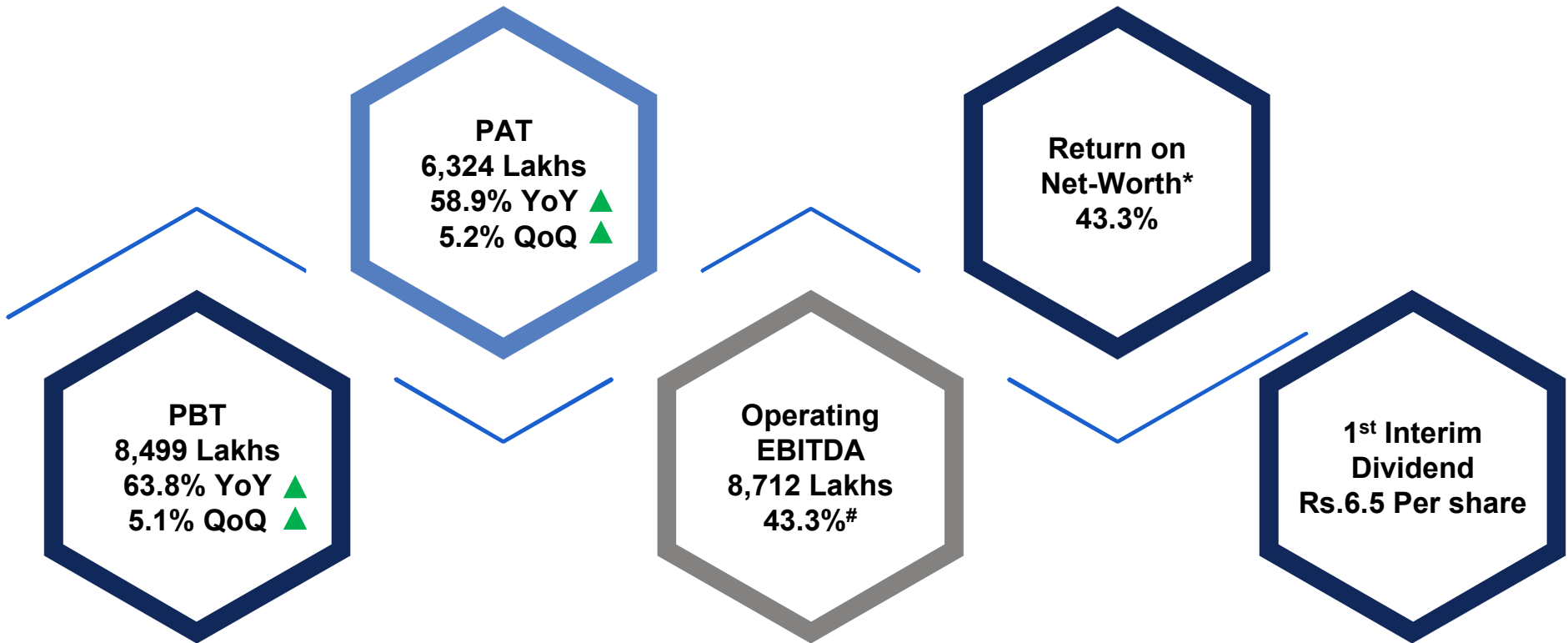


REVENUE HIGHLIGHTS – FY22 Q1





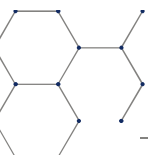
FINANCIALS FY22 Q1



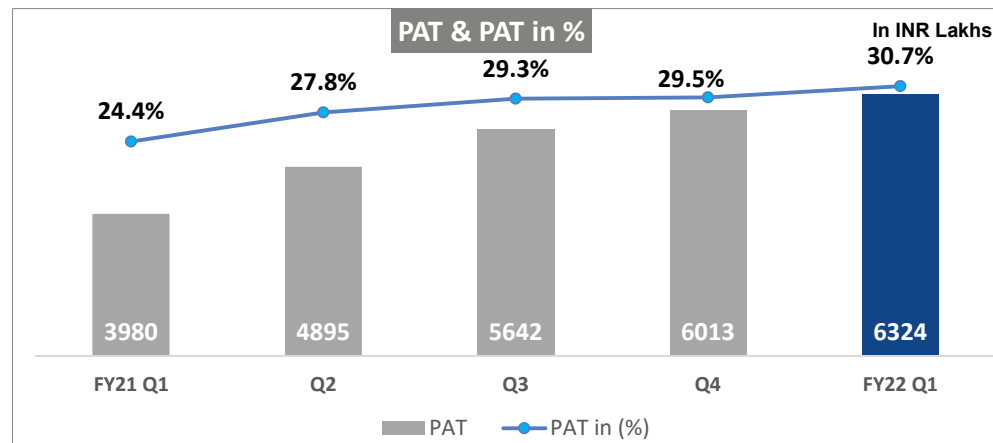
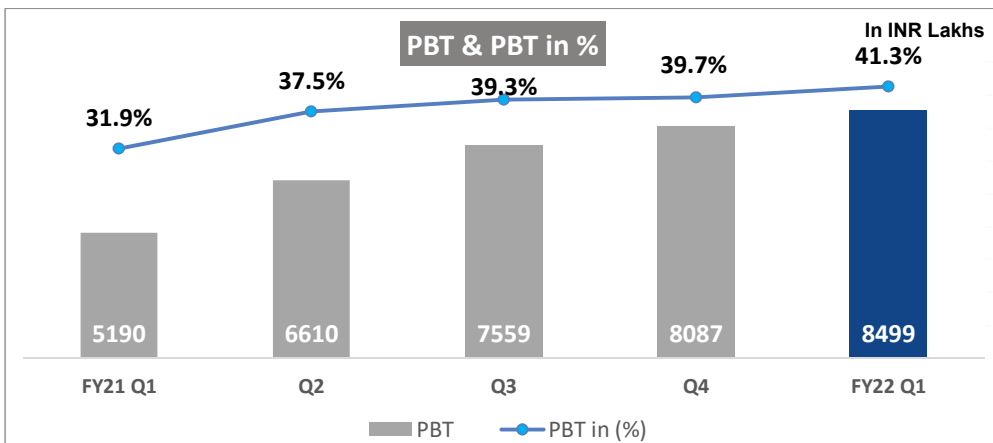
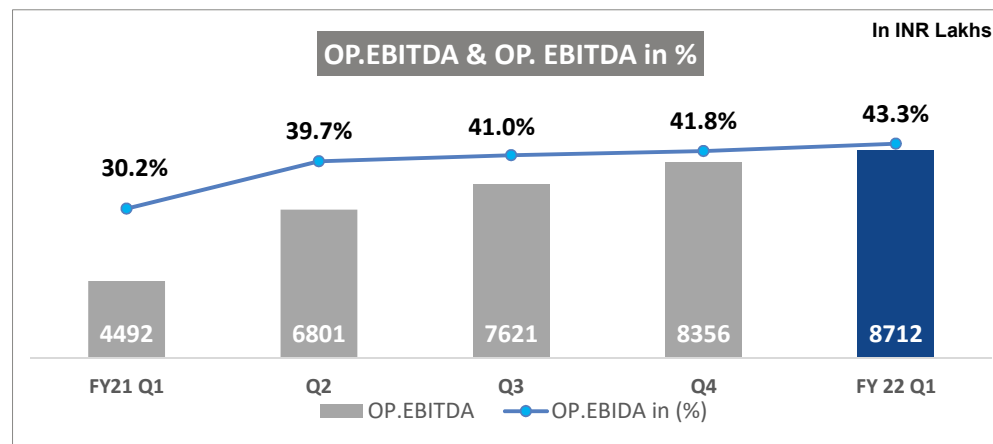
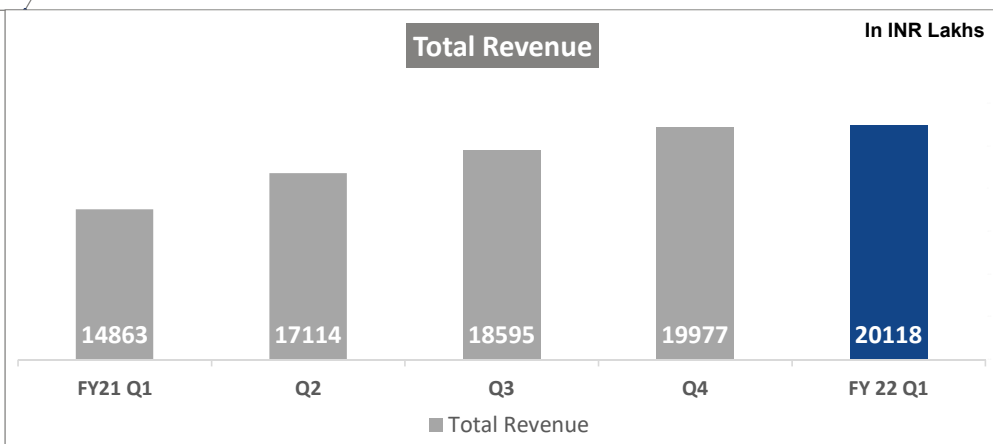
Margin expansion partly due to reduced revenue from low margin businesses

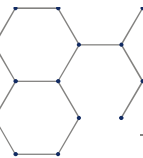
** Cash & Cash Equivalent as on 30th June 21: Rs.393 Crs

* Return on Net-worth – PAT(annualized)/Period end Net-worth | ** Includes Bank balances, Fixed deposit & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection a/c & Money in unpaid dividend a/c.) | # 46.2% considering AS 116 lease capitalization



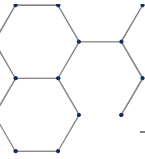
CONSOLIDATED FINANCIAL HIGHLIGHTS – QUARTERLY





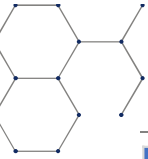
FY22 Q1 CONSOLIDATED P&L

Computer Age Management Services Ltd					
Statement of Unaudited Consolidated Profit and Loss For the Quarter ended 30 June 2021					
(Particulars (Rs in lakhs))		Quarter ended			Financial Year ended
		30 June 2021	31 March 2021	30 June 2020	31-Mar-21
I	Revenue from operations	20,117.63	19,977.27	14,862.54	70,549.58
II	Other income	452.29	416.27	1,413.58	2,975.87
III	Total revenue	20,569.92	20,393.54	16,276.12	73,525.45
IV	Expenses				
	Employee benefits expense	7,238.08	7,107.85	6,454.62	26,236.20
	Finance costs	180.41	174.63	234.86	790.4
	Depreciation and amortisation expense	1,062.12	1,059.75	1,125.81	4,341.32
	Operating expenses	1,917.49	1,990.44	1,467.97	7,679.08
	Other expenses	1,672.74	1,974.30	1,803.10	7,032.94
	Total expenses	12,070.84	12,306.97	11,086.36	46,079.94
V	Profit before tax	8,499.08	8,086.57	5,189.76	27,445.51
VI	Tax expense:				
	Current tax	2,183.12	2,584.39	1,385.54	7,439.68
	Current tax expense of earlier years	-	4.22	-	(29.20)
	Deferred tax	(8.18)	(514.72)	(175.28)	(494.10)
	Net tax expense	2,174.94	2,073.90	1,210.26	6,916.37
VII	Profit / (Loss) for the period	6,324.14	6,012.68	3,979.50	20,529.13
VIII	Other Comprehensive Income				
	Items that will not be reclassified to Profit or Loss				
	- Remeasurements of the defined benefit liabilities / asset	41.00	(26.03)	(27.54)	61.00
	Income tax relating to items that will not be reclassified to profit or loss	(10.32)	4.94	6.93	(15.35)
	- Exchange differences in translating the financial statements of foreign operations	1.00	(6.50)	(2.19)	(3.65)
	Total Other Comprehensive Income / (Loss)	31.68	(27.59)	(22.80)	42.00
IX	Total Comprehensive Income	6,355.82	5,985.09	3,956.70	20,571.13



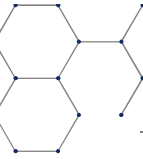
CONSOLIDATED BALANCE SHEET (1/2)

Unaudited Consolidated Balance sheet as at 30th June 2021			
	Particulars (Rs in Lakhs)	As at 30 June 2021	As at 31 March 2021
A	Assets		
1	Non-current assets		
	Property, plant and equipment	6,656.04	6,524.12
	Right of use assets	7,053.40	7,373.59
	Goodwill	13,359.83	13,359.83
	Intangible assets	999.59	1,144.02
	Financial Assets		
	- Investments	53.84	53.07
	- Loans & Advances	15.36	17.33
	- Other financial assets	1083.92	1,081.66
	Deferred tax assets	1,023.04	1,016.86
	Other non-current assets	455.76	296.98
	Total Non-Current Assets	30,700.78	30,867.46
2	Current assets		
	Financial Assets		
	- Investments	31,252.56	23,553.66
	- Trade Receivables	3,229.75	2,899.04
	- Loans & Advances	79.46	69.82
	- Other Financial Assets	532.03	507.34
	- Cash and Cash Equivalents	174.79	1,742.85
	- Bank Balances other than Cash and Cash Equivalents	15,936.63	16,282.65
	Current Tax Assets	661.57	751.50
	Other Current Assets	7,991.31	7,518.74
	Total Current Assets	59,858.10	53,325.59
	Total Assets	90,558.88	84,193.05



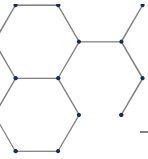
CONSOLIDATED BALANCE SHEET (2/2)

Unaudited Consolidated Balance sheet as at 30th June 2021		
Particulars (Rs in Lakhs)	As at 30 June 2021	As at 31 March 2021
1 Equity		
Share Capital	4,882.55	4,879.10
Other Equity	53,608.40	46,708.07
Equity attributable to owners of the Company	58,490.95	51,587.17
Non-Controlling Interests	-	-
Total Equity	58,490.95	51,587.17
2 Non-current liabilities		
Financial Liabilities		
- Lease Liability	6,138.07	6,453.66
Provisions	7,409.44	7,483.12
Deferred Tax Liabilities	2.51	4.51
Total Non-Current Liabilities	13,550.02	13,941.29
3 Current liabilities		
Financial Liabilities		
- Lease Liability	1,557.59	1,460.85
- Trade Payables		
- Total outstanding dues to micro enterprises and small enterprises	1.46	39.28
- Dues to Others	5,255.21	5,249.90
- Other Financial Liabilities	6,723.09	6,723.50
Other Current Liabilities	3,261.15	3,703.67
Provisions	1,701.94	1,462.33
Current Tax Liabilities	17.47	25.06
Total Current Liabilities	18,517.91	18,664.59
Total Liabilities	32,067.93	32,605.88
Total Equity and Liabilities	90,558.88	84,193.05



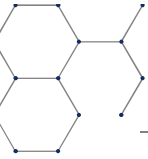
CONSOLIDATED STATEMENT OF PROFIT AND LOSS

Particulars (Rs in Lakhs)	Year ended	Year ended	Year ended	Quarter ended	Quarter ended
	31-Mar-19	31-Mar-20	31-Mar-21	30 June 2021	30 June 2020
Income					
Revenue From Operations	69,364.39	69,962.99	70,549.58	20,117.63	14,862.54
Other Income	1,806.32	2,124.25	2,975.87	452.29	1,413.58
Total Income	71,170.71	72,087.24	73,525.45	20,569.92	16,276.12
Expenses					
Employee benefits expense	27,461.73	25,802.25	26,236.20	7,238.08	6,454.62
Finance costs	27.81	972.39	790.40	180.41	234.86
Depreciation and amortization expense	2,843.66	5,125.08	4,341.32	1,062.12	1,125.81
Operating expenses	10,581.83	8,670.20	7,679.08	1,917.49	1,467.97
Other expenses	9,529.88	6,833.50	7,032.94	1,672.74	1,803.10
Total Expenses	50,444.91	47,403.42	46,079.94	12,070.84	11,086.36
Profit/(loss) before exceptional items and tax	20,725.80	24,683.82	27,445.51	8,499.08	5,189.76
Exceptional Items	-	-	-	-	-
Profit/(loss) before tax	20,725.80	24,683.82	27,445.51	8,499.08	5,189.76
Current Tax	7,643.35	6,542.10	7,410.47	2,183.12	1,385.54
Deferred tax (including MAT credit entitlement)	(435.28)	952.50	(494.10)	(8.18)	(175.28)
Net Tax expense / (benefit)	7,208.07	7,494.60	6,916.37	2,174.94	1,210.26
Profit/(loss) for the year	13,517.73	17,189.22	20,529.13	6,324.14	3,979.50
Earnings per share (In ₹):					
Basic	27.61	35.24	42.08	12.95	8.16
Diluted	27.61	35.21	41.93	12.89	8.15



CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES

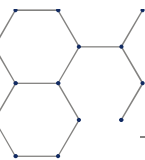
Particulars (Rs in Lakhs)	As at March 31, 2019	As at March 31, 2020	As at March 31, 2021	As at June 30, 2021
Non-Current Assets				
Property, Plant and Equipment	7,102.84	6,525.21	6,524.12	6,656.04
Right To Use Asset	-	9,906.30	7,373.59	7,053.40
Goodwill	13,359.83	13,359.83	13,359.83	13,359.83
Intangible Assets	1,823.39	1,107.99	1,144.02	999.59
Financial Assets				
- Investments	204.08	53.30	53.07	53.84
- Loans & Advances	1,257.46	17.88	17.33	15.36
- Other financial assets	-	1,283.04	1,081.66	1,083.92
Deferred Tax Assets (Net)	1,470.75	752.88	1,016.86	1,023.04
Other Non-Current Assets	444.55	28.93	296.98	455.76
Total Non-Current Assets	25,662.90	33,035.35	30,867.46	30,700.78
Current Assets				
Financial Asset				
- Investments	23,049.76	30,560.50	23,553.66	31,252.56
- Trade Receivables	2,696.96	3,203.07	2,899.04	3,229.75
- Loans & Advances	66.88	64.65	69.82	79.46
- Other Financial Assets	37.04	571.15	507.34	532.03
- Cash and Cash Equivalents	486.11	2,322.14	1,742.85	174.79
- Bank Balances other than Cash and Cash Equivalents	3,864.24	2,723.77	16,282.65	15,936.63
Current Tax Assets (Net)	-	1,504.23	751.50	661.57
Other Current Assets	8,056.55	6,324.79	7,518.74	7,991.31
Total Current Assets	38,257.54	47,274.30	53,325.59	59,858.10
Total Assets	63,920.44	80,309.65	84,193.05	90,558.88



CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES (CONT'D.)



Particulars (Rs in Lakhs)	As at March 31, 2019	As at March 31, 2020	As at March 31, 2021	As at June 30, 2021
Equity				
Share Capital	4,876.00	4,876.00	4,879.10	4,882.55
Other Equity	40,298.77	50,009.64	46,708.07	53,608.40
Equity attributable to owners of the Company	45,174.77	54,885.64	51,587.17	58,490.95
Non Controlling Interest	829.45	-	-	-
Total Equity	46,004.22	54,885.64	51,587.17	58,490.95
Non Current Liabilities				
Financial liabilities				
Lease Liability	-	7,598.84	6,453.66	6,138.07
Provisions	7,125.39	7,319.95	7,483.12	7,409.44
Deferred Tax Liabilities	-	234.63	4.51	2.51
Total Non Current Liabilities	7,125.39	15,153.42	13,941.29	13,550.02
Current Liabilities				
Financial liabilities				
Lease Liability		2,590.81	1,460.85	1,557.59
Trade Payables				
- Total outstanding dues to micro enterprises and small enterprises	34.49	68.78	39.28	1.46
- Dues to Others	3,559.22	3,539.45	5,249.90	5,255.21
Other financial liabilities	-	0.47	6,723.50	6,723.09
Other Current Liabilities	5,297.56	2,973.67	3,703.67	3,261.15
Provisions	1,708.74	1,097.42	1,462.33	1,701.94
Current Tax Liabilities (Net)	190.82	-	25.06	17.47
Total Current Liabilities	10,790.83	10,270.59	18,664.59	18,517.91
Total Liabilities	17,916.22	25,424.01	32,605.88	32,067.93
Total Equity and Liabilities	63,920.44	80,309.65	84,193.05	90,558.88



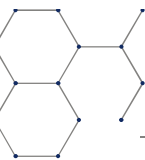
CONSOLIDATED CASH FLOW SUMMARY

Particulars (Rs. in lakhs)	For the Quarter ended 30 th June 2021	For the Quarter ended 30 th June 2020
Net cash flow from/(used in) operating activities (A)	6,770.52	3,866.52
Net cash flow from/(used in) investing activities (B)*	(8,008.49)	61.63
Net cash flow from/(used in) financing activities (C)**	(330.09)	(5,958.24)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(1,568.06)	(2,030.09)
Cash and cash equivalents at the beginning of the period	1,742.85	2,322.14
Cash and cash equivalents at the end of the period	174.79	292.05

Notes:

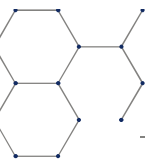
* Net cash flow from investing activity includes capital expenditure on fixed assets and investments in Mutual Funds & FD's.

** Net cash flow from financing activity includes proceeds from ESOP allotment, Dividend paid (comparative period) and ROU lease payments.



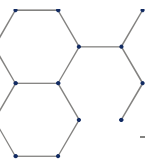
FY22 Q1 STANDALONE P&L

Computer Age Management Services Ltd					
Statement of Unaudited Standalone Profit and Loss For the Quarter ended 30 June 2021					
Particulars (Rs in Lakhs)		Quarter ended			Financial Year ended
		30 June 2021	31 March 2021	30 June 2020	31-Mar-21
I	Revenue from operations	19,128.85	18,918.76	14,305.53	67,375.26
II	Other income	3,050.09	329.65	902.78	5,860.40
III	Total revenue	22,178.94	19,248.41	15,208.31	73,235.66
IV	Expenses				
	Employee benefits expense	6,054.90	5,933.56	5,270.71	21,706.04
	Finance costs	167.11	160.56	197.39	706.39
	Depreciation and amortisation expense	971.52	965.51	1,003.36	3,938.86
	Operating expenses	3,103.67	3,254.17	2,605.62	12,578.30
	Other expenses	1,546.08	1,793.94	1,430.88	6,305.51
	Total expenses	11,843.28	12,107.74	10,507.96	45,235.11
V	Profit before tax	10,335.66	7,140.66	4,700.35	28,000.55
VI	Tax expense:				
	Current tax	1,960.71	2,030.80	1,275.82	6,309.62
	Deferred tax	(17.42)	(209.08)	(201.79)	(206.35)
	Net tax expense	1,943.29	1,821.72	1,074.03	6,103.27
VII	Profit / (Loss) for the period	8,392.37	5,318.95	3,626.32	21,897.28
VIII	Other Comprehensive Income				
	Items that will not be reclassified to Profit or Loss				
	- Remeasurements of the defined benefit liabilities / asset	89.09	(26.81)	(31.40)	46.37
	Income tax relating to items that will not be reclassified to profit or loss	(22.42)	6.75	7.90	(11.67)
	Total Other Comprehensive Income / (Loss)	66.67	(20.06)	(23.50)	34.70
IX	Total Comprehensive Income	8,459.04	5,298.89	3,602.82	21,931.98



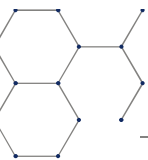
STANDALONE BALANCE SHEET (1/2)

Unaudited Standalone Balance sheet as at 30th June 2021			
	Particulars (Rs in Lakhs)	As at 30 June 2021	As at 31 March 2021
A	Assets		
1	Non-current assets		
	Property, plant and equipment	6,551.18	6,421.17
	Right of use assets	6,563.68	6,809.36
	Intangible assets	982.86	1,122.47
	Financial Assets		
	- Investments	22,642.18	22,641.41
	- Loans & Advances	15.36	17.33
	- Other financial assets	879.73	881.49
	Deferred tax assets (Net)	971.57	954.15
	Other non-current assets	453.90	296.98
	Total Non-Current Assets	39,060.46	39,144.36
2	Current assets		
	Financial Assets		
	- Investments	23,212.92	13,582.68
	- Trade Receivables	2,669.44	2,414.49
	- Loans & Advances	72.19	58.62
	- Other Financial Assets	510.37	576.04
	- Cash and Cash Equivalents	82.49	1,408.03
	- Bank Balances other than Cash and Cash Equivalents	12,519.36	12,801.72
	Current Tax Assets (Net)	523.01	616.21
	Other Current Assets	7,536.19	7,160.24
	Total Current Assets	47,125.97	38,618.03
	Total Assets	86,186.43	77,762.39



STANDALONE BALANCE SHEET (2/2)

Unaudited Standalone Balance sheet as at 30th June 2021		
Particulars (Rs in Lakhs)	As at 30 June 2021	As at 31 March 2021
1 Equity		
Share Capital	4,882.55	4,879.10
Other Equity	51,095.44	42,091.89
Total Equity	55,977.99	46,970.99
2 Non-current liabilities		
Financial Liabilities		
- Lease Liability	5,896.75	6,135.16
Provisions	6,963.48	7,063.78
Total Non-Current Liabilities	12,860.23	13,198.94
3 Current liabilities		
Financial Liabilities		
- Lease Liability	1,256.07	1,167.49
- Trade Payables		
- Total outstanding dues to micro enterprises and small enterprises	1.46	28.16
- Dues to Others	5,102.81	5,173.78
- Other Financial Liabilities	6,723.09	6,721.86
Other Current Liabilities	2,737.01	3,267.57
Provisions	1,527.77	1,233.59
Total Current Liabilities	17,348.21	17,592.46
Total Liabilities	30,208.44	30,791.40
Total Equity and Liabilities	86,186.43	77,762.39

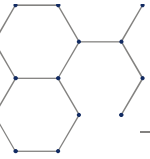


REVENUE PROFILE

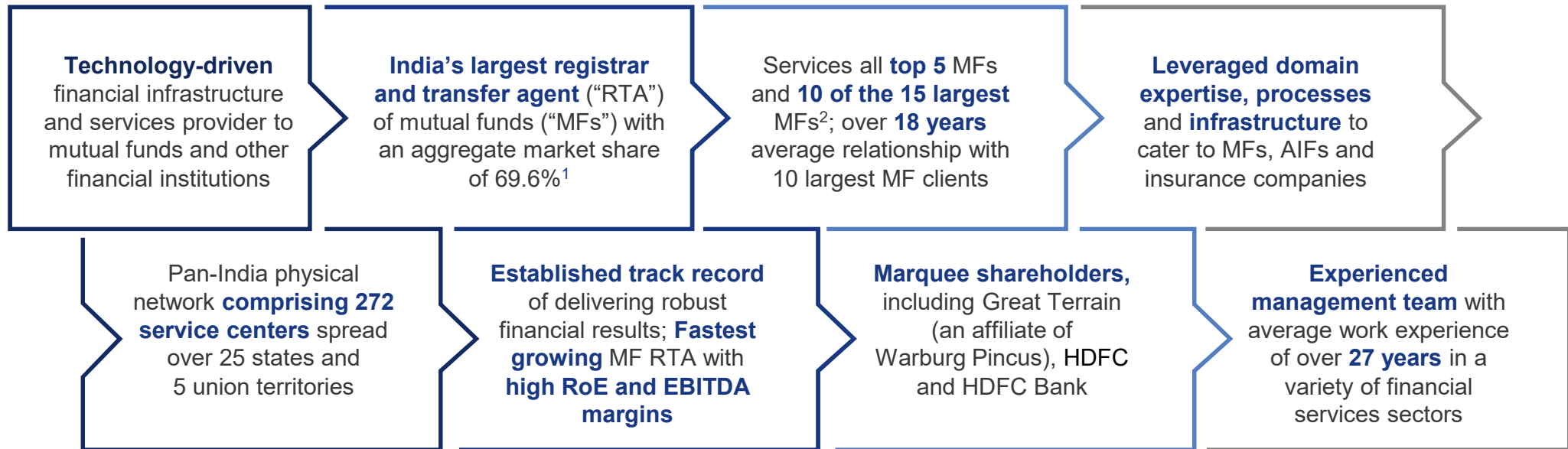
Particulars	Quarter ended			Year Ended 31 March 2021
	30 June 2021	31 March 2021	30 June 2020	
i) Mutual Funds	90.3%	90.3%	89.8%	90.3%
a) Assets Based	77.5%	76.3%	79.0%	76.9%
b) Non assets Based	12.8%	14.1%	10.8%	13.4%
ii) Non Mutual Fund	9.7%	9.7%	10.2%	9.7%
Total Operating Revenue	100.0%	100.0%	100.0%	100.0%

ABOUT CAMS



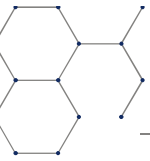


CAMS – BUSINESS AT A GLANCE

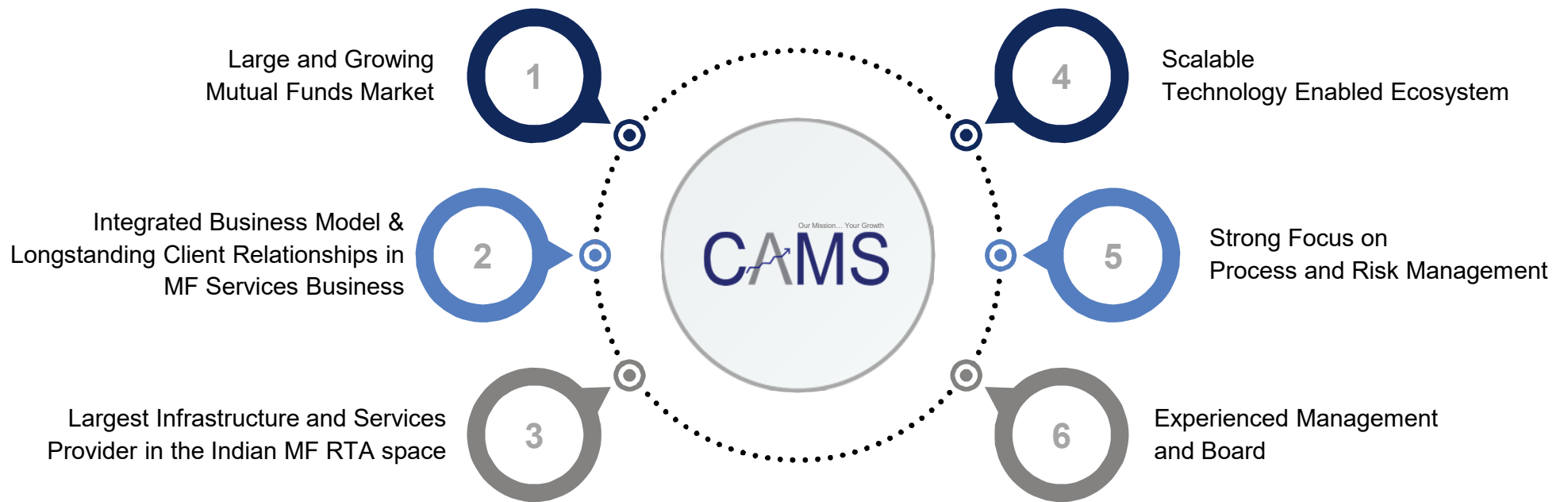


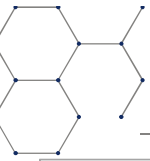
Notes: 1. Market share basis FY22 Q1 3 Months Average

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



KEY HIGHLIGHTS





CAMS – MUTUAL FUND SERVICES BUSINESS



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

**Service
Aggregator**



Best Practice Implementation



**Uniform Regulatory change
implementation**



Business-Continuity Mechanisms



Business Enabler



**Manage High Volume
of Data / Transactions**



**Infrastructural
Stability**



**Support Timely
Launches of NFOs**



**Operational
Integration**



Knowledge Partner



**Extensive Data on
Investor Preferences**



**Actionable
Insights**



**High Capability of
Processing Expertise**



**Innovative Product
Development**



Customer Care & Investor Services



**Call Centre
Services**



**Mail back /
SMS
Services**



**Service Requests
and Account
Information**



**Front Office
Services**



**Transaction
Processing**



Distributor Services



**Recording of
Empanelled
Distributors**



**Recording of
Brokerage
Structures**



**Brokerage
Computation**



**Distributor
Queries**



Transfer Agency Services



**Transaction
Origination**



Operations



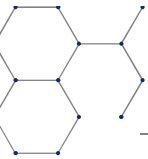
**Investor
Services**



**Risk
Management**



Compliance



CAMS – PROPRIETARY TECHNOLOGY PLATFORMS AND MOBILE APPLICATIONS FOR THE MUTUAL FUND BUSINESS



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

mfCRM

Mobility solution for MF RMs/SMs

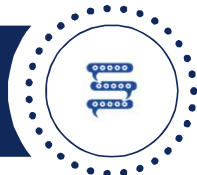


edge360

App and Portal for MF distributors & advisors

digiSIP

Sets up multiple SIPs at one time



MFDEX

Sales & business intelligence tool

CAMSsmart

Business intelligence service

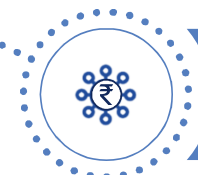


GoCORP

Corporate investment portal

CAMServ

Self-service chatbot for investors



mfCompass

Allow MFs to sight funds real-time

myCAMS

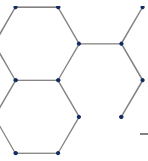
B2C app 4.2 Mn registered users



MF360

Proprietary investor service app

INVESTRAK



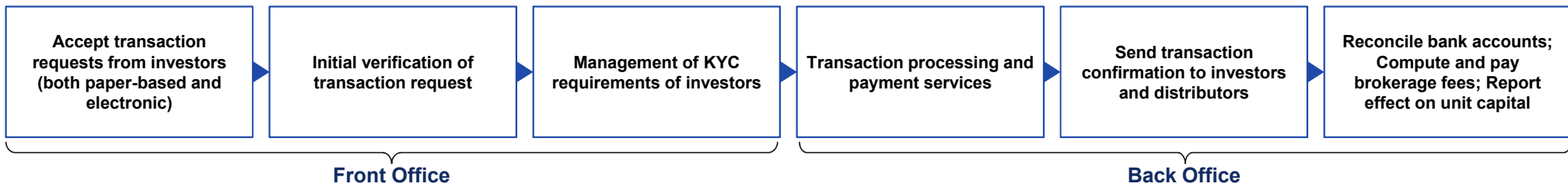
MUTUAL FUND SERVICES PROVIDED BY CAMS



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

1

Transaction Origination and Processing



2

Services to Asset Management Companies

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

3

Services to MF Investors

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

4

Services to Distributors

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

CAMS – OVERVIEW OF OTHER SERVICES – NPS Central Record Keeping Agency



Over the years, CAMS has leveraged its domain expertise, processes and infrastructure to diversify its service offering to cater to a variety of other financial services sectors

1 National Pension Scheme

- o Certificate of Registration for Central Record Keeping Agency for NPS received from PFRDA. Go live by end of FY22
- o CAMS CRA appointed to broad base the services for NPS subscribers, currently served by two CRAs viz. NSDL CRA and K Fintech CRA
- o Platform based B2B services for PoPs (Points of Presence Service Providers) and Direct to Subscriber services



Ecosystem Entities Including PoPs, PFMs, ASPs, CRAs progressing well full view of the NPS service design, pain points



CAMS CRA is the first approved entity in the NPS ecosystem for hosting the CRA application and data on Cloud

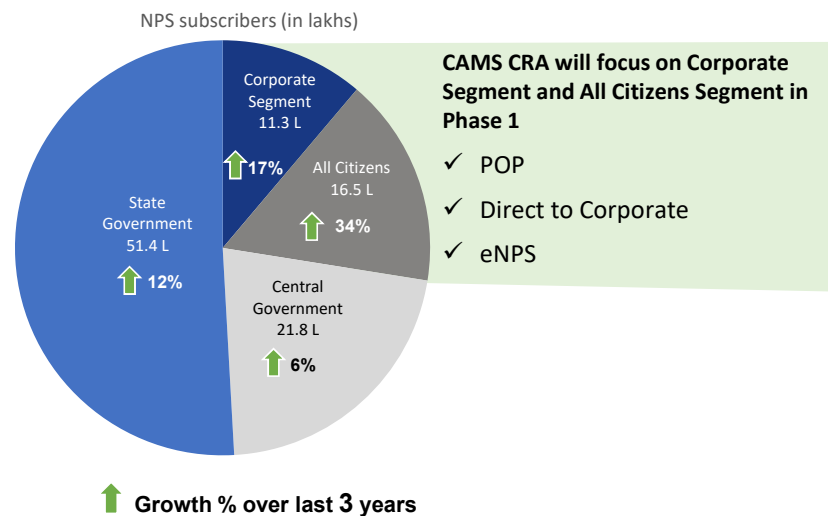


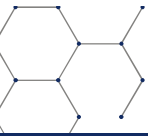
Platform design & development On schedule as per the defined timelines



CRAs revenue basis current subscriber base & fee structure ~Rs.170 crores

Go-to Market Strategy

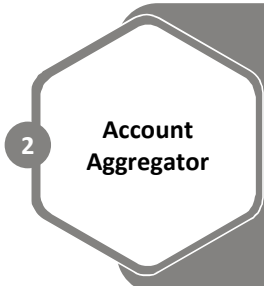




CAMS – OVERVIEW OF OTHER SERVICES – ACCOUNT AGGREGATOR



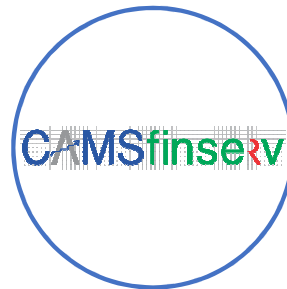
Over the years, CAMS has leveraged its domain expertise, processes and infrastructure to diversify its service offering to cater to a variety of other financial services sectors



- Licensed by RBI, CAMSfinserv, a pure play platform service, combining a strong need to have technology know-how including tech support to the eco-system players
- CAMSfinserv enables rapid, secure and consent-based sharing of financial asset information
 - For individuals - AA framework enables them to access and review their financial information in one place
 - For Financial institutions and businesses - AA Framework brings together Financial information providers and financial information users to unlock the value of customers financial information

Sign ups

- **18 FIU sign ups** constituting Fintechs, Banks & Wealth management entities
- **4 FIP signups including** HDFC Bank, Axis Bank, IndusInd Bank and ICICI Bank are testing modules

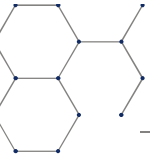


Eco-system

- One to many relationships is going to be the norm
- Working with eco-system players to standardize formats of data which would power the platform






Road Ahead

- Aggressively working on Creating a vibrant, open to public sandbox for testing / sync up to ease onboarding
- Launching mobile app for a Closed group testing which would include FIPs and FIUs



ACCOUNT AGGREGATOR - PROBABLE BUSINESS CASES

CAMSfinserve

-  **Lending:** Loan origination agencies (FIUs) can utilize the info about the loan seeker's asset information to ascertain credit-worthiness
-  **Portfolio management services:** Wealth advisors(FIUs) can utilize consolidated asset side data to advice switching between asset classes, or any other advisory to yield better overall returns as per the risk appetite of the individual
-  **Third party verification:** Profile data from Bank may be used by multiple agencies like RTA, distributors, RIAs, or AMCs (FIUs) to validate bank account details and TPV checks for a new folio. The use case is universal and goes beyond MF industry, wherever TPV checks are applicable
-  **Onboarding:** Profile data from any information provider(FIP) may be used to pre-populate data for another provider (FIU), which includes details like nominee, contact details, and CKYC. This saves the cost of similar data entry at multiple points
-  **Reconciliation:** Credit confirmation pending from payment gateways can be parallelly confirmed using real time bank statement information of the investor

CAMS – OVERVIEW OF OTHER SERVICES

Over the years, CAMS has leveraged its domain expertise, processes and infrastructure to diversify its service offering to cater to a variety of other financial services sectors



- 85 AIF clients with an AAUM of ₹183.74bn¹
- Offers services such as creation of investor record, fund accounting services and reconciliation and creation of MIS and reporting systems
- Also offers intermediaries revenue management, investor service management
- 30-35% AIF industry growth projected between FY19-24²

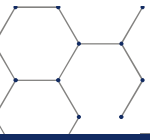


- Manages end-to-end ACH transactions and ECS and services mutual funds, NBFCs and insurance companies
- Provides services through CAMSPay, which is a highly automated ECS or NACH platform
- Supports periodical or adhoc payments (including receipt of funds from mutual fund investors through SIP accounts)
- 88.8mn ECS and ACH registrations and transactions executed in FY21 & FY22 Q1 counts is 28.9 mn



- 38.7% market share in insurance repository business³, with 3.9mn³ policies held
- Assists with agent management, branch operations, processing of new business applications, servicing policies and other permitted support functions
- Assists with back-office operations as well as physical infrastructure and facility management functions

Note: ACH – Automated Clearing House. ECS – Electronic Clearance Services. 1. As of June 30, 2021. 2. According to CRISIL Report. 3. Company Estimated as on 30th June 21 (Industry data not available)



CAMS – OVERVIEW OF OTHER SERVICES (CONT'D.)

Over the years, CAMS has leveraged its domain expertise, processes and infrastructure to diversify its service offering to cater to a variety of other financial services sectors



6 KYC Registration Agency ("KRA")

- Verification and maintenance of KYC records of investors for use by financial institutions
- Online services for intermediaries include verification of PAN card details, facilitate uploading new KYC data and entering data for new KYC applicants
- Also includes scanning and uploading KYC document and viewing and downloading KYC data maintained by KRAs (including CAMS)

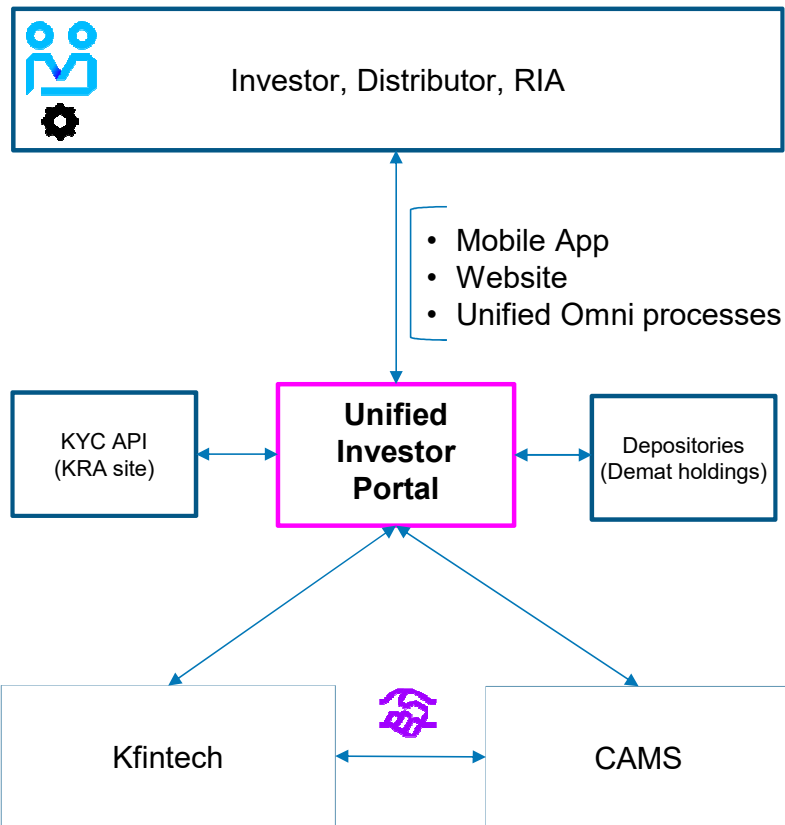


7 Software Solutions

- Owns, develops and maintains the technology solutions for MF services business & MF clients
- Technology team of 573 personnel¹
- Developed Investrak.NET, a scalable mutual fund transfer agency platform, among others
- Assists with website design and development, provides mobility solutions, performs trend analysis, business intelligence and analytics based services, etc.

Note: 1. As of June 30, 2021.

UNIFIED PLATFORM TO SERVICE INVESTORS AND DISTRIBUTORS UNDER DEVELOPMENT TARGETED TO GO LIVE BY 31ST DEC 2021



A collaborative initiative between CAMS and the other RTA with approval from SEBI and AMFI

Benefits to Investors

- First time ever digital access to investor lifecycle engagement with the entire MF industry under one roof
- Investors will have **digital 360°** access to
 - Provide Service requests to all MFs (using harmonized processes) and get status updates
 - Execute Financial transactions and obtain their status updates
 - Online, Real-time Portfolio view (including MF Demat Holdings) & Industry-wide Capital Gains statements
 - Status of their Complaints to any and all MFs & to SEBI on any MF

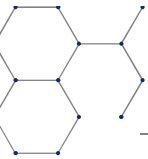
Benefits to the MF Ecosystem

- First time ever digital Service Requests
- An alternative platform for the Distributors and RIAs to execute MF transactions to service their investors

Benefits to the AMCs

- Positioning MF Industry as the most investor-friendly in the BFSI segment
- All processes API driven, however all back-end processes remain the same at RTAs to continue to ensure prudence & regulatory compliance

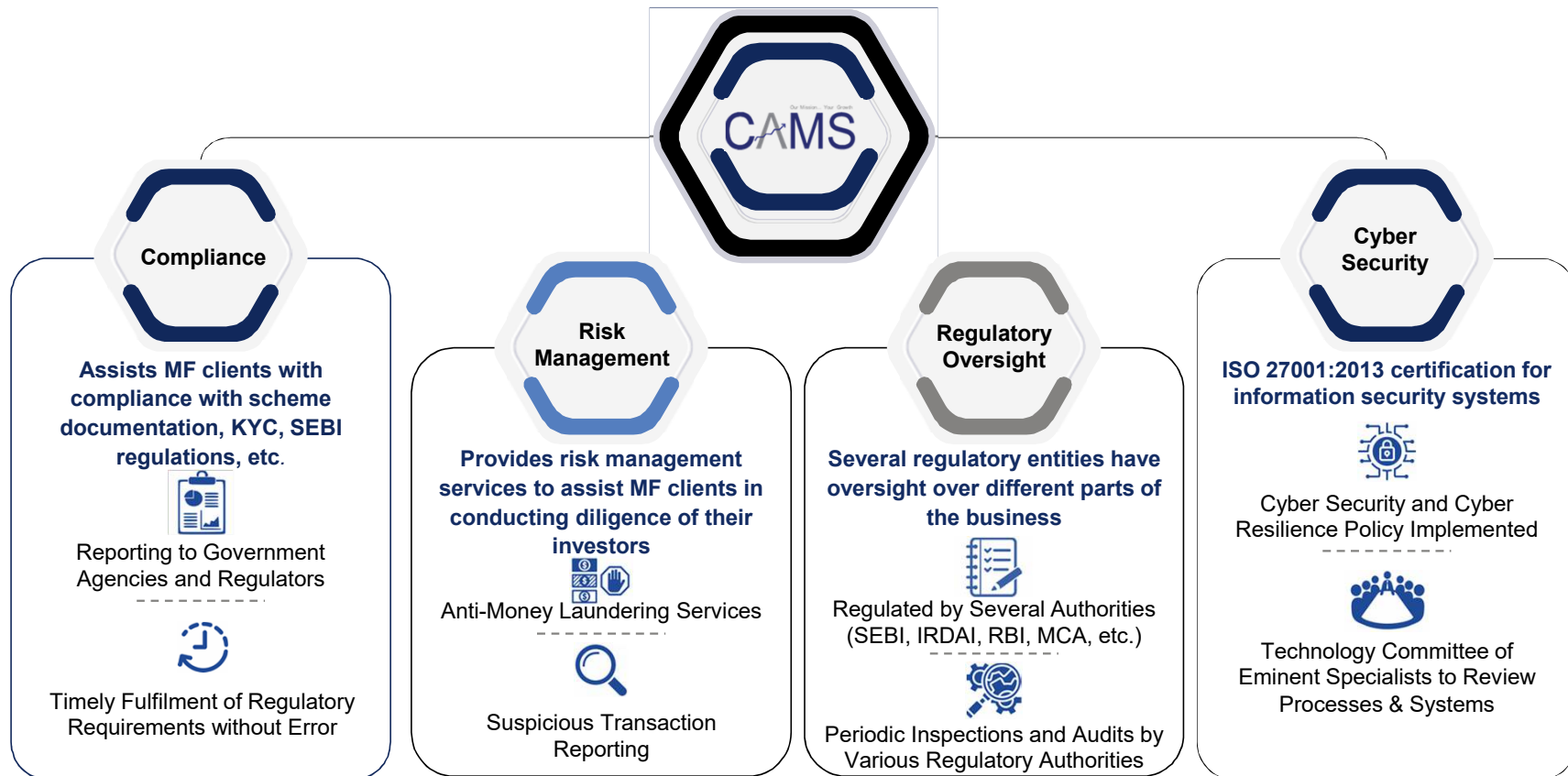
- Cost of Building the platform being borne by the RTAs. Commercial model to evolve over a period of time

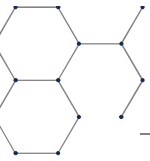


CAMS – COMPLIANCE AND RISK MANAGEMENT ARCHITECTURE



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





EXPERIENCED BOARD OF DIRECTORS

Board of Directors



Dinesh Kumar Mehrotra
Chairman & Independent Director



Natarajan Srinivasan
Independent Director



Vedanthachari Srinivasa Rangan
Non-Executive Director



Vijayalakshmi Rajaram Iyer
Independent Director



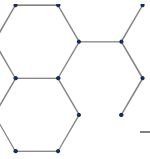
Narendra Ostawal
Non-Executive Director



Sandeep Kagzi
Non-Executive Director



Anuj Kumar
Managing Director



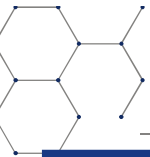
EXPERIENCED SENIOR MANAGEMENT TEAM

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

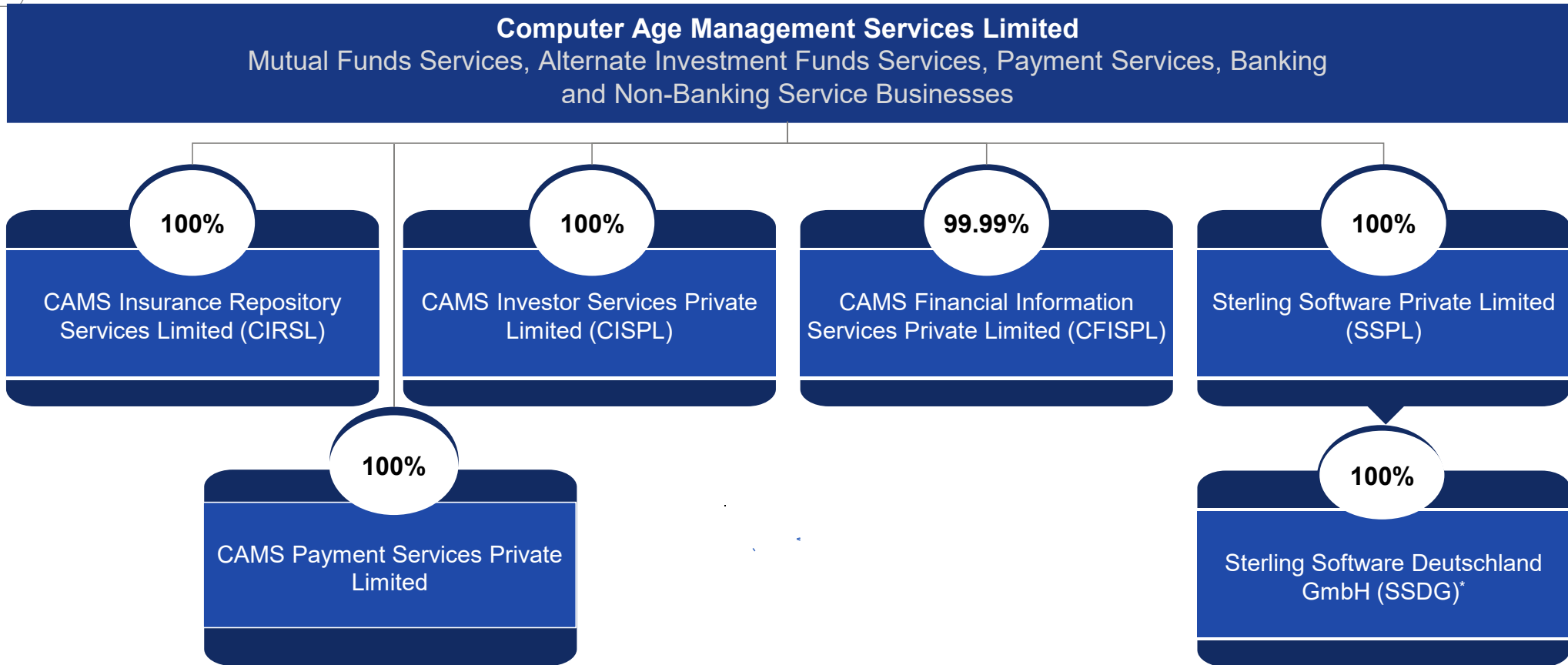
<p>Anuj Kumar Managing Director</p> <ul style="list-style-type: none">○ Joined the company in March 2016○ Previously associated with Godrej & Boyce, Escorts Finance & IBM India	<p>S.R. Ram Charan Chief Financial Officer</p> <ul style="list-style-type: none">○ Joined the company in March 2020○ Previously associated with Photon Interactive and Reliance Jio Infocomm	<p>Ravi Kethana Chief Platform Officer</p> <ul style="list-style-type: none">○ Joined the company in December 2019○ Previously associated with Tata Consultancy Services and Wipro
<p>Indeevar Krishna Chief Process Officer</p> <ul style="list-style-type: none">○ Joined the company in April 2021○ Previously associated with Citibank India, Bharti Airtel & Max Life Insurance	<p>Neeraj Lal Chief Risk Officer</p> <ul style="list-style-type: none">○ Joined the company in May 2021○ Previously associated with Axis Bank, ICICI Bank & HDFC Standard Life Insurance	<p>N. Ravi Kiran Head – New Businesses</p> <ul style="list-style-type: none">○ Joined the company in April 2017○ Previously associated with Dharma Software Solutions & Reliance Systems
<p>Manikandan Gopalakrishnan Company Secretary & Compliance Officer</p> <ul style="list-style-type: none">○ Joined the company in June 2011○ Previously associated with BPL, Precot Meridian & SJK Steel Plant	<p>Vasanth Jeyapaul Emmanuel Senior Vice President</p> <ul style="list-style-type: none">○ Joined the company in October 2017○ Previously associated with Bennett, Coleman & Co and Agenda Netmarketing	<p>Abhishek Mishra CEO – Insurance of CAMS Insurance Repository Services Limited</p> <ul style="list-style-type: none">○ Joined the company in December 2014○ Previously associated with Indian Railway Service of Mechanical Engineers and A.F. Ferguson & Co.

APPENDIX

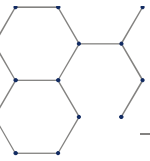




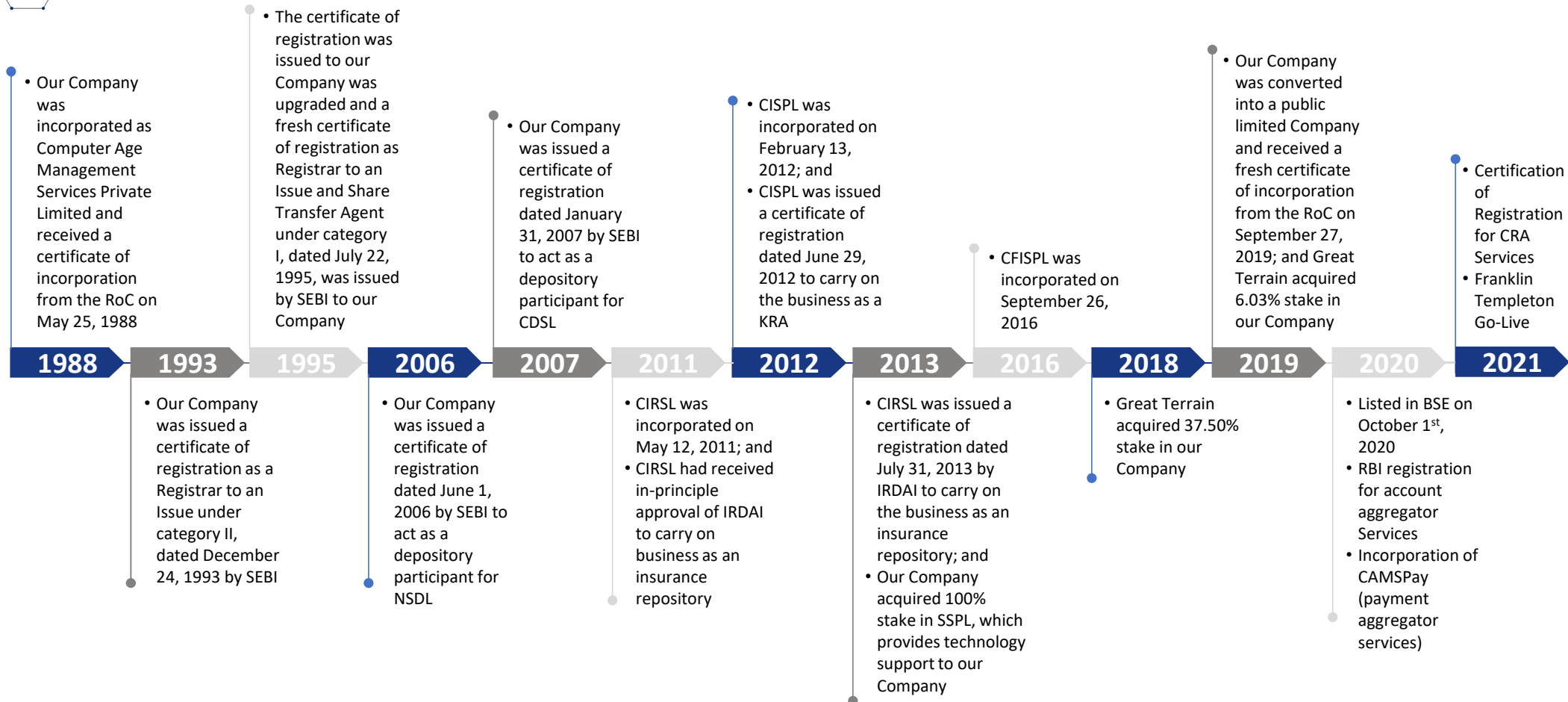
CORPORATE STRUCTURE

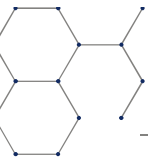


Note: * Currently in the process of winding down the operations of Sterling Software (Deutschland) GmbH. | Currently in the process of closing banking and non-banking services business.



HISTORY/MILESTONES





AWARDS AND ACCOLADES



2015

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



2016

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



2017

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



2018

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



2019

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



2020

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

2021

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



SHAREHOLDERS' INFORMATION

Stock Data as on 30th June 2021

Market Capitalisation
16,327 Crores

Shares Outstanding
4,88,25,520

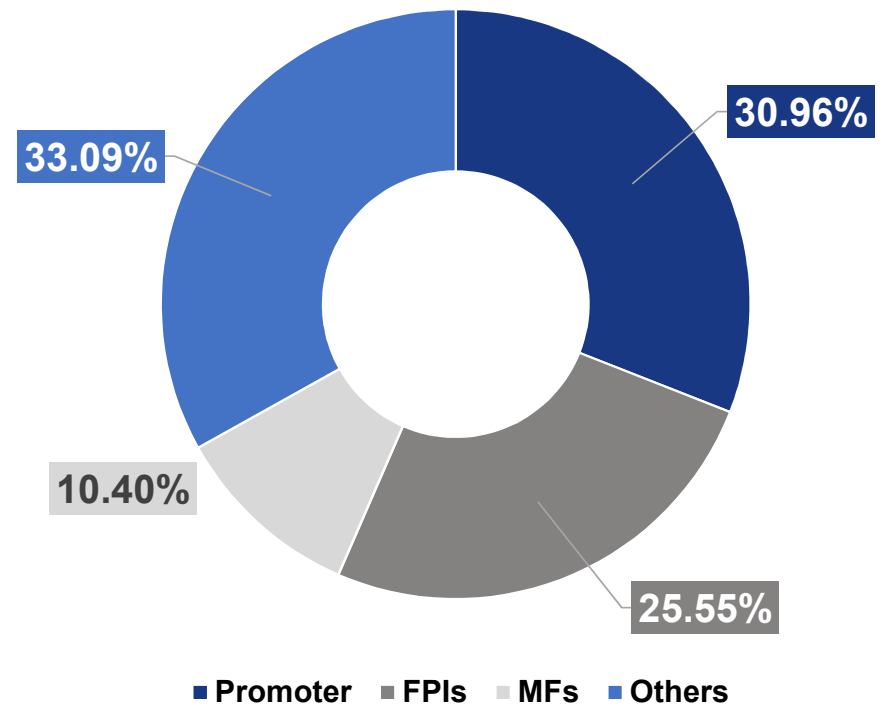
Free Float
6,695.52 Crores

Scrip Symbol / Code
CAMS/543232

Top Institutional Holders

- Small Cap World Fund, Inc
- Housing Development Finance Corporation Limited
- HDFC Bank Ltd
- HDFC Mutual Fund
- IIFL India Private Equity Fund - Series 1A
- Fidelity Investment Trust Fidelity Emerging Asia Fund
- SBI Life Insurance Co. Ltd
- ACACIA Banyan Partners
- Goldman Sachs Funds
- SBI Small Cap Fund
- ICICI Prudential Long Term Equity Fund Tax Savings
- Ashoka India Opportunities Fund
- Goldman Sachs Trust - Goldman Sachs Emerging Markets Equity Fund
- Fidelity Advisor Series VIII - Fidelity Advisor Emerging Asia Fund
- Abu Dhabi Investment Authority - Way

Shareholding Pattern (%)





GLOSSARY

Term	Description
AAUM	Average Assets under Management
ACH	Automated Clearing House
Aditya Birla Capital	Aditya Birla Capital Limited
AIF	Alternative Investment Fund
AMC	Asset Management Company
AUM	Assets under Management
B2C	Business-to-Customer
c.	Approximately
CEO	Chief Executive Officer
DDT	Dividend Distribution Tax
DNS	Domain Name System
DSP Investment Managers	DSP Investment Managers Private Limited
EBITDA	Earnings before Interest, Tax, Depreciation and Amortization
ECS	Electronic Clearance Services
FI	Financial Institutions
FII	Foreign Institutional Investors
GDP	Gross Domestic Product
Great Terrain	Great Terrain Investment Ltd
HDFC	Housing Development Finance Corporation
HDFC AMC	HDFC Asset Management Company Limited
HDFC Bank	HDFC Bank Limited
HNI	High Net worth Individual
ICICI Prudential AMC	ICICI Prudential Asset Management Company Limited
ICICI Securities	ICICI Securities Limited
IIT	Indian Institute of Technology
IRDAI	Insurance Regulatory and Development Authority of India
IT	Information Technology

Term	Description
Kotak	Kotak Mahindra Capital Company Limited
Kotak Mahindra AMC	Kotak Mahindra Asset Management Company Limited
KRA	KYC Registration Agency
KYC	Know your Customer
MCA	Ministry of Corporate Affairs
MF	Mutual Fund
MIS	Management Information Systems
NACH	National Automated Clearing House
NBFC	Non Banking Financial Company
NSE Investments	NSE Investments Limited
Nomura	Nomura Financial Advisory and Securities (India) Private Limited
PAN	Permanent Account Number
PAT	Profit after Tax
RBI	Reserve Bank of India
RFI	Regulated Financial Institutions
RM	Relationship Manager
RoE	Return on Equity
RTA	Registrar and Transfer Agent
SBI Fund Management	SBI Fund Management Private Limited
SEBI	Securities and Exchange Board of India
SIP	Systematic Investment Plan
SM	Sales Manager
SMS	Short Message Service
SSPL	Sterling Software Private Limited
TB	Terabyte
TER	Total Expense Ratio
UT	Union Territory



Thank You



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