

May 05, 2022

<b>BSE Limited,</b> Phiroze Jeejeebhoy Towers, Dalal Street Mumbai 400 001  <b>Scrip 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 the Standalone and Consolidated Audited Financial Results of the Company for the year ended March 31, 2022**

Please find enclosed presentation of the Standalone and Audited Financial Results of the Company for the year ended March 31, 2022. The Company has scheduled earnings call on May 06, 2022, at 11.00 AM IST. During this call, the Management will discuss the Company's financial performance for the year ended March 31, 2022.

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



Investor Presentation  
May 2022



## 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.



**Anuj Kumar**  
*Managing Director*



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



# Presentation flow

## Business Overview

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# **BUSINESS OVERVIEW**

## Key Highlights for the Q4 FY'22

### ZERODHA

- ❑ CAMS wins the RTA Mandate from Zerodha Asset Management Private Limited (Zerodha) for their proposed mutual fund

### fintuple

- ❑ CAMS strengthens its value proposition in the Alternative Services industry with acquisition of majority stake in Fintech platform Fintuple Technologies Private Limited

### CAMSFINSERV Finduit

- ❑ The Account Aggregator platform is live with 2 clients in Q4 FY'22
- ❑ TSP and AA together creating a compelling proposition - 10 new wins in Q4

### CAMSNPS National Pension System

- ❑ CAMS launches industry first CRA platform on cloud in March 2022
- ❑ Within a short span of time achieves 4.1% share in eNPS registrations (April 2022)
- ❑ #2 CRA position in eNPS industry (April 2022)

### CAMSRep Insurance Repository & Services

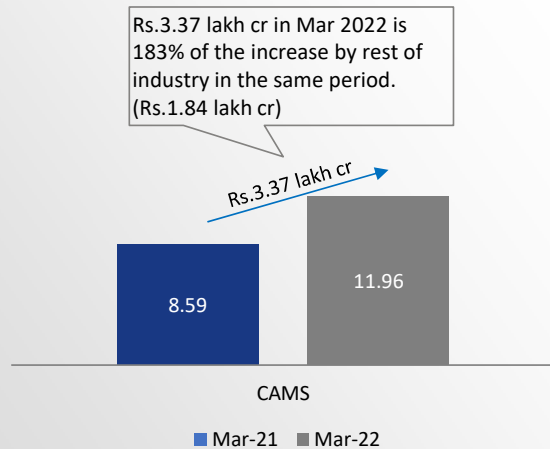
- ❑ CAMSRep launches deep contact tracing to track the untraceable policyholders
- ❑ This technology assists insurance companies in addressing their unclaimed amounts
- ❑ 5 Large private insurers subscribe to the solution

### CAMSPay®

- ❑ CAMSPay launches UPI autopay and Insta NACH/SIP - Industry first initiatives uniquely designed for the MF industry:

# CAMS registers industry best growth in high yielding equity segment

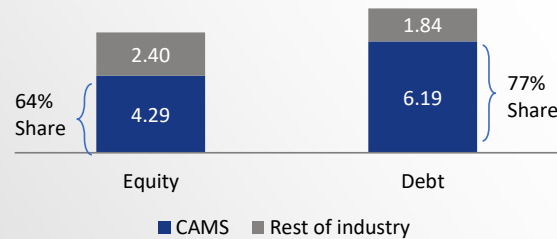
## Equity share growth\* (Rs. In lakh crore)



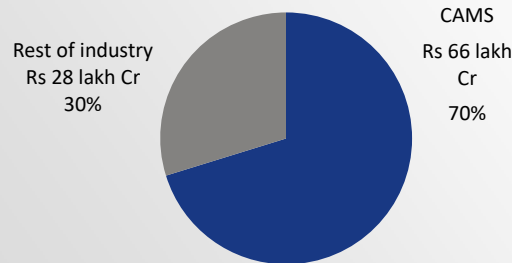
- ❑ CAMS share in industry's equity assets has increased from 62.5% (Mar'21) to 65% (Mar'22)

\*Source – AMFI Classified AUM report

## Gross sales – FY'22 (Rs. In lakh crore)



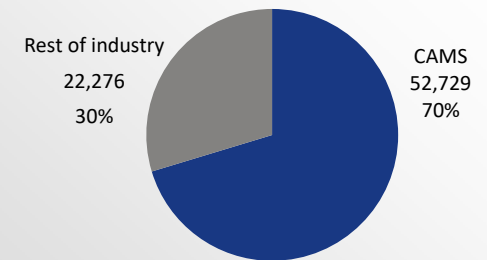
## Overall Gross Sales – FY'22



CAMS has 70% share in overall gross inflows in the industry in FY'22

- ❑ Equity (Includes Hybrid): 64%
- ❑ Debt : 77%

## Equity NFO inflows (Rs. in crore)



- ❑ CAMS funds continue to dominate the NFO market – CAMS serviced funds garnered 70% of the equity NFO flow in FY'22.
- ❑ Our share in overall NFO flows for FY'22 was 65%

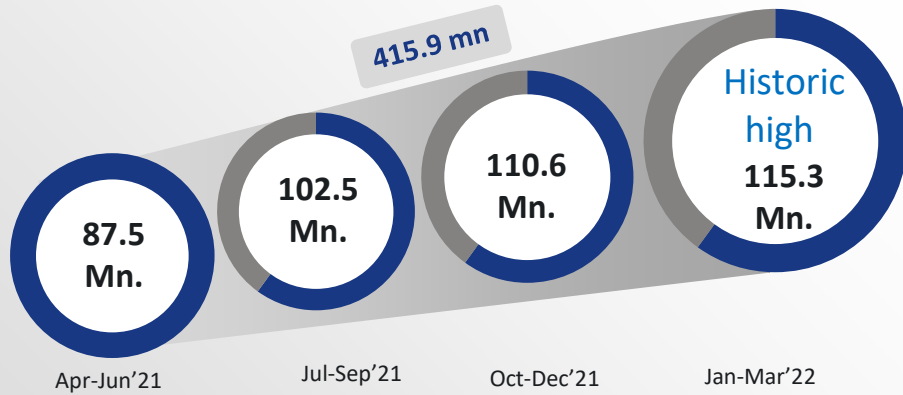
## CAMS Client base

- ❑ Top 5 AMCs
- ❑ 10 of Top 15 AMCs
- ❑ 4 out of Top 5 AMCs based on equity assets



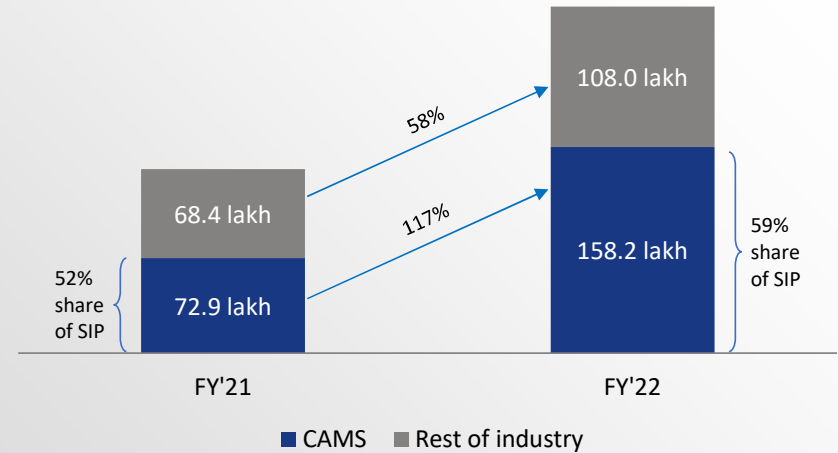
# Overall Transaction volumes and new SIP registrations reaching new heights in FY22

## New highs in transaction volume



☐ Total Transaction volume for the year clocked 415.9 mn, 29% increase over FY'21

## New SIP registrations



CAMS registered 158 lakh SIP in FY'22 as against 72.8 lakh in FY'21

- ☐ 117% increase from the previous year while rest of industry grew by 58% in the same period
- ☐ CAMS share in SIP volume increased from 52% to 59% (FY'21 vs. FY'22)

## CAMS digital properties stride to new highs

**my  
CAMS**

- ❑ Largest mobile app in the Mutual Fund arena with **5 million** registered users
- ❑ Over 11 lakh investors were added to myCAMS, 26% higher than FY21
- ❑ 32% of digital transactions across CAMS serviced funds are via *myCAMS*

**mf  
central**

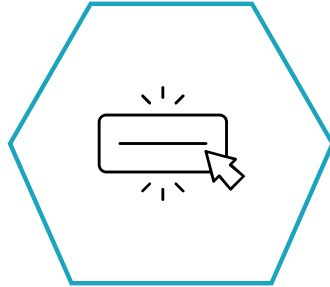
- ❑ MFCentral – A unified investor portal developed jointly by CAMS and the other RTA, went live in September 2021
- ❑ Mobile app available in both Android and iOS with over **40K downloads** till date since launched. App is rated above 4\* in both the stores
- ❑ Over 1.92 lakhs registration, **2 Lakh NCTs**, 92k CAS download with an average daily Log in's of 7500+
- ❑ Financial transactions for investors to go live in Q1 FY23

**CAMS digital properties service an aggregate AuM of Rs.7.9 lakh crore**

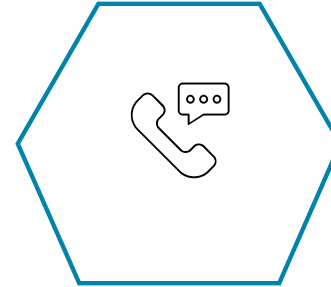
## Alternatives – Quantum leap in growth, digital drive and expansion into GIFT City



- CAMS cements its position as the market leader in the domestic AIF services market crossing **1.4 lakh crore** AUA (with nil stamp duty only mandates)
- **15 New wins** in the AIF / PMS space in Q4 FY22



- Over **30 Funds** have signed up for AIF/PMS digital onboarding with either CAMS or Fintuple. Ambitious target to take this count to over 100 within the next 12 months



- CAMS forays into offshore fund services with the operationalization of our branch in **GIFT City with 4 clients**



- CAMS deepens its digital footprint in the AIF ecosystem with the acquisition of **51% stake in Fintuple technologies**



# Account Aggregator business is gaining momentum coupled with a compelling TSP offering and new sign ups



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



**9 Entities now live in AA Ecosystem**

HDFC Bank, IDFC First, Axis, ICICI, IndusInd, Kotak, Federal Bank, AU Small Finance and Karur Vysya



**TSP and AA together creating a compelling proposition**

**10 new wins in Q4**



**Government push**

via Ministry of Finance, regulators, PSU banks and media



**CAMSFinserv Mobile app**

Android app launched and is the highest downloaded AA app, iOS app coming soon



**Industry thinking creatively to solve problems**

All AAs working together to refine APIs and Use cases

## FIU Segments are warming up to the AA Framework

**Banks**



Lending & Monitoring

**NBFCs**



Lending & Monitoring

**Brokerages**



F & O a/c opening

**Insurance**



Term Insurance

**Wealth Mgmt.**



Portfolio Mgmt.

# CAMS eNPS launched in March 2022. Development progressing well for other segments go-live

- eNPS live in March 2022
- CAMS CRA appointed to broad base the services for NPS subscribers, currently served by two CRAs viz. NSDL CRA and Kfintech CRA
- Platform based B2B services for PoPs (Points of Presence Service Providers) and Direct to Subscriber services



Engagement with ecosystem entities Including PoPs, PFMs, ASPs & CRAs progressing well to get full view of the NPS service design and pain points



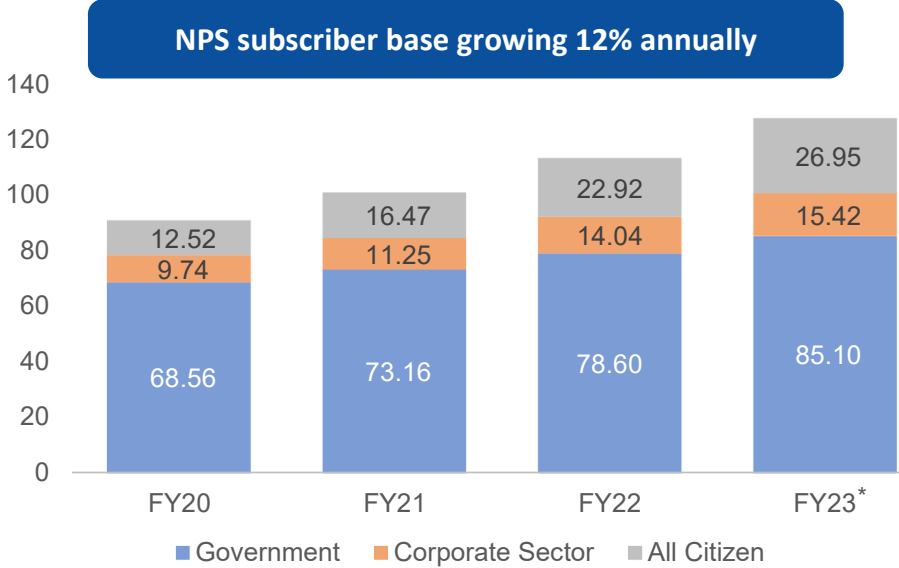
CAMS CRA is the first approved entity in the NPS ecosystem for hosting the CRA application and data on Cloud



Platform design & development progressing for Q4FY22 launch



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



\*Projections basis past Growth Nos

**CAMS CRA will focus on All Citizens Segment in Phase 1 followed by Govt and corporate sector**

# Mutual Fund Industry & CAMS AAuM – Q4 FY22



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

**~69%**

Net flows into equity assets remain positive in Q4 FY22

Inflows through SIP increased by 7.2% QoQ

Growth in total AAuM mainly driven by equity assets

## AAuM Serviced by CAMS

Rs. **26.7** trillion

19.6% YoY

Flat in QoQ

## Equity AAuM - CAMS

Rs. **11.0** trillion

40.4% YoY

1.6% QoQ

## Industry AAuM

Rs. **38.8** trillion

19.9% YoY

0.5% QoQ

## Equity AAuM - Industry

Rs. **17.2** trillion

37.6% YoY

1.8% QoQ

**Transaction Volume**  
115.3 mn

▲ QoQ : 4%  
▲ YoY: 34%

**SIP Book**  
29.9 mn  
(as on 31<sup>st</sup>, Mar 22)

▲ QoQ : 6%  
▲ YoY: 39%

**Systematic Transactions  
Processed**  
87.5 mn

▲ QoQ : 5%  
▲ YoY: 42%

**Live Investor Folios**  
51.6 mn  
(as on 31<sup>st</sup>, Mar 22)

▲ QoQ : 5%  
▲ YoY: 28%

**Unique Investors Serviced**  
22.9 mn  
(as on 31<sup>st</sup>, Mar 22)

▲ QoQ: 6%  
▲ YoY: 38%

# Mutual Fund Industry & CAMS AAuM – FY22



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

**~69%**

During the year Net flows into equity assets positive

Inflows through SIP increased by 30% YoY

Growth in total AAuM mainly driven by equity assets

## AAuM Serviced by CAMS

Rs. **25.5** trillion



## Equity AAuM - CAMS

Rs. **10.1** trillion



## Industry AAuM

Rs. **36.9** trillion



## Equity AAuM - Industry

Rs. **15.7** trillion





**Transaction Volume**  
415.9 mn

▲ YoY: 29%

**SIP Book**  
29.9 mn  
(as on 31<sup>st</sup>, Mar 22)

▲ YoY: 39%

**Systematic Transactions  
Processed**  
312.3 mn

▲ YoY: 32%

**Live Investor Folios**  
51.6 mn  
(as on 31<sup>st</sup>, Mar 22)

▲ YoY: 28%

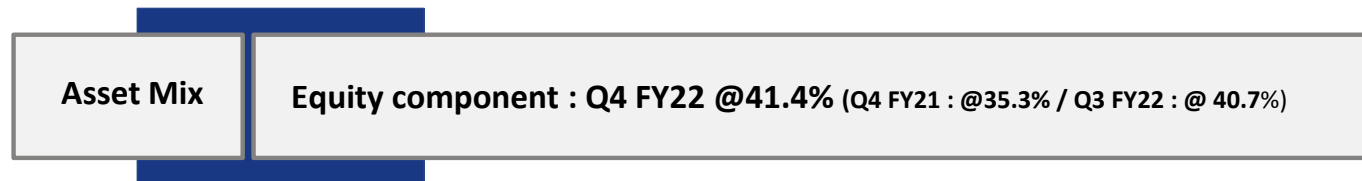
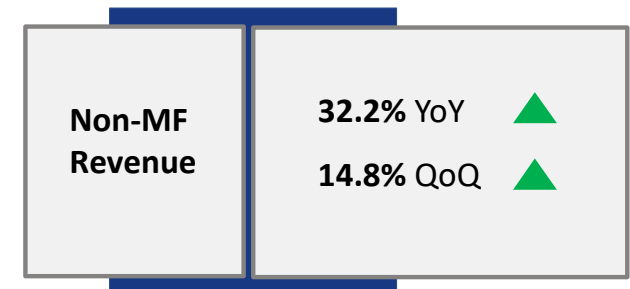
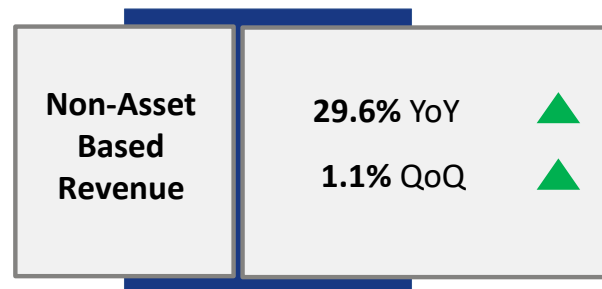
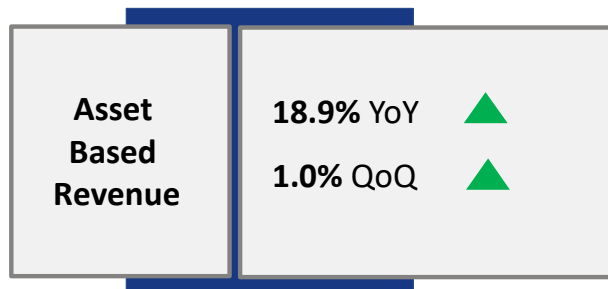
**Unique Investors Serviced**  
22.9 mn  
(as on 31<sup>st</sup>, Mar 22)

▲ YoY: 38%

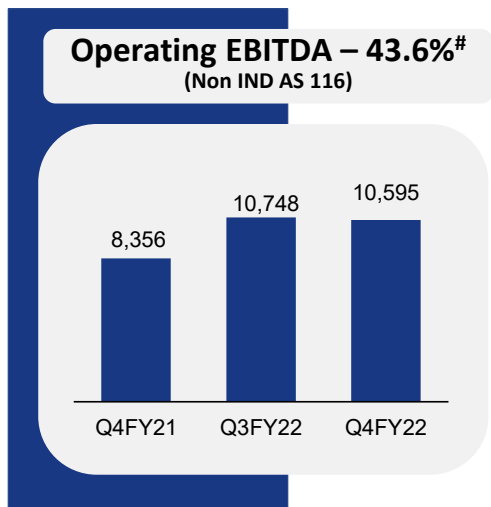


# FINANCIALS

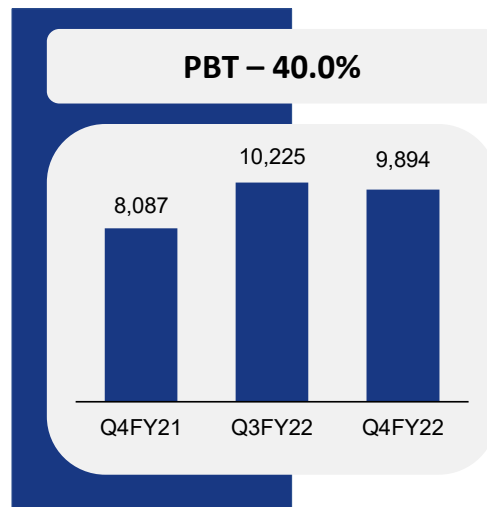
## Revenue Highlights – Q4 FY22



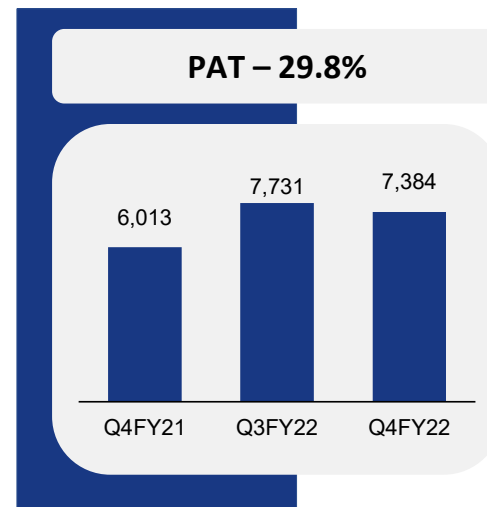
# Financial Highlights – Q4 FY22



▲ 26.8% YoY



▲ 22.4% YoY



▲ 22.8% YoY

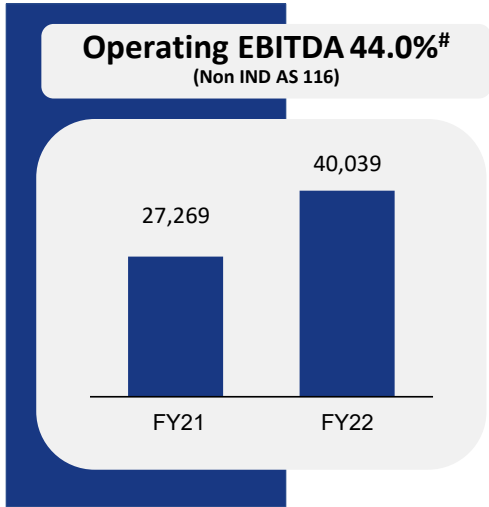
**Return on Net-Worth\***  
45.6%

**\*\* Cash & Cash Equivalent**  
as on 31<sup>st</sup> March 2022:  
Rs.400 Cr

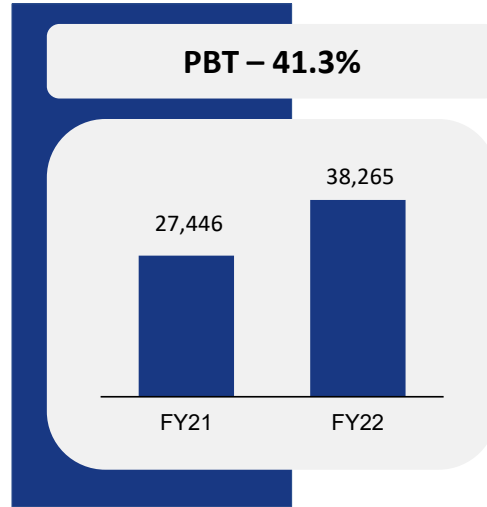
**Final Dividend : Rs. 12 Per share@**  
**Total Dividend for the year – Rs 38.75**

• Return on Net-worth – PAT(annualized)/Period end Net-worth | \*\* 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.) | # 46.1% considering Ind AS 116 lease capitalisation | @ subject to approval by shareholders

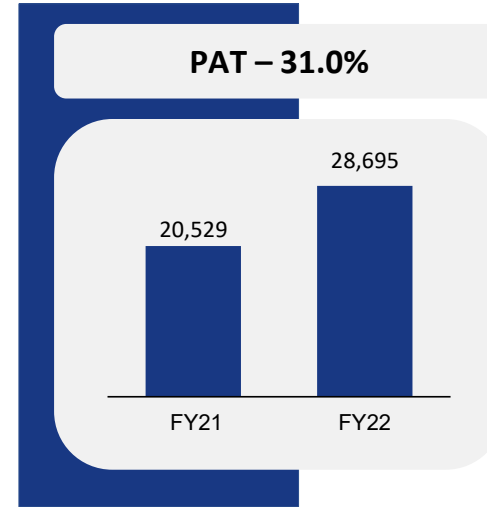
# Financial Highlights – FY22



▲ **46.8% YoY**



▲ **39.4% YoY**

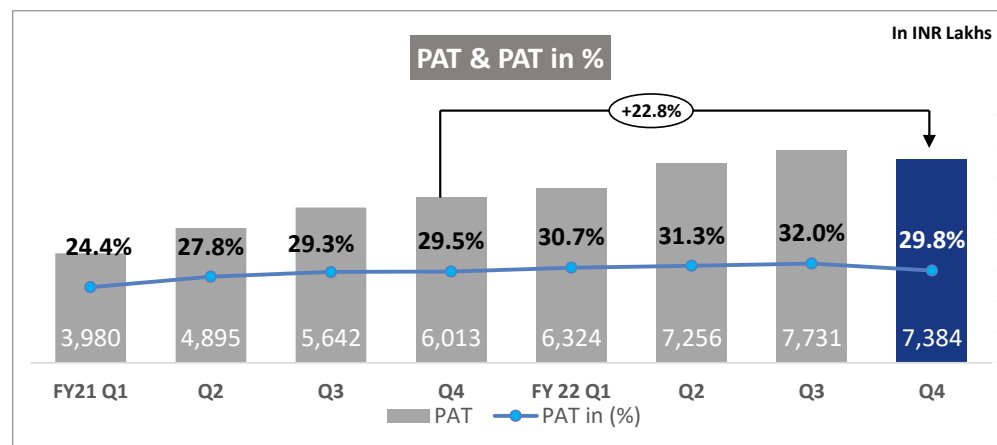
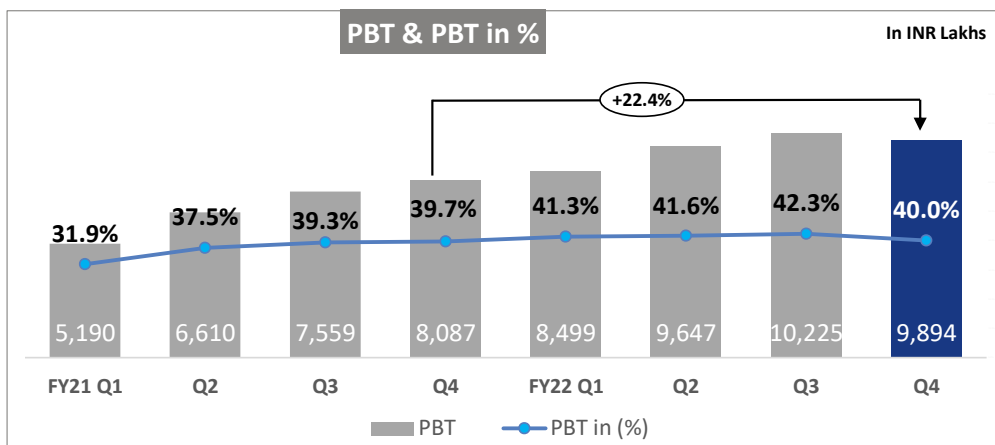
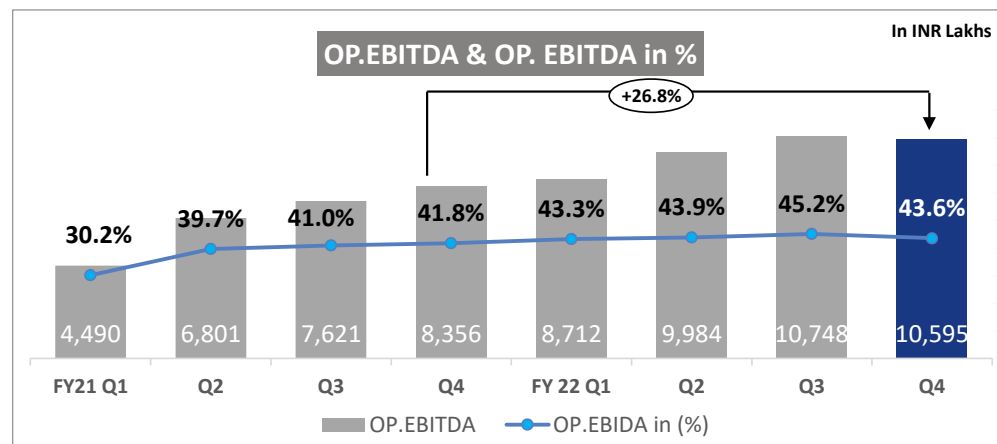
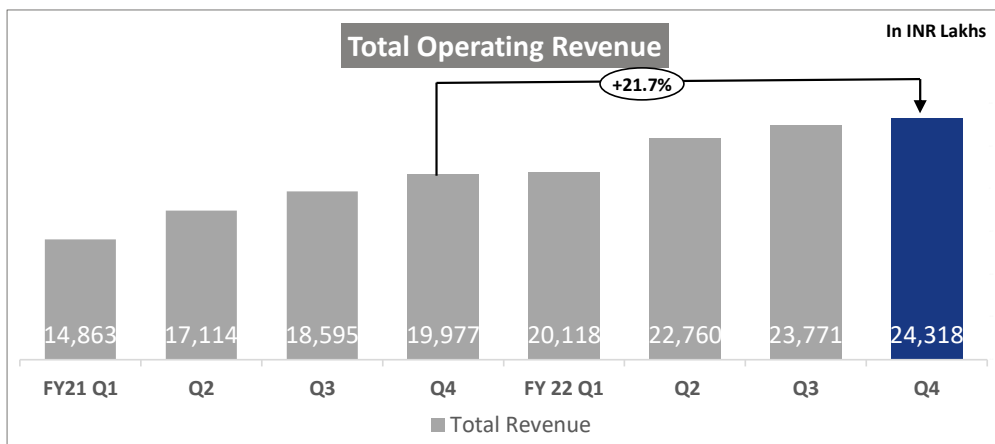


▲ **39.8% YoY**

**Return on Net-Worth\***  
**44.3%**

\* Return on Net-worth – PAT(annualized)/Period end Net-worth | # - 46.6% considering Ind AS 116 lease capitalisation

## Consolidated Financial Highlights – Quarterly



## Q4 & FY 22 Standalone P&L

Particulars (In Rs Lakhs)	Q4 FY22	Q4 FY21	YoY%	Q3 FY22	QoQ%	FY22	FY21	YoY %
Revenue from operations	23,014.29	18,918.76	21.6%	22,661.00	1.6%	86,377.00	67,375.26	28.2%
Other income	307.72	329.65	-6.7%	314.63	-2.2%	3,976.29	5,860.40	-32.1%
<b>Total revenue</b>	<b>23,322.01</b>	<b>19,248.41</b>	<b>21.2%</b>	<b>22,975.63</b>	<b>1.5%</b>	<b>90,353.29</b>	<b>73,235.66</b>	<b>23.4%</b>
<b>Expenses</b>								
Employee benefits expense	7,072.06	5,933.56	19.2%	7,016.54	0.8%	27,030.38	21,706.04	24.5%
Finance costs	163.13	160.56	1.6%	167.23	-2.5%	662.40	706.39	-6.2%
Depreciation and amortisation expense	1,434.23	965.51	48.5%	1,239.34	15.7%	4,739.88	3,938.86	20.3%
Operating expenses	3,888.85	3,297.93	17.9%	3,473.33	12.0%	13,919.75	12,762.71	10.7%
Other expenses	1,681.69	1,750.18	-3.9%	1,581.44	6.3%	6,416.53	6,121.10	1.8%
<b>Total expenses</b>	<b>14,239.96</b>	<b>12,107.74</b>	<b>17.6%</b>	<b>13,477.88</b>	<b>5.7%</b>	<b>52,768.94</b>	<b>45,235.11</b>	<b>16.7%</b>
<b>Profit before tax</b>	<b>9,082.05</b>	<b>7,140.67</b>	<b>27.2%</b>	<b>9,497.75</b>	<b>-4.4%</b>	<b>37,584.35</b>	<b>28,000.55</b>	<b>34.2%</b>
<b>Tax expense</b>								
Current tax	2,211.92	2,030.80		2,407.40		8,891.76	6,309.62	
Current tax expense of earlier years	-	-		(134.80)		(190.30)	-	
Deferred tax	60.12	(209.08)		10.34		(58.54)	(206.35)	
Net tax expense	2,272.04	1,821.72	24.7%	2,282.94	-0.5%	8,642.92	6,103.27	41.6%
<b>Profit / (Loss) for the period</b>	<b>6,810.01</b>	<b>5,318.95</b>	<b>28.0%</b>	<b>7,214.81</b>	<b>-5.6%</b>	<b>28,941.43</b>	<b>21,897.28</b>	<b>32.2%</b>
<b>PAT Margin (%)</b>								
<b>Earnings per share (In ₹):</b>								
Basic	13.93	10.90		14.76		59.23	44.89	
Diluted	13.84	10.84		14.66		58.91	44.72	

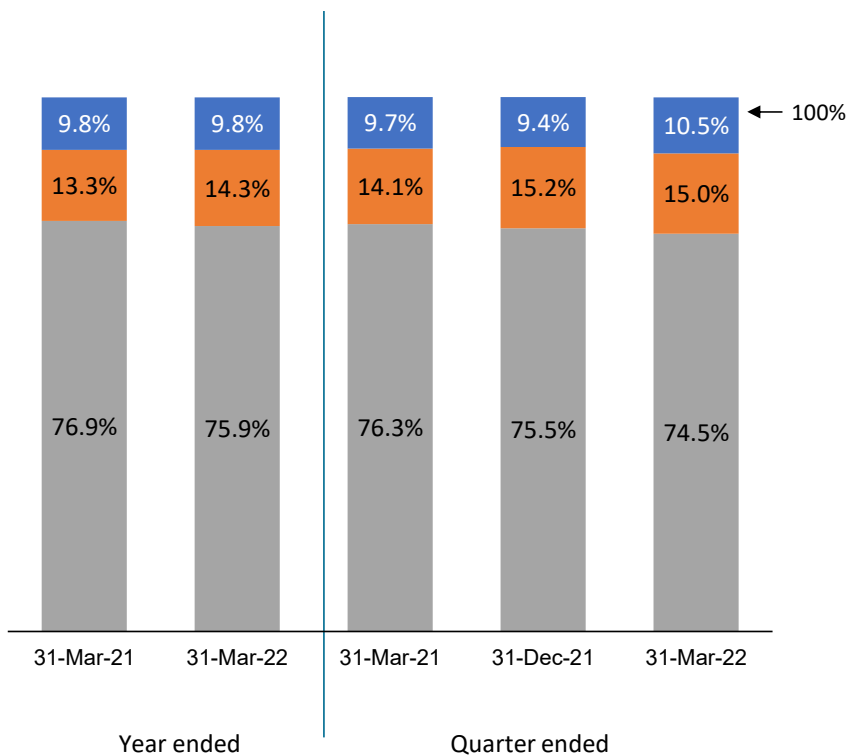
## Q4 & FY 22 Consolidated P&L

Particulars (In Rs Lakhs)	Q4 FY22	Q4 FY21	YoY%	Q3 FY22	QoQ%	FY22	FY21	YoY %
Revenue from operations	24,318.39	19,977.27	21.7%	23,771.17	2.3%	90,966.75	70,549.58	28.9%
Other income	425.04	416.27	2.1%	411.34	3.3%	1,727.44	2,975.87	-42.0%
<b>Total revenue</b>	<b>24,743.43</b>	<b>20,393.54</b>	<b>21.3%</b>	<b>24,182.51</b>	<b>2.3%</b>	<b>92,694.19</b>	<b>73,525.45</b>	<b>26.1%</b>
<b>Expenses</b>								
Employee benefits expense	8,525.56	7,107.85	19.9%	8,320.57	2.5%	32,175.22	26,236.20	22.6%
Finance costs	178.99	174.63	2.5%	177.28	1.0%	713.39	790.40	-9.7%
Depreciation and amortisation expense	1,568.61	1,059.75	48.0%	1,341.68	16.9%	5,162.17	4,341.32	18.9%
Operating expenses	2,742.51	2,034.19	34.8%	2,331.54	20.4%	9,298.80	7,863.49	21.1%
Other expenses	1,833.72	1,930.55	-5.0%	1,786.68	-0.4%	7,079.79	6,848.53	0.7%
<b>Total expenses</b>	<b>14,849.39</b>	<b>12,306.97</b>	<b>20.7%</b>	<b>13,957.75</b>	<b>6.4%</b>	<b>54,429.37</b>	<b>46,079.94</b>	<b>18.1%</b>
<b>Profit before tax</b>	<b>9,894.04</b>	<b>8,086.58</b>	<b>22.4%</b>	<b>10,224.76</b>	<b>-3.2%</b>	<b>38,264.82</b>	<b>27,445.51</b>	<b>39.4%</b>
<b>Tax expense</b>								
Current tax	2,391.61	2,584.39		2,546.69		9,762.42	7,439.68	
Current tax expense of earlier years	-	4.22		(134.80)		(190.30)	(29.20)	
Deferred tax	118.88	-514.72		81.72		(1.99)	(494.10)	
Net tax expense	2,510.49	2,073.90	21.1%	2,493.61	0.7%	9,570.13	6,916.37	38.4%
<b>Profit / (Loss) for the period</b>	<b>7,383.55</b>	<b>6,012.68</b>	<b>22.8%</b>	<b>7,731.15</b>	<b>-4.5%</b>	<b>28,694.69</b>	<b>20,529.13</b>	<b>39.8%</b>
<b>PAT Margin (%)</b>								
<b>Earnings per share (In ₹):</b>								
Basic	15.10	12.32		15.81		58.73	42.08	
Diluted	15.00	12.26		15.71		58.41	41.93	

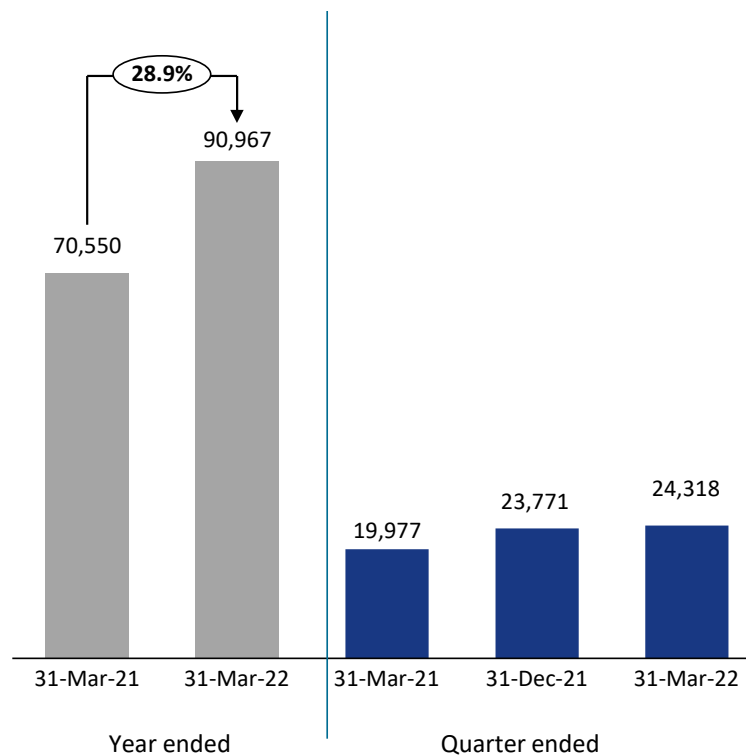


# Revenue Profile

### Revenue Breakup



### Revenue (In Rs. lakh)

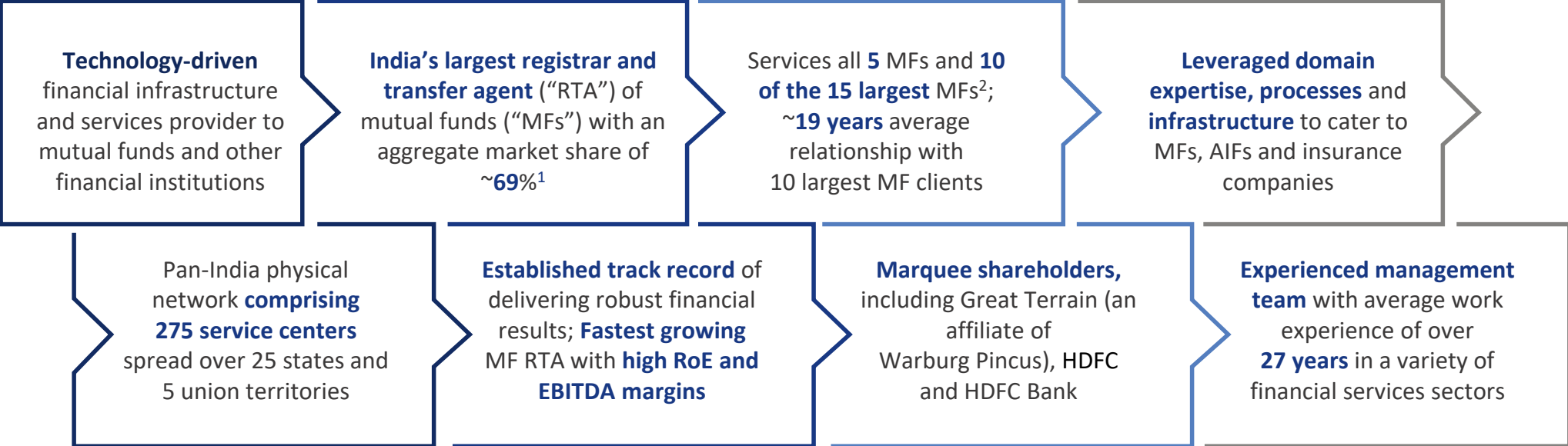


■ Non-Mutual Fund 
 ■ MF-Non assets Based 
 ■ MF - Assets Based



## **ABOUT CAMS**

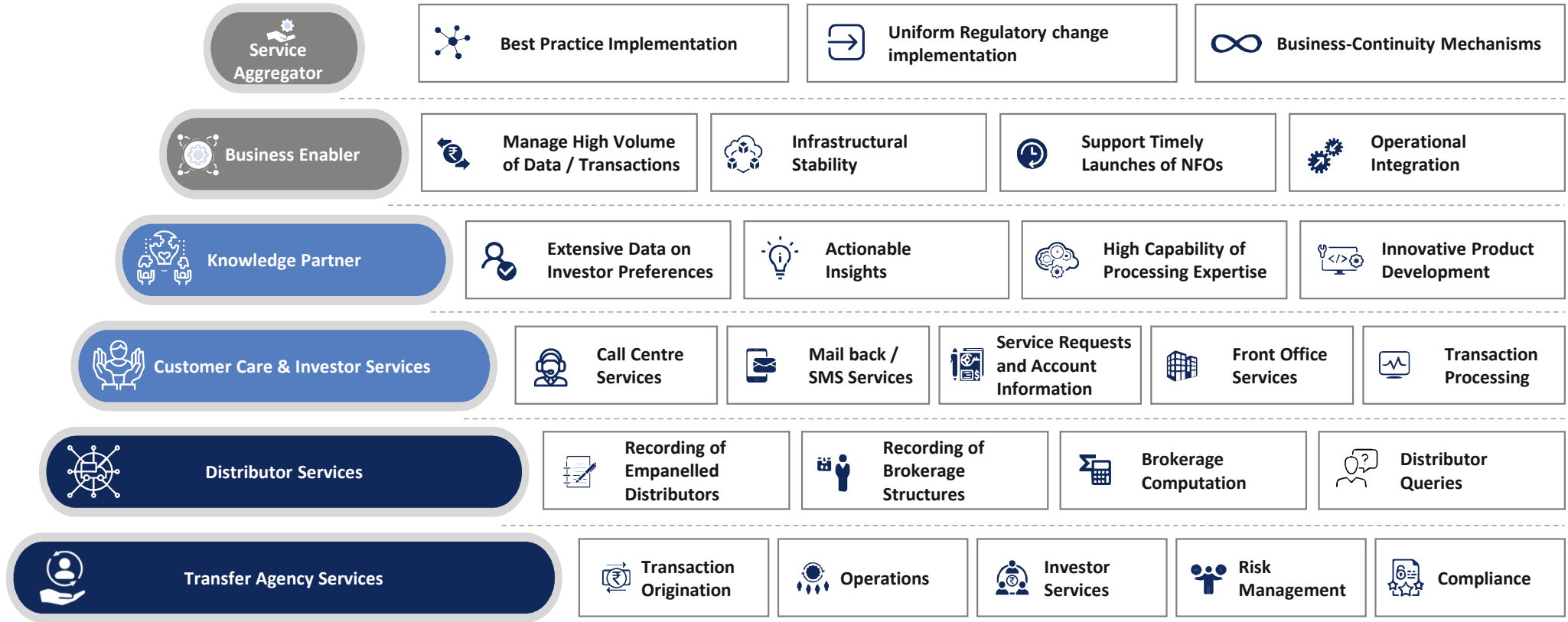
# CAMS – Business at a glance



**Notes:** 1. Market share basis FY22 Q4 (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 5 Mn registered users

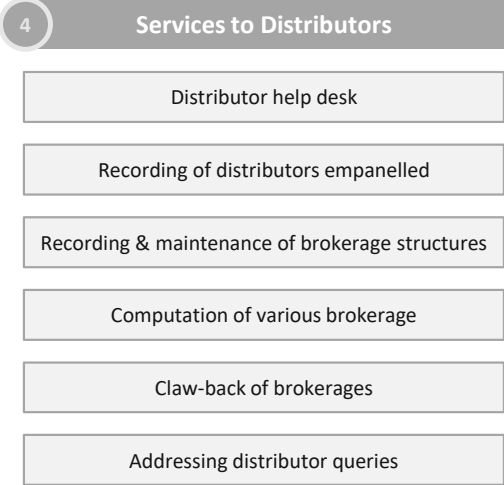
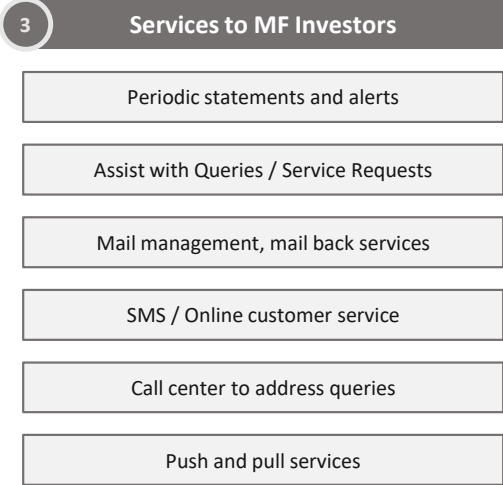
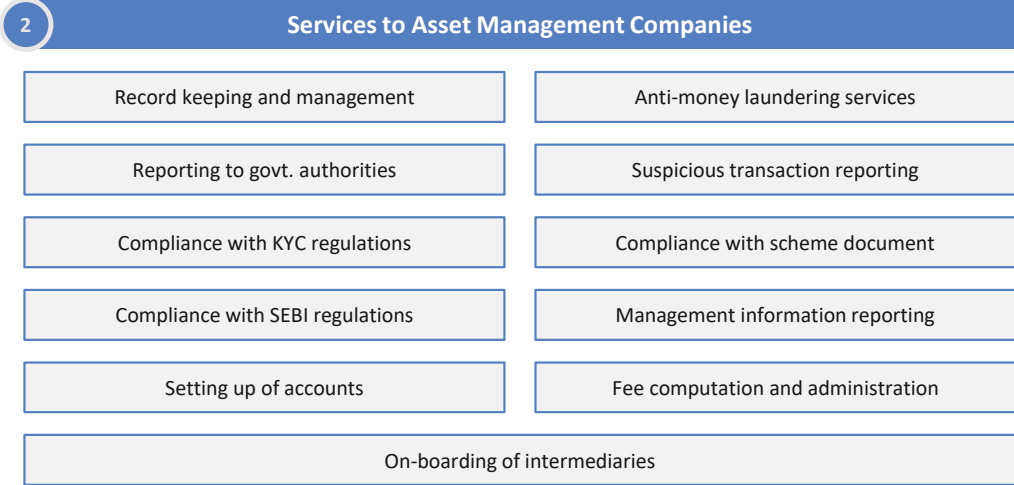
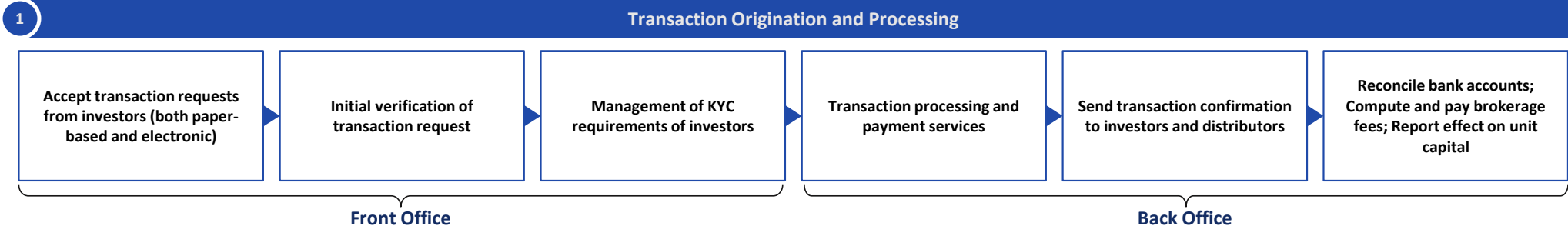
**mf360**  
 Proprietary investor service app

**Dice**  
 AMC interface for brokerage structure updation

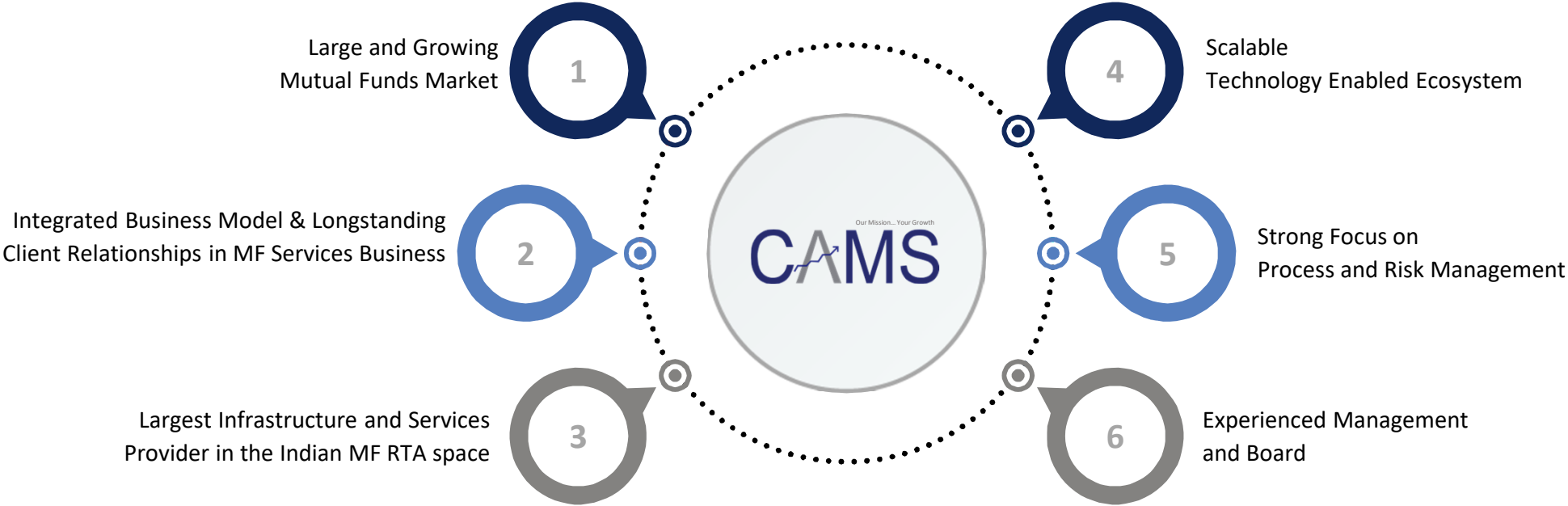
**CAMS Wealthserv**  
 Digital onboarding of PMS investors

# 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 – 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



- Market leader servicing over 140 AIF / PMS Clients
- 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 FY19-24<sup>1</sup>



- 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)
- 123 mn ECS and ACH registrations and transactions executed in FY22, it was 89mn in FY21



- 36.6% market share in insurance repository business<sup>2</sup>, with ~4.1 mn<sup>2</sup> policies held
- Assists with agent management, branch operations, processing of new business applications, servicing policies, renewal premium collections 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. Company Estimated as on 31<sup>st</sup> March 22 (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



- 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)

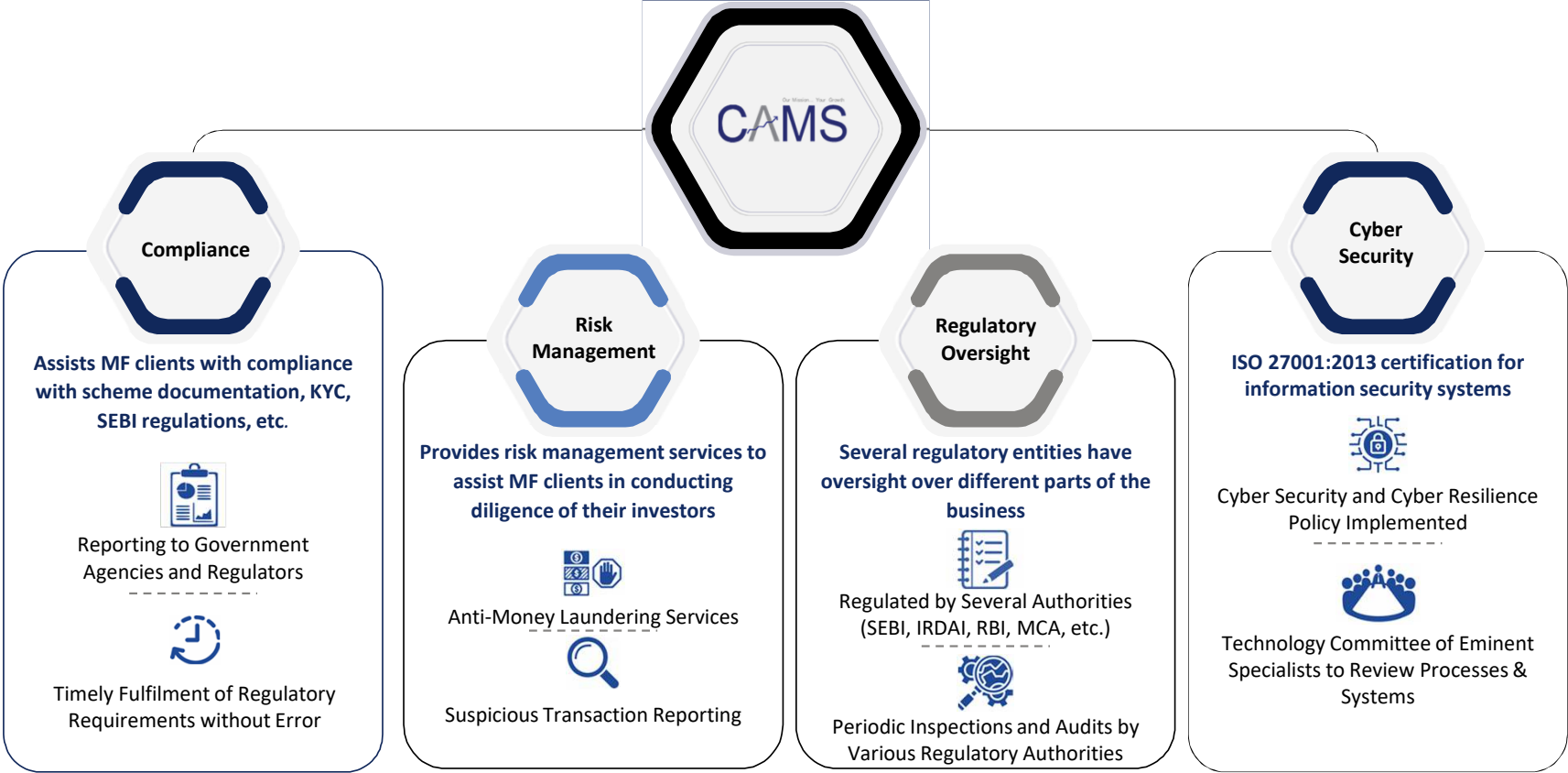


- Owns, develops and maintains the technology solutions for MF services business & MF clients
- Technology team of 740 personnel<sup>1</sup>
- Developed Investrak.NET, a scalable mutual fund transfer agency platform, among others
- Assists with website design and development, provides mobility solutions, performs trend analysis, business intelligence and analytics based services, etc.

Note: 1. As of March 31, 2022.








# 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

 <p><b>Dinesh Kumar Mehrotra</b>  <i>Chairman &amp; Independent Director</i></p>	 <p><b>Natarajan Srinivasan</b>  <i>Independent Director</i></p>
 <p><b>Vedanthachari Srinivasa Rangan</b>  <i>Non-Executive Director</i></p>	 <p><b>Vijayalakshmi Rajaram Iyer</b>  <i>Independent Director</i></p>
 <p><b>Narendra Ostawal</b>  <i>Non-Executive Director</i></p>	 <p><b>Sandeep Kagzi</b>  <i>Non-Executive Director</i></p>
 <p><b>Anuj Kumar</b>  <i>Managing Director</i></p>	

<b>Audit Committee</b>	<ul style="list-style-type: none"> <li>- <b>Natarajan Srinivasan</b></li> <li>- Dinesh Kumar Mehrotra</li> <li>- Vijayalakshmi Rajaram Iyer</li> <li>- Sandeep Kagzi</li> </ul>
Nomination & Remuneration committee	<ul style="list-style-type: none"> <li>- <b>Vijayalakshmi Rajaram Iyer</b></li> <li>- Dinesh Kumar Mehrotra</li> <li>- Narendra Ostawal</li> </ul>
<b>Stakeholders Relationship Committee</b>	<ul style="list-style-type: none"> <li>- <b>Natarajan Srinivasan</b></li> <li>- Sandeep Kagzi</li> <li>- Anuj Kumar</li> </ul>
Risk Management Committee	<ul style="list-style-type: none"> <li>- <b>Vijayalakshmi Rajaram Iyer</b></li> <li>- Natarajan Srinivasan</li> <li>- Dinesh Kumar Mehrotra</li> </ul>
<b>Corporate Social Responsibility Committee</b>	<ul style="list-style-type: none"> <li>- <b>Dinesh Kumar Mehrotra</b></li> <li>- Vijayalakshmi Rajaram Iyer</li> <li>- Anuj Kumar</li> <li>- Sandeep Kagzi</li> </ul>

## 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

### 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

### Indeevar Krishna : Chief Process Officer

- Joined the company in April 2021
- Previously associated with Citibank India, Bharti Airtel & Max Life Insurance

### N. Ravi Kiran : Head – New Businesses

- Joined the company in April 2017
- Previously associated with Dharma Software Solutions & Reliance Systems

### Vinodh Chelambathodi : Chief Human Resources Officer

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

### 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

### Manikandan Gopalakrishnan : Company Secretary & Compliance Officer

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

### Vasanth Jeyapaul Emmanuel : Senior Vice President

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

### Anish Mathew : CEO – CAMS Finserv AA

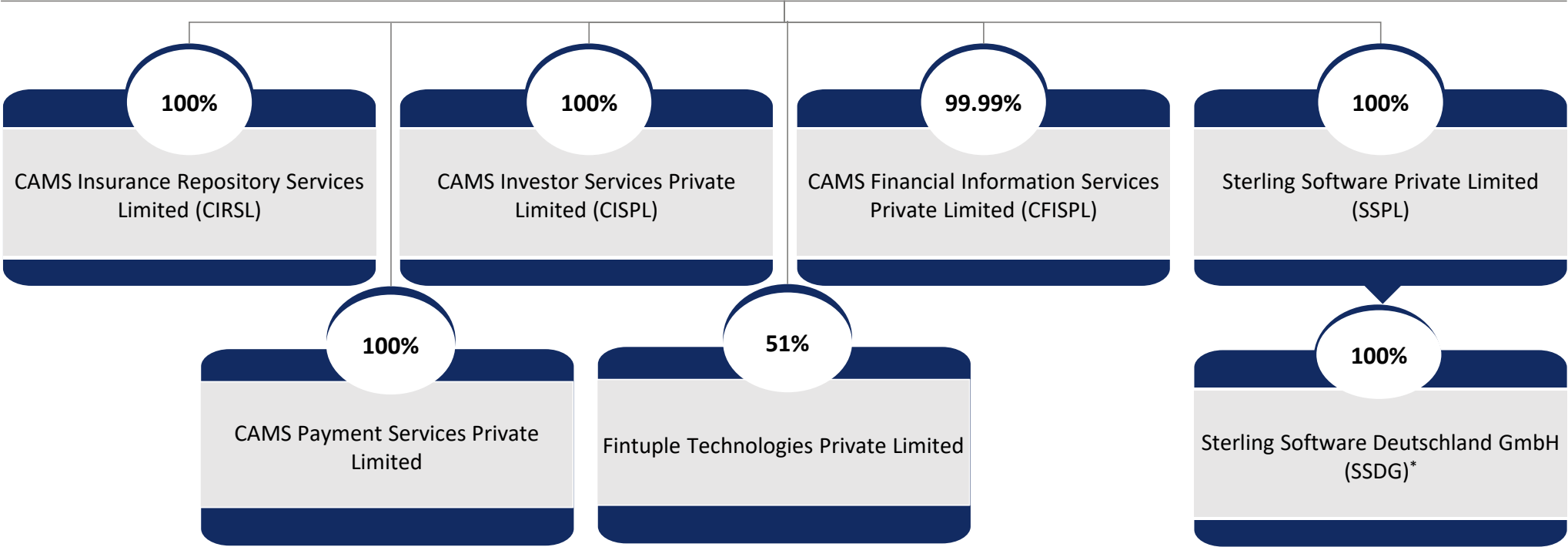
- Joined the company in October 2021
- Previously associated Sybml Wealth Management platform( Co-founder). Cisco, Premji Invest and Lehman Brothers



## APPENDIX

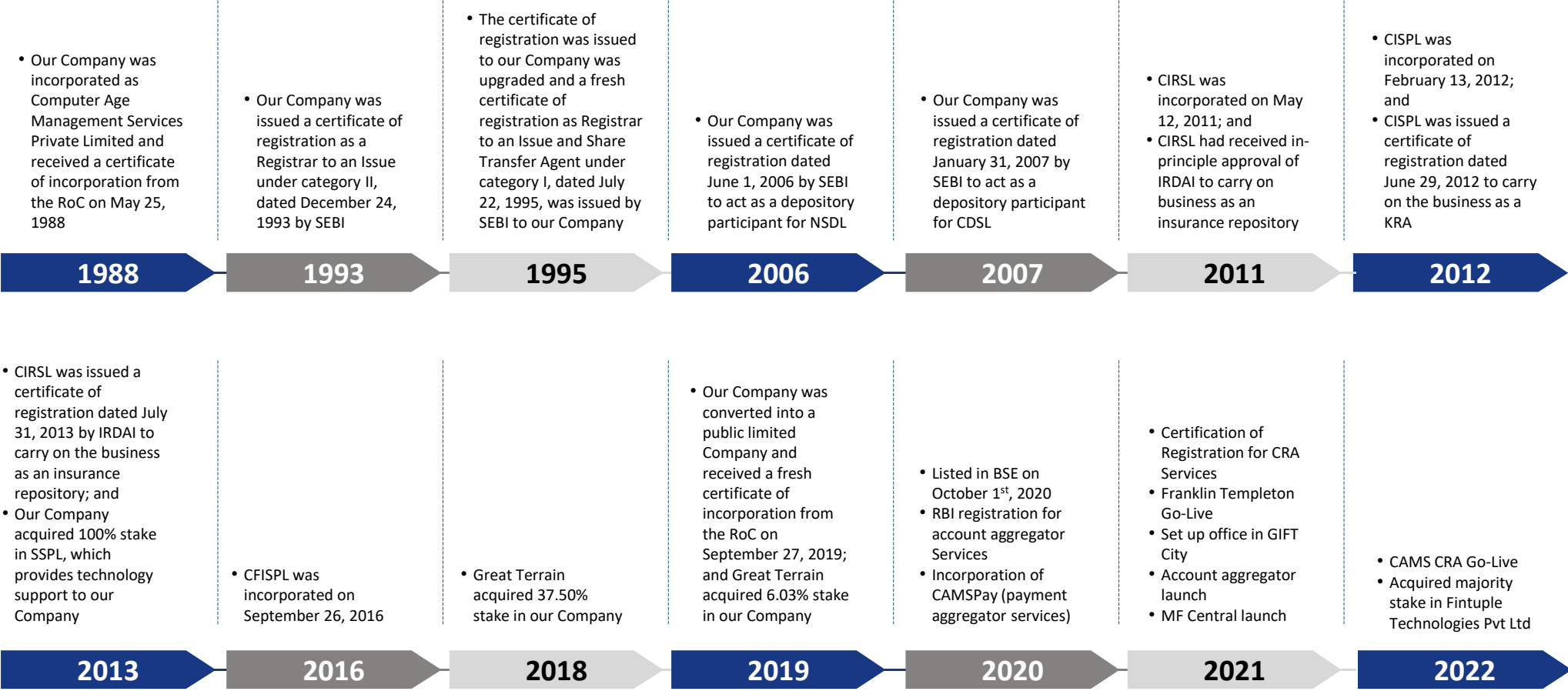
# Corporate Structure

**Computer Age Management Services Limited**  
 Mutual Funds Services, Alternate Investment Funds Services, Payment Services, Banking  
 and Non-Banking Service Businesses



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



## Shareholders' Information

### Stock Data as on 31<sup>st</sup> March 2022

Market Capitalisation  
**11,317.24 Cr**

Shares Outstanding  
**4,89,03,470**

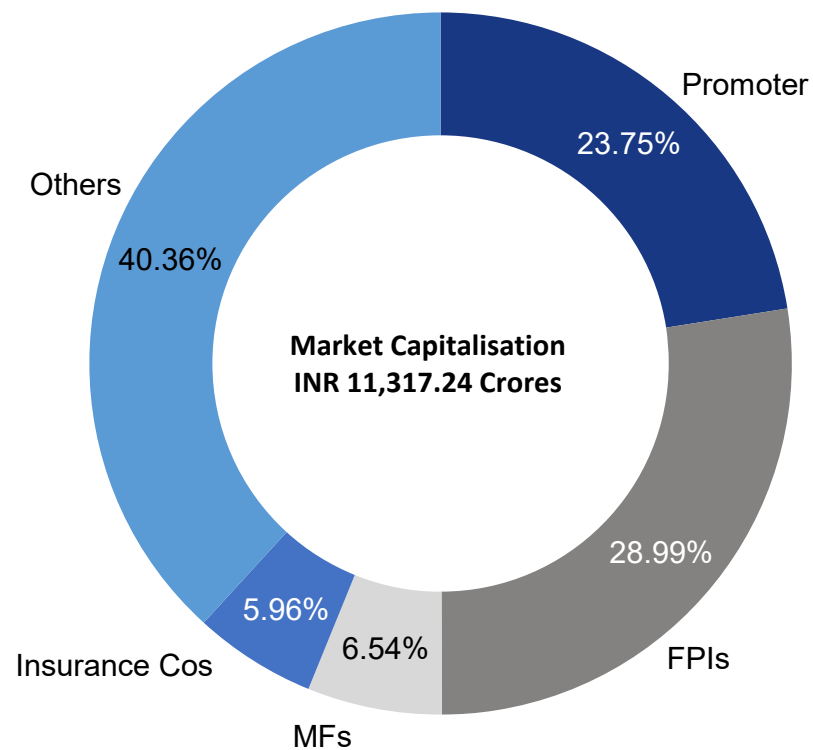
Free Float  
**9,053.79 Cr**

Scrip Symbol / Code  
**CAMS/543232**

### Top Institutional Holders

- Housing Development Finance Corporation Limited
- Smallcap World Fund, Inc.
- Life Insurance Corporation of India
- Acsys Investments Private Limited
- Goldman Sachs Funds
- IIFL India Private Equity Fund
- Ashoka India Opportunities Fund
- Vanguard Investment Funds
- Abu Dhabi Investment Authority
- Grandeur Peak Investment Funds

### 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



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**