

06th May 2023

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

Sub: Presentation of the Standalone and Consolidated Financial Data for the quarter and year ended March 31, 2023

Please find enclosed presentation of the Standalone and Consolidated Financial Data for the quarter and year ended March 31, 2023. The Company has scheduled an Earnings call on May 08, 2023 at 10.00 AM IST. During this call, the Management will discuss the company's Q4 FY23 financial performance for the quarter and year ended March 31, 2023.

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.

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



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BUSINESS OVERVIEW

Key Highlights for the Q4 FY'23



- ❑ Navi Mutual Fund live on CAMS Platform
- ❑ AUM of CAMS funds was at Rs.28 Tn in Q4
- ❑ Equity asset trend in CAMS serviced funds are encouraging. Share of Equity AUM saw a 0.5% increase from 64.8% to 65.3%. Equity Net sales share rose by ~10 percentage points from 63.7% to 73.3%



- ❑ Alternative Services vertical continued its high growth trajectory recording ~21% Y-o-Y growth in revenue in Q4 FY23, 26% growth in FY23 over FY22
- ❑ CAMS WealthServ, the digital onboarding platform transform client onboarding for Alternatives Industry with 75+ signups



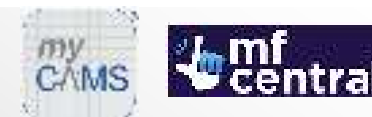
- ❑ Our AA + TSP offering has gained momentum with over 20+ sign ups in the quarter taking the total count to 79 mandates
- ❑ Acquisition of Think360.ai to bolster the offering in the AA+TSP ecosystem



- ❑ CAMSRep achieves 2.2X growth in policy addition and 2X growth in platform transactions in FY23
- ❑ CAMS NPS continues to retain the #2 position with 9% market share in eNPS segment
- ❑ Subscriber addition through POP and corporate channels have commenced







- ❑ CAMSPay delivers a stellar year with 27% growth in revenue driven by increase in transaction volumes and slew of new product offerings
- ❑ Received RBI's in-principle authorization to be a Payment Aggregator in Feb 2023
- ❑ Expanded industry presence - Growing rapidly within BFSI space, unprecedented merchant addition in FY23



- ❑ myCAMS holds fort among the Top 2 fintech apps with close to 6 Million downloads
- ❑ MFCentral gains popularity amongst the intermediary ecosystem with feature rich APIs for MF lifecycle. Daily API hits cross 20,000 a day

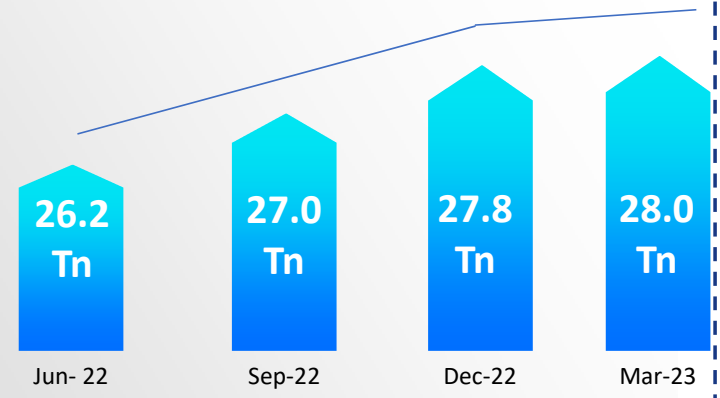
CAMS acquired majority stake in Think360.ai, a full-stack Data Science and AI-focused firm, focused on creating innovative solutions using cutting-edge technologies, advanced analytics, AI/ML and mobile cloud computing



Products		Data management platform - SaaS that offers analytics and credit scoring based on SMS data
		SaaS product that offers video or digital KYC solutions using AI
		Low code platform to enable rapid delivery of apps with minimum hand-coding
		Feed based data analytics platform for Account Aggregator framework (TSP Layer)
Services	Analytics	Data science services related to data engineering, storage and analysis, BI & Modelling
	ADMS	Data science services related to building, maintaining and supporting software applications

CAMS growth trend upwards in overall AuM, SIP registrations and transaction volumes

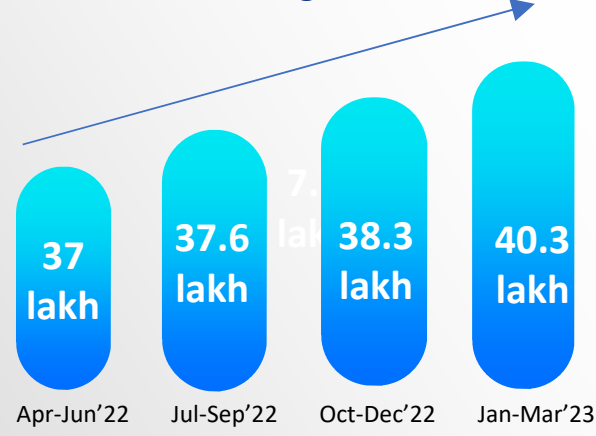
AuM growth



* Average AuM for the respective month

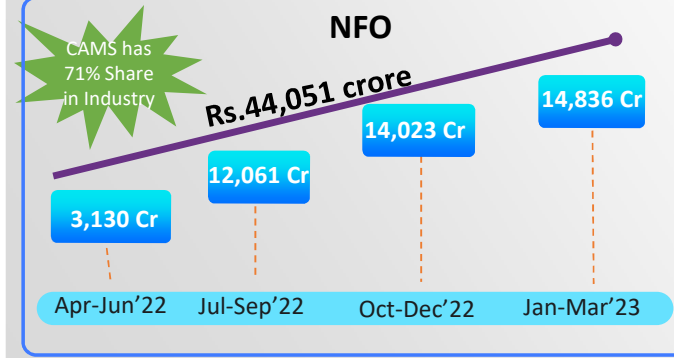
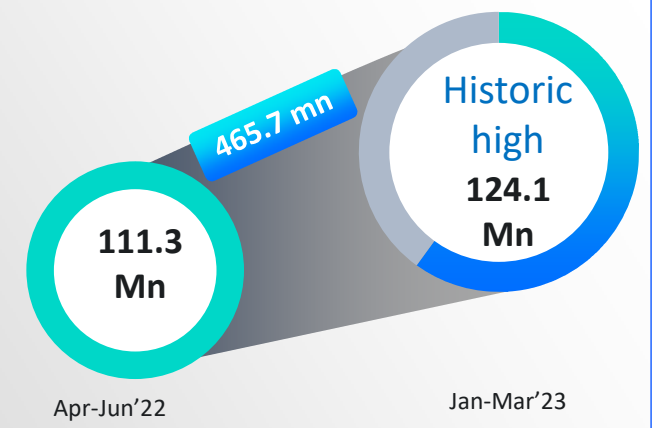
- Overall AUM for Q4FY23 was at Rs.28 lakh Cr (a marginal increase over Q3FY'23)
- Equity AUM share of CAMS Serviced funds continues its growth trajectory with share increasing from 64.8% in Q3'FY23 to 65.3% in Q4'FY213
- Equity Net Sales share has increased by 9.6 percentage points in Jan-Mar'23 (73.3% market share)

New SIP Registrations



- Strong growth in SIP registrations for the quarter with 40.3 lakh new registrations has led to an improved market share of 62% (5% growth over Q3FY'23)
- Q4FY'23 SIP inflows remain strong, reaching a historic high of ₹ 24,605 Cr for CAMS serviced funds (6% growth over Q3FY'23 inflows)

Transaction volume



Mutual Fund Industry & CAMS AAuM – Q4 FY23

CAMS – Market Share (based on Quarterly AAuM)

68.2%

Net flows into equity assets remain positive in Q4 FY23

Inflows through SIPs increased by 5.8% QoQ / 22.3% YoY

AAuM Serviced by CAMS

₹ **28.0** trillion



5.1% YoY



0.7% QoQ

Equity AAuM – CAMS

₹ **13.0** trillion



18.0% YoY



0.8% QoQ

Industry AAuM

₹ **41.1** trillion



5.9% YoY



0.6% QoQ

Equity AAuM – Industry

₹ **19.4** trillion



12.6% YoY



(0.3)% QoQ

Operational Metrics – Q4 FY23

Transaction Volume
124.1 Mn

▲ YOY: 8%
▲ QoQ: 6%

SIP Book
35.4 Mn
(as on 31st Mar 23)

▲ YoY: 18%
▲ QoQ: 4%

**Systematic Transactions
Processed**
101.9 Mn

▲ YoY: 16%
▲ QoQ: 5%

Live Investor Folios
57.4 Mn
(as on 31st Mar 23)

▲ YoY: 11%
▲ QoQ: 3%

Unique Investors Served
25.7 Mn
(as on 31st Mar 23)

▲ YoY: 12%
▲ QoQ: 4%

Mutual Fund Industry & CAMS AAuM – FY23

CAMS - Market Share (based on Quarterly AAuM)

68.3%

During the year Net flows into equity assets positive

Inflows through SIP increased by 27.7% YoY

AAuM Serviced by CAMS

Rs. **27.3** trillion



7.1% YoY

Equity AAuM - CAMS

Rs. **12.4** trillion



22.6% YoY

Industry AAuM

Rs. **39.9** trillion



8.3% YoY

Equity AAuM - Industry

Rs. **18.6** trillion



18.3% YoY

Operational Metrics – FY23

Transaction Volume
465.7 mn
▲ YoY: 12%

SIP Book
35.4 mn
(as on 31st, Mar 23)
▲ YoY:18%

**Systematic Transactions
Processed**
382.8 mn
▲ YoY: 23%

Live Investor Folios
57.4 mn
(as on 31st, Mar 23)
▲ YoY: 11%

Unique Investors Serviced
25.7 mn
(as on 31st, Mar 23)
▲ YoY: 12%

The Alternatives business grows 21% Y-o-Y on the back of accelerated signings and rapid adoption of CAMS WealthServ



- ❑ Versatile technology & contemporary digital utilities
- ❑ Full stack services for investor on-boarding, fund accounting and operations
- ❑ Wealthserv digital on-boarding provides a transformational experience to investors

300+

funds serviced across 140+ fund houses

75+

Installations of CAMS Wealthserv & Fintuple digital on-boarding solution

₹1.5 Tn

assets under service

1st

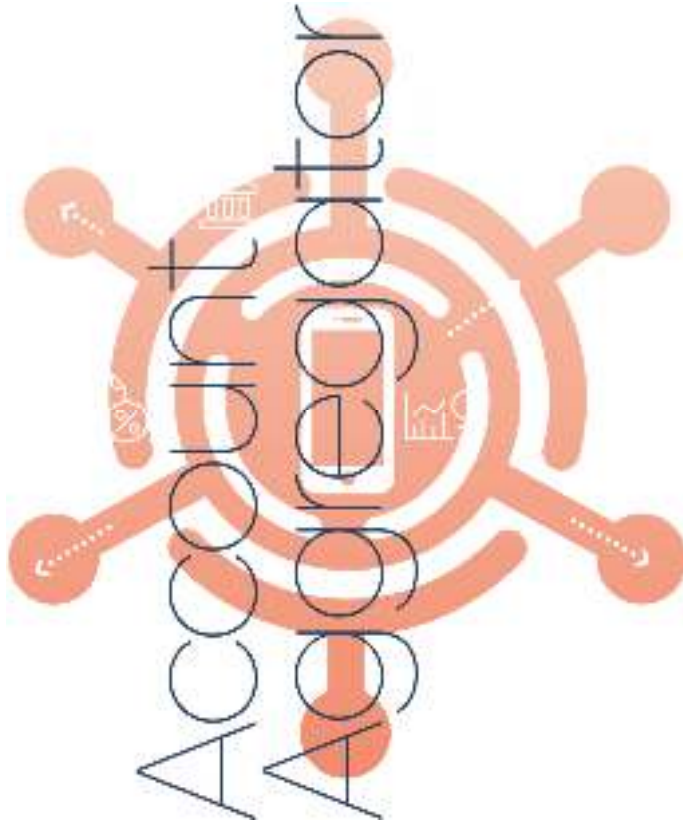
RTA at GIFT City to set up full-stack operations for AIFs

- ❑ The business grew by 26% over FY22
- ❑ Fintuple Technologies continues to make inroads with large ticket wins from marquee clients
- ❑ CAMS GIFT City operations scaling with 9 signed up clients

AA+TSP business is gaining momentum with expanded outreach and superior product positioning



CAMSfinserve



Business Wins



- ❑ Razor-sharp focus on sales yielding continuous wins
- ❑ **79 AA/TSP wins 20 in Q4**
- ❑ Creating newer use cases – Bank account Validation through AA as Substitute to penny drop

Business Updates



- ❑ **CAMS RTA /** to be live as FIP Gateway in Q1 FY24
- ❑ **CAMS CRA** live as FIP Gateway in Q4
- ❑ **IRDA** entities initiating integration journeys
- ❑ Catapulted to leadership position in the industry on FIP integration



>50% Market Share

In Mutual Funds Ecosystem for RP*

140 Million

NACH Active Mandate registrations

₹5000 Crores +

worth of Monthly Transactions

2 Lakhs +

UPI Autopay Mandate Registrations

₹ 520 Crores

worth of UPI+ Transactions

Key Highlights

Expanded Industry Presence

#30% CAGR / Merchant Base

Growing rapidly within **BFSI space**, unprecedented merchant additions in FY23

Payment Aggregator

Received RBI's in-principle authorization to be a Payment Aggregator in Feb 2023



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

- ❑ 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

5 million

E-Insurance policies - Growth of over 35% from FY22

2.5X

Increase in Policy Service to 2,57,000 Transaction

12

New Insurers Onboarded into Digital Services

9 million

Payout transactions processed

₹8 Billion

Unclaimed Amount Processed using Deep contact tracing

New Product and Services

Insta EIA

Real-time creation of an e-Insurance account

Digital Loan Assignment

Digitizing the entire loan policy assignment process

KYC

KYC platform for Insurance companies

CAMS CRA – focusing on simplifying customer journeys for eNPS and extending API stack for POPs

CAMS launched the industry first CRA platform on cloud in March 2022

Within a short span of time, achieved **9% share** and **#2 position** in new eNPS sales in Q4 FY'23



~3 lakh

25K

visitors to the website / month

registrations which is 10% market share



Innovation and Transformation

- ❑ Industry first features of CAMS CRA - CKYC and UPI based Bank account verification (recommended by PFRDA to other intermediaries)



- ❑ Subscriber addition through POP and corporate channels has commenced
- ❑ Onboarded 9 POPs and 6 corporates and built a strong pipeline in place including fintechs

Total eNPS industry registrations

2,86,000

Total eNPS through camsnps.com

24,874

eNPS registrations, Market share FY23

9%

Position in new eNPS sales



#2







FINANCIALS

Revenue Highlights – Q4 FY23

Revenue	₹24,923.9 Lakhs	 2.5 % YoY  2.3% QoQ
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Asset Based Revenue	3.3% YoY  0.2% QoQ 
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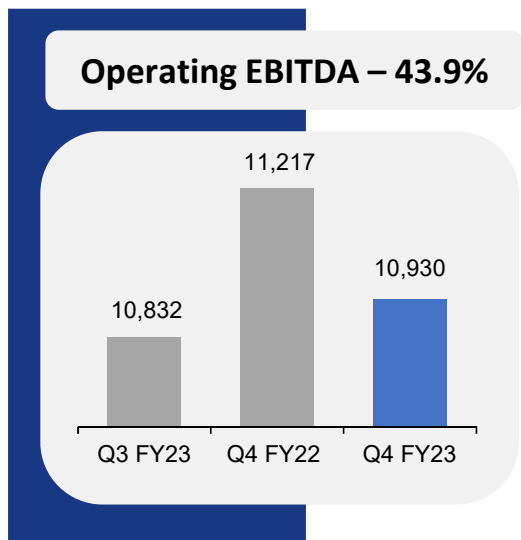
Non-Asset Based Revenue	5.0% YoY  5.3% QoQ 
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Non-MF Revenue	7.7% YoY  18.6% QoQ 
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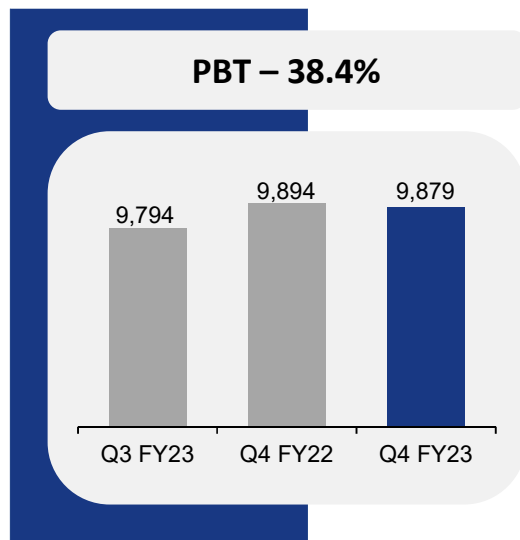
Asset Mix	Equity component: Q4 FY23 @ 46.5% (Q4 FY22: @41.4% / Q3 FY23: @ 46.4%)
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Numbers are after eliminating non-controlling interest

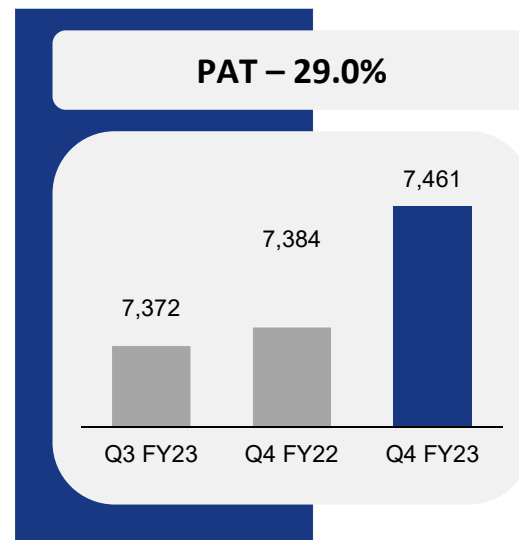
Financial Highlights – Q4 FY23



▼ **2.6 % YoY**
 ▲ **0.9 % QoQ**



▼ **0.1% YoY**
 ▲ **0.9% QoQ**



▲ **1.1% YoY**
 ▲ **1.2 % QoQ**

Return on Net-Worth* ~38.9%

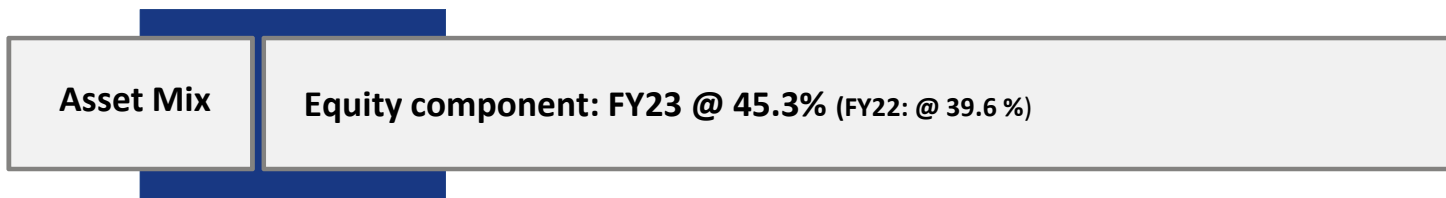
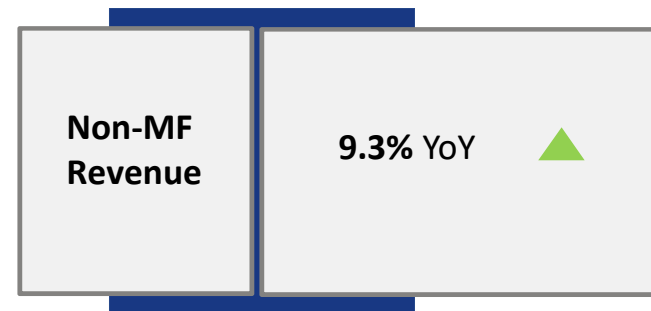
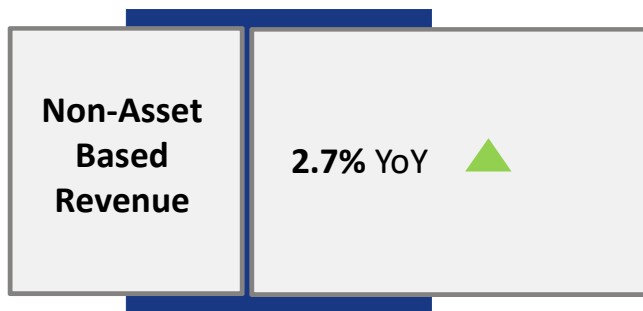
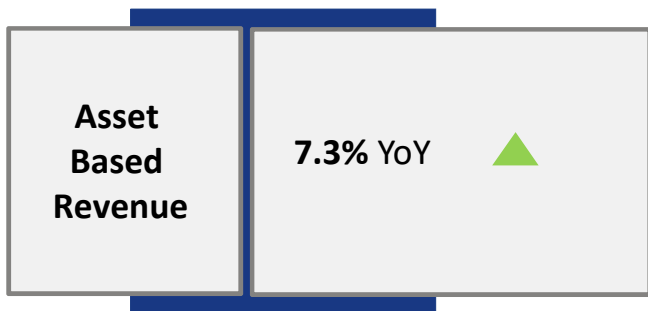
**** Cash & Cash Equivalent as on 31st Mar 2023 was ₹ 482.2 Cr**

Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹ 5.1 Crs (Q4 FY'23), ₹ 7.5 Cr (Q4 FY'22) and ₹ 5.5 Cr (Q3 FY'23)

Final Dividend Proposed: ₹12 Per share

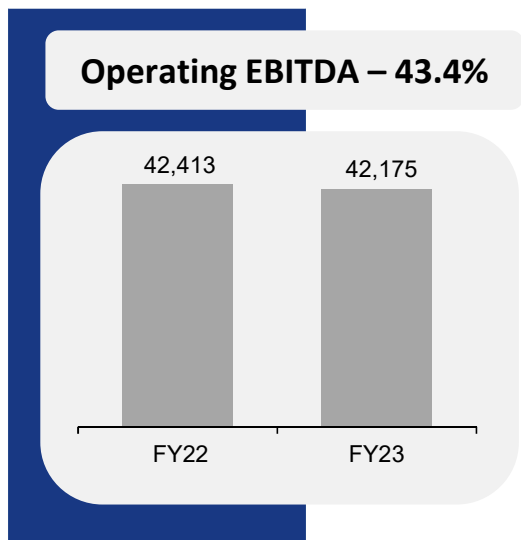
- ❑ *Return on Net-worth – PAT (annualized) / Average Equity | ** Includes Bank balances, Fixed deposit, Govt Bond & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection a/c & Money in unpaid dividend a/c
- ❑ Numbers are after eliminating non-controlling interest

Revenue Highlights – FY23

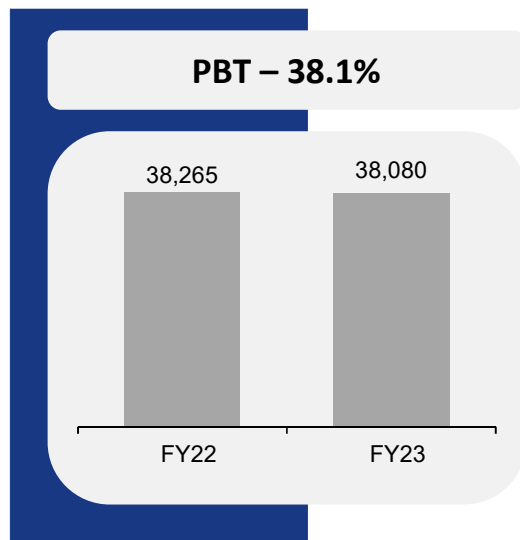


Numbers are after eliminating non-controlling interest

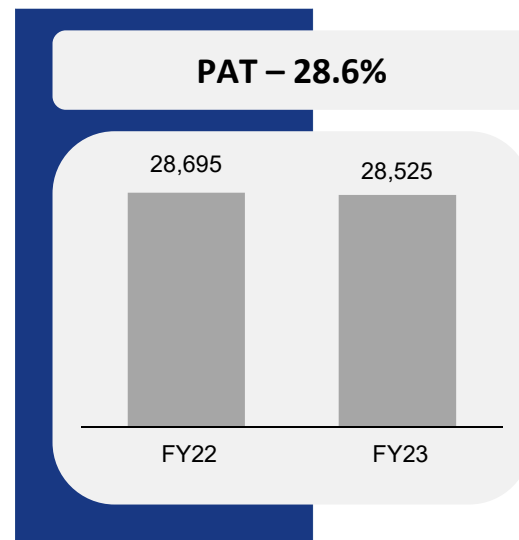
Financial Highlights – FY23



▼ **0.6 % YoY**



▼ **0.5% YoY**



▼ **0.6% YoY**

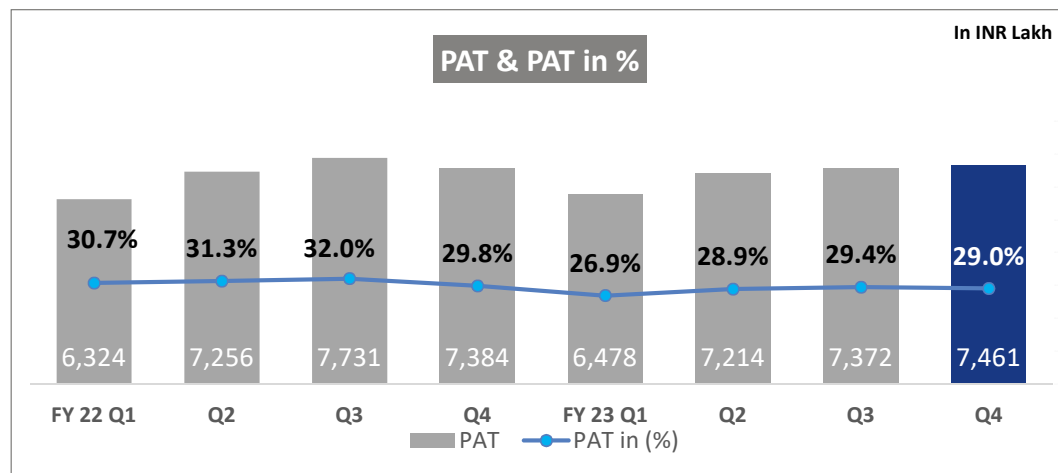
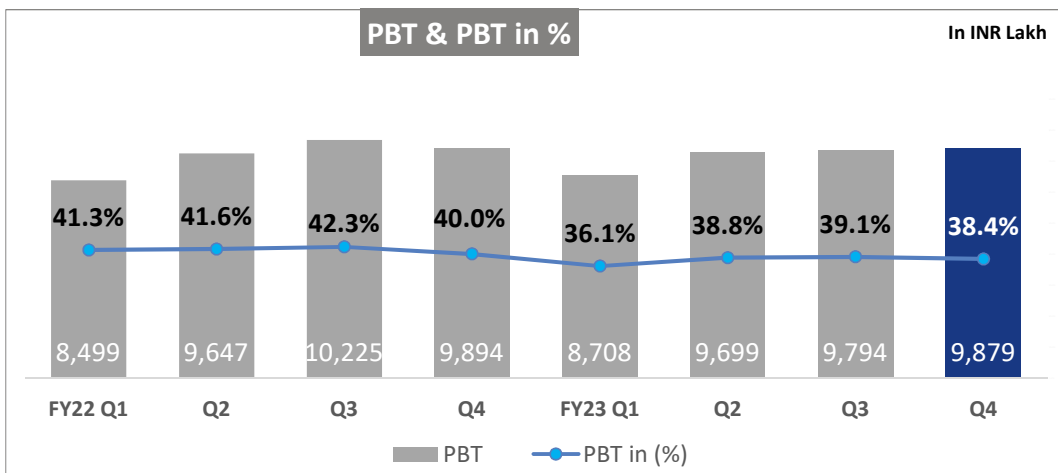
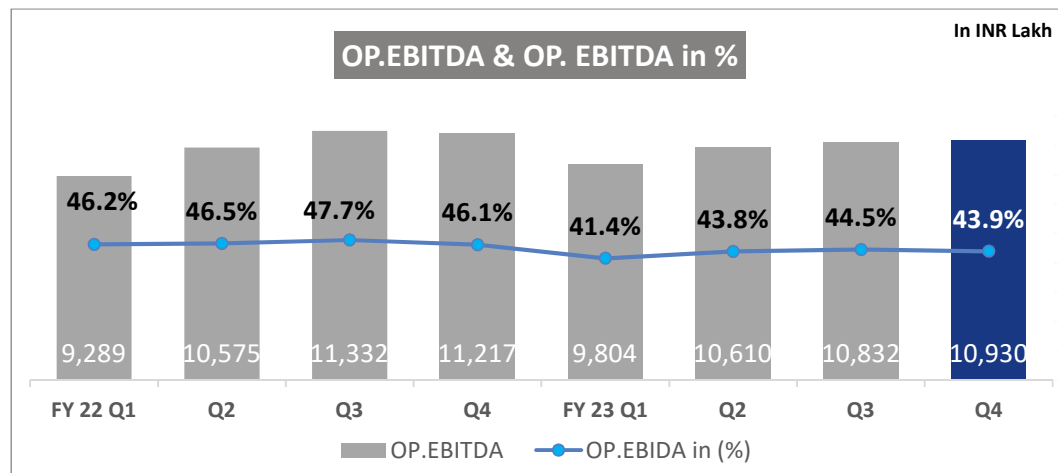
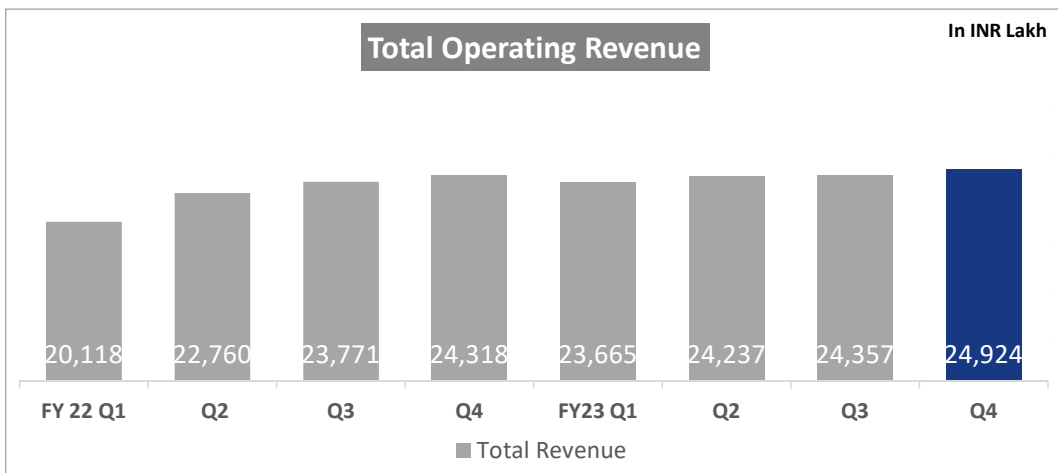
**Return on Net-Worth*
39.9%**

Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹26.7 Cr vs. FY'23 ₹25.3

□ *Return on Net-worth – PAT / Average Equity

Numbers are after eliminating non-controlling interest

Consolidated Financial Highlights – Quarterly



Numbers are after eliminating non-controlling interest

Q4 FY23 Standalone P&L

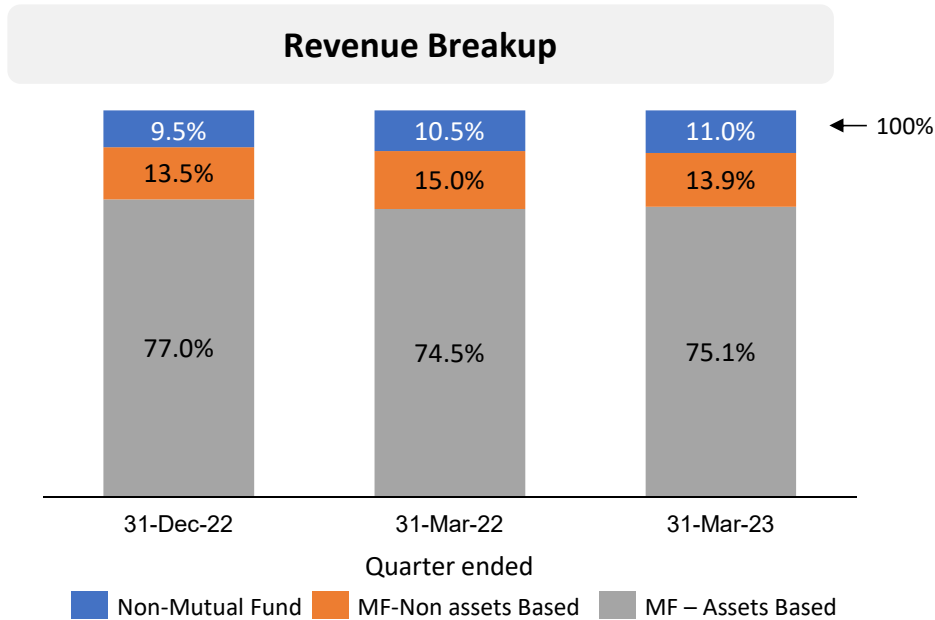
Particulars (In Rs Lakhs)	Q4 FY23	Q4 FY22	YoY%	Q3 FY23	QoQ%	FY23	FY22	FY 23 vs. 22 %
Revenue from operations	23,674.80	23,014.29	2.9%	23,347.65	1.4%	92,861.69	86,377.00	7.5%
Other income	616.35	307.72	100.3%	557.17	10.6%	2,115.04	3,976.29	-46.8%
Total revenue	24,291.15	23,322.01	4.2%	23,904.82	1.6%	94,976.73	90,353.29	5.1%
Expenses								
Employee benefits expense	7,170.31	7,072.06	1.4%	7,194.42	-0.3%	29,488.28	27,030.38	9.1%
Finance costs	174.34	163.13	6.9%	169.15	3.1%	666.64	662.40	0.6%
Depreciation and amortisation expense	1,439.00	1,434.23	0.3%	1,392.99	3.3%	5,419.50	4,739.88	14.3%
Operating expenses	4,061.17	3,888.85	4.4%	3,977.73	2.1%	15,756.41	13,919.75	13.2%
Other expenses	1,997.67	1,681.69	18.8%	1,782.83	12.0%	7,091.17	6,416.53	10.5%
Total expenses	14,842.49	14,239.96	4.2%	14,517.12	2.2%	58,422.00	52,768.94	10.7%
Profit before tax	9,448.66	9,082.05	4.0%	9,387.70	0.6%	36,554.73	37,584.35	-2.7%
Tax expense								
Current tax	2,140.05	2,211.92		2,415.20		9,061.13	8,891.76	
Current tax expense of earlier years	(43.82)	-		(69.27)		(113.09)	(190.30)	
Deferred tax	195.96	60.12		(55.77)		152.66	(58.54)	
Net tax expense	2,292.19	2,272.04	0.9%	2,290.16	0.1%	9,100.70	8,642.92	5.3%
Profit / (Loss) for the period	7,156.47	6,810.01	5.1%	7,097.54	0.8%	27,454.03	28,941.43	-5.1%
Earnings per share (In ₹):								
Basic	14.61	13.93		14.49		56.07	59.23	
Diluted	14.51	13.84		14.39		55.71	58.91	

Q4 FY23 Consolidated P&L



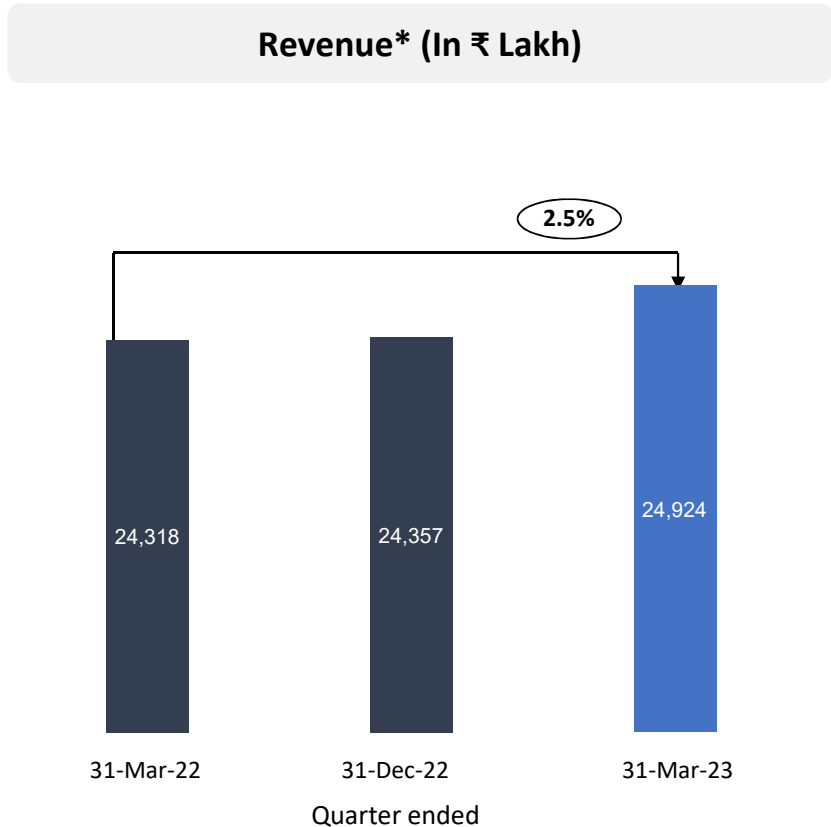
Particulars (In Rs Lakhs)	Q4 FY23	Q4 FY22	YoY%	Q3 FY23	QoQ%	FY23	FY22	FY 23 vs. 22 %
Revenue from operations	24,923.87	24,318.39	2.5%	24,357.23	2.3%	97,182.72	90,966.75	6.8%
Other income	788.12	425.04	85.4%	707.97	11.3%	2,681.30	1,727.44	55.2%
Total revenue	25,711.99	24,743.43	3.9%	25,065.20	2.6%	99,864.02	92,694.19	7.7%
Expenses								
Employee benefits expense	8,761.86	8,525.56	2.8%	8,713.02	0.6%	35,808.18	32,175.22	11.3%
Finance costs	203.19	178.99	13.5%	199.04	2.1%	760.75	713.39	6.6%
Depreciation and amortisation expense	1,639.43	1,568.61	4.5%	1,550.57	5.7%	6,025.00	5,162.17	16.7%
Operating expenses	2,937.03	2,742.51	7.1%	2,823.22	4.0%	11,226.00	9,298.80	20.7%
Other expenses	2,316.10	1,833.72	26.3%	2,000.41	15.8%	8,025.36	7,079.79	13.4%
Total expenses	15,857.61	14,849.39	6.8%	15,286.26	3.74%	61,845.29	54,429.37	13.6%
Profit before tax	9,854.38	9,894.04	-0.4%	9,778.94	0.8%	38,018.73	38,264.82	-0.6%
Tax expense								
Current tax	2,280.01	2,391.61		2,539.31		9,543.21	9,762.42	
Current tax expense of earlier years	(43.82)	-		(69.27)		(113.09)	(190.30)	
Deferred tax	182.12	118.88		(48.03)		125.18	(1.99)	
Net tax expense	2,418.30	2,510.49	-3.7%	2,422.01	-0.2%	9,555.39	9,570.13	-0.2%
Profit / (Loss) for the period	7,436.08	7,383.55	0.7%	7,356.93	1.1%	28,463.44	28,694.69	-0.8%
Non-Controlling Interest	(25.04)	-		(14.80)		(61.39)	-	
Profit attributable to Owners of the Company	7,461.12	7,383.55	1.1%	7,371.73	1.2%	28,524.83	28,694.69	-0.6%
Earnings per share (In ₹):								
Basic	15.23	15.10		15.05		58.26	58.73	
Diluted	15.13	15.00		14.95		57.88	58.41	

Revenue Profile Q4 FY24

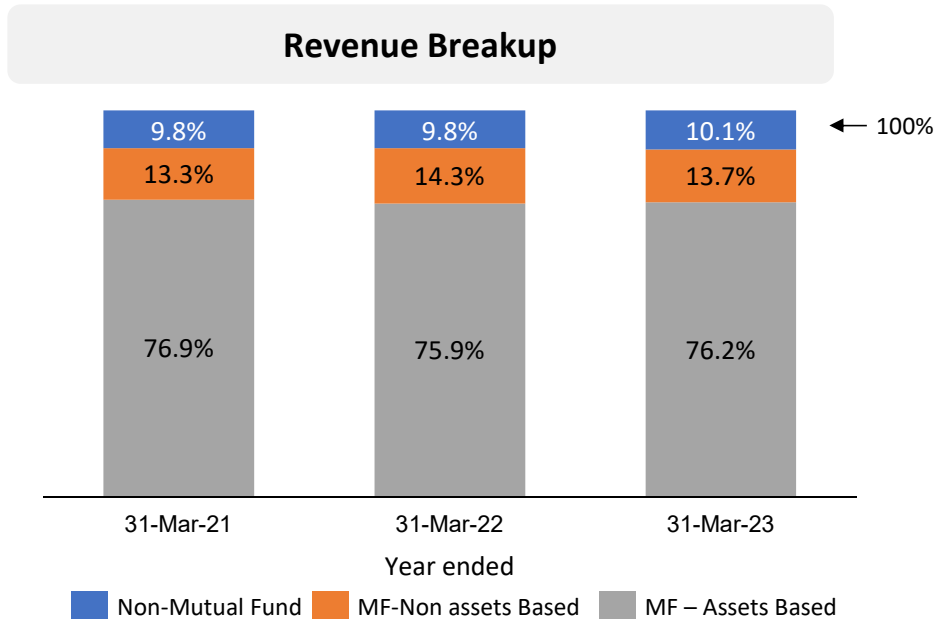


Breakup of Non-Mutual Fund

Particulars	Quarter ended		
	31 Dec '22	31 Mar'22	31 Mar'23
AIF	2.8%	2.5%	2.9%
CAMS Pay	2.3%	2.3%	2.8%
CAMS REP	1.8%	2.3%	2.0%
Others	2.6%	3.4%	3.3%
Non Mutual Fund	9.5%	10.5%	11.0%

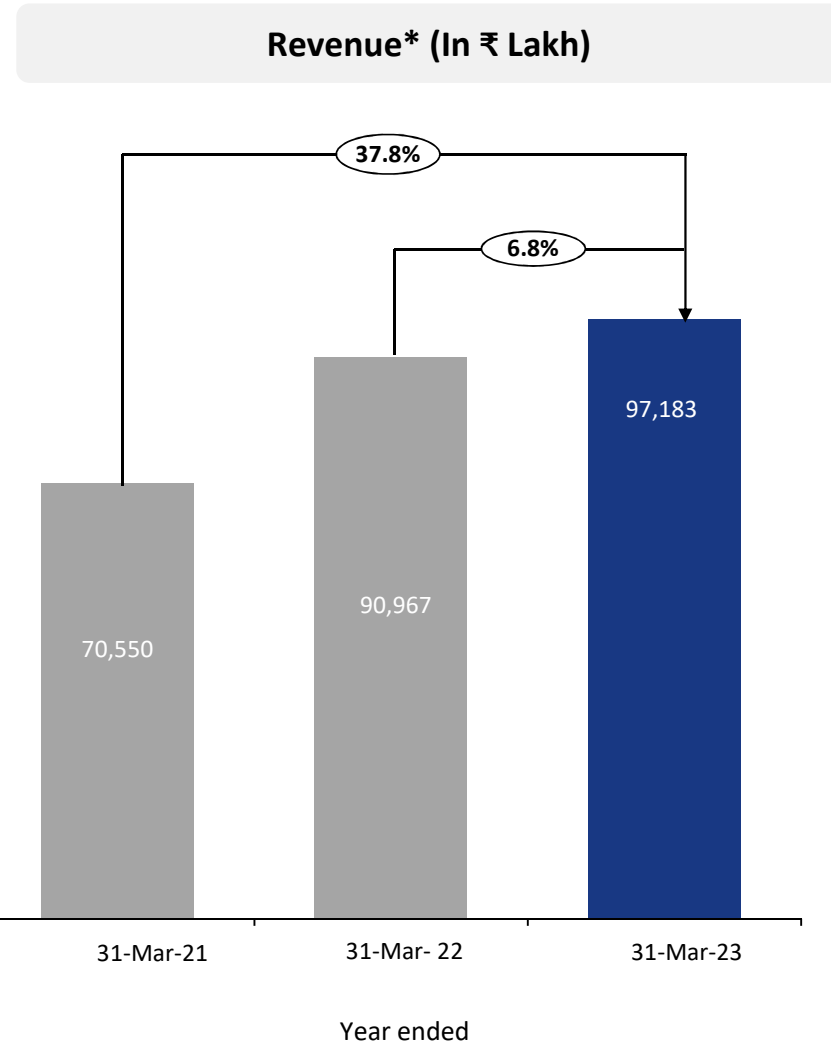


Revenue Profile FY23



Breakup of Non-Mutual Fund

Particulars	Quarter ended		
	31 Mar '21	31 Mar'22	31 Mar'23
AIF	2.6%	2.3%	2.8%
CAMS Pay	2.5%	2.2%	2.6%
CAMS REP	2.1%	2.1%	1.8%
Others	2.6%	3.2%	2.9%
Non Mutual Fund	9.8%	9.8%	10.1%





ESG

Update on ESG Initiatives



- ❑ Published ESG initiatives in Annual report on voluntary basis in CAMS annual report FY2021-22. Coverage will be further enhanced in the Annual report for FY 2022-23



- ❑ 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 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



The publicly available CRISIL ESG score for the company is 58 considered as Adequate



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.



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.

Social

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 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

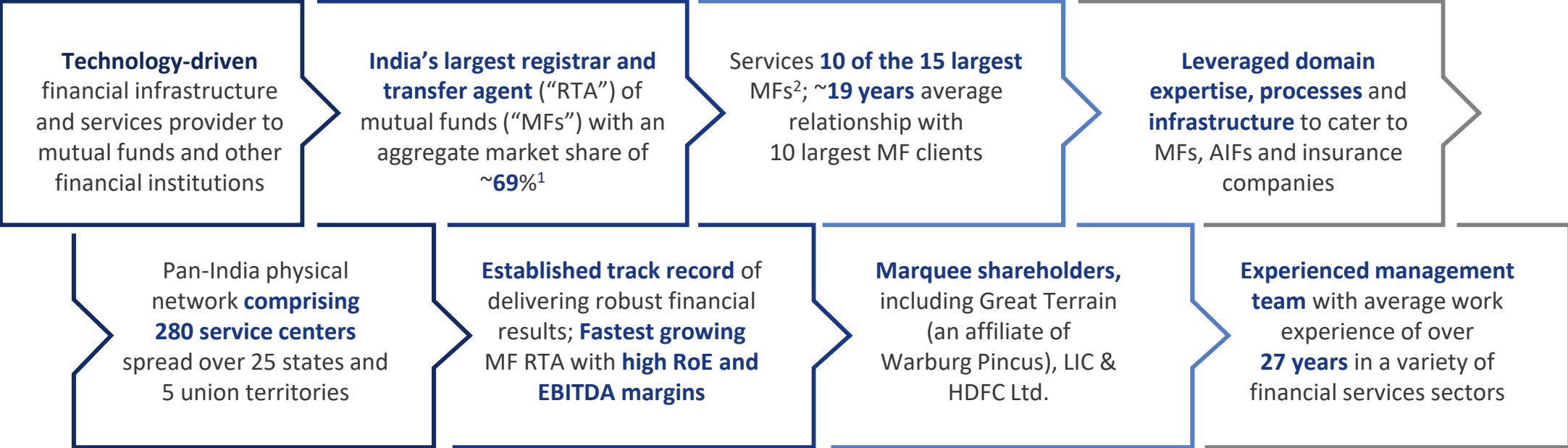


- ❑ CAMS Code of Conduct
- ❑ The vigil mechanism & whistle blower policy encourages directors and employees to report the concerns on (but not limited to) illegal or unethical practices or behaviour, actual or suspected fraud or violation of the Company's code of conduct or ethics policy
- ❑ Employee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



ABOUT CAMS

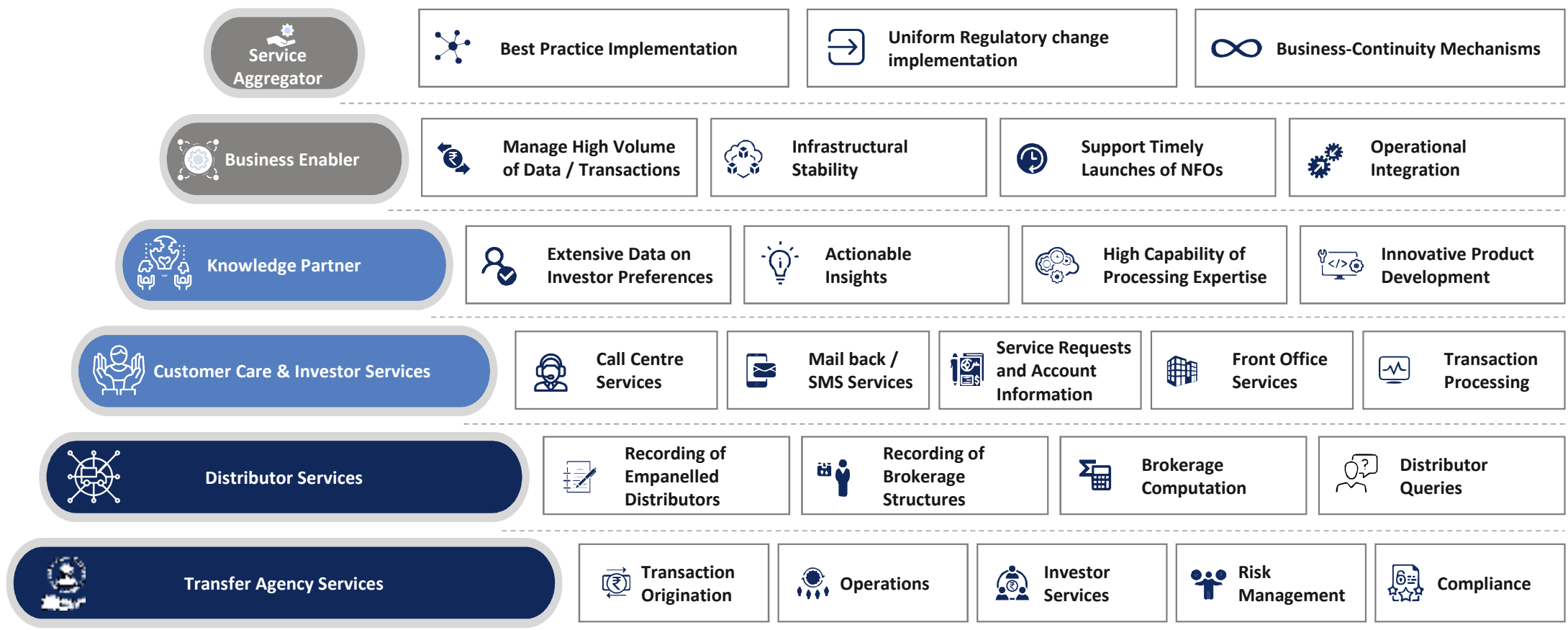
CAMS – Business at a glance



Notes: 1. Market share basis FY23 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



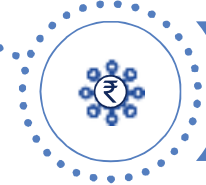
CAMServ

Self-service chatbot for investors



mfCompass

Allow MFs to sight funds real-time



myCAMS

B2C app over 5 Mn registered users



mf360

Proprietary investor service app



Dice

AMC interface for brokerage structure updation



CAMS Wealthserv

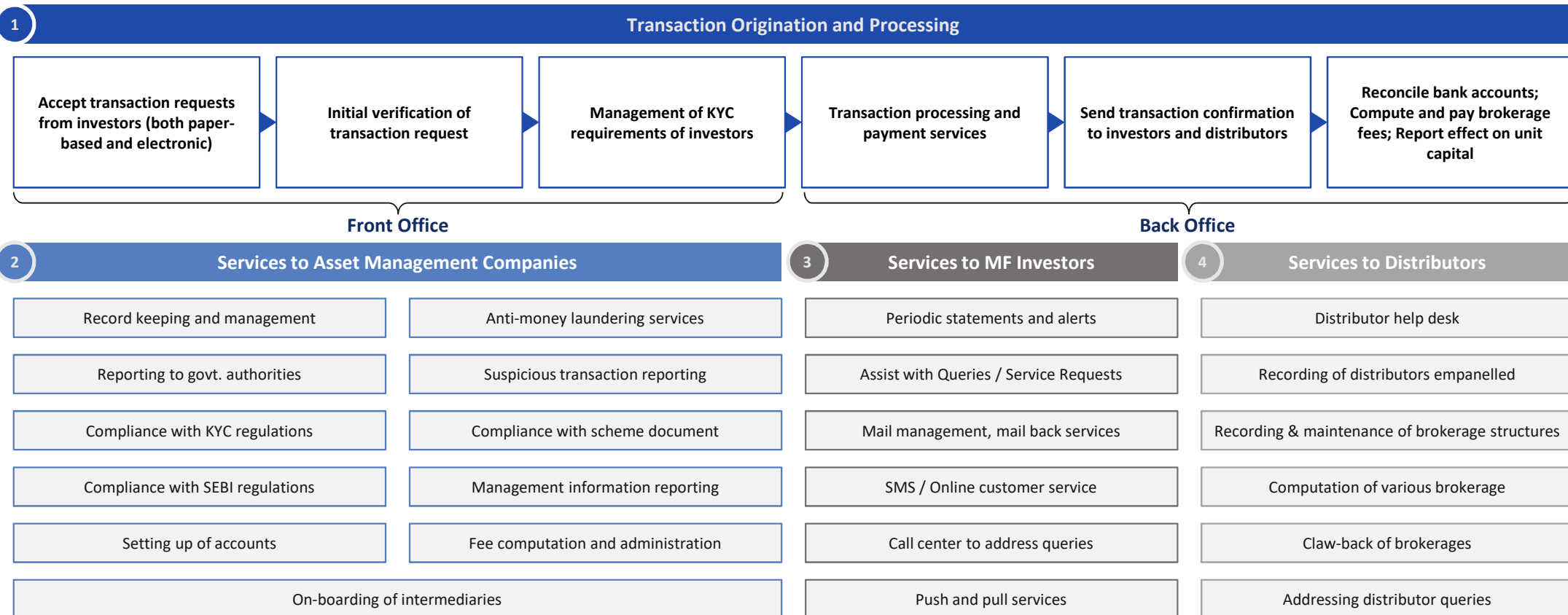
Digital onboarding of PMS investors



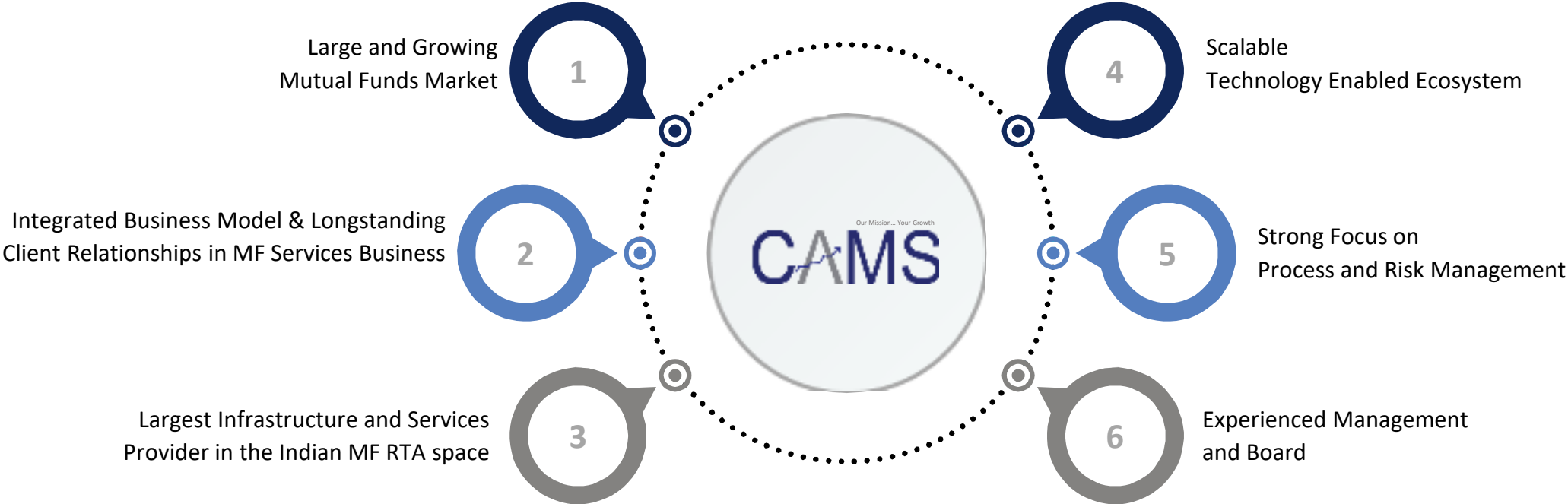
INVESTRAK

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



Key Highlights



CAMS – Overview of Non-MF 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 ~150 AIF / PMS / Wealth Serve 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 FY19-24¹



- ❑ 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)
- ❑ 38.0 Mn ECS and ACH registrations and transactions executed in Q4 FY23, it was 33.1 Mn in Q4 FY22
- ❑ CamsPay Digital transaction executed in Q4 FY23 is 5.3 Mn against Q4 FY22 was 2.9 Mn



- ❑ ~37% market share in insurance repository business², with ~5.5 Mn policies held
- ❑ Branch operations, servicing policies, renewal premium collections Claims processing & Unclaimed Management, Demat of 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. Company Estimated as on 31st March 2023 (Industry data not available)

CAMS – Overview of Non-MF 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)

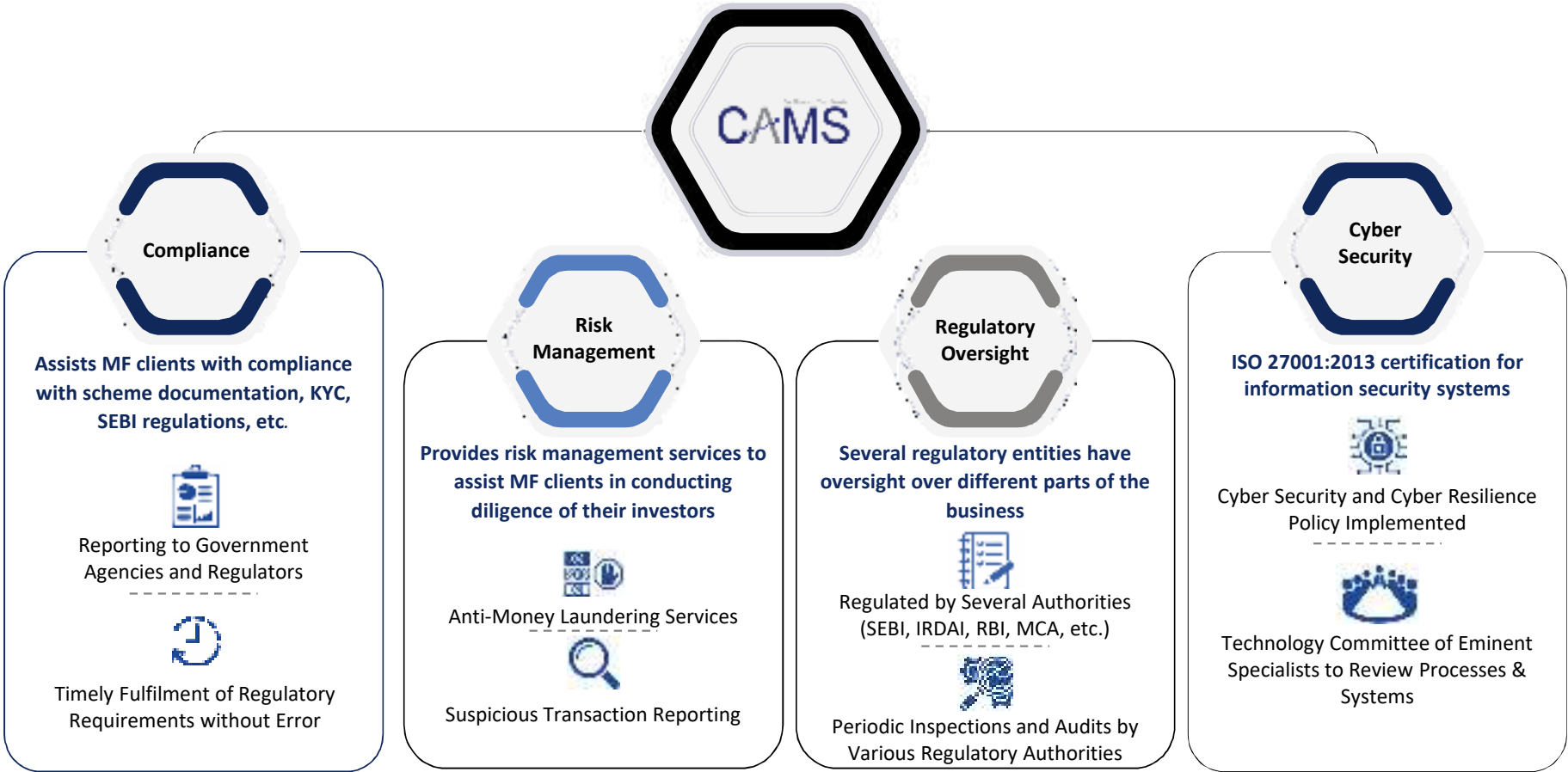


- ❑ Owns, develops and maintains the technology solutions for MF services business & MF clients
- ❑ Technology team of 813 personnel¹
- ❑ Developed Investrak.NET, a scalable mutual fund transfer agency platform, among others
- ❑ Assists with website design and development, provides mobility solutions, performs trend analysis, business intelligence and analytics based services, etc.

Note: 1. As of March 31, 2023.

CAMS – Compliance and risk management architecture

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



Experienced Board of Directors

Board of Directors



Dinesh Kumar Mehrotra
Chairman & Independent Director



Natarajan Srinivasan
Independent Director



Vedanthachari Srinivasa Rangan
Non-Executive Director



Vijayalakshmi Rajaram Iyer
Independent Director



Narendra Ostawal
Non-Executive Director



Sandeep Kagzi
Non-Executive Director



Anuj Kumar
Managing Director

Audit Committee

- **Natarajan Srinivasan**
- Dinesh Kumar Mehrotra
- Vijayalakshmi Rajaram Iyer
- Sandeep Kagzi

Nomination & Remuneration committee

- **Vijayalakshmi Rajaram Iyer**
- Dinesh Kumar Mehrotra
- Narendra Ostawal

Stakeholders Relationship Committee

- **Natarajan Srinivasan**
- Sandeep Kagzi
- Anuj Kumar

Risk Management Committee

- **Vijayalakshmi Rajaram Iyer**
- Natarajan Srinivasan
- Dinesh Kumar Mehrotra

Corporate Social Responsibility Committee

- **Dinesh Kumar Mehrotra**
- Vijayalakshmi Rajaram Iyer
- Anuj Kumar
- Sandeep Kagzi

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

Soumendu Sekar Ganguly – Chief Product officer, Head-New platforms

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

Vinodh Chelambathodi – Chief Human Resources Officer

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

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

Manikandan Gopalakrishnan – Company Secretary & Compliance Officer

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

Vasanth Jeyapaul Emmanuel – CEO, CAMS Payment Services Private Limited

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

Abhishek Mishra – Chief Risk Officer

- Joined the company in 2nd January 2023
- Previously associated with Accenture, GE, Washington Mutual Bank

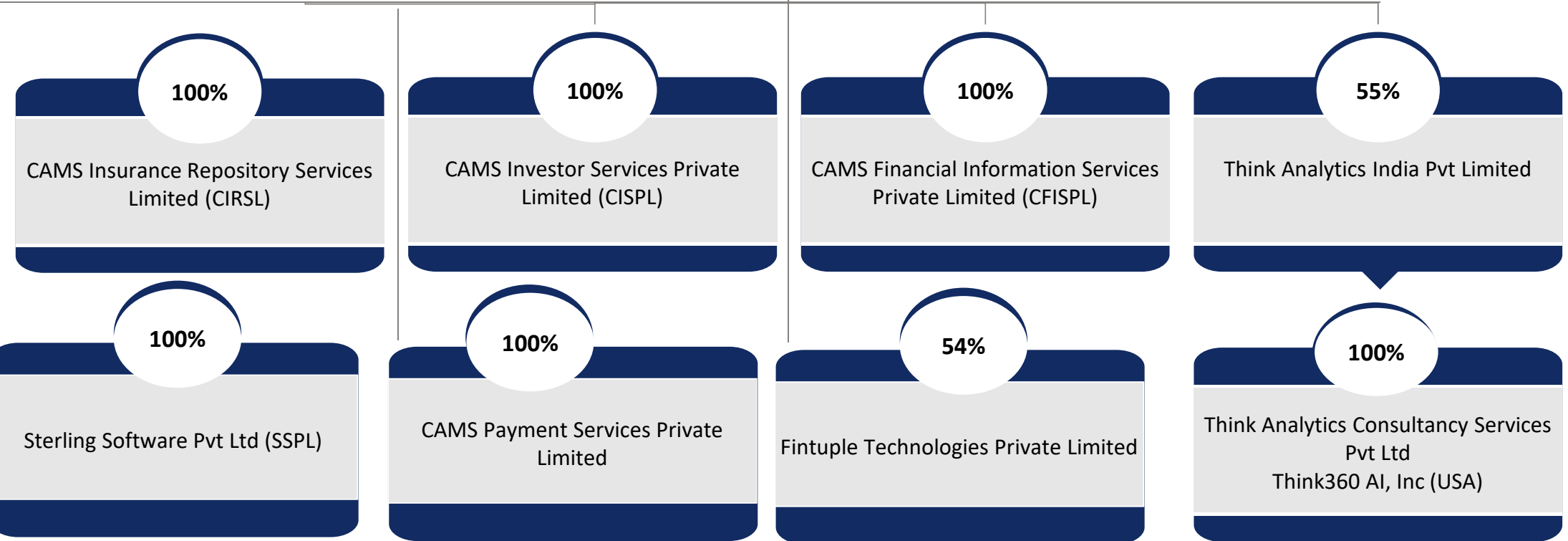


APPENDIX

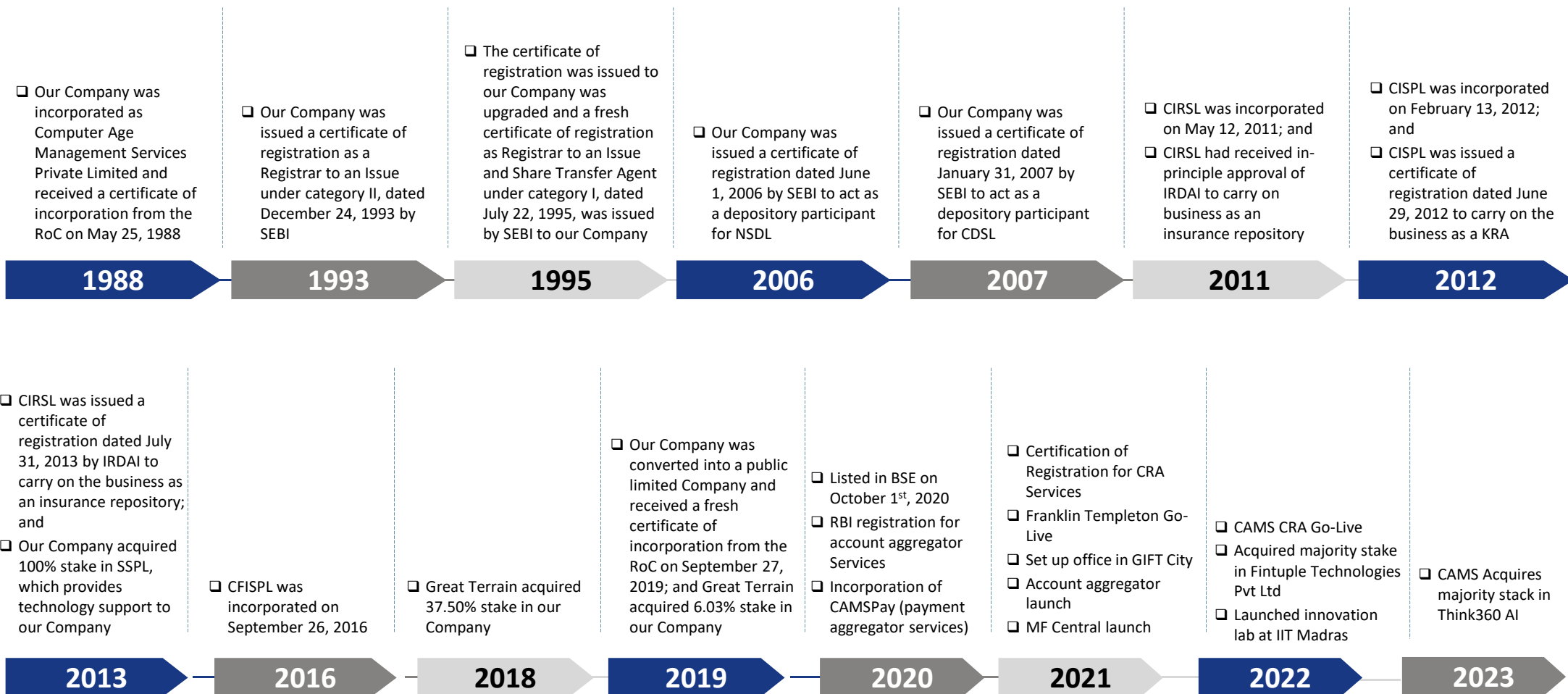
Corporate Structure

Computer Age Management Services Limited

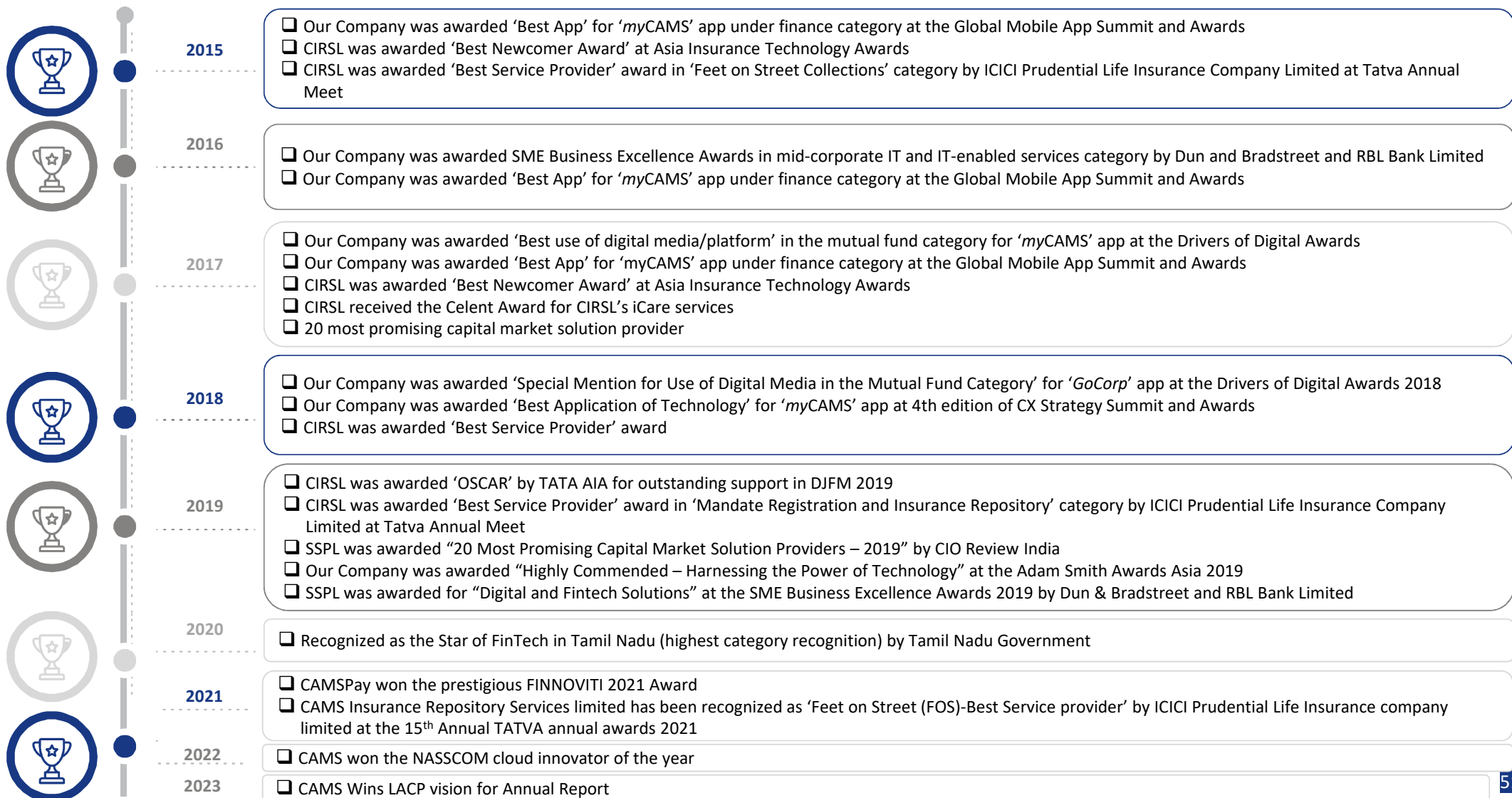
Mutual Funds Services, Alternate Investment Funds Services, Payment Services, Banking and Non-Banking Service Businesses



History/Milestones



Awards and Accolades



A vertical timeline on the left side of the page features a central grey line with circular markers. To the left of the line are icons of trophies inside circles. The years 2015, 2018, and 2022 are highlighted with blue circles, while 2016, 2017, 2019, 2020, and 2023 are in grey. To the right of the line, each year is followed by a rounded rectangular box containing a list of awards.

Year	Awards
2015	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Recognized as the Star of FinTech in Tamil Nadu (highest category recognition) by Tamil Nadu Government
2021	<ul style="list-style-type: none"> CAMSPay won the prestigious FINNOVITI 2021 Award CAMS Insurance Repository Services limited has been recognized as 'Feet on Street (FOS)-Best Service provider' by ICICI Prudential Life Insurance company limited at the 15th Annual TATVA annual awards 2021
2022	<ul style="list-style-type: none"> CAMS won the NASSCOM cloud innovator of the year
2023	<ul style="list-style-type: none"> CAMS Wins LACP vision for Annual Report

Shareholders' Information

Stock Data as on 31st March 2023

Market Capitalisation
9,955.01 Cr

Shares Outstanding
4,89,93,596

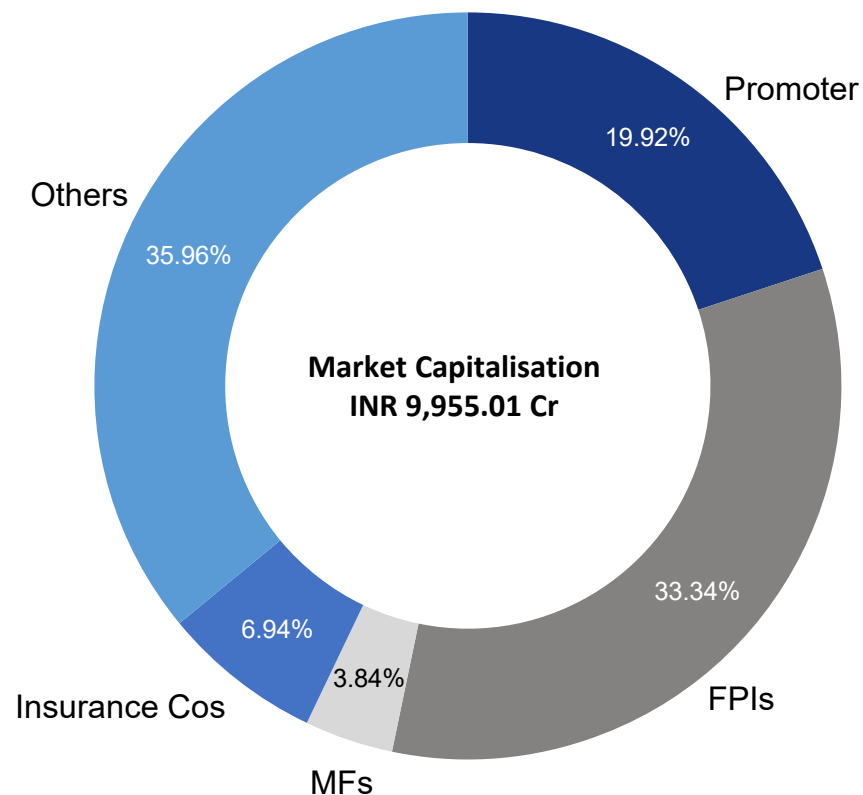
Free Float
7,971.97 Cr

Scrip Symbol / Code
CAMS/543232

Top Institutional Holders

- Housing Development Finance Corporation Limited
- HDB Employees Welfare Trust
- Life Insurance Corporation of India & LICP&GS Fund
- Seafarer Overseas Growth & income Fund
- Smallcap world Fund , Inc
- Arisaig Asia Fund Ltd
- Goldman Sachs Funds & Goldman Sachs Trust
- Goldman Sachs Emerging Markets Equity Fund
- IIFL India Private Equity Fund
- J P Morgan Funds
- Acsys Investments
- Vanguard Emerging Markets Stock Index Fund

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



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Anish.sawlani@camsonline.com



Investor Relations
Orient Capital



Mr. Rajesh Agrawal



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THANK YOU