

06<sup>th</sup> February 2024

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

**Sub: Presentation of Unaudited Standalone and Consolidated Financial Results for the quarter ended December 31, 2023**

Please find enclosed presentation of Unaudited Standalone and Consolidated Financial Results for the quarter ended December 31, 2023.

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



Investor  
Presentation  
February 2024

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

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

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



**Anuj Kumar**  
*Managing Director*



**Ram Charan  
Sesharaman**  
*Chief Financial Officer*



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**BUSINESS  
OVERVIEW**

# Key Highlights for the Q3 FY'24



## Mutual Funds

- ❑ **CAMS Wins the Mutual fund RTA Mandate of Unifi Capital. With this, CAMS wins 5 out of the last 7 mutual fund mandates**
- ❑ CAMS MF AUM stood at ₹ 33.95 Tn, registering a 22% growth YoY. The overall market share is at 68.2%
- ❑ CAMS Equity AUM stood at ₹16.9 Tn., registering 31% growth YoY, growing ahead of rest of industry that grew by 24%
- ❑ CAMS Equity AUM market share grew by 140 basis points YoY & 40 Basis points QoQ to touch 66%
- ❑ CAMS Live SIP book grew 29% YOY faster than rest of industry that grew by 19%
- ❑ **Two New mutual funds - Helios MF and Zerodha Fund House went live in this quarter. Helios AUM has reached ~Rs. 1000 Crs**



## Beyond Mutual Funds

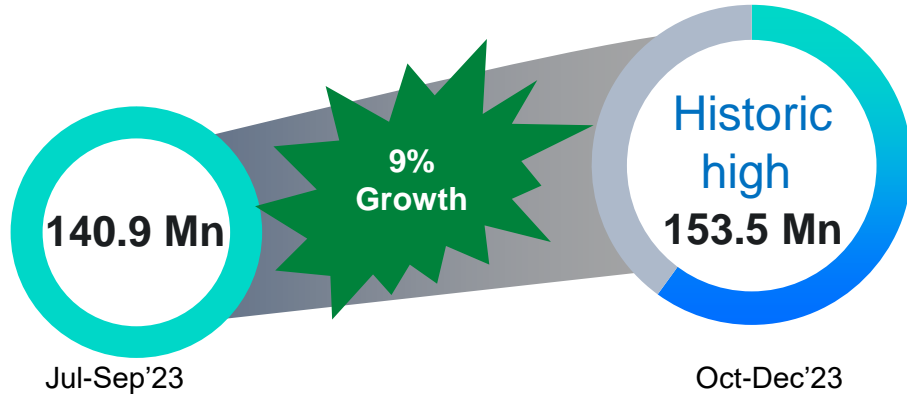
- ❑ The sustained focus on expanding Non-MF businesses led to a 330 basis points increase YoY in the share of Non-MF revenue to reach ~13% of overall revenue
- ❑ CAMS alternatives grew by 21% YoY. 32 new mandates added including 4 in GIFT city
- ❑ CAMS KRA continues to broaden its offerings in Capital markets, adding fintech brokerages and wealth advisors as its clients. Revenue grew 129% YoY
- ❑ CAMSRep gains entry to non-life segment with digital KYC mandate from Oriental Insurance, a joint offering from CAMS Rep and Think360.
- ❑ LIC onboards CAMSPay as exclusive partner to execute customer account authentication



## Financial Highlights

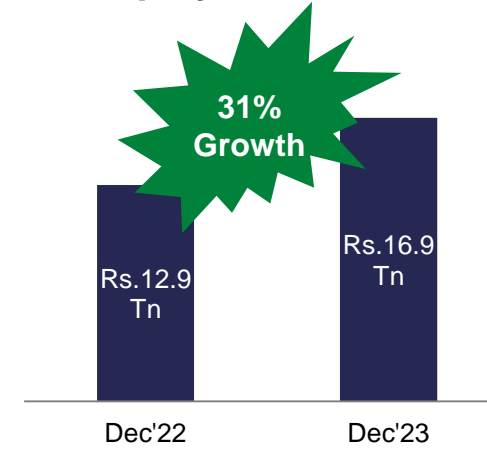
- ❑ CAMS Revenue grew by 18.9% YoY
- ❑ MF revenue grew by 14.6% YoY
- ❑ Non-MF revenue grew 59% YoY (41% growth on constant base, excluding contribution of Think360.ai)
- ❑ 4 out of the 6 non-MF businesses grew by more than 20% YoY
- ❑ EBIDTA grew by 19.7% YoY
- ❑ EBIDTA Percentage stood at 44.8%, 30 basis points up YoY
- ❑ Profit After Tax grew by 21.1%, 40 basis points up YoY

### New highs in transaction volume

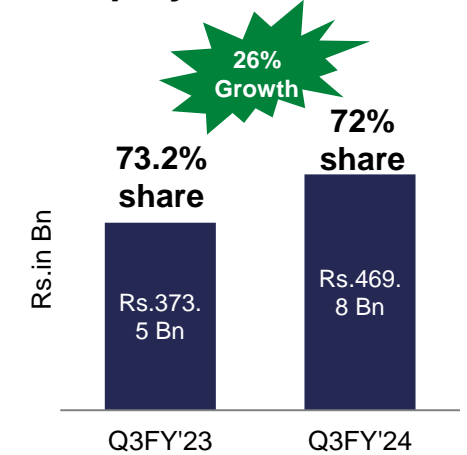


Transaction volume has increased by 9% during the quarter and is at 154 Mn, the highest so far

### Equity AuM

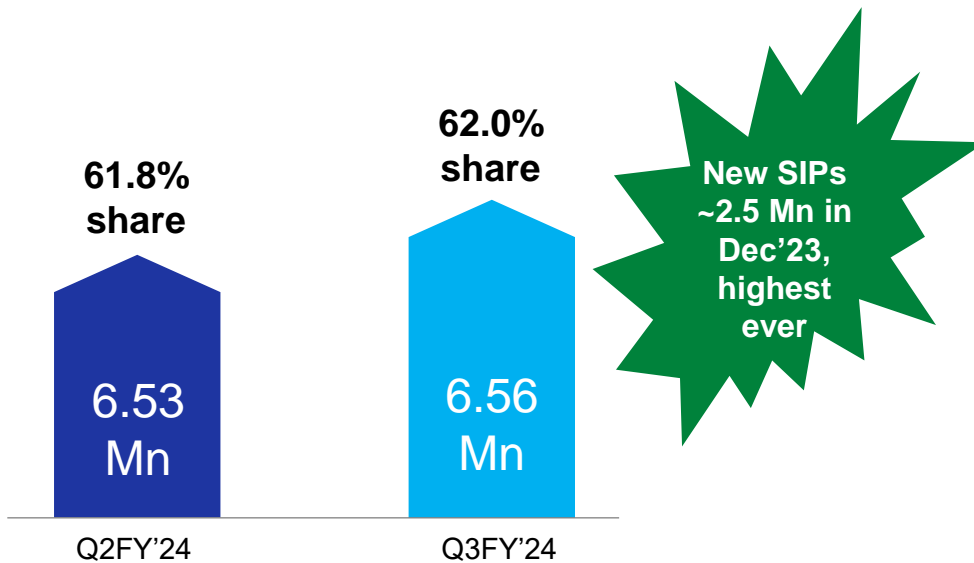


### Equity\* Net sales

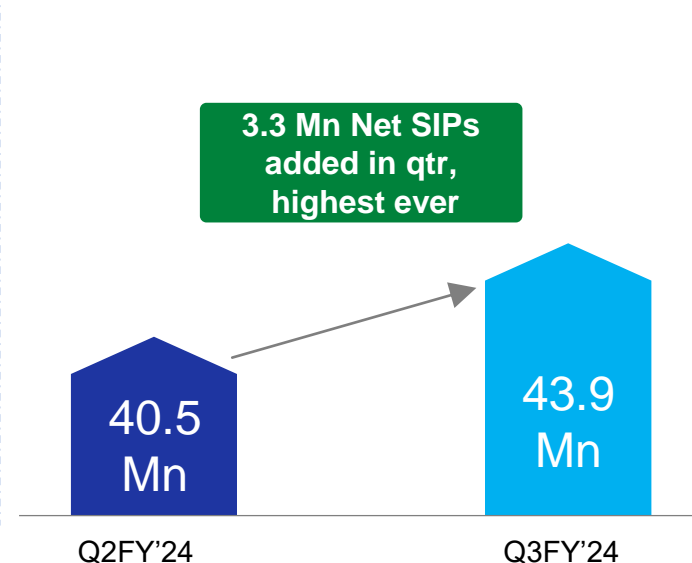


\*Equity includes Growth & Hybrid schemes excluding Arbitrage

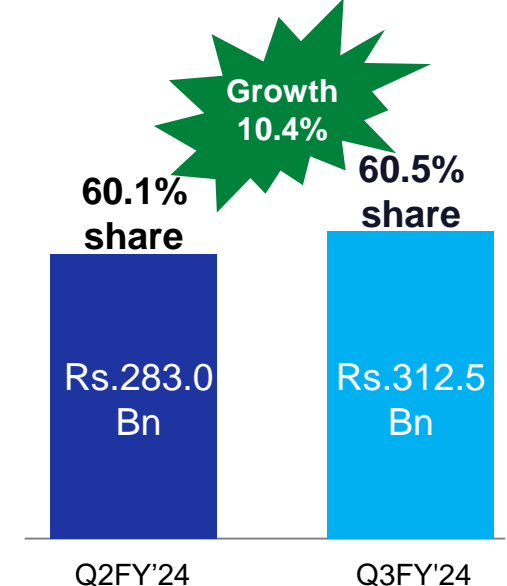
### New SIP registrations



### Live SIP



### SIP Gross Sales





# Mutual Fund Industry & CAMS AAuM – Q3FY24

## CAMS – Market Share (based on Quarterly AAuM)

**68.2%\***

Net flows into equity assets remain positive in Q3 FY24

Inflows through SIPs increased by 34.4% YoY / 10.4% QoQ

## AAuM Serviced by CAMS

₹ **33.95** Trillion



22.0% YoY



4.3% QoQ

## Equity AAuM – CAMS

₹ **16.9** Trillion



31.1% YoY



9.0% QoQ

## Industry AAuM

₹ **49.9** Trillion



22.2% YoY



4.7% QoQ

## Equity AAuM – Industry

₹ **25.0** Trillion



28.8% YoY



8.4% QoQ

\* Market share does not include fund of funds

# Operational Metrics – Q3FY24

**Transaction Volume**  
153.5 Mn.

▲ YOY: 31%  
▲ QoQ: 9%

**SIP Book**  
43.9 Mn.  
(as on 31<sup>st</sup> Dec 23)

▲ YoY: 29%  
▲ QoQ: 8%

**Systematic Transactions Processed**  
124.5 Mn.

▲ YoY: 28%  
▲ QoQ: 17%

**Live Investor Folios**  
67.3 Mn.  
(as on 31<sup>st</sup> Dec 23)

▲ YoY: 21%  
▲ QoQ: 5%

**Unique Investors Serviced**  
29.7 Mn.  
(as on 31<sup>st</sup> Dec 23)

▲ YoY: 21%  
▲ QoQ: 5%

# Mutual Fund Industry & CAMS AAuM – 9MFY24

## CAMS – Market Share (based on Half yearly AAuM)

**68.4%\***

Net flows into equity assets increased by 18.8 % in 9M FY24 YoY

Inflows through SIPs increased by 29.1% YoY

## AAuM Serviced by CAMS

₹ **32.1** Trillion



18.9% YoY

## Equity AAuM – CAMS

₹ **15.4** Trillion



27.0% YoY

## Industry AAuM

₹ **47.1** Trillion



19.1% YoY

## Equity AAuM – Industry

₹ **22.9** Trillion



24.7% YoY

\* Market share does not include fund of funds

# Operational Metrics – 9MFY24

**Transaction Volume**  
422.7 Mn.

▲ YOY: 24%

**SIP Book**  
43.9 Mn.  
(as on 31<sup>st</sup> Dec 23)

▲ YoY: 29%

**Systematic  
Transactions  
Processed**  
335.6 Mn.

▲ YoY: 19%

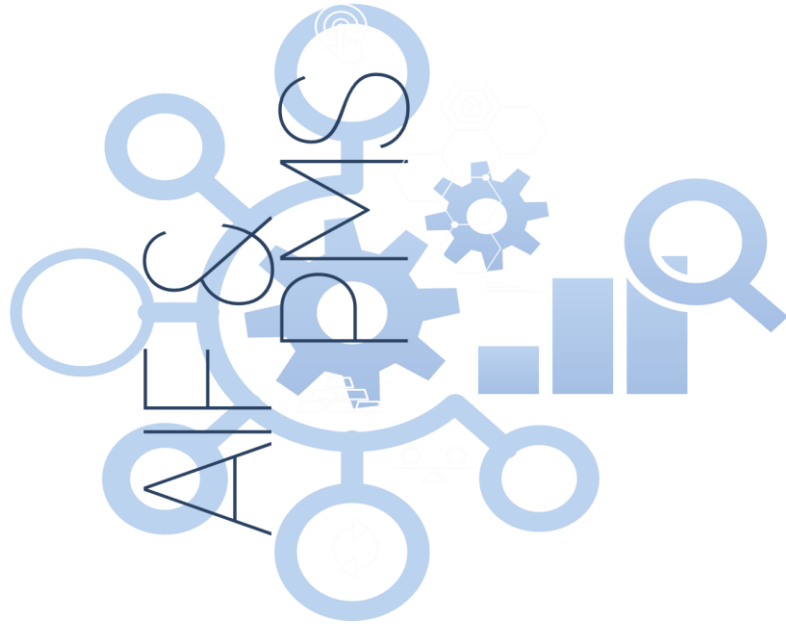
**Live Investor Folios**  
67.3 Mn.  
(as on 31<sup>st</sup> Dec 23)

▲ YoY: 18%

**Unique Investors  
Serviced**  
29.7 Mn.  
(as on 31<sup>st</sup> Dec 23)

▲ YoY: 21%

CAMS continues to be the market leader in the Alternatives Services space catering to 180+ fund houses (400+ schemes across investor servicing and fund accounting services)



**400+**

funds serviced across 150+ fund houses

**₹2.2 Tn.**

Assets Under Service

**100+**

Installations of CAMS Wealthserv and Fintuple digital on-boarding solution

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

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

- ❑ Q3FY24 revenue grew by 21% YoY
- ❑ New client acquisition momentum continues to be strong with the business winning 32 new wins
- ❑ Wealthserv emerging as a preferred AIF onboarding platform and has 110+ sign ups
- ❑ GIFT city offering bolstered by launching fund administration services and tying up with Multifonds for multicurrency accounting capabilities. Added 4 new clients during the quarter
- ❑ Fintuple has partnered with a large bank in their transformation program which went live in the quarter. This is a synergistic offering which includes various other products from the CAMS group
- ❑ Fintuple's new unified platform integrates all of Custody, Clearing, Fund Accounting, Treasury & Forex services DIGITALLY under one roof





**>50%**  
**Market Share**

In Mutual Funds  
Ecosystem for RP\*

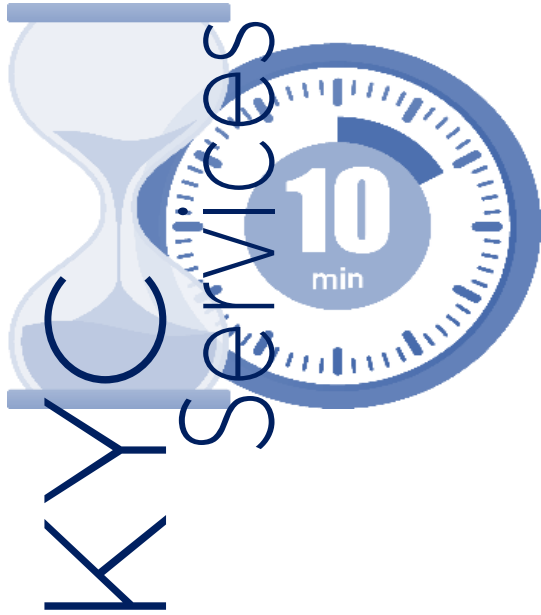
**10 Lakh+**  
UPI Autopay  
Mandate  
Registrations  
per month

**140  
Million**  
NACH Active  
Mandate  
registrations

**₹50 Bn+**  
worth of Monthly  
Transactions

**₹5.20 Bn**  
worth of UPI+  
Transactions

- ❑ LIC onboards CAMSPay as exclusive partner to execute customer account authentication
- ❑ CAMSPay registers a 28% YoY revenue growth
- ❑ Secures an in-principle license from RBI for conducting business
- ❑ Onboards 8 new clients for UPI AutoPay
- ❑ UPI autopay emerging as a preferred mode of mandate registration for SIP. 5.12 Lakh mandates registered (270% increase Q-o-Q)



**3X Increase**

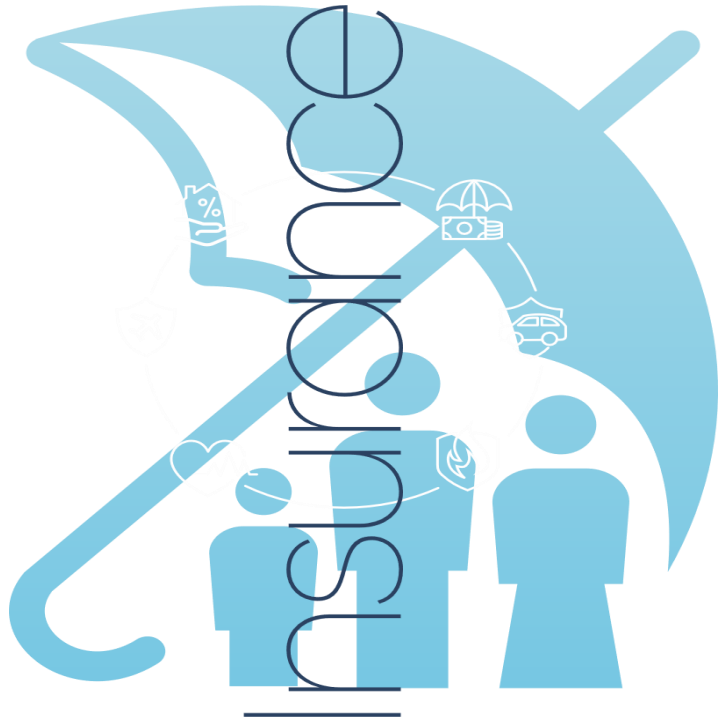
In monthly Volume

**18 Million**

KYC records

- ❑ '10-Minute KYC' – Industry First AI embedded KYC solution to Onboard Customers Instantly
- ❑ Fully compliant KYC solution to service entities governed by all 4 financial sector regulators – with AI assisted Face match, OCR and Liveliness checks and with built-in OVD verification services
- ❑ Low Code Design Studio that introduces Video Interaction App (VIA) in any web or mobile app
- ❑ KYC services for Banks, NBFCs, Insurance, Fintech, Brokerage, Wallets & Payment Banks

- ❑ CAMS KRA continues to bolster its product superiority and is emerging to be a preferred KYC service provider. delivered a robust 129% YoY revenue growth in Q3
- ❑ Added 25 new financial institutions and FinTech's as its customers, significantly adding non-MF PANs to its stock
- ❑ KRA's seamless onboarding journey, powered by Think360's Kwik ID KYC solution provides a compelling product suite to fintechs to build a frictionless journey



**6 Million+**  
E-Insurance policies

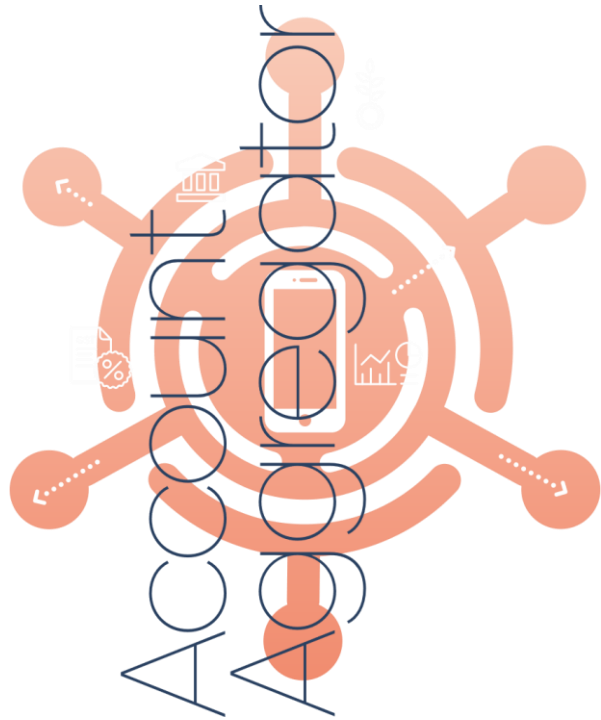
**5 Million+**  
E-Insurance accounts

**The singular platform in India to service both Insurance companies & policy holders.**

Insurance repository CAMSRep empowers over 40 insurance companies with end-to-end operational support and technology-driven solutions. Proprietary servicing portal Policy Genie facilitates customer lifecycle management including policy generation, renewal, payout and policy holder services.

- ❑ Oriental Insurance Company (OICL) one of the 4 public sector general insurers has awarded their KYC process to CAMS Rep. This service will be powered by Think360's Kwik ID demonstrating the prowess of CAMS group's KYC capabilities
- ❑ Bima Central – Goes live with first insurer integration, has strong pipeline of insurers and Insuretech to on-board on this platform; Base platform brings KYC and multi-lingual capabilities
- ❑ We continue to maintain a 31% market share in EIA and 39% market share in E-insurance policies





**85 FIPs**

Integrated including banks, CRA, MF, and insurance

**24%**

Market share in FIUs live

- ❑ 13.3% market share for customers successfully linked to AA ecosystem
- ❑ Preferred AA partner in F&O Account opening usecase
- ❑ 25 FIU clients live in Q3, total LTD 80; 24% of FIUs live are with CAMS Finserv
- ❑ 15 Deals Signed up for AA+TSP services during quarter
- ❑ Quarter of continuous excellence in Capital Market Space with both fintech and large established players; Leading the onboarding for AMCs on the AA ecosystem



**100+**

Clients Served

**9**

Years in business

**100+**

AI & Data Science Experts



- ❑ Think360’s flagship alternative credit scoring product, **Algo360, goes live with SBI Cards (country’s second largest credit cards issuer)**. Algo360 is India’s leading alternate data solution which powers income estimation and risk estimation based on device data
- ❑ **Won digitalization mandate from India’s fourth largest public sector bank, Canara Bank**, for its Kwik.ID product; With this, 3 of the top 10 PSBs have awarded their digitization mandates to Kwik.ID
- ❑ **Won mandates with India's largest MFI Credit Access Grameen Limited, and DCB Bank** for augmenting their risk analytics expertise
- ❑ **CAMS and Think360 have jointly developed Affluence360, a strategic geographic data product** to help businesses strategize and prioritize market expansion and customer experience strategies
- ❑ **Think360's GenAI capability completed its first engagement with an international client.**



**~1.1 Lakh**

Visitors to the website

**38K**

Registrations

**#2**

Position in new eNPS sales

**7,700+**

Total eNPS through camsnps.com

**7.3%**

eNPS registrations, Market share

## CAMS industry-first NPS CRA platform on cloud

- ❑ Designed to provide superior subscriber experience
  - ❑ 2X growth in subscriber count YOY
  - ❑ eNPS offering further enhanced with additional features like UPI Autopay, eNach, CAS
  - ❑ 15 POPs registered on CAMSNPS
- 
- ❑ CAMS NPS makes inroads into the POP and corporate segment with 74% of its new subscription from the retail POP channel
  - ❑ Continues to retain No: 2 position in the eNPS segment, new POPs onboarded to increase volumes



**FINANCIALS**

# Revenue Highlights – Q3FY24

<b>Revenue</b>	<b>₹28,967.8 Lakh</b>	▲ <b>18.9 % YoY</b> ▲ <b>5.3% QoQ</b>
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<b>Asset Based Revenue</b>	13.2% YoY ▲ 5.1% QoQ ▲
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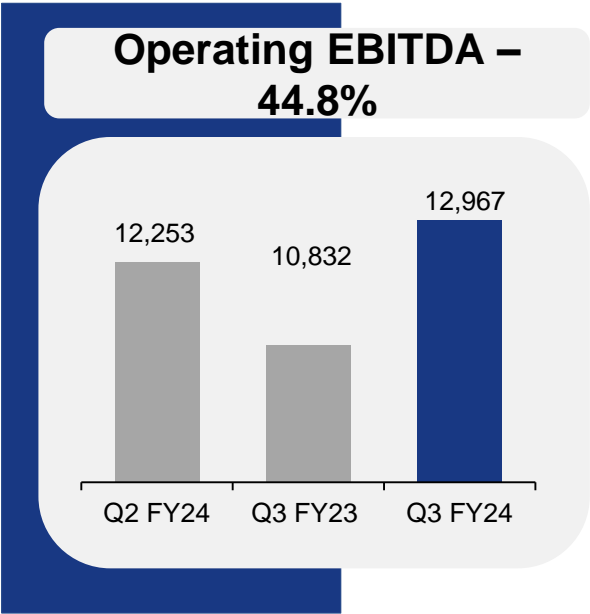
<b>Non-Asset Based Revenue</b>	23.0% YoY ▲ 7.0% QoQ ▲
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<b>Non-MF Revenue</b>	59.9% YoY ▲ 4.4% QoQ ▲
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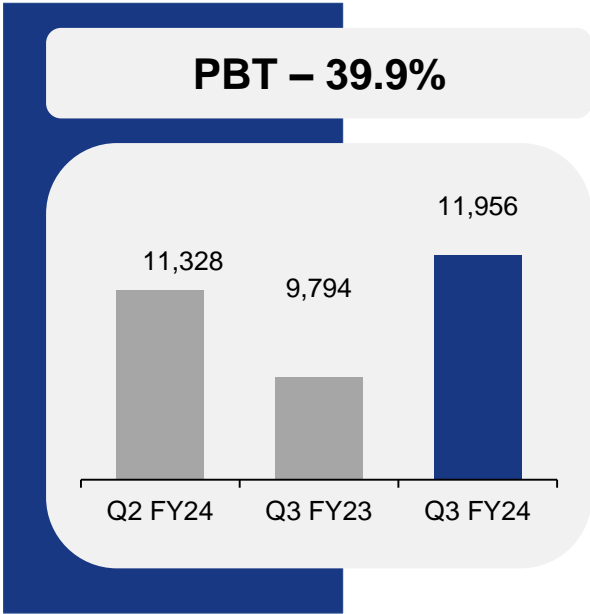
<b>Asset Mix</b>	<b>Equity component: Q3 FY24 @ 49.9% (Q3 FY23: @ 46.4% / Q2 FY24: @ 47.8%)</b>
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Includes results of think Analytics (subsidiary from 4<sup>th</sup> April 2023)

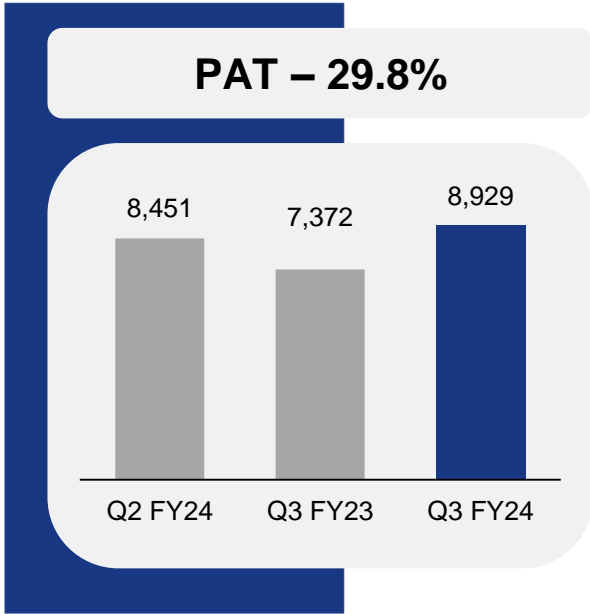
# Financial Highlights – Q3FY24



▲ **19.7 % YoY**  
 ▲ **5.8 % QoQ**



▲ **22.1% YoY**  
 ▲ **5.5% QoQ**



▲ **21.1% YoY**  
 ▲ **5.7 % QoQ**

**Return on Net-Worth\* 43.2%**

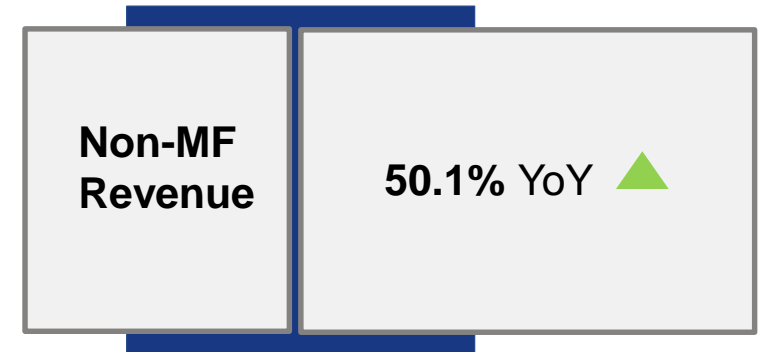
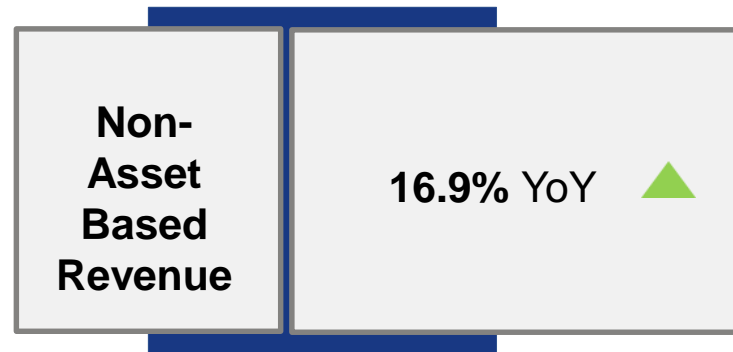
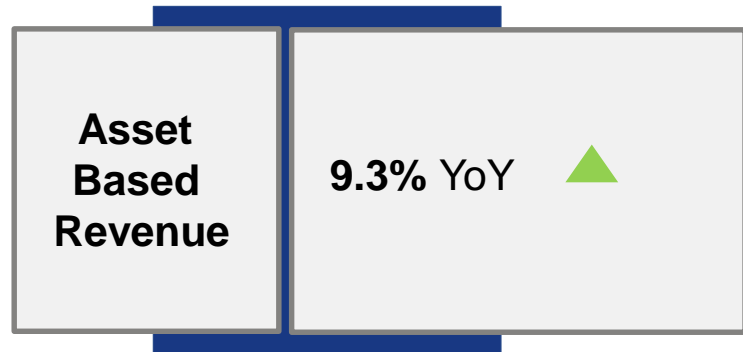
**\*\* Cash & Cash Equivalent as on 31<sup>st</sup> Dec 2023 was ₹580.30 Cr**

*Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹ 4.3 Cr (Q3 FY'24), ₹ 5.5 Cr (Q3 FY'23) and ₹2.6 Cr (Q2 FY'24)*

**Interim Dividend Proposed: ₹ 12 Per share**

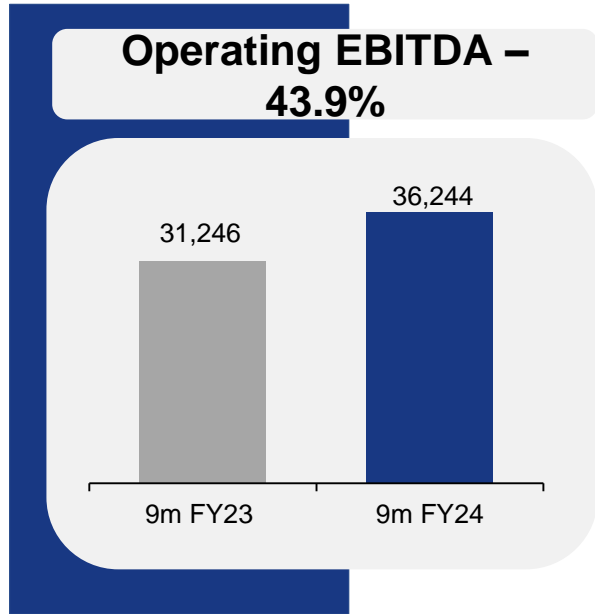
❑ \*Return on Net-worth – PAT (annualized) / Average Equity for the quarter| \*\* Includes Bank balances, Fixed deposit, Govt Bond & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection A/c & Money in unpaid dividend A/c  
 ❑ Numbers are after eliminating non-controlling interest (Includes results of Think Analytics (subsidiary from 4th April 2023) & Fintuple Technologies (subsidiary from 5th April 2022))

# Revenue Highlights – 9M FY24

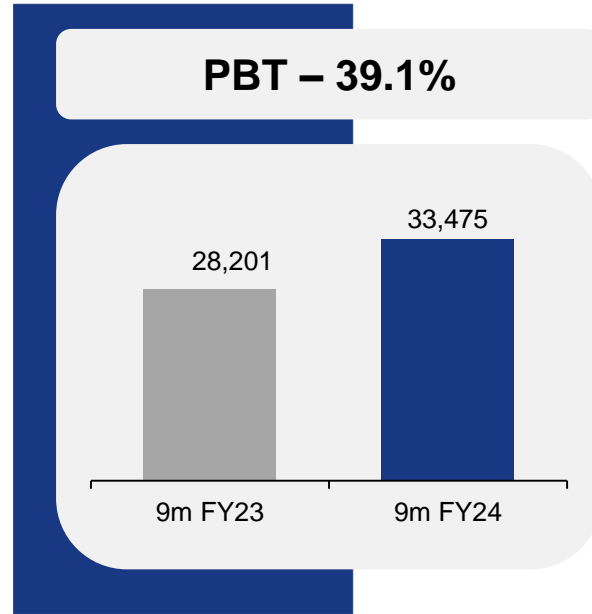


Includes results of think Analytics (subsidiary from 4<sup>th</sup> April 2023)

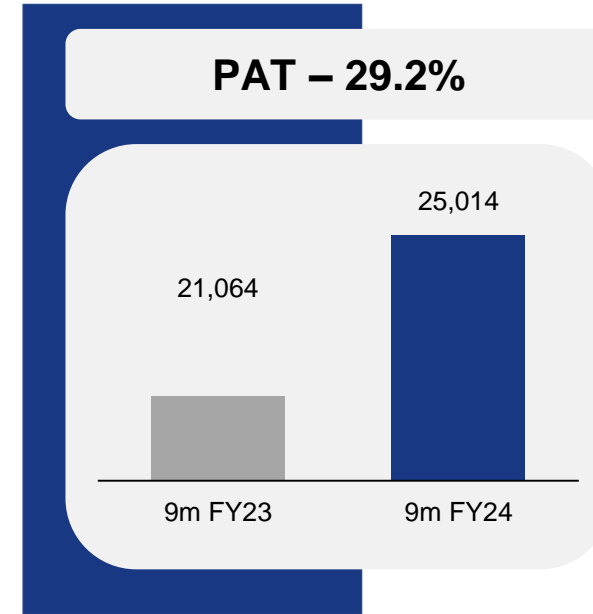
# Financial Highlights – 9M FY24



▲ **16.0 % YoY**



▲ **18.7% YoY**



▲ **18.8% YoY**

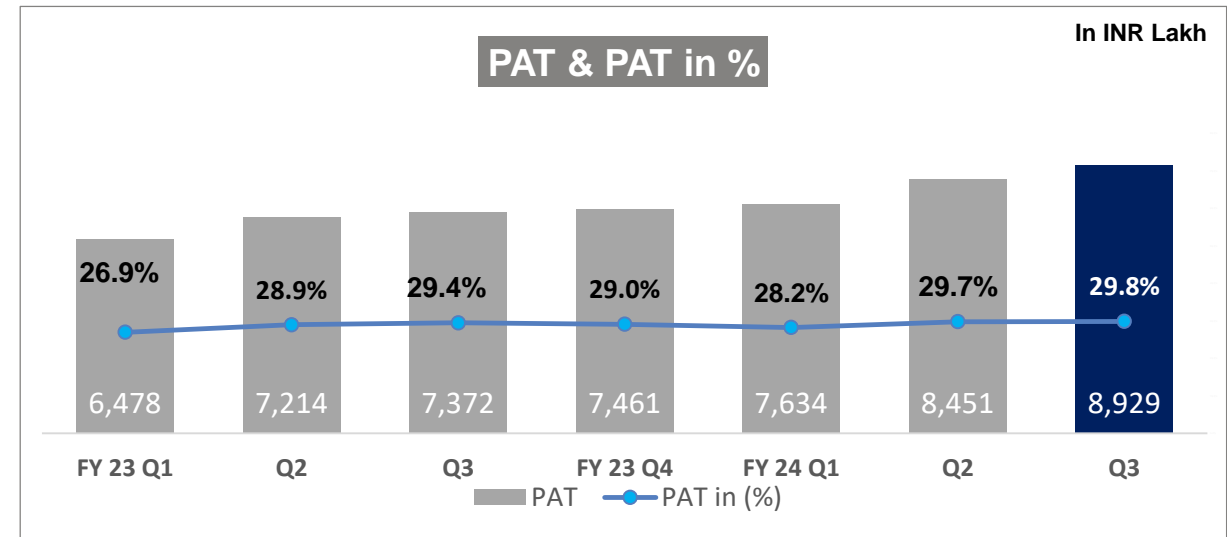
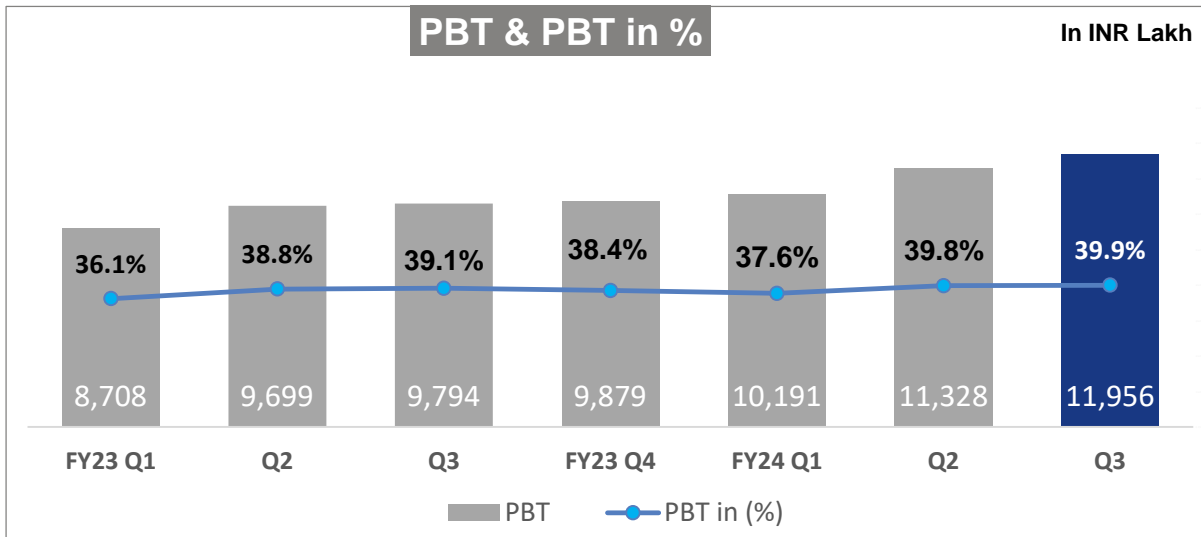
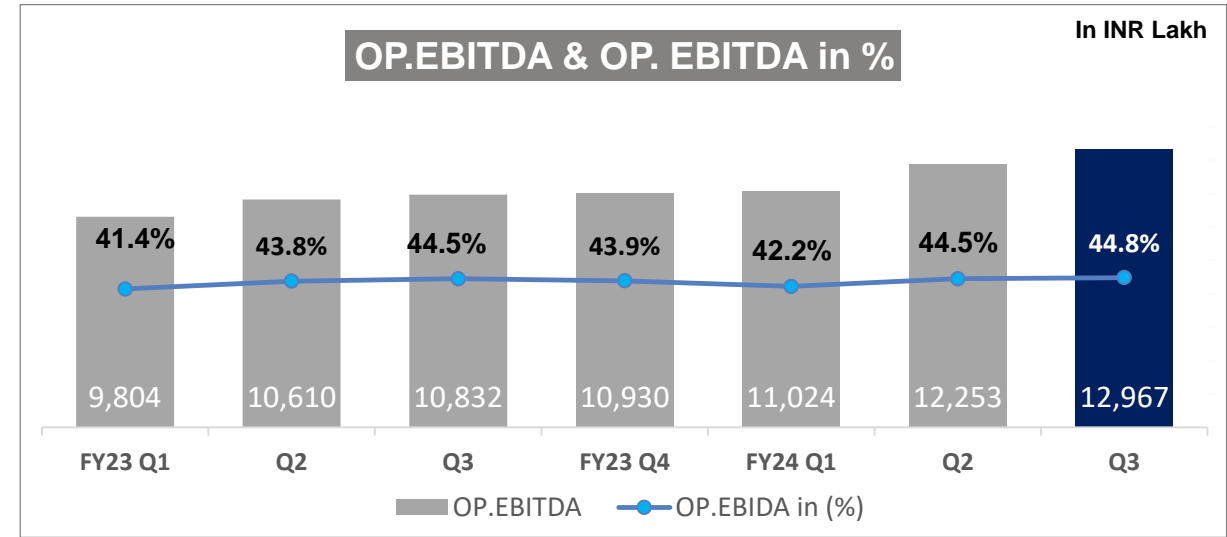
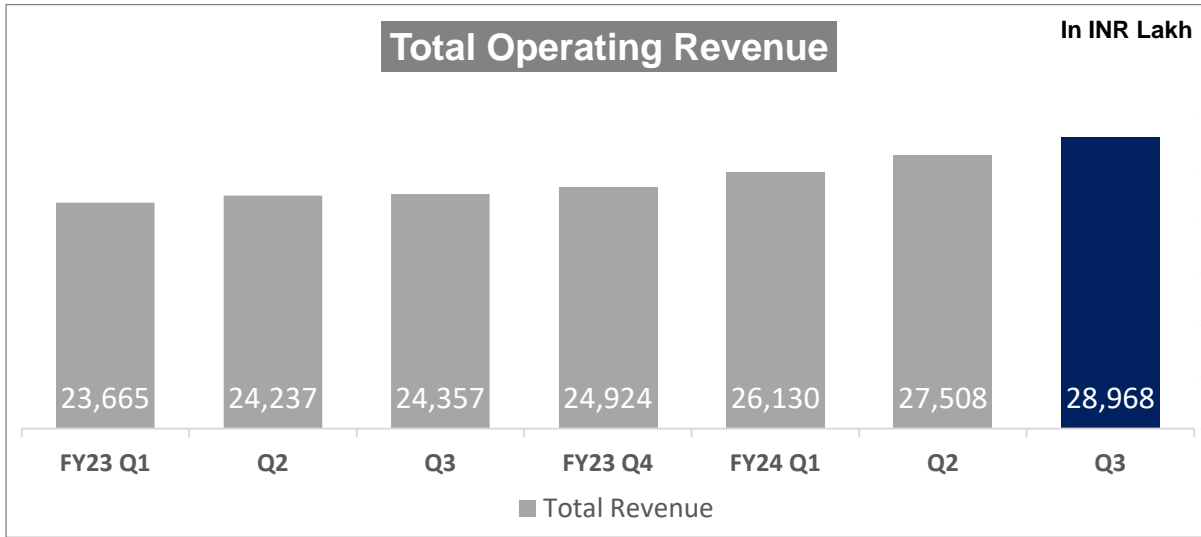
**Return on Net-Worth\*  
40.9%**

*Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹ 8.3 Cr (9M FY'24), ₹ 21.6 Cr (9M FY'23)*

- ❑ \*Return on Net-worth – PAT (annualized) / Average Equity for the half year | \*\* Includes Bank balances, Fixed deposit, Govt Bond & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection a/c & Money in unpaid dividend a/c
- ❑ Numbers are after eliminating non-controlling interest (Includes results of Think Analytics (subsidiary from 4th April 2023) & Fintuple Technologies (subsidiary from 5th April 2022))



# Consolidated Financial Highlights – Quarterly



Numbers are after eliminating non-controlling interest (Includes results of Think Analytics (subsidiary from 4th April 2023) & Fintuple Technologies (subsidiary from 5th April 2022))

# Q3FY24 Standalone P&L

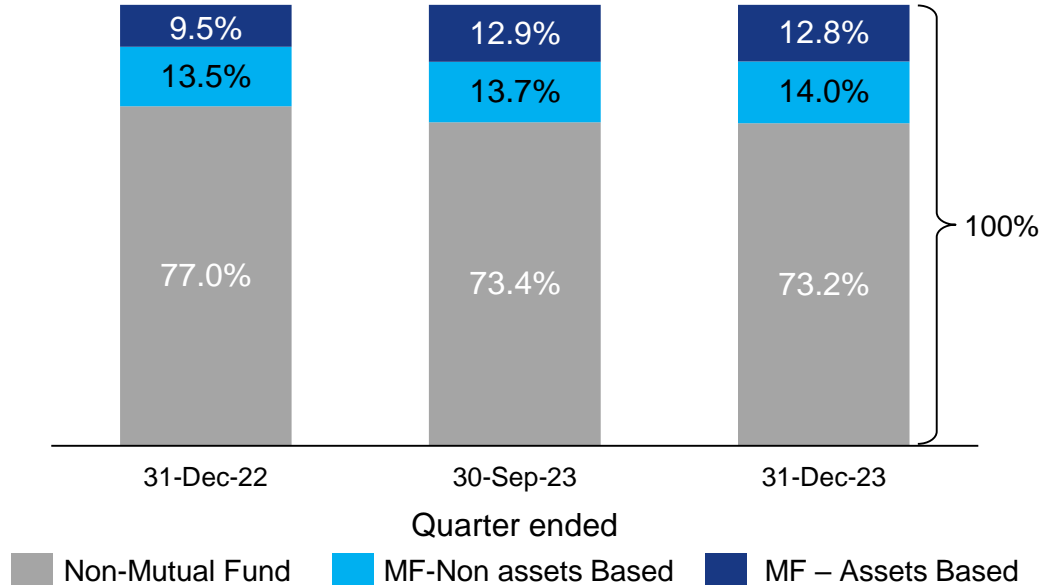
Particulars (In Rs Lakh)	Q3 FY24	Q3 FY23	YoY%	Q2 FY24	QoQ%	9M FY24	9M FY23	9M % (FY24 vs FY23)	FY23
Revenue from operations	26,887.82	23,347.65	15.2%	25,496.58	5.5%	76,741.54	69,186.89	10.9%	92,861.69
Other income	781.83	557.17	40.3%	770.10	1.5%	2,305.91	1,498.69	53.9%	2,115.04
<b>Total revenue</b>	<b>27,669.65</b>	<b>23,904.82</b>	<b>15.7%</b>	<b>26,266.68</b>	<b>5.3%</b>	<b>79,047.45</b>	<b>70,685.58</b>	<b>11.8%</b>	<b>94,976.73</b>
<b>Expenses</b>									
Employee benefits expense	7,854.70	7,194.42	9.2%	7,641.08	2.8%	22,970.21	22,317.97	2.9%	29,488.28
Finance costs	179.01	169.15	5.8%	162.07	10.5%	507.25	492.30	3.0%	666.64
Depreciation and amortisation expense	1,511.17	1,392.99	8.5%	1,434.45	5.3%	4,307.25	3,980.50	8.2%	5,419.50
Operating expenses	4,601.66	3,990.39	15.3%	4,288.63	7.3%	13,222.13	11,727.47	12.7%	15,801.48
Other expenses	2,093.80	1,770.17	18.3%	1,833.14	14.2%	5,924.00	5,061.27	17.0%	7,046.10
<b>Total expenses</b>	<b>16,240.34</b>	<b>14,517.12</b>	<b>11.9%</b>	<b>15,359.37</b>	<b>5.7%</b>	<b>46,930.84</b>	<b>43,579.51</b>	<b>7.7%</b>	<b>58,422.00</b>
<b>Profit before tax</b>	<b>11,429.31</b>	<b>9,387.70</b>	<b>21.7%</b>	<b>10,907.31</b>	<b>4.8%</b>	<b>32,116.61</b>	<b>27,106.07</b>	<b>18.5%</b>	<b>36,554.73</b>
<b>Tax expense</b>									
Current tax	2,855.97	2,415.20		2,755.14		8,089.81	6,921.08		9,061.13
Current tax expense of earlier years		(69.27)		50.00		50.00	(69.27)		(113.09)
Deferred tax	18.03	(55.77)		(35.95)		(39.83)	(43.30)		152.66
Net tax expense	2,874.00	2,290.16	25.5%	2,769.19	3.8%	8,099.98	6,808.51	19.0%	9,100.70
<b>Profit / (Loss) for the period</b>	<b>8,555.31</b>	<b>7,097.54</b>	<b>20.5%</b>	<b>8,138.12</b>	<b>5.1%</b>	<b>24,016.63</b>	<b>20,297.56</b>	<b>18.3%</b>	<b>27,454.03</b>
<b>Earnings per share (In ₹):</b>									
Basic	17.37	14.49		16.56		48.84	41.46		56.07
Diluted	17.27	14.39		16.48		48.59	41.19		55.71

# Q3FY24 Consolidated P&L

Particulars (In Rs Lakh)	Q3 FY24	Q3 FY23	YoY%	Q2 FY24	QoQ%	9M FY24	9M FY23	9M % (FY24 vs FY23)	FY23
Revenue from operations	28,967.75	24,357.23	18.9%	27,508.31	5.3%	82,605.93	72,258.85	14.3%	97,182.72
Other income	991.25	707.97	40.0%	962.72	3.0%	2,921.81	1,893.18	54.3%	2,681.30
<b>Total revenue</b>	<b>29,959.00</b>	<b>25,065.20</b>	<b>19.5%</b>	<b>28,471.03</b>	<b>5.2%</b>	<b>85,527.74</b>	<b>74,152.03</b>	<b>15.3%</b>	<b>99,864.02</b>
<b>Expenses</b>									
Employee benefits expense	9,974.53	8,713.02	14.5%	9,768.25	2.1%	29,237.99	27,046.32	8.1%	35,808.18
Finance costs	211.61	199.04	6.3%	196.89	7.5%	610.78	557.56	9.5%	760.75
Depreciation and amortisation expense	1,845.34	1,550.57	19.0%	1,742.25	5.9%	5,237.99	4,385.57	19.4%	6,025.00
Operating expenses	3,626.19	2,835.88	27.9%	3,356.20	8.0%	10,271.22	8,321.20	23.4%	11,271.07
Other expenses	2,429.33	1,987.75	22.2%	2,172.22	11.8%	6,942.05	5,677.03	22.3%	7,980.29
<b>Total expenses</b>	<b>18,087.00</b>	<b>15,286.26</b>	<b>18.3%</b>	<b>17,235.81</b>	<b>4.9%</b>	<b>52,300.03</b>	<b>45,987.68</b>	<b>13.7%</b>	<b>61,845.29</b>
<b>Profit before tax</b>	<b>11,872.00</b>	<b>9,778.94</b>	<b>21.4%</b>	<b>11,235.22</b>	<b>5.7%</b>	<b>33,227.71</b>	<b>28,164.35</b>	<b>18.0%</b>	<b>38,018.73</b>
<b>Tax expense</b>									
Current tax	3,050.59	2,539.31		2,920.07		8,673.11	7,263.20		9,543.20
Current tax expense of earlier years	4.36	(69.27)		50.00		28.98	(69.27)		(113.09)
Deferred tax	(36.45)	(48.03)		(112.89)		(273.59)	(56.94)		125.18
Net tax expense	3,018.50	2,422.01	24.6%	2,857.18	5.6%	8,428.50	7,136.99	18.1%	9,555.29
<b>Profit / (Loss) for the period</b>	<b>8,853.50</b>	<b>7,356.93</b>	<b>20.3%</b>	<b>8,378.04</b>	<b>5.7%</b>	<b>24,799.21</b>	<b>21,027.36</b>	<b>17.9%</b>	<b>28,463.44</b>
Non-Controlling Interest	(75.84)	(14.80)		(72.70)		(214.84)	(36.35)		(61.39)
<b>Profit attributable to Owners of the Company</b>	<b>8,929.34</b>	<b>7,371.73</b>	<b>21.1%</b>	<b>8,450.74</b>	<b>5.7%</b>	<b>25,014.05</b>	<b>21,063.71</b>	<b>18.8%</b>	<b>28,524.83</b>
<b>Earnings per share (In ₹):</b>									
Basic	18.13	15.05		17.24		50.87	43.03		58.26
Diluted	18.02	14.95		17.12		50.61	42.75		57.88

# Revenue Profile Q3FY24

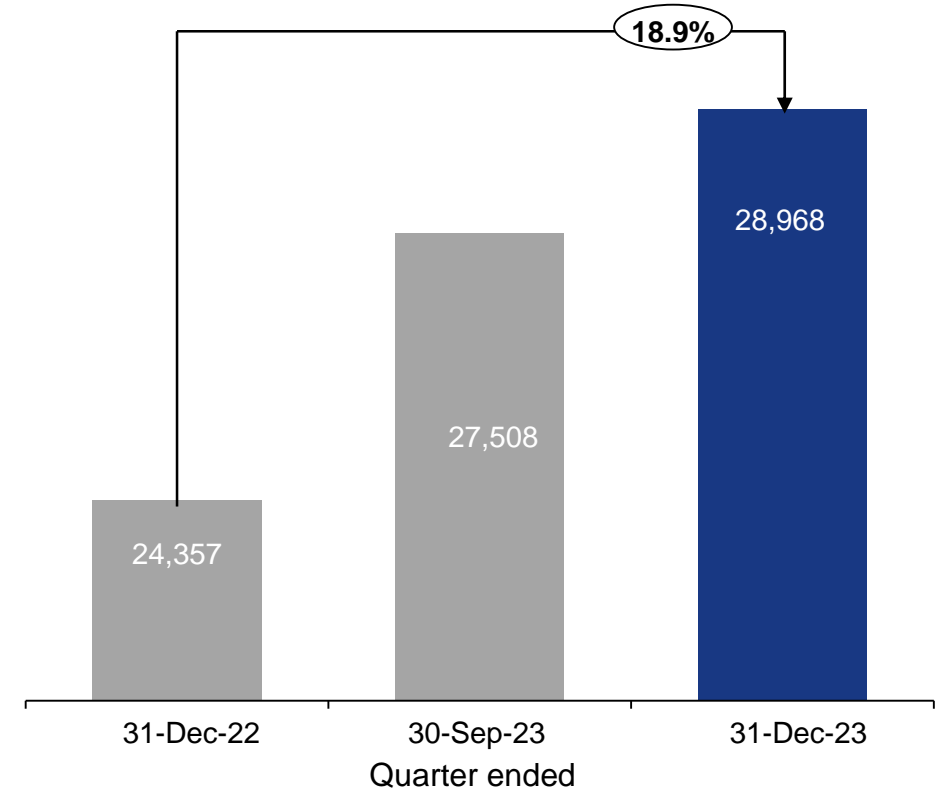
Revenue Breakup

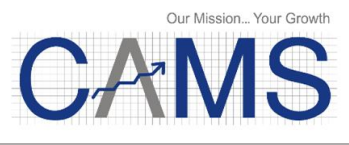


Breakup of Non-Mutual Fund

Particulars	Quarter ended		
	31 Dec'22	30 Sep'23	31 Dec'23
AIF	2.8%	2.7%	2.7%
CAMS Pay	2.3%	2.6%	2.5%
CAMS REP	1.8%	1.4%	1.5%
Think360 AI	-	1.5%	1.5%
CAMSKRA	1.6%	3.3%	2.9%
Others	1.1%	1.4%	1.7%
<b>Non Mutual Fund</b>	<b>9.5%</b>	<b>12.9%</b>	<b>12.8%</b>

Revenue (In ₹ Lakh)





**ESG**

# Update on ESG Initiatives



- ❑ The company has reported the BRSR initiatives as part of the Annual Report 2023



- ❑ The company has a Board approved ESG policy
- ❑ As part of the Environmental related initiatives the company partnered with an NGO – Environmentalist Foundation of India for renovating a lake with 18 acres of water holding. The renovation is complete



- ❑ Board level committee constituted for ESG initiatives, Road map being put in place to ensure compliance with the Environmental, Social and Governance related aspects



- ❑ The ESG rating for 22-23 is at 57. the separate ratings for E, S and G is as below:
  - Environment – 39
  - Social – 55
  - Governance – 74



# Environment

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

## Reduce



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

## Replace



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

## Reuse & Recycle



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

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

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

## Customer-Centricity

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

## Commitment to Community

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



## Commitment to Employees

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

# Governance

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

## Regulatory Compliance Framework

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

## Board Governance and its Committees

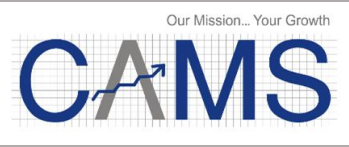
- Representation and inclusion of Women in Board of Directors
- Leadership directly through board level committees

## Compliance, Risk and Internal Audit

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

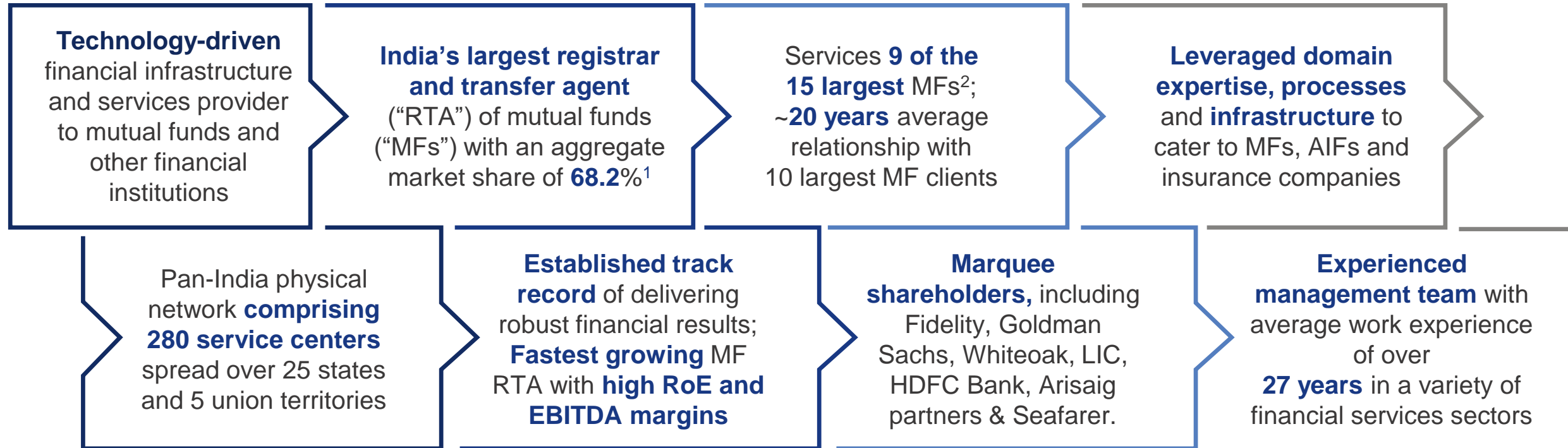
## Ethical Practices

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



## **ABOUT CAMMS**

# CAMS – Business at a glance

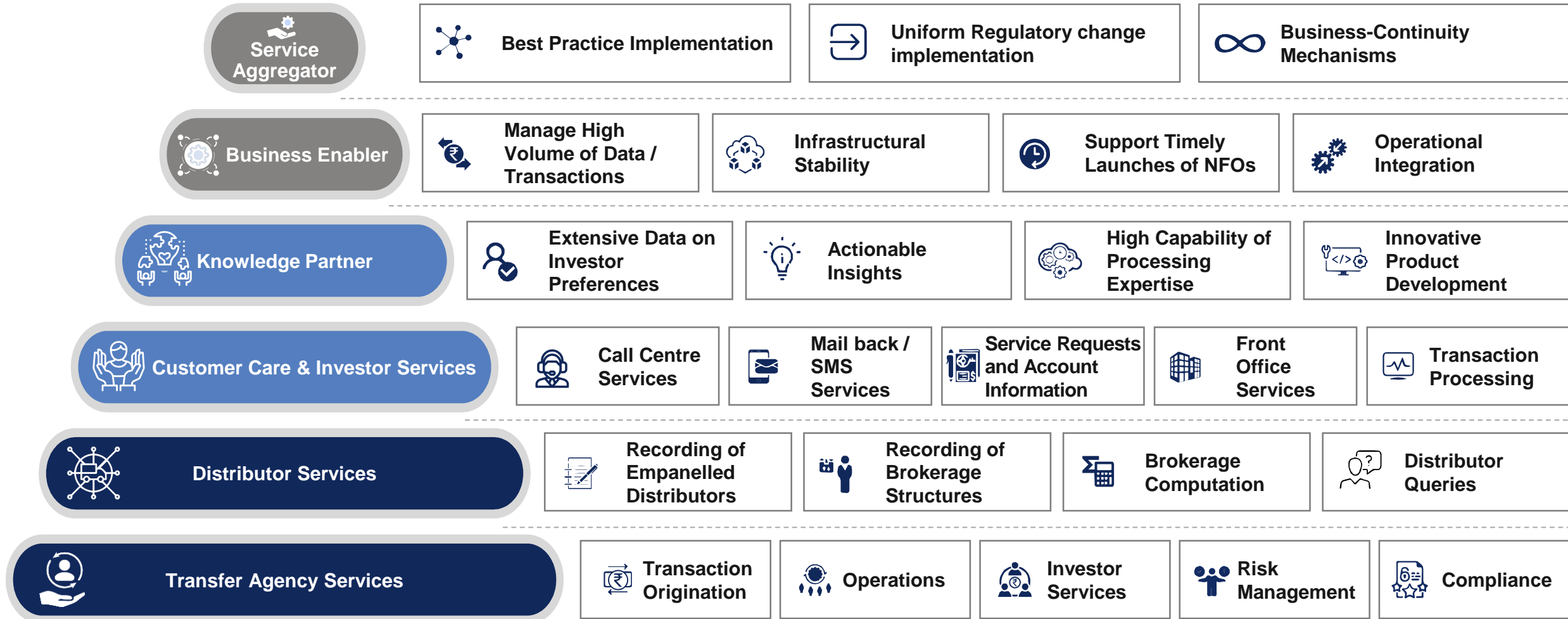


**Notes:** 1. Market share basis FY24 Q3 (3 Months Average)

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

# CAMS – Mutual Fund Services Business

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

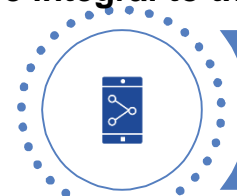


# CAMS – Proprietary technology platforms and mobile applications for MF, AIF and PMS

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

## mfCRM

Mobility solution for MF RMs/SMs

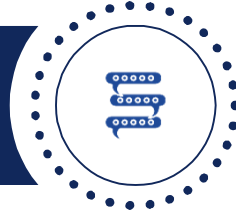


## edge360

App and Portal for MF distributors & advisors

## MFCentral

Unified portal to serve investors across the MF industry



## MFDEX

Sales & business intelligence tool

## CAMSmart

Business intelligence service

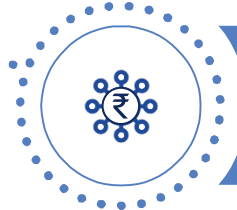


## GoCORP

Corporate investment portal

## CAMServ

Self-service chatbot for investors

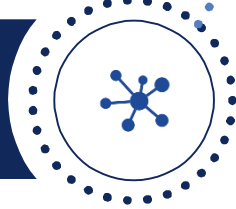


## mfCompass

Allow MFs to sight funds real-time

## myCAMS

B2C app over 6 Mn registered users



## mf360

Proprietary investor service app

## Dice

AMC interface for brokerage structure updation



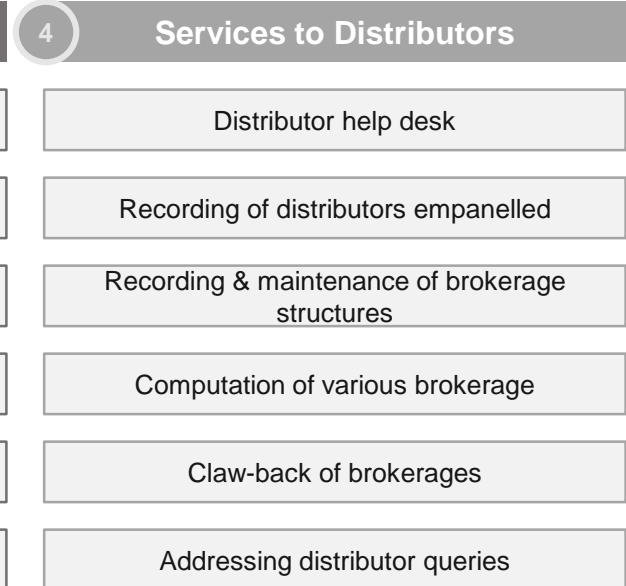
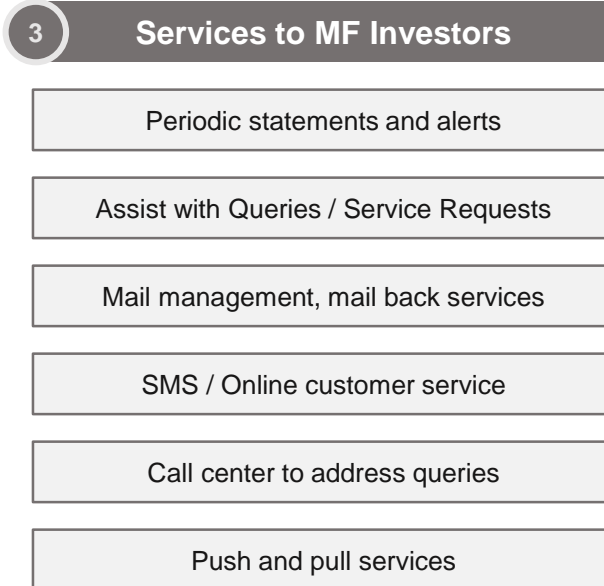
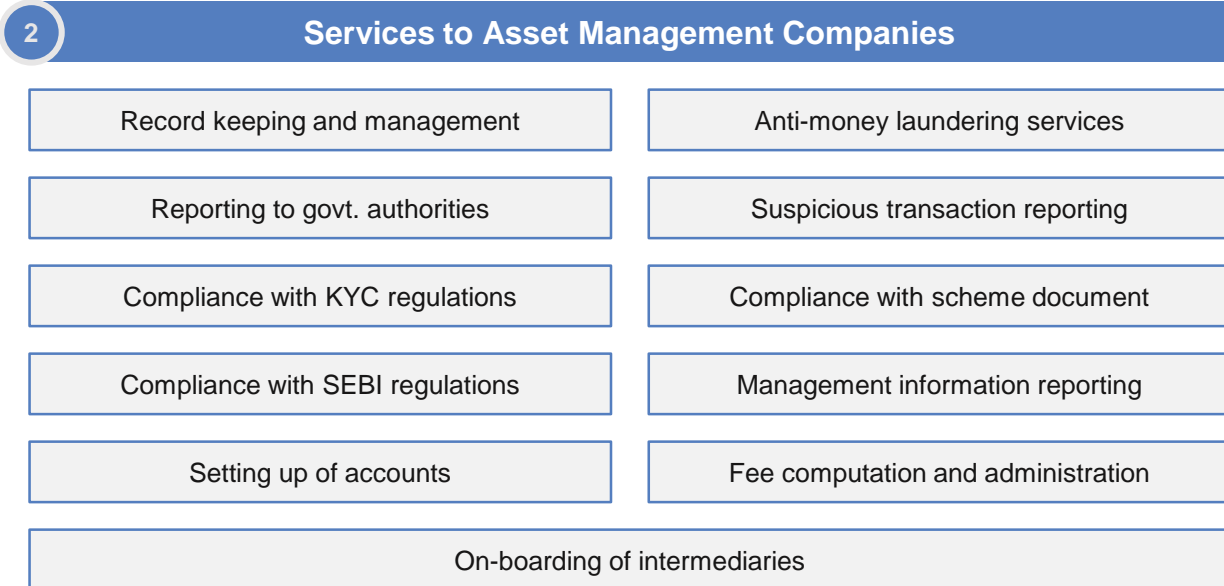
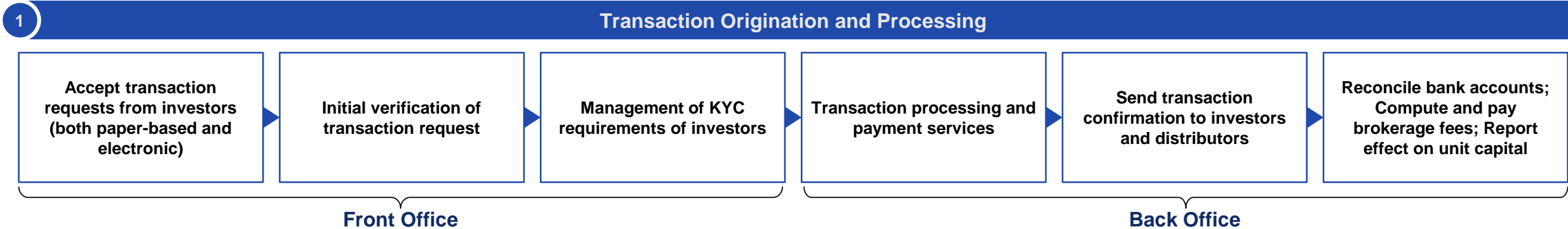
## CAMS Wealthserv

Digital onboarding of PMS investors



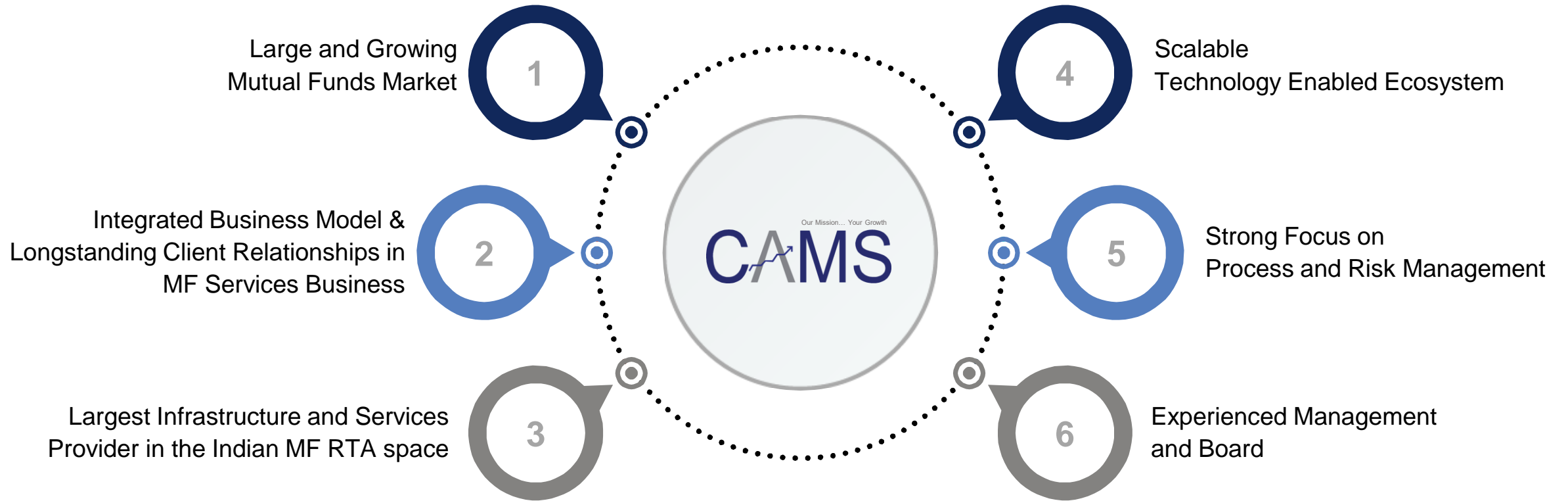
# Mutual Fund Services provided by CAMS

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



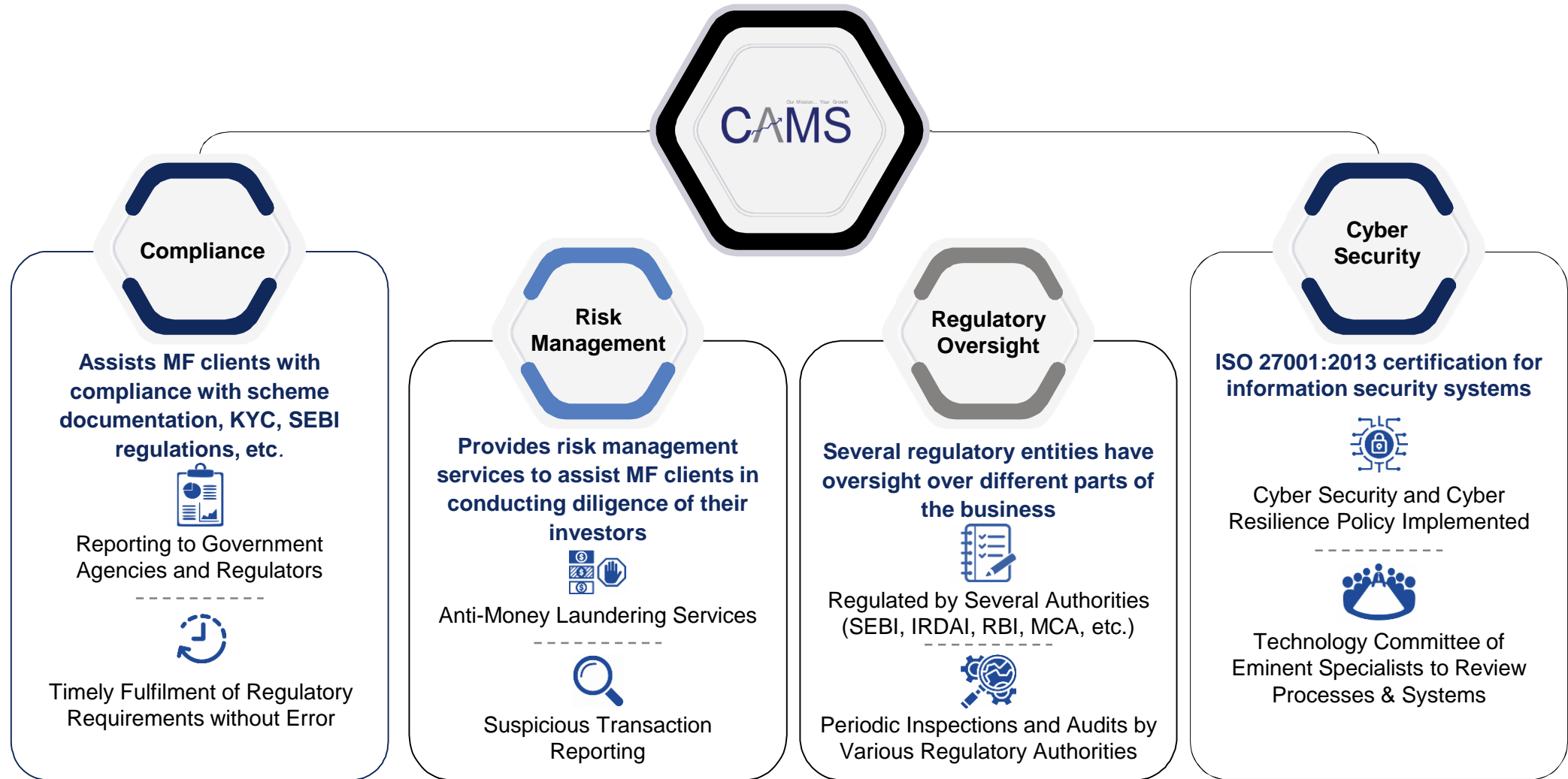


# Key Highlights



# CAMS – Compliance and risk management architecture

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



# Experienced Board of Directors

## Board of Directors



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



**Natarajan Srinivasan**  
*Independent Director*



**Narendra Ostawal**  
*Non-Executive Director*



**Vijayalakshmi Rajaram Iyer**  
*Independent Director*



**Anuj Kumar**  
*Managing Director*



**Sandeep Kagzi**  
*Non-Executive Director*



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

#### **Anuj Kumar – Managing Director**

- ❑ Joined the company in March 2016
- ❑ Previously associated with Godrej & Boyce, Escorts Finance & IBM India

#### **Syed Hassan – Chief Operating Officer**

- ❑ Joined the company in March 2022
- ❑ Previously associated with DXC Technology, Britannia Industries, Unilever

#### **Vinodh Chelambathodi – Chief Human Resources Officer**

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

#### **E S Varadharajan – Chief Process Officer**

- ❑ Joined the company in 2002
- ❑ Previously associated with UTIMF

#### **Manikandan Gopalakrishnan – Company Secretary & Compliance Officer**

- ❑ Joined the company in June 2011
- ❑ Previously associated with BPL, Precot Meridian & SJK Steel Plant

#### **Vivek Bengani – CEO – CAMS Insurance Repository**

- ❑ Joined the company in March 2022
- ❑ Previously associated with Edelweiss Tokio Life Insurance

#### **Ramcharan Sesharaman – Chief Financial Officer**

- ❑ Joined the company in March 2020
- ❑ Previously associated with Photon Interactive and Reliance Jio Infocomm

#### **Ravi Kethana – Chief Platform Officer**

- ❑ Joined the company in December 2019
- ❑ Previously associated with Tata Consultancy Services and Wipro

#### **Abhishek Mishra – Chief Risk Officer**

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

#### **Soumendu Sekar Ganguly – Chief Product officer and Deputy COO**

- ❑ Joined the company in April 2017
- ❑ Previously associated with Naukri, 99acres and Shiksha, and Sulekha

#### **Vasanth Jeyapaul Emmanuel – CEO, CAMS Payment Services Private Limited**

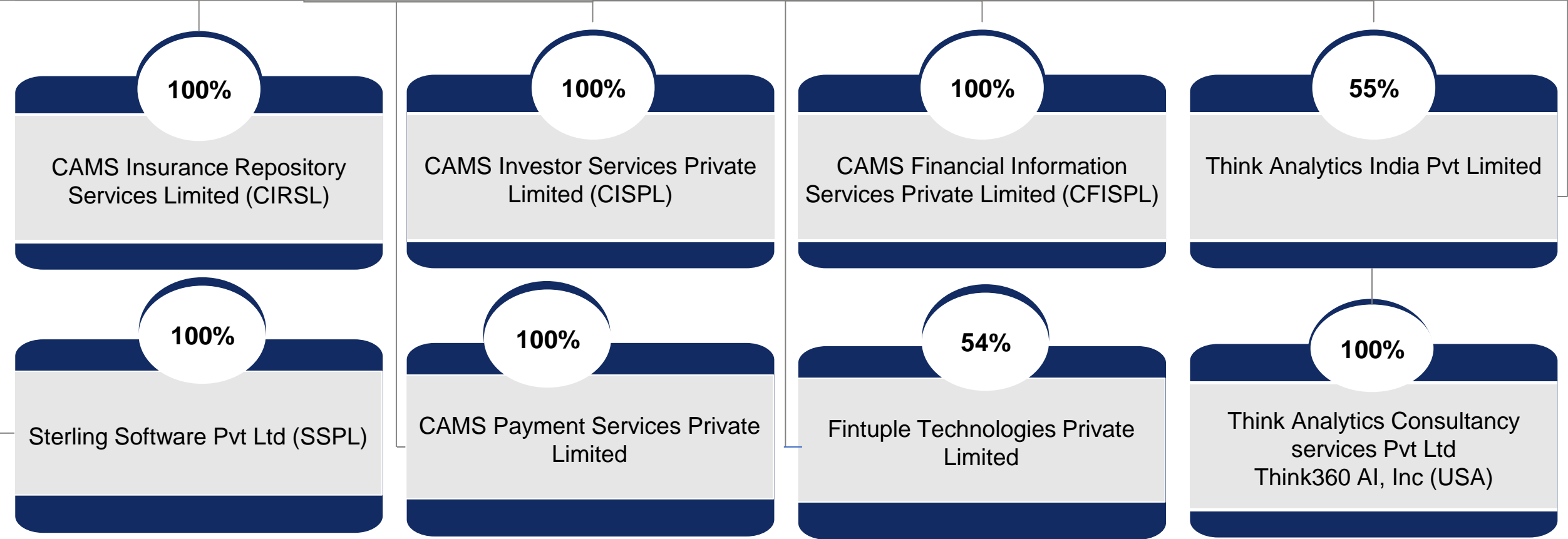
- ❑ Joined the company in October 2017
- ❑ Previously associated with Bennett, Coleman & Co, Agenda Net marketing

**APPENDIX**

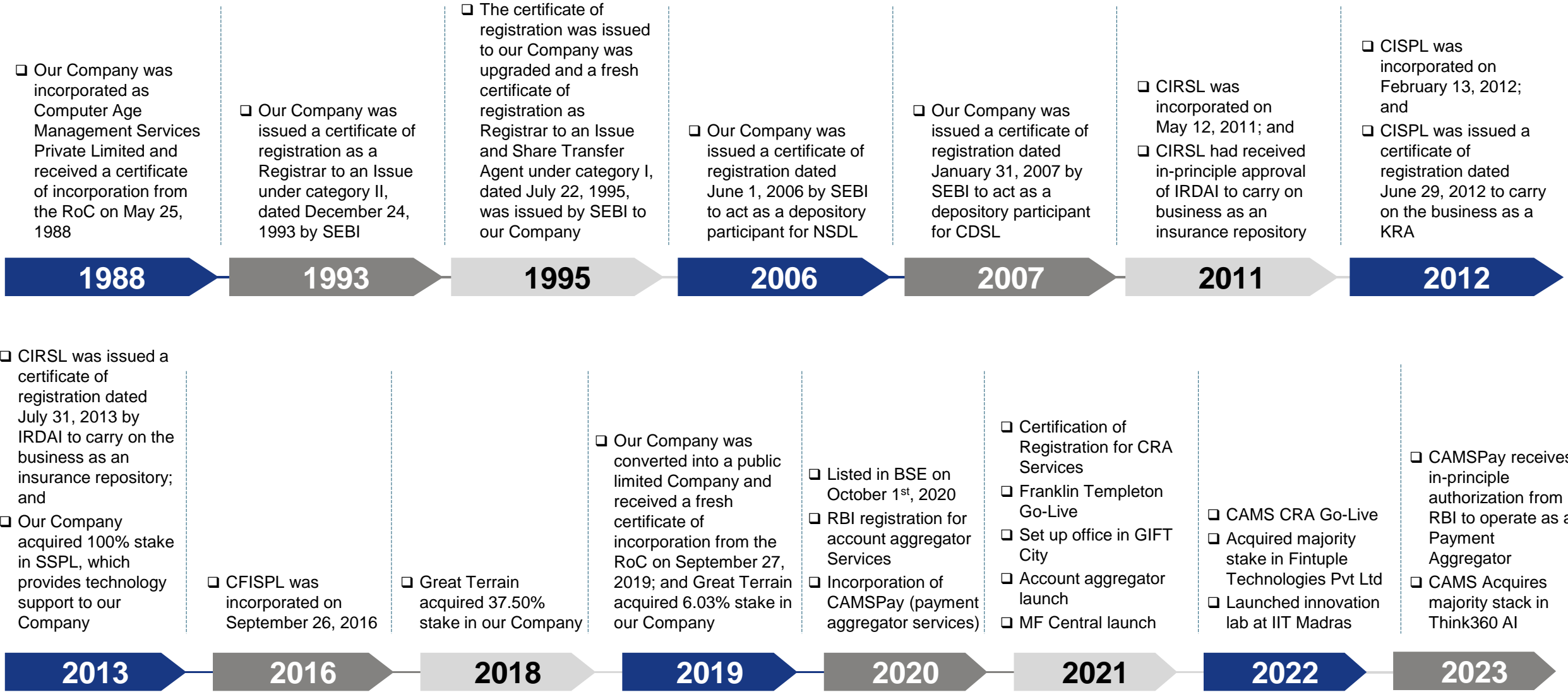
# Corporate Structure

## Computer Age Management Services Limited

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



# History / Milestones



# 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 15<sup>th</sup> Annual TATVA annual awards 2021

2022

- ❑ CAMS won the NASSCOM cloud innovator of the year

2023

- ❑ CAMS Wins LACP vision for Annual Report



# Awards and Accolades



2023

- ❑ CAMS FE CFO Awards CAMS was selected in the Small Enterprises category. CFO Mr. Ramcharan Sesharaman was honoured with the prestigious Award
- ❑ BW HR Excellence Awards 2023 For Employee Engagement strategy category
- ❑ Economic Times Datacon Award 2023 under Smart Data Applications Software category
- ❑ CAMSfinserv Wins Banking Frontier's Technoviti 2023 for implementing Account Aggregator based bank account validation in myCAMS Application (with 6 Million+ registered users) for Third Party verification
- ❑ Think360 AI has been recognized by Fintech Global in the 3<sup>rd</sup> Edition of the AIFintech100 list
- ❑ Think360 AI is now a Great Place to Work Certified <sup>TM</sup> Company
- ❑ HDFC Bank has honored CAMSPay with the prestigious 'Best Corporate Technology Adoption' award
- ❑ CAMS was the **WINNER** for the award category "**New Initiatives IT Infrastructure Award**" at the "**16th Edition DataCenter Summit & Awards 2023**" organized by UBS Forums Pvt. Ltd.
- ❑ Think360 AI has been recognized as '**Top Data Science Services Providers**' by AIM Research
- ❑ Think360.AI was awarded with 'Best Data Intelligence Analytics Developer 2023' in the Small Business Awards Category at Global Business Awards.

# Shareholders' Information

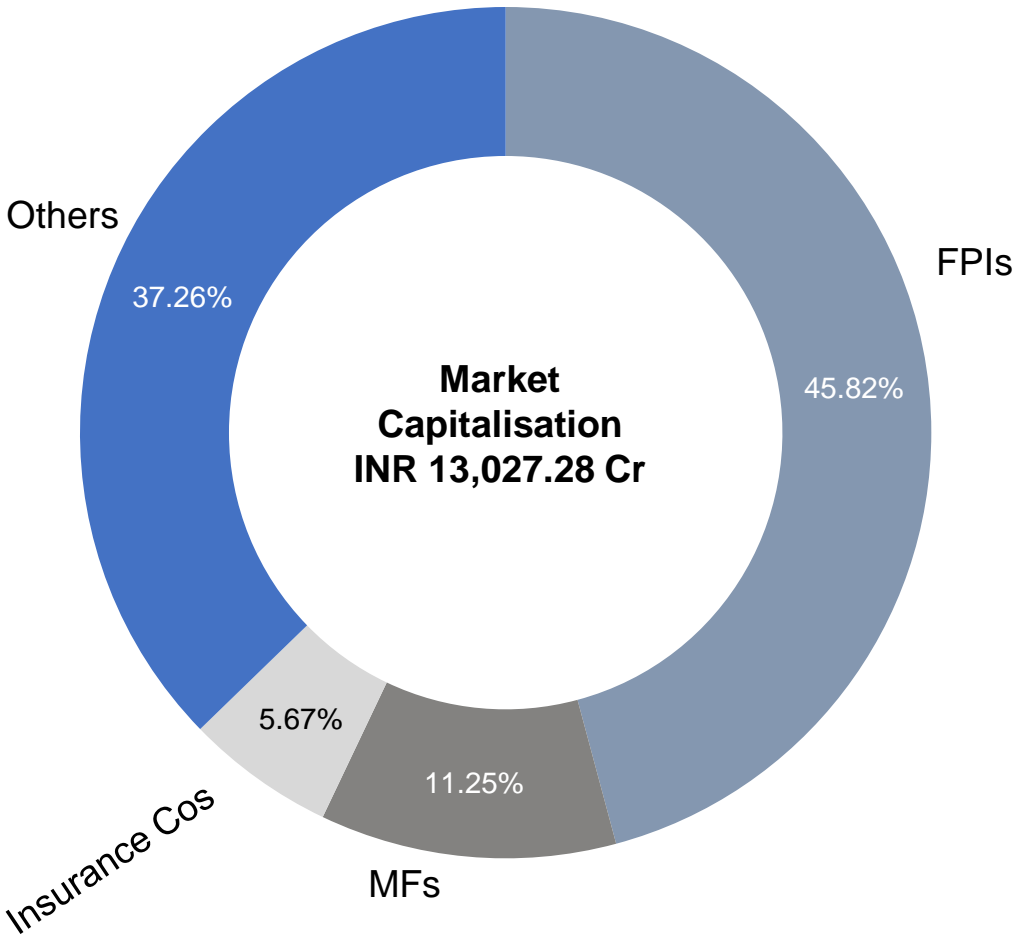
## Stock Data as on 31<sup>st</sup> Dec 2023

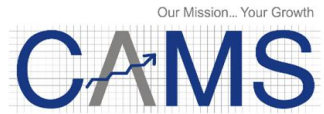
<b>Market Capitalisation</b> <b>13,027.28 Cr</b>	<b>Shares Outstanding</b> <b>4,91,43,119</b>
<b>Free Float</b> <b>13,027.28 Cr</b>	<b>Scrip Symbol / Code</b> <b>CAMS / 543232</b>

## Top Institutional Holders

WhiteOak Capital Mgt (Mumbai)	Life Insurance Corporation of India (Mumbai)
HDFC Bank (Mumbai)	Vanguard Group (Philadelphia)
Vanguard Group (Philadelphia)	JPMorgan Asset Mgt (JF Asset Mgt) (Hong Kong)
Goldman Sachs Asset Mgt (London)	Seafarer Capital Partners (Larkspur)
HDB Employee Welfare Trust (Mumbai)	Arisaig Partners (Asia) (Singapore)
BlackRock Investment Mgt - Index (San Francisco)	360 ONE Asset Mgt (Mumbai)
Abu Dhabi Investment Authority (ADIA) (Abu Dhabi)	UTI Asset Mgt (Mumbai)
Sundaram Mutual Fund (Chennai)	Kotak Mahindra Asset Mgt (Mumbai)
FSSA Investment Mgrs (Singapore)	Aditya Birla Sun Life Mutual Funds (Mumbai)
Fidelity Investments (Hong Kong)	Goldman Sachs Asset Mgt (Mumbai)

## Shareholding Pattern (%)





Computer Age  
Management Services  
Limited (CAMS)

 Mr. Anish Sawlani, Head - IR

 +91 72990 07973

 [Anish.sawlani@camsonline.com](mailto:Anish.sawlani@camsonline.com)



Investor Relations  
Orient Capital

 Mr. Rajesh Agrawal

 +91 99674 91495

 [Rajesh.Agrawal@linkintime.co.in](mailto:Rajesh.Agrawal@linkintime.co.in)

**THANK YOU**