

25th May 2021

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

Trading Symbol : CAMS

Dear Sirs / Madam,

Sub: Presentation of the Standalone and Consolidated Financial Data for the quarter and financial year ended 31st March 2021

Please find enclosed presentation of the Standalone and Consolidated Financial Data for the quarter and financial year ended 31st March 2021.

The Company has scheduled an Earnings call on May 26, 2021 at 1100 hours IST. During this call, the Management will discuss the company's financial performance for the quarter and financial year ended 31st March 2021. The details of the said earnings conference call have been filed with the Exchange and is also available on the website of the Company.

The attached presentation will be used in the earnings call and in the subsequent discussions with the investors.

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

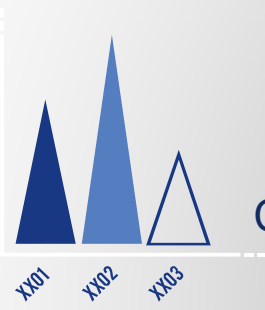
Member of the Registrars Association of India (RAIN)

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

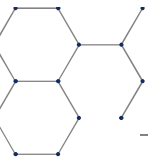
Regd. Office : New No. 10, (Old No. 178), M.G.R. Salai, Nungambakkam, Chennai - 600 034, India.



COMPUTER AGE MANAGEMENT SERVICES LIMITED

FY21: Q4 Earnings Presentation



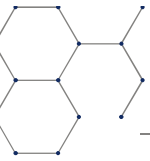


SAFE HARBOUR STATEMENT

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



Anuj Kumar
Whole time Director & Chief Executive Officer



Ram Charan Sesharaman
CFO - Designate



Somasundaram M.
Chief Financial Officer



Presentation Flow



Business Overview

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AAuM 12M – MF industry & CAMS
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Earnings Presentation

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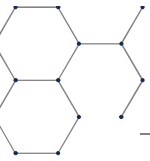
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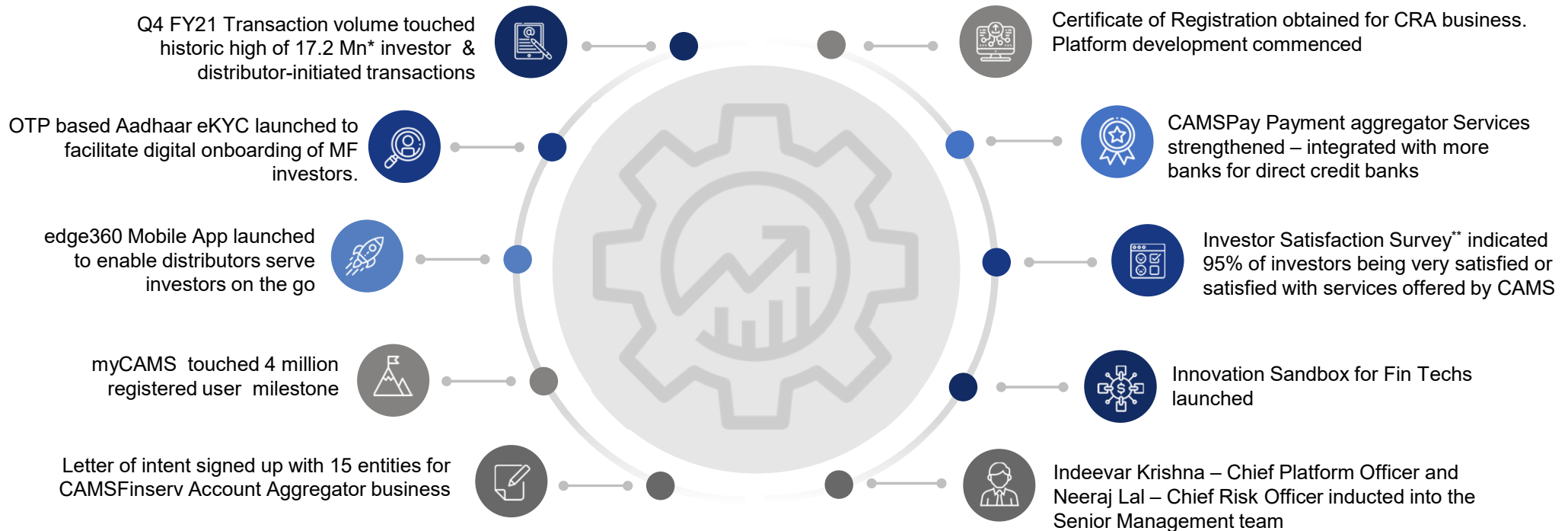


BUSINESS OVERVIEW

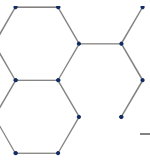




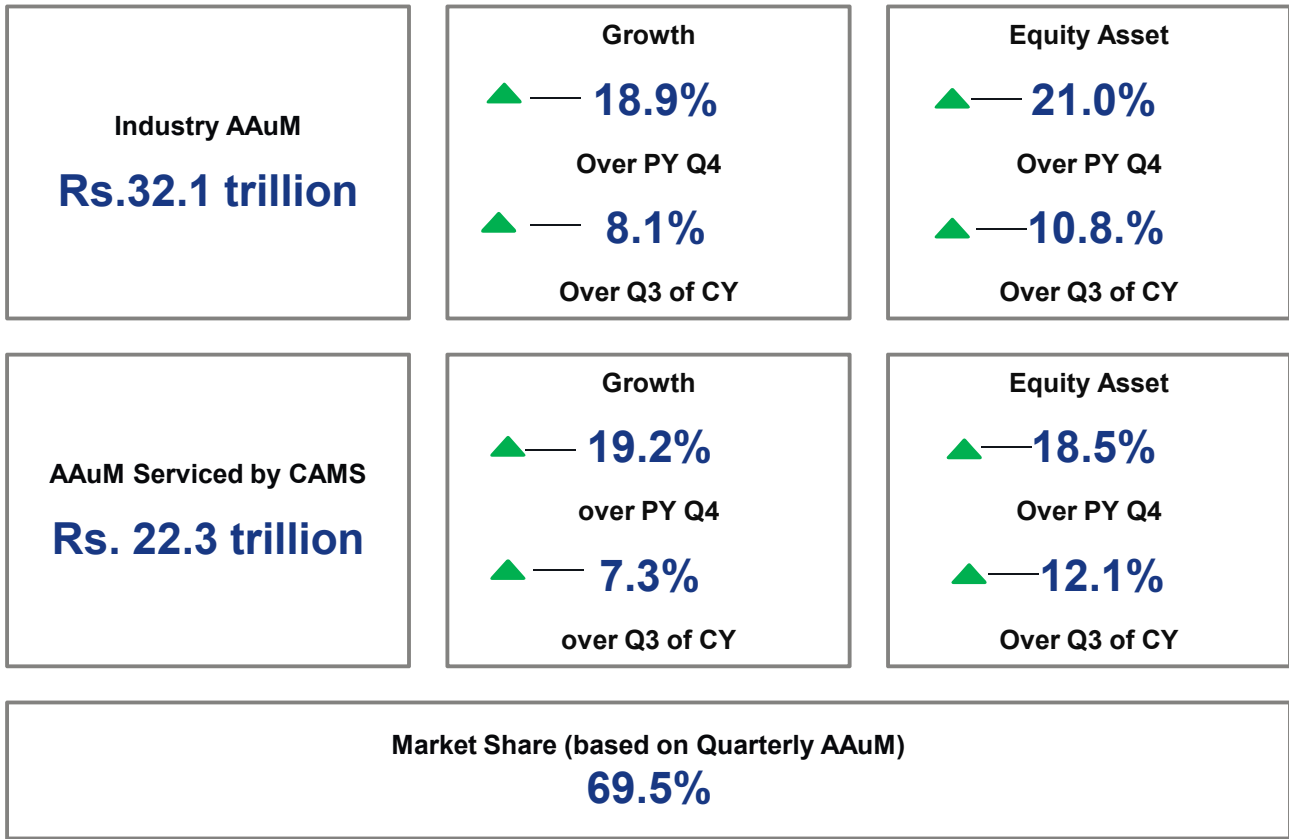
BUSINESS HIGHLIGHTS



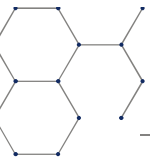
* Transactions not including SIP trigger ; **Investor Satisfaction Survey carried out in March 2021.



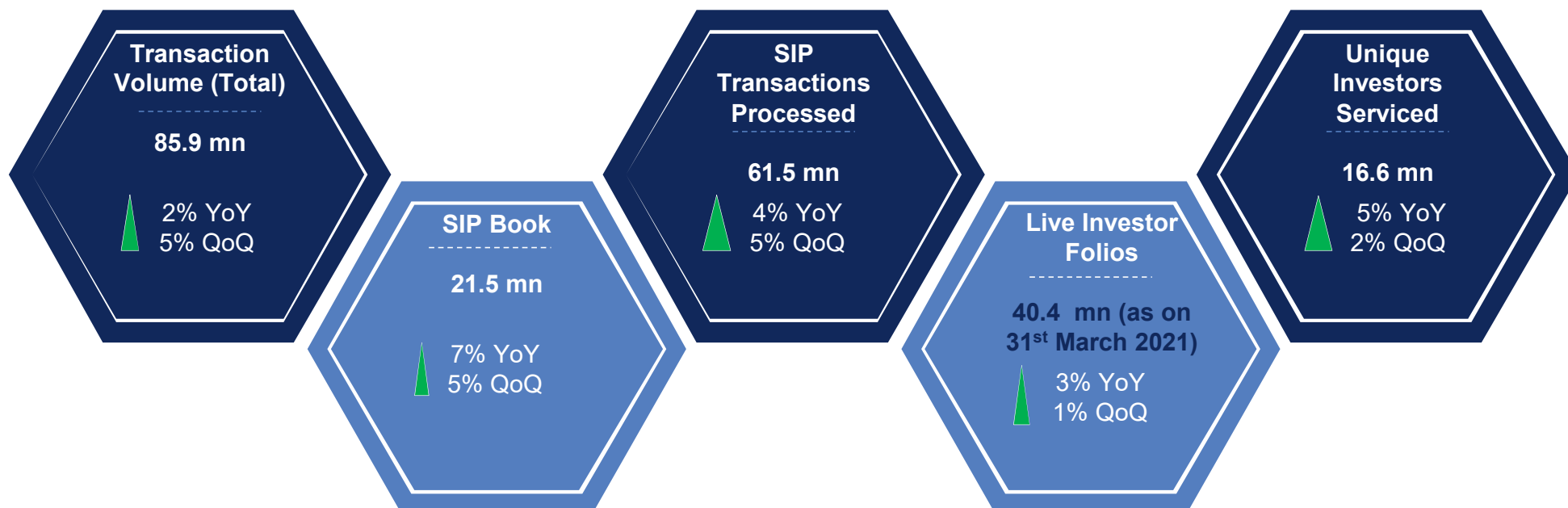
MUTUAL FUND INDUSTRY & CAMS AAUM – Q4

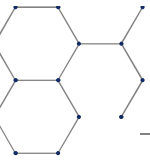


- Net flows into equity assets turn positive in March 21
- Inflows through SIP remain steady
- Growth in total AAuM largely driven by equity and debt assets

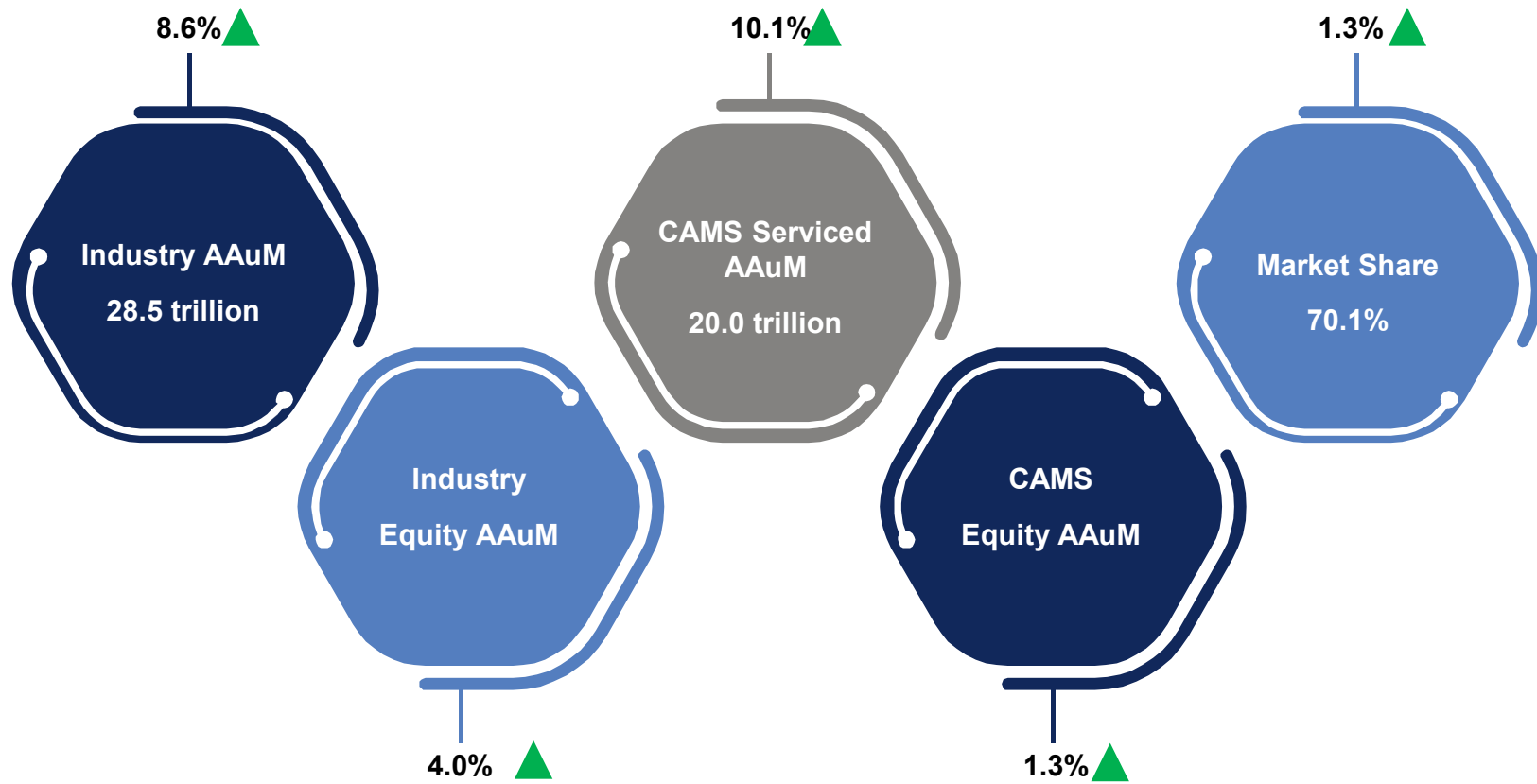


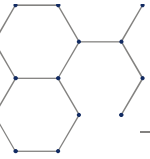
OPERATIONAL METRICS – Q4



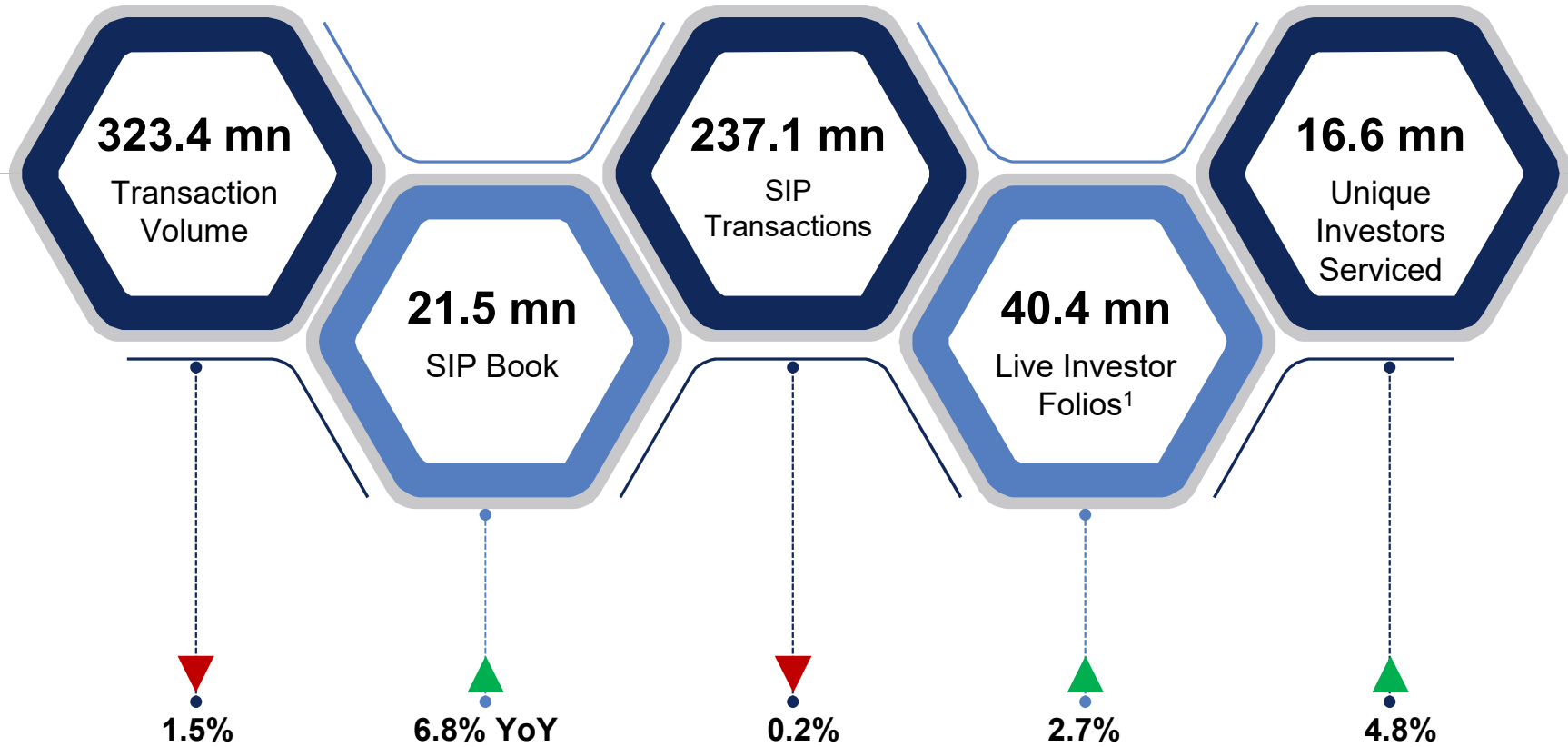


MUTUAL FUND INDUSTRY & CAMS AAUM – 12 MONTHS





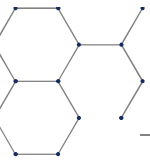
OPERATIONAL METRICS – 12 MONTHS



Note: 1. Live Investor Folios as of 31st March 2021

FINANCIALS





REVENUE HIGHLIGHTS – Q4

Revenue

₹1,998 mn

▲ 14.3% YoY
▲ 7.4% QoQ

Asset Based Revenue

18.5% YoY ▲
7.4% QoQ ▲

Non-Asset Based Revenue

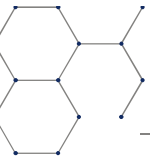
20.9% YoY ▲
2.2% QoQ ▲

Non-MF Revenue

15.9% YoY ▼
16.4% QoQ ▲

Asset Mix

Equity component : remain same @ 35% YoY and up 1% QoQ

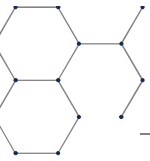


FINANCIALS Q4

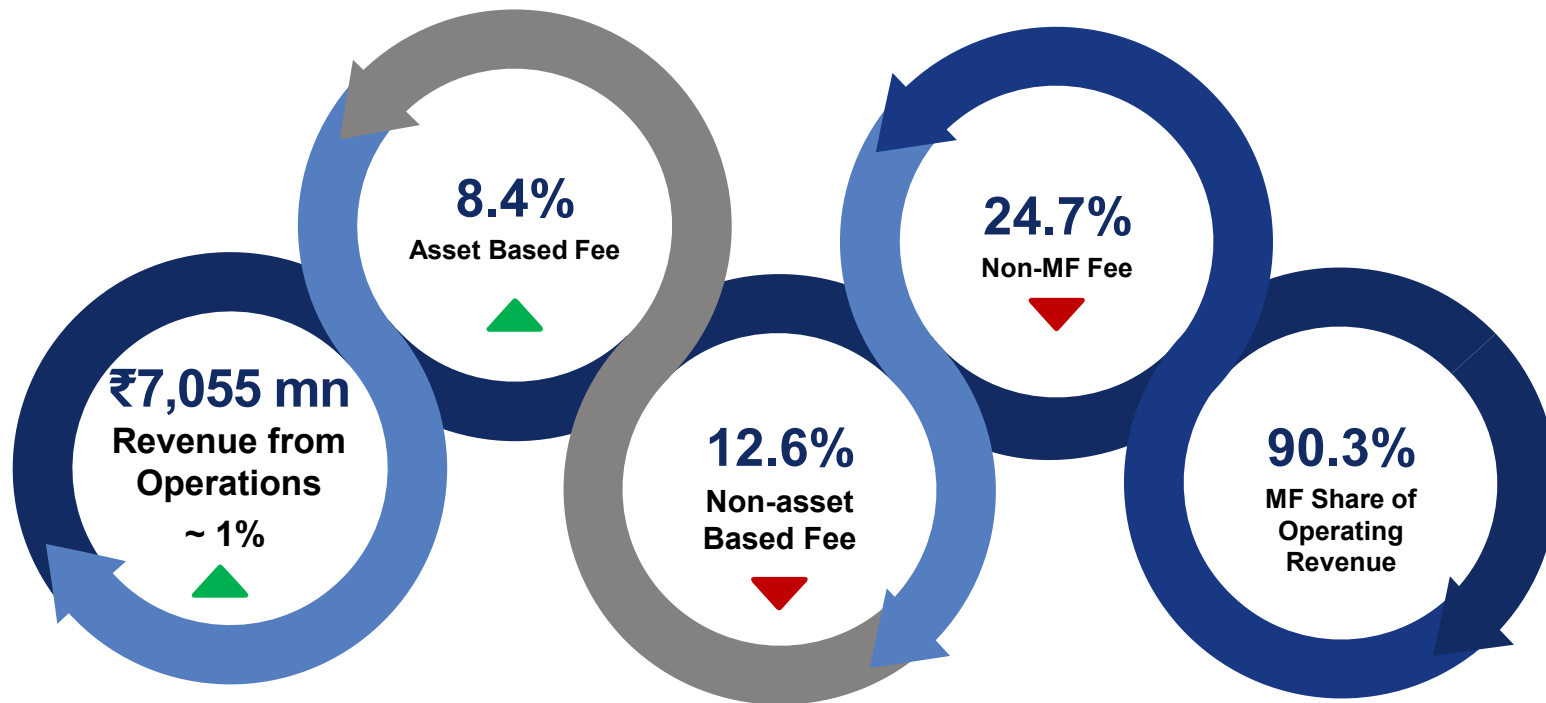


Margin expansion partly due to reduced revenue from low margin businesses

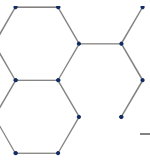
* Return on Net-worth – PAT/Period end Net-worth ** Includes Bank balances, Fixed deposit & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection a/c & Money in unpaid dividend a/c.)



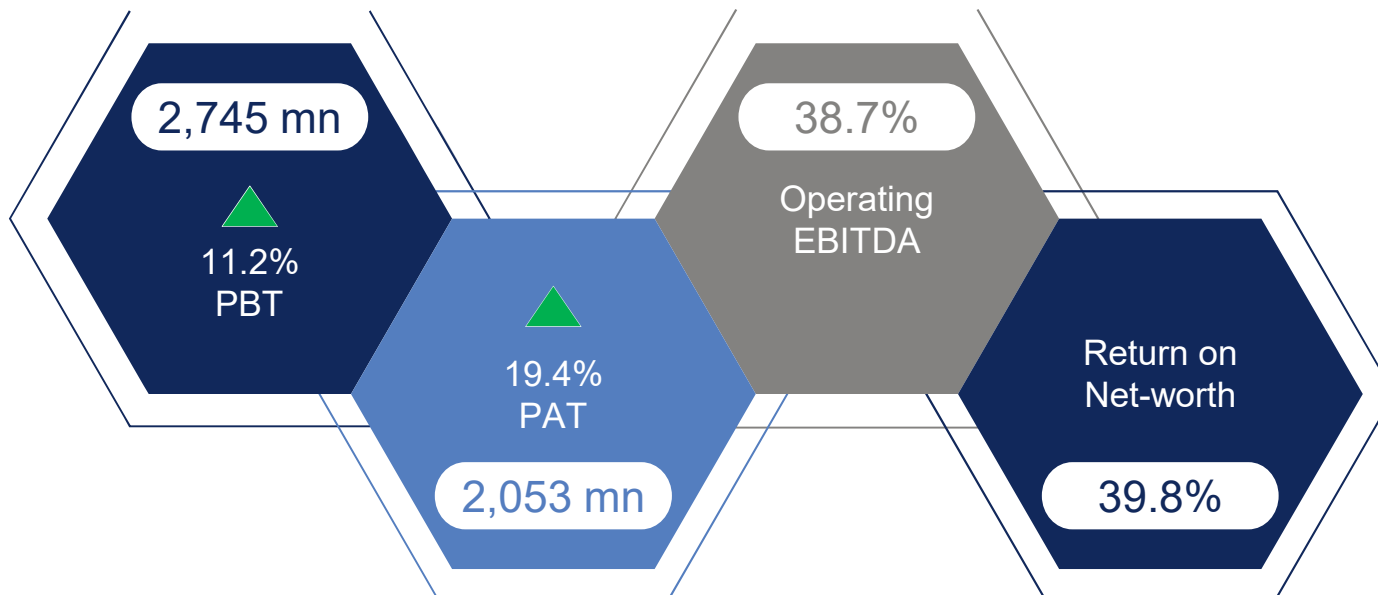
REVENUE HIGHLIGHTS 12 MONTHS



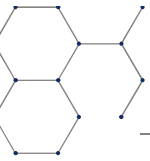
Asset based fee impacted by unfavorable asset mix – equity component @ 34% against 37% in PY; offset by higher debt



FINANCIALS: FY 12 MONTHS



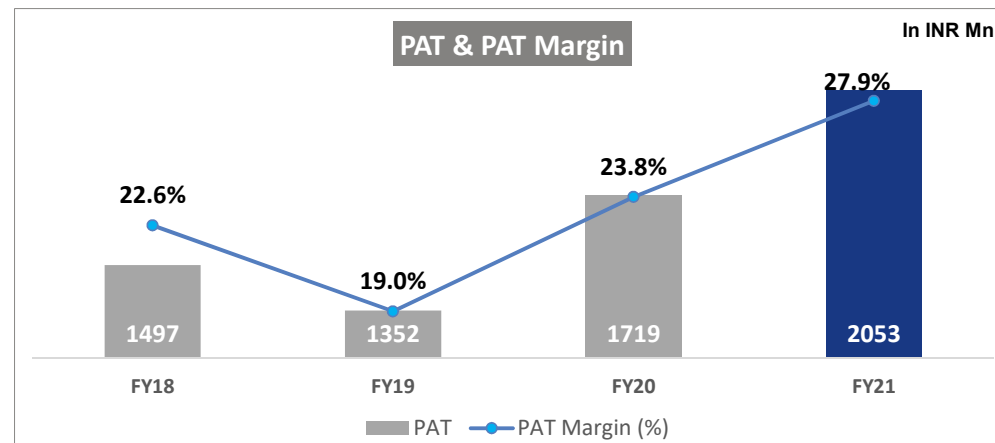
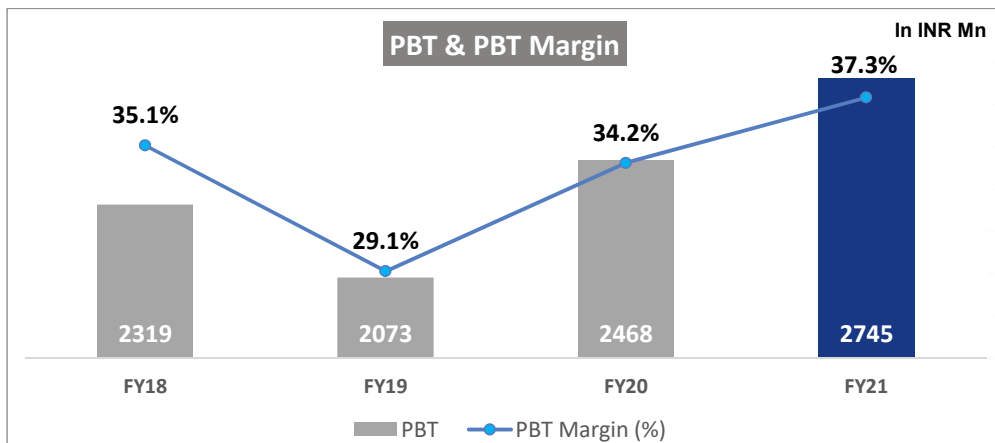
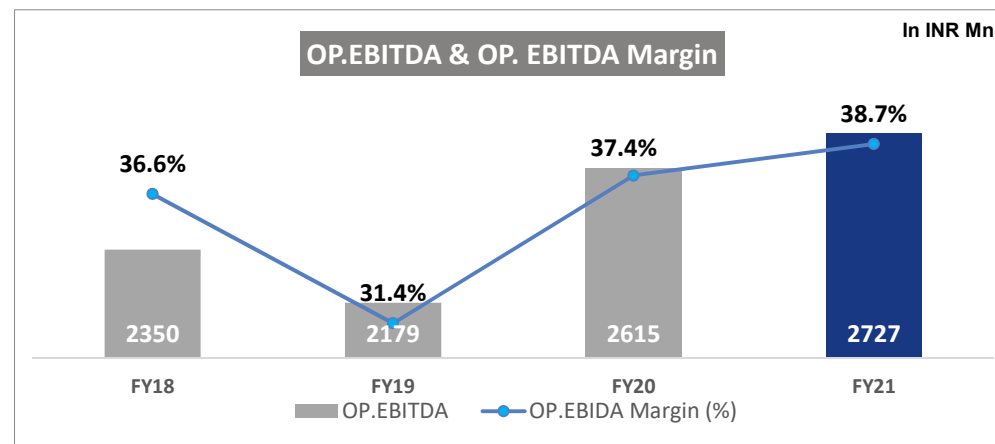
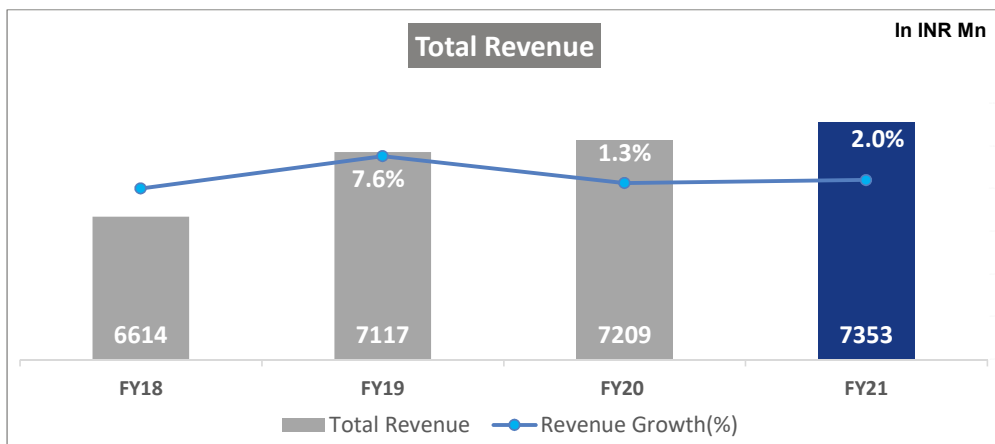
Cash & Cash Equivalent as on 31st Mar'21 : Rs. 331 Crores



DIVIDEND PER SHARE



Consolidated Financial Highlights – Yearly



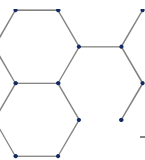


FY21 Q4 CONSOLIDATED P&L

Computer Age Management Services Ltd

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

(Particulars (Rs in lakhs))		Quarter ended			Financial Year ended	
		31 March 2021	31 Dec 2020	31 March 2020	31 March 2021	31 March 2020
I	Revenue from operations	19,977.27	18,595.34	17,476.53	70,549.58	69,962.99
II	Other income	416.27	639.10	367.08	2,975.87	2,124.25
III	Total revenue	20,393.54	19,234.44	17,843.61	73,525.45	72,087.24
IV	Expenses					
	Employee benefits expense	7,107.85	6,432.89	6,397.36	26,236.20	25,802.25
	Finance costs	174.63	185.78	243.08	790.40	972.39
	Depreciation and amortisation expense	1,059.75	1,075.83	1,317.63	4,341.32	5,125.08
	Operating expenses	1,990.44	2,303.23	1,507.04	7,679.08	8,670.20
	Other expenses	1,974.30	1,677.40	1,630.77	7,032.94	6,833.50
	Total expenses	12,306.97	11,675.13	11,095.88	46,079.94	47,403.42
V	Profit before tax	8,086.58	7,559.31	6,747.73	27,445.51	24,683.82
VI	Tax expense:					
	Current tax	2,584.39	1,661.66	1,786.55	7,439.68	6,542.10
	MAT credit written off	-	-	-	-	342.64
	Current tax expense of earlier years	4.22	(33.43)	-	(29.20)	-
	Deferred tax	(514.72)	289.27	654.46	(494.10)	609.86
	Net tax expense	2,073.90	1,917.50	2,441.01	6,916.37	7,494.60
VII	Profit / (Loss) for the period	6,012.68	5,641.81	4,306.72	20,529.13	17,189.22
VIII	Other Comprehensive Income					
	Items that will not be reclassified to Profit or Loss					
	- Remeasurements of the defined benefit liabilities / asset	(26.03)	(14.14)	(106.24)	61.00	(132.39)
	Income tax relating to items that will not be reclassified to profit or loss	4.94	5.17	26.76	(15.35)	33.32
	- Exchange differences in translating the financial statements of foreign operations	(6.50)	4.85	4.03	(3.65)	(2.09)
	Total Other Comprehensive Income / (Loss)	(27.59)	(4.12)	(75.45)	42.00	(101.16)
IX	Total Comprehensive Income	5,985.09	5,637.70	4,231.27	20,571.13	17,088.06



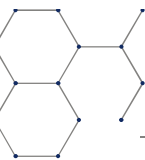
CONSOLIDATED BALANCE SHEET (1/2)

Consolidated Balance sheet as at 31st March 2021		
Particulars (Rs in Lakhs)	As at 31st March 2021	As at 31st March 2020
A Assets		
1 Non-current assets		
Property, plant and equipment	6,524.12	6,525.21
Right of use assets	7,373.59	9,906.30
Goodwill	13,359.83	13,359.83
Intangible assets	1,144.02	1,107.99
Financial Assets		
- Investments	53.07	53.30
- Loans & Advances	1,098.99	1,280.92
- Other financial assets		20
Deferred tax assets (net)	1,016.86	752.88
Other non-current assets	296.98	28.93
Total Non-Current Assets	30,867.46	33,035.36
2 Current assets		
Financial Assets		
- Investments	23,553.66	30,560.50
- Trade Receivables	2,899.04	3,203.07
- Cash and Cash Equivalents	1,742.85	2,322.14
- Bank Balances other than Cash and Cash Equivalents	16,282.65	2,723.77
- Loans & Advances	451.03	64.65
- Other Financial Assets	126.13	571.15
Current Tax Assets (Net)	751.50	1,504.23
Other Current Assets	7,518.74	6,324.78
Total Current Assets	53,325.60	47,274.29
Total Assets	84,193.05	80,309.65

CONSOLIDATED BALANCE SHEET (2/2)

Consolidated Balance sheet as at 31st March 2021

Particulars (in Rs. Lakhs)		As at 31st March 2021	As at 31st March 2020
B	Equity and Liabilities		
1	Equity		
	Share Capital	4,879.10	4,876.00
	Other Equity	46,708.07	50,009.64
	Share application money pending allotment		
	Equity attributable to owners of the Company	51,587.17	54,885.64
	Non-Controlling Interests		-
	Total Equity	51,587.17	54,885.64
2	Non-current liabilities		
	Financial Liabilities		
	- Other Financial Liabilities	6,453.66	7,598.84
	Provisions	7,483.12	7,319.95
	Deferred Tax Liabilities	4.51	234.63
	Total Non-Current Liabilities	13,941.29	15,153.42
3	Current liabilities		
	Financial Liabilities		
	- Trade Payables		
	a. Total outstanding dues to micro enterprises and small enterprises	39.28	68.78
	b. dues to Others	5,249.90	3,539.45
	- Other Financial Liabilities	8,184.35	2,591.28
	Other Current Liabilities	3,703.67	2,973.67
	Provisions	1,462.33	1,097.42
	Current Tax Liabilities	25.06	-
	Total Current Liabilities	18,664.59	10,270.59
	Total Liabilities	32,605.88	25,424.01
	Total Equity and Liabilities	84,193.06	80,309.65



CONSOLIDATED STATEMENT OF PROFIT AND LOSS

Particulars (₹ mn)	Year ended	Year ended	Year ended	Year ended
	31-Mar-18	31-Mar-19	31-Mar-20	31-Mar-21
Income				
Revenue From Operations	6,415.36	6,936.44	6,996.30	7,054.96
Other Income	198.34	180.63	212.43	297.59
Total Income	6,613.70	7,117.07	7,208.72	7,352.54
Expenses				
Employee benefits expense	2,263.28	2,746.17	2,580.23	2,623.62
Finance costs	2.81	2.78	97.24	79.04
Depreciation and amortization expense	226.66	284.37	512.51	434.13
Operating expenses	940.83	1,058.18	867.02	767.91
Other expenses	860.84	952.98	683.35	703.29
Total Expenses	4,294.42	5,044.48	4,740.34	4,607.99
	-			
Profit/(loss) before exceptional items and tax	2,319.28	2,072.59	2,468.38	2,744.55
Exceptional Items	-	-	-	
Profit/(loss) before tax	2,319.28	2,072.59	2,468.38	2,744.55
Current Tax	851.47	764.34	654.21	743.97
Deferred tax (including MAT credit entitlement)	(29.35)	(43.53)	95.25	(52.33)
Net Tax expense / (benefit)	822.12	720.81	749.46	691.64
Profit/(loss) for the year	1,497.16	1,351.78	1,718.92	2,052.91
Earnings per share (In ₹):				
Basic	30.7	27.61	35.24	42.08
Diluted	30.7	27.61	35.21	41.93

Note: Ind AS 116 became effective from 1st April 2019; FY 19-20 and FY 20-21 are with AS 116 impact.

Earnings Presentation



CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES

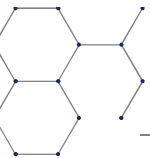
Particulars (₹ mn)	As at March 31, 2018	As at March 31, 2019	As at March 31, 2020	As at March 31, 2021
Non-Current Assets				
Property, Plant and Equipment	700.37	710.28	652.52	652.41
Right To Use Asset			990.63	737.36
Intangible Assets	1465.76	1518.32	1,446.78	1,450.38
Financial Assets				
- Investments	20.33	20.41	5.33	5.31
- Loans	134.75	125.75	128.09	109.90
- Others	-	-	2.00	-
Deferred Tax Assets (Net)	103.55	147.08	75.29	101.69
Other Non-Current Assets	123.67	44.45	2.89	29.70
Total Non-Current Assets	2,548.43	2,566.29	3,303.54	3,086.75
Current Assets				
Financial Asset				
- Investments	2,161.31	2,304.98	3,056.05	2,355.37
- Trade Receivables	225.06	269.70	320.31	289.90
- Cash and Cash Equivalents	73.95	48.61	232.21	174.29
- Bank Balances other than Cash and Cash Equivalents	202.61	386.42	272.38	1,628.26
- Loans	4.22	6.69	6.46	45.10
- Other Financial Assets	1.58	3.70	57.12	12.61
Current Tax Assets (Net)	-	-	150.42	75.15
Other Current Assets	712.51	805.65	632.48	751.87
Total Current Assets	3,381.24	3,825.75	4,727.43	5,332.56
Total Assets	5,929.67	6,392.04	8,030.97	8,419.31

Note: Ind AS 116 became effective from 1st April 2019; FY 19-20 and FY 20-21 are with AS 116 impact.

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

Particulars (₹ mn) ⁷	As at March 31, 2018	As at March 31, 2019	As at March 31, 2020	As at March 31, 2021
Equity				
Share Capital	487.6	487.6	487.60	487.91
Other Equity	4,010.22	4,029.88	5,000.96	4,670.81
Share application money pending allotment				
Non Controlling Interest	77.51	82.95	-	
Total Equity	4,575.33	4,600.43	5,488.56	5,158.72
Non Current Liabilities				
Financial liabilities				
Other Financial Liabilities	-	-	759.88	645.37
Provisions	567.08	712.54	732.00	748.31
Deferred Tax Liabilities	-	-	23.46	0.45
Total Non Current Liabilities	567.08	712.54	1,515.34	1,394.13
Current Liabilities				
Financial liabilities				
Trade Payables				
a. Total outstanding dues to micro enterprises and small enterprises	1.77	3.45	6.88	3.93
b. dues to Others	346.79	355.92	353.95	524.99
Other financial liabilities	-	-	259.13	818.43
Provisions	79.46	170.87	109.74	146.23
Current Tax Liabilities (Net)	11.31	19.08	-	2.51
Other Current Liabilities	347.93	529.76	297.37	370.37
Total Current Liabilities	787.26	1079.08	1,027.06	1,866.46
Total Liabilities	1,354.34	1,791.62	2,542.40	3,260.59
Total Equity and Liabilities	5,929.67	6,392.05	8,030.97	8,419.31

Note: Ind AS 116 became effective from 1st April 2019; FY 19-20 and FY 20-21 are with AS 116 impact.

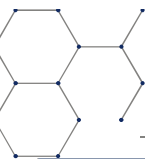


CONSOLIDATED CASH FLOW SUMMARY

Particulars (Rs. in lakhs)	For the year ended 31 st Mar 2020	For the year ended 31 st Mar 2021
Net cash flow from/(used in) operating activities (A)	19,885.89	26,158.32
Net cash flow from/(used in) investing activities (B)	(8,383.14)	459.93
Net cash flow from/(used in) financing activities (C)	(9,666.72)	-27,197.54
Net increase/(decrease) in cash and cash equivalents (A+B+C)	1,836.03	-579.29
Cash and cash equivalents at the beginning of the period	486.11	2,322.14
Cash and cash equivalents at the end of the period	2,322.14	1,742.85

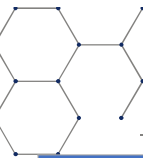
FY21 Q4 STANDALONE P&L

Computer Age Management Services Ltd							
Statement of Standalone Financial Results For the Quarter & Year ended 31st March 2021							
Particulars (Rs in lakhs)		Quarter ended			Year ended		
		31 March 2021	31 Dec 2020	31 March 2020	31 March 2021	31 March 2020	
I	Revenue from operations	18,918.76	17,957.33	16,448.79	67,375.26	66,145.81	
II	Other income *	329.65	3,017.92	118.12	5,860.40	1,950.79	
III	Total revenue	19,248.41	20,975.25	16,566.91	73,235.66	68,096.60	
IV	Expenses						
	Employee benefits expense	5,933.56	5,335.33	5,198.61	21,706.04	20,972.00	
	Finance costs	160.56	170.26	203.89	706.39	804.94	
	Depreciation and amortisation expense	965.51	981.46	1,184.18	3,938.86	4,594.10	
	Operating expenses	3,254.17	3,761.69	2,670.23	12,578.30	13,080.49	
	Other expenses	1,793.94	1,664.86	1,484.24	6,305.51	6,118.16	
	Total expenses	12,107.74	11,913.60	10,741.15	45,235.11	45,569.69	
V	Profit/(loss) before tax	7,140.67	9,061.64	5,825.76	28,000.55	22,526.91	
VI	Tax expense / (benefit):						
	Current tax	2,030.80	1,417.94	1,508.85	6,309.62	5,825.88	
	Deferred tax	(209.08)	213.49	293.96	(206.35)	293.71	
	Net tax expense / (benefit)	1,821.72	1,631.44	1,802.81	6,103.27	6,119.59	
VII	Profit / (Loss) for the period	5,318.95	7,430.21	4,022.95	21,897.28	16,407.32	
VIII	Other Comprehensive Income						
	Items that will not be reclassified to Profit or Loss						
	- Remeasurements of the defined benefit liabilities / asset	(26.81)	(16.08)	(95.81)	46.37	(82.13)	
	Income tax relating to items that will not be reclassified to profit or loss	6.75	4.05	24.11	(11.67)	20.67	
	Total Other Comprehensive Income / (Loss)	(20.06)	(12.03)	(71.70)	34.70	(61.46)	
IX	Total Comprehensive Income	5,298.89	7,418.18	3,951.25	21,931.98	16,345.86	
*	Includes Dividend Income from Subsidiaries		2,598.25		3,852.71	701.31	



STANDALONE BALANCE SHEET (1/2)

Particulars (Rs in Lakhs)		As at 31st March 2021	As at 31st March 2020
A	Assets		
1	Non-current assets		
	Property, plant and equipment	6,421.17	6,398.16
	Right to use assets	6,809.36	8,308.05
	Intangible assets	1,122.47	1,074.72
	Financial Assets		
	- Investments	22,641.42	19,941.65
	- Loans & Advances	898.82	1,008.33
	- Other financial assets		20.00
	Deferred tax assets (net)	954.15	747.80
	Other non-current assets	296.98	28.93
	Total Non-Current Assets	39,144.36	37,527.64
2	Current assets		
	Financial Assets		
	- Investments	13,582.68	19,754.63
	- Trade Receivables	2,414.49	2,624.02
	- Cash and Cash Equivalents	1,408.03	2,050.31
	- Bank Balances other than Cash and Cash Equivalents	12,801.72	1,893.77
	- Loans and Advances	401.15	57.02
	- Other Financial Assets	233.51	564.22
	Current Tax Assets (Net)	616.21	1,086.38
	Other Current Assets	7,160.24	5,981.90
	Total Current Assets	38,618.03	34,012.25
	Total Assets	77,762.39	71,539.89

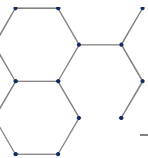


STANDALONE BALANCE SHEET (2/2)

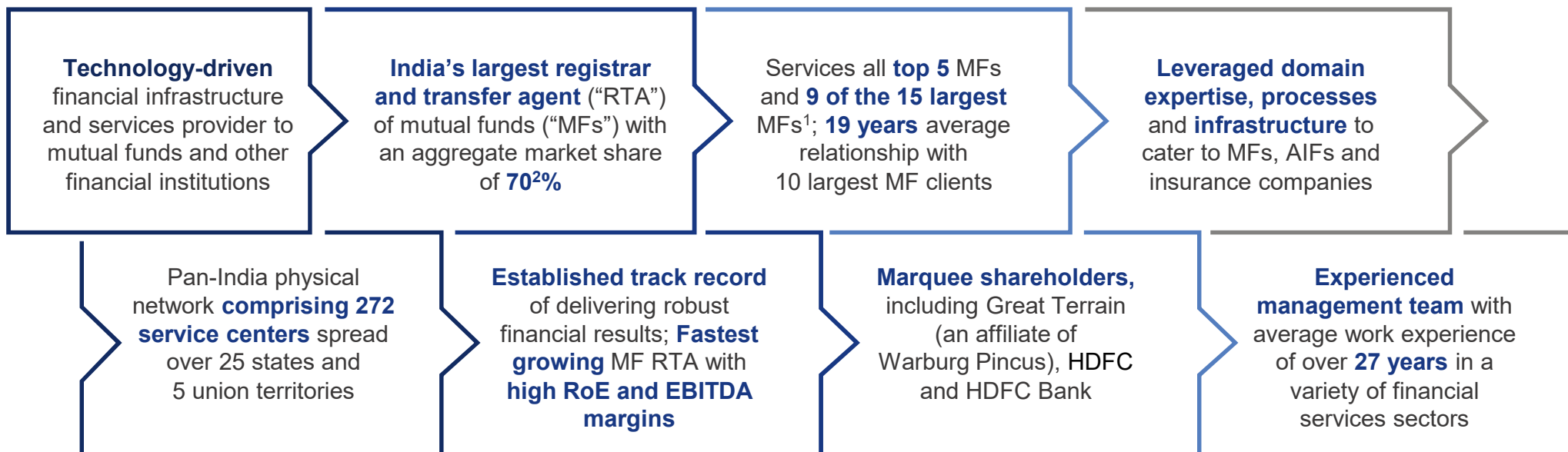
Particulars (Rs In Lakhs)		As at 31st March 2021	As at 31st March 2020
B	Equity and Liabilities		
1	Equity		
	Share Capital	4,879.10	4,876.00
	Other Equity	42,091.89	44,032.62
	Share Application money pending allotment		
	Total Equity	46,970.99	48,908.62
2	Non-current liabilities		
	Financial Liabilities		
	- Other Financial Liabilities	6,135.16	6,427.30
	Provisions	7,063.78	6,908.20
	Total Non-Current Liabilities	13,198.94	13,335.50
3	Current liabilities		
	Financial Liabilities		
	- Trade Payables		
	- Dues to MSME	28.16	67.93
	- Dues to Others	5,173.78	3,590.45
	- Other Financial Liabilities	7,889.35	2,130.86
	Other Current Liabilities	3,267.57	2,619.76
	Provisions	1,233.59	886.77
	Total Current Liabilities	17,592.46	9,295.78
	Total Liabilities	30,791.40	22,631.27
	Total Equity and Liabilities	77,762.39	71,539.89

ABOUT CAMS

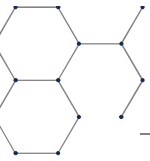




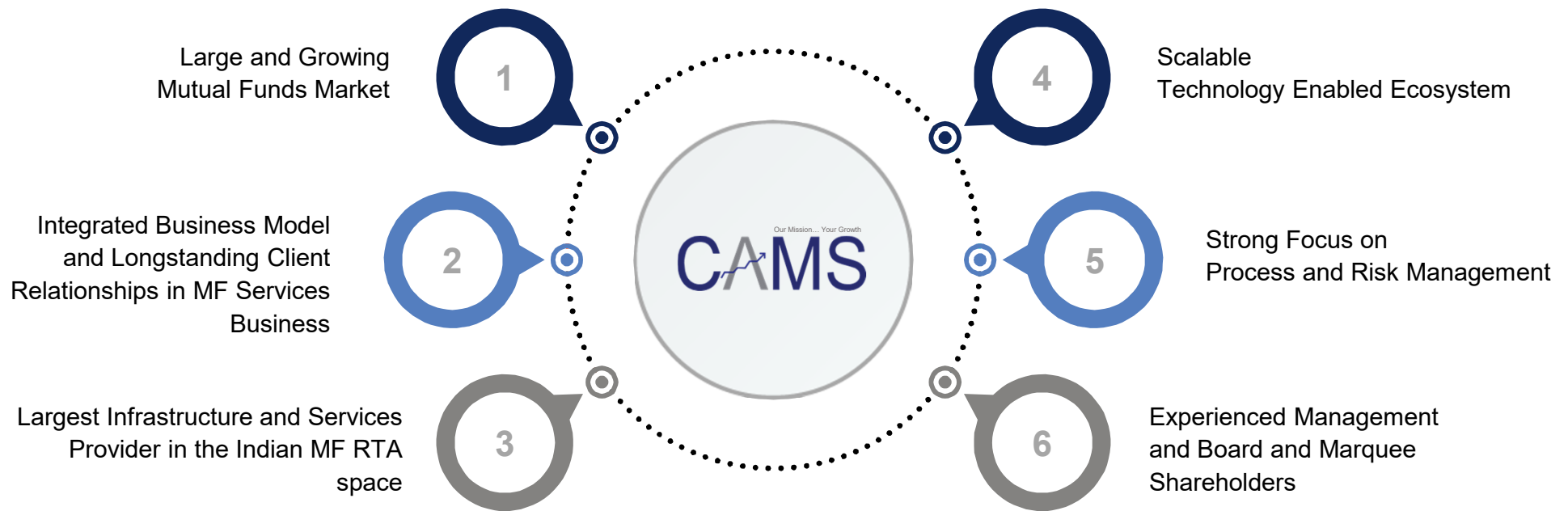
CAMS – BUSINESS AT A GLANCE

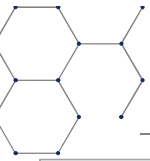


Note: "c." stands for approximately. 1. Based on mutual fund average assets under management managed by clients and serviced by CAMS as per AMFI. 2. Market share basis FY21 - 12 Month Average



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**



Products Leveraged by AMCs



Develop Triggered Products



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



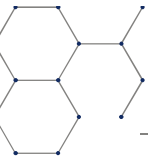
Investor
Services



Risk
Management



Compliance



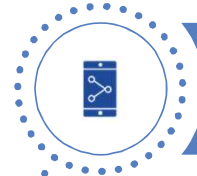
CAMS – PROPRIETARY TECHNOLOGY PLATFORMS AND MOBILE APPLICATIONS FOR THE MUTUAL FUND BUSINESS



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

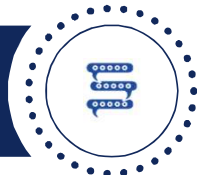


edge360

App 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

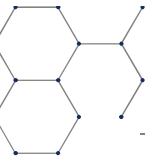
B2C app 4 Mn registered users



MF360

Proprietary investor service app

INVESTRAK



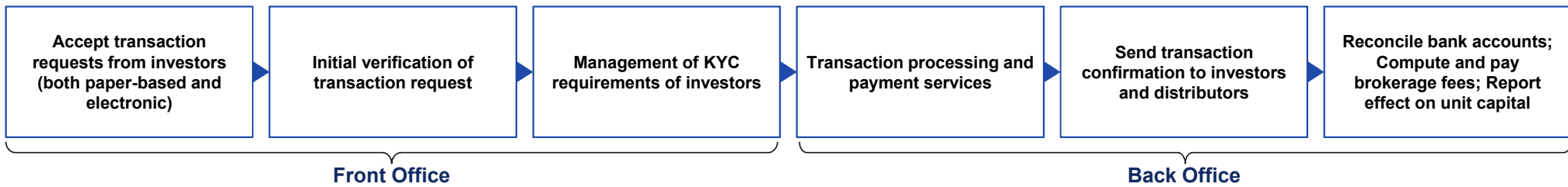
MUTUAL FUND SERVICES PROVIDED BY CAMS



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

Source / Disclaimer / Annotations

Earnings Presentation

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



- 86 AIF clients with an AAUM of ₹176.46bn²
- 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 FY19-24¹



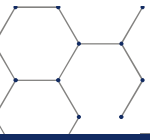
- Manages end-to-end ACH transactions and ECS and services mutual funds, NBFCs and insurance companies
- Provides services through CAMSPay, which is a highly automated ECS or NACH platform
- Supports periodical or adhoc payments (including receipt of funds from mutual fund investors through SIP accounts)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



- 39.6% market share in insurance repository business³, with 3.8mn³ 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. According to CRISIL Report. 2. As of March 31, 2021. 3. Company Estimate. No industry data available

Earnings Presentation



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



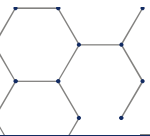
Over the years, CAMS has leveraged its domain expertise, processes and infrastructure to diversify its service offering to cater to a variety of other financial services sectors



- 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)

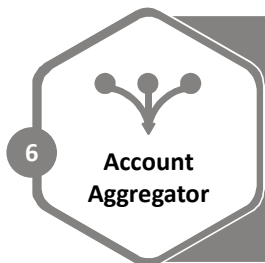


- Owns, develops and maintains the technology solutions for MF services business & MF clients
- Technology team of 559 personnel¹
- Developed Investrak.NET, a scalable mutual fund transfer agency platform, among others
- Assists with website design and development, provides mobility solutions, performs trend analysis, business intelligence and analytics based services, etc.



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

Account Aggregator

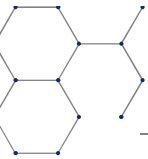
- Licensed by RBI, the CAMSfinserv platform enables rapid, secure and consent-based sharing of financial asset information.
- For individuals, AA framework enables them to access and review their financial information in one place
- For Financial institutions and businesses, AA Framework brings together Financial information providers and financial information users to unlock the value of customers financial information
- Financial institution sign ups and testing gaining traction Sandbox available to enable testing.



7

National Pension Scheme

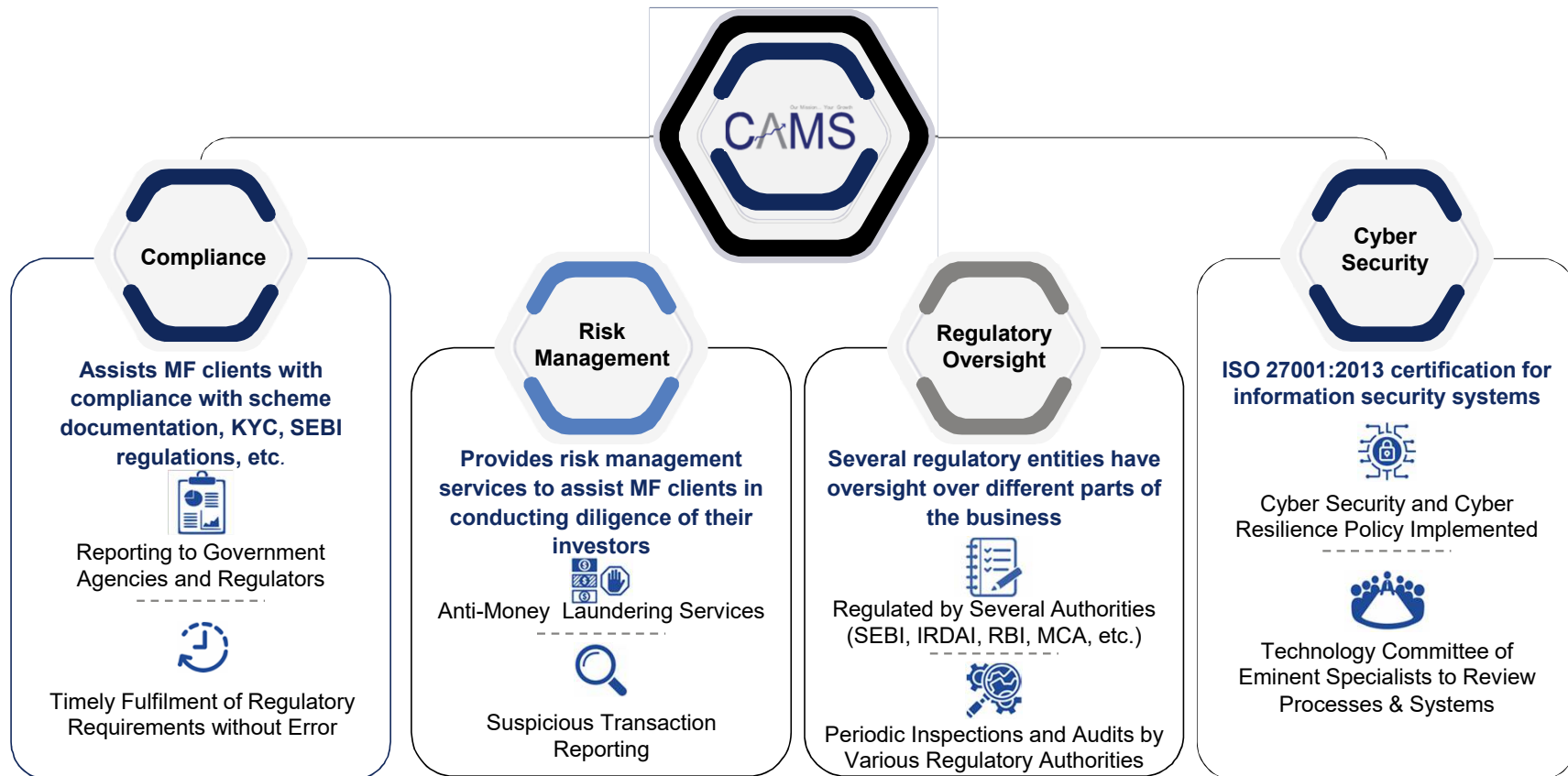
- Certificate of Registration for Central Record Keeping Agency for NPS received from PFRDA. Go live by end of FY22
- CAMS CRA appointed to broad base the services for NPS subscribers, currently served by two CRAs viz. NSDL CRA and K Fintech CRA
- Platform based B2B services for PoPs (Points of Presence Service Providers) and Direct to Subscriber services
- Investment: ~ Rs.10 to 15 Crs over 3 years



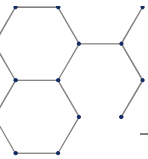
CAMS – COMPLIANCE AND RISK MANAGEMENT ARCHITECTURE



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



Source / Disclaimer / Annotations:
Earnings Presentation

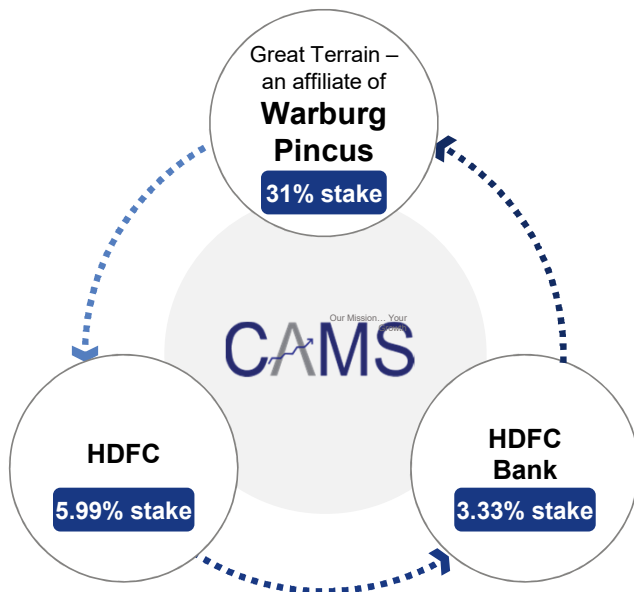


EXPERIENCED BOARD AND MARQUEE SHAREHOLDERS



Marquee shareholders including Great Terrain (an affiliate of Warburg Pincus), HDFC and HDFC Bank

Marquee Shareholders



- ✓ CAMS continues to benefit from the strong capital sponsorship and professional expertise of its shareholders
- ✓ The shareholders have assisted CAMS in implementing strong corporate governance standards

Board of Directors



Dinesh Kumar Mehrotra
Chairman & Independent Director



Natarajan Srinivasan
Independent Director



Vedanthachari Srinivasa Rangan
Non-Executive Director



Vijayalakshmi Rajaram Iyer
Independent Director



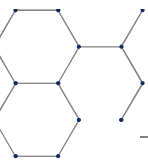
Narendra Ostawal
Non-Executive Director



Zubin Soli Dubash
Non-Executive Director



Anuj Kumar
Whole time Director & CEO



EXPERIENCED SENIOR MANAGEMENT TEAM

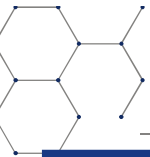


Experienced management team, with an average work experience of **27 years** and a demonstrated ability to grow and diversify the business and innovate services

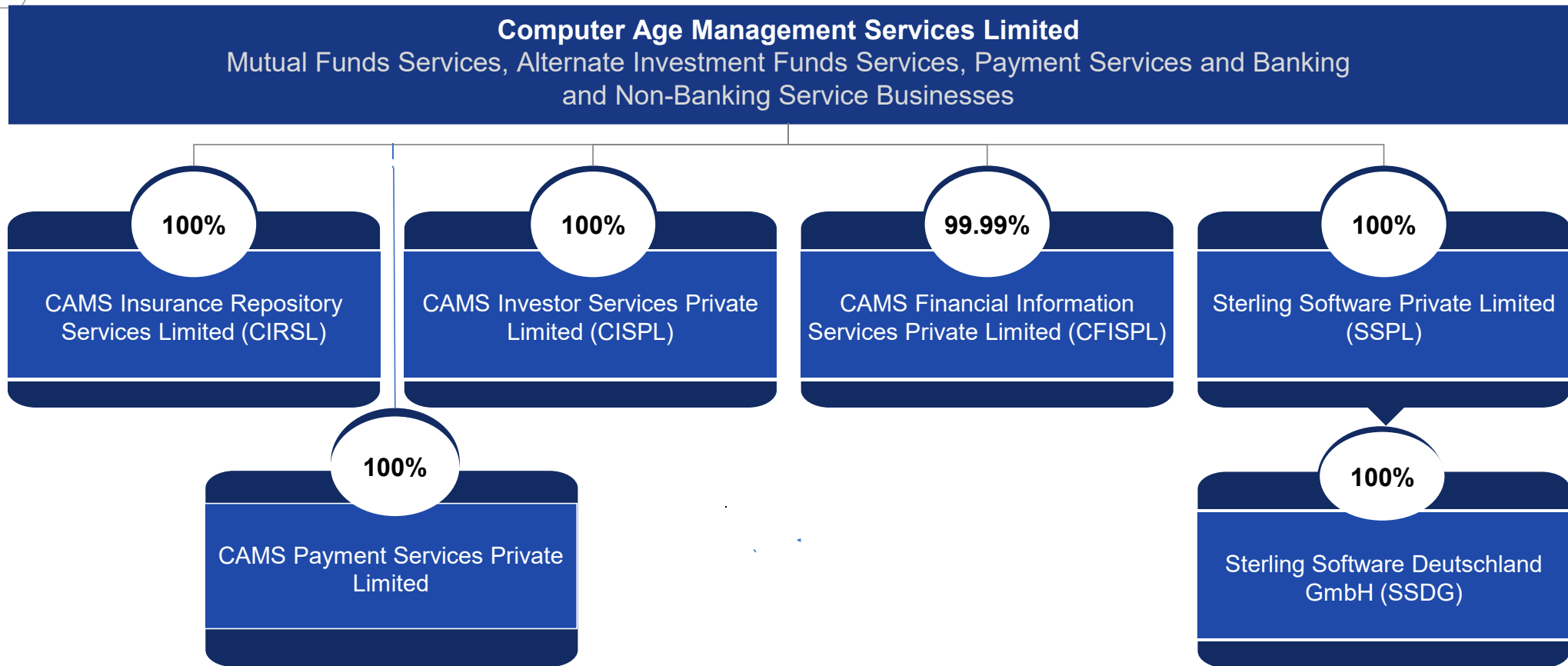
<p>Anuj Kumar Whole time Director & Chief Executive Officer</p> <ul style="list-style-type: none"> ○ Joined the company in March 2016 ○ Previously associated with Godrej & Boyce, Escorts Finance, IBM India 	<p>M. Somasundaram Chief Financial Officer</p> <ul style="list-style-type: none"> ○ Joined the company in July 2009 ○ Previously associated with SRF, Henkel SPIC India, Pond's India, Hindustan Lever. 	<p>S.R. Ram Charan Chief Financial Officer - Designate</p> <ul style="list-style-type: none"> ○ Joined the company in March 2020 ○ Previously associated with Photon Interactive and Reliance Jio Infocomm 	<p>Srikanth Tanikella Chief Operations Officer (currently servicing notice period)</p> <ul style="list-style-type: none"> ○ Joined the company in December 2014 ○ Previously associated with Accenture India, Infosys BPO, Infosys Technologies
<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>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, 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, A.F. Ferguson & Co., 	<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 	

APPENDIX

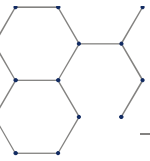




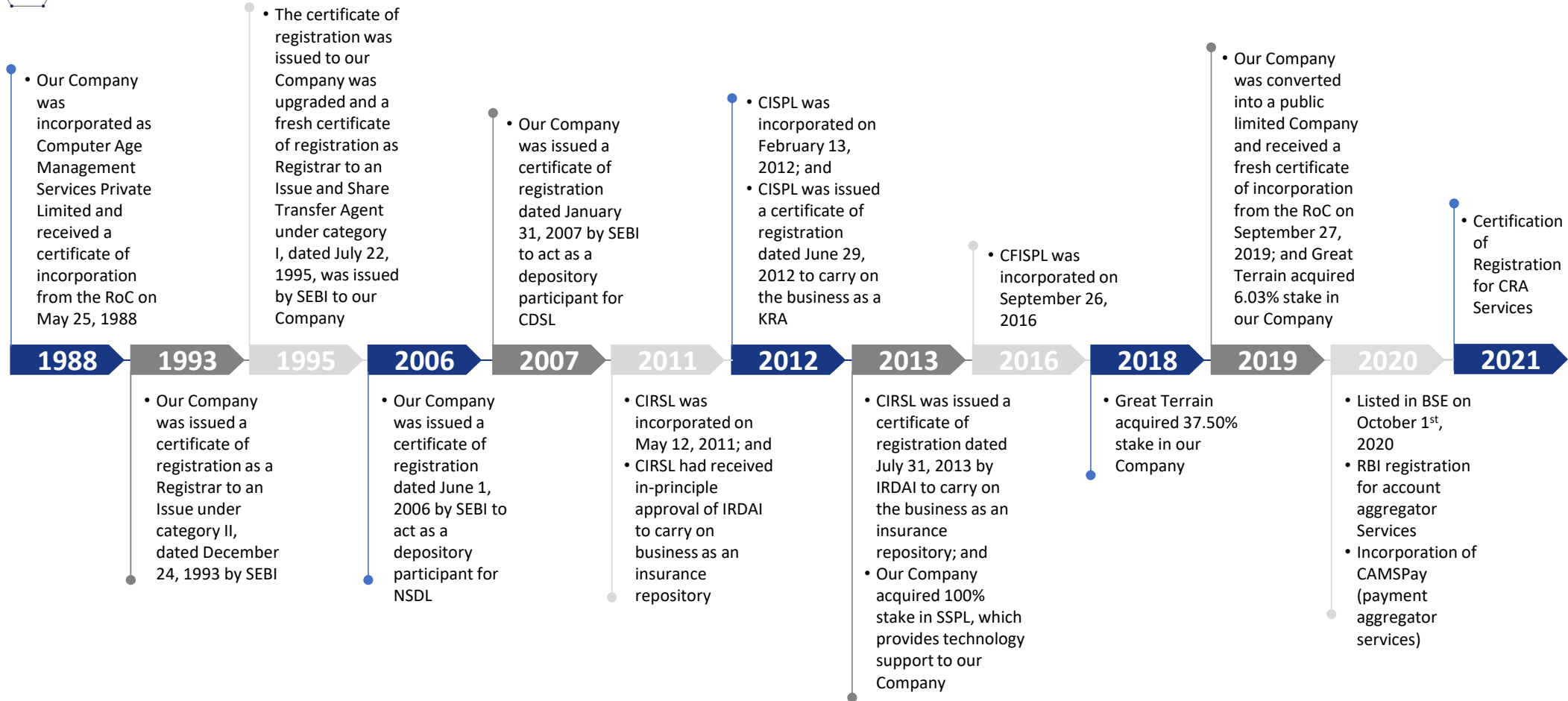
CORPORATE STRUCTURE

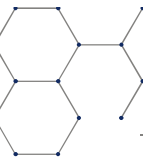


Note: 1. Currently in the process of winding down the operations of Sterling Software (Deutschland) GmbH. 2. Currently in the process of closing banking and non-banking services business.



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

SHAREHOLDERS' INFORMATION

Stock Data as on 31st March 2021

Market Capitalisation
9,036 Crores

Shares Outstanding
4,87,91,038

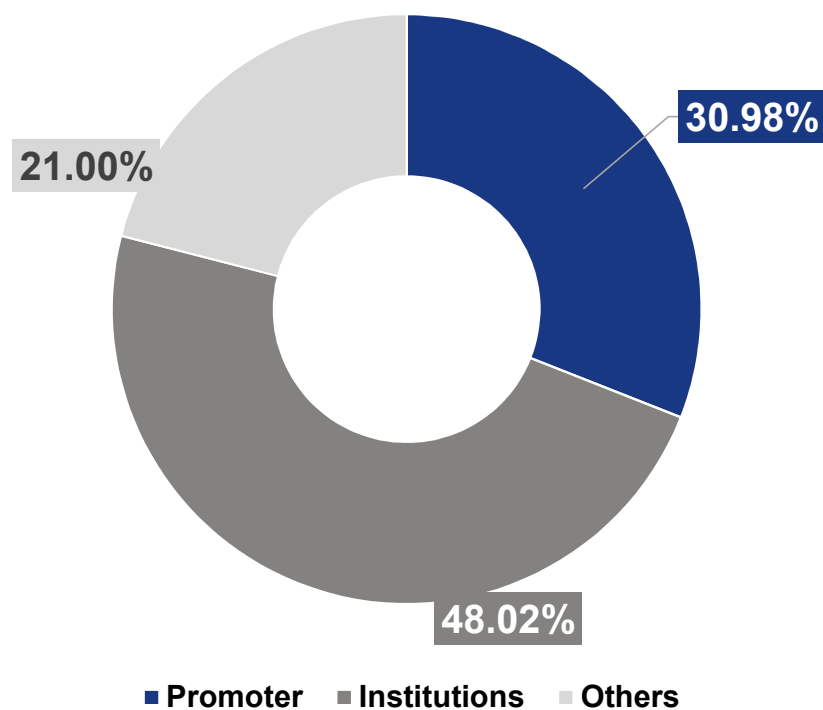
Free Float
3,704.79 Crores

Scrip Symbol / Code
CAMS/543232

Top Institutional Holders

- ❖ Aditya Birla Sun Life Mutual Funds
- ❖ Faering Capital India Evolving Fund
- ❖ Fidelity Investment Trust Fidelity Emerging Asia Fund
- ❖ Goldman Sachs Funds
- ❖ HDFC Bank Ltd
- ❖ HDFC Mutual Fund
- ❖ Housing Development Finance Corporation Limited
- ❖ ICICI Prudential Mutual Fund
- ❖ IIFL India Private Equity Fund
- ❖ SBI Life Insurance Co. Ltd
- ❖ SBI Mutual fund
- ❖ Smallcap World Fund, Inc

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



Computer Age Management Services Limited
NO.178/10 Kodambakkam High Road
Ground floor,
Opp. Hotel Palmgrove,
Nungambakkam,
Chennai - 600 034

For any queries, please write to us:
shareholderrelations@camsonline.com