

04th November 2022

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

Dear Sir / Madam,

Sub: Presentation of the Standalone and Consolidated Financial Data for the quarter and half year ended September 30, 2022

Please find enclosed presentation of the Standalone and Consolidated Financial Data for the quarter and half year ended September 30, 2022. The Company has scheduled an Earnings call on November 07, 2022 at 11.00 AM IST. During this call, the Management will discuss the company's Q2 FY23 financial performance for the quarter and half year ended September 30, 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.

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

Key Highlights for Q2 FY23
Page No: 06

AAuM Q2 FY23 - MF industry & CAMS
Page No: 10

Operational Metrics Q2 FY23
Page No: 11

Financials

Revenue & Financial Highlights – Q2 FY23
Page No: 19-21

Standalone P&L – Q2 FY23
Page No: 22

Consolidated P&L – Q2 FY23
Page No: 23

Revenue Profile
Page No: 24

About CAMS

Business at a Glance
Page No: 26

Mutual Fund Services Business
Page No: 27-30

Non-Mutual Fund Services Business
Page No: 31-32

Governance/ Management Team
Page No: 33-35

Update on ESG Initiatives
Page No: 37

Appendix

Corporate Structure
Page No: 44

History / Milestones
Page No: 45

Awards & Accolades
Page No: 46

Shareholding
Page No: 47

Glossary
Page No: 48



BUSINESS OVERVIEW

Key Highlights for the Q2 FY'23



- ❑ CAMS AuM at Rs.27.1 lakh Cr is at an all time high with an increase of 3.1% over Q1 FY23 - reversing the trend of last two quarters of muted growth
- ❑ CAMS serviced funds continue to maintain a dominant ~69% market share in overall AAuM



- ❑ Alternative Services vertical continued its high growth trajectory recording ~32% Y-o-Y growth in revenue in Q2 FY23
- ❑ CAMS WealthServ, the digital onboarding platform for this segment was well received by the market with 50+ signups since launch



- ❑ CAMS launched the industry first CRA platform on cloud in March 2022. eNPS, POP, Corporate and Government Segments are live
- ❑ Within a short span of time, achieved 9.5% share and #2 position in eNPS segment
- ❑ C-Sat Score consistently over 90%



- ❑ Our AA + TSP offering has been gaining momentum with 35+ mandates till date
- ❑ SEBI and PFRDA have released circulars to enable MFs, depositories and Pension funds to join the ecosystem



- ❑ CAMS digital properties – myCAMS & edge360, clocked the highest Q-o-Q volume growth at 10%+ in the last 2 quarters which was in sharp contrast to the volume decline seen by other electronic channels
- ❑ MFCentral solidifies CAMS's role in the MF ecosystem by providing APIs to ecosystem to digitize the mutual fund transaction journey



- ❑ PolicyGenie Deep Contact Tracing Solution, uniquely offered by CAMS Insurance Repository, assisted insurance companies in closing ₹100 Cr of unclaimed benefits till date
- ❑ eInsurance Account & e-Policy doubled in volume over Q2FY23, on the back of new requirements on KYC, eIA and e-Policy

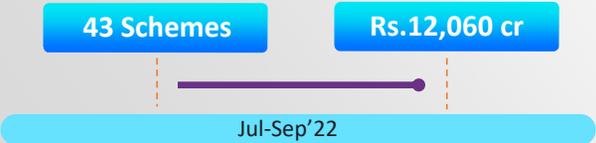
CAMS growth in overall AuM, SIP registrations and transaction volumes trend upwards

AuM growth



- ❑ AuM at Rs.27.1 lakh Cr all time high with an increase of 3.1% over Apr-Jun Qtr

NFO

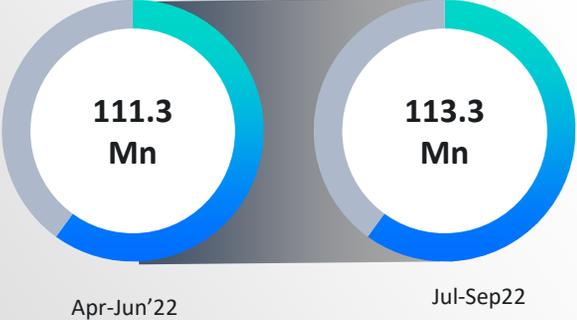


New SIP Registrations



- ❑ Our share in New SIP registrations is sustained at 61% in Jul-Sep'22
- ❑ Jul-Sep'22 **SIP inflow was 5% higher** compared to the previous quarter as against 3% growth for rest of industry
- ❑ Live SIPs grew by 14.2 lakh between Jul-Sep'22

Transaction volume



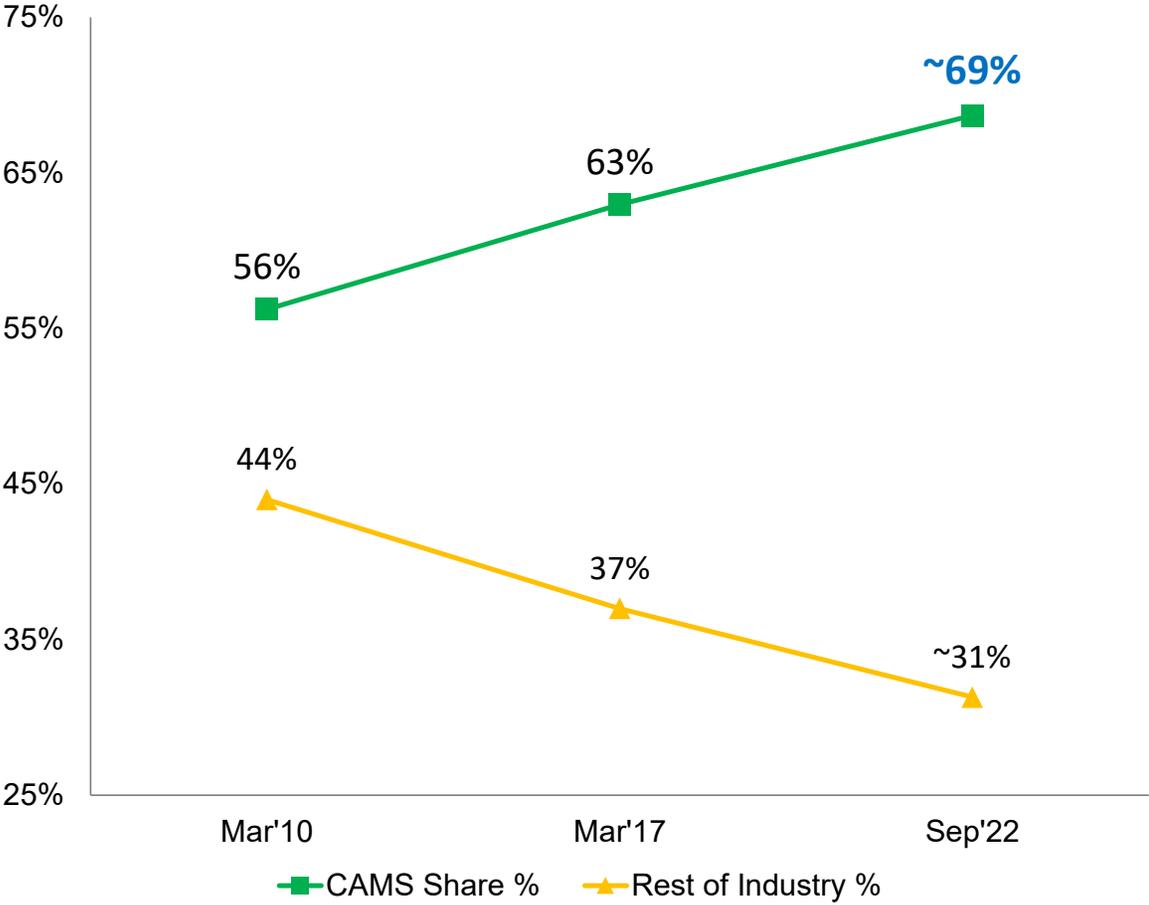
- ❑ Jul-Sep'22 volume swing 2% increase over Q1 FY'23 volume at 113 Mn

CAMS serves 10 of Top 15 AMCs with nearly 3x AuM of the 5 MFs serviced by other RTA

	CAMS - AAuM in Rs. Cr	Other RTA - AAuM in Rs. Cr
SBI MF	7,04,237	
ICICI MF	4,83,106	
HDFC MF	4,36,339	
Nippon MF		2,90,509
Aditya Birla Sunlife MF	2,87,464	
Kotak Mahindra MF	2,86,753	
Axis MF		2,52,772
UTI Mutual Fund		2,40,071
IDFC MF	1,19,808	
DSP Mutual Fund	1,14,300	
Mirae MF		1,12,536
Edelweiss		90,015
Tata Mutual Fund	89,355	
L&T MF	72,485	
Franklin Templeton	63,187	
Total	26,57,033	9,85,903

*Source AMFI

CAMS serviced clients continue to consistently grow faster than industry, solidifying our leadership position over the years



In the last 10 MF launches, CAMS won mandates from reputed financial brands and supported their rapid growth

CAMS	Other RTA
5 wins	5 wins
AuM Rs.45,134 Cr	AuM Rs.10,293 Cr

Mutual Fund Industry & CAMS AAuM – Q2 FY23

CAMS – Market Share (based on Quarterly AAuM)

~69%

Net flows into equity assets remain positive in Q2 FY23

Inflows through SIP increased by 4.7% QoQ / 27.0% YoY

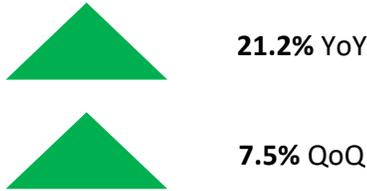
AAuM Serviced by CAMS

₹ **27.1** trillion



Equity AAuM – CAMS

₹ **12.2** trillion



Industry AAuM

₹ **39.6** trillion



Equity AAuM – Industry

₹ **18.4** trillion



Operational Metrics – Q2 FY23

Transaction Volume
113.3 mn

▲ QoQ: 2%
▲ YoY: 11%

SIP Book
32.7 mn
(as on 30th Sep 22)

▲ QoQ: 5%
▲ YoY: 26%

Systematic Transactions Processed
93.6 mn

▲ QoQ: 4%
▲ YoY: 22%

Live Investor Folios
53.9 mn
(as on 30th Sep 22)

▲ QoQ: 1%
▲ YoY: 16%

Unique Investors Served
24.2 mn
(as on 30th Sep 22)

▲ QoQ: 3%
▲ YoY: 32%

MFCentral solidifies our role in the MF ecosystem and is emerging as a new platform based revenue stream



User Registration Trend	Mobile App	Request	Daily Login	Financial Transactions
1,000 to 1,200 per day	125K+ downloads ★ ★ ★ ★ Rating	1,400 to 1,600 per day	9K to 10K per day	150K+ Since May 22

Industry experts and Investor Feedback

“ I must admit, MF Central with transactions has come out really good. Thanks a ton! It is now a one stop application for my MF needs. ”

“ Best application to track all your mutual funds investments at one place. Good thing is that we can invest and redeem the fund from here too ”

- Well differentiated (vis-a-vis other large industry platforms and utilities) with rich feature sets and tight integration with core RTA platforms
- CAS APIs Live for Distributors and RIAs
- Non-financial transaction and Financial transaction APIs for the ecosystem to be launched in Q3 FY23

CAMS Service Suite & eKYC – Creating a revenue stream through inhouse product capabilities

Continued focus on making significant enhancements to our digital offerings

Creating a 360 degree digital stack for the capital market ecosystem



eKYC solutions



eSign services



Digital onboarding



AML checks



Validation Services

Products to stakeholders to drive growth, efficiencies and superior customer service

Expanding our product suite for mutual funds to new areas



ReconDynamix



LAMF



MFCentral



Wincentive
(sales incentive administration)



Vision



APIs for AMCs & intermediaries
 to power their business
 expansion via digital

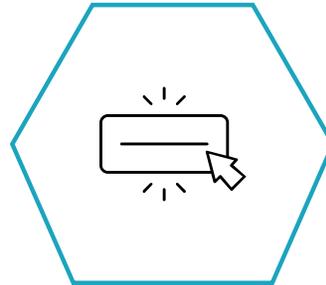


Expansion with UPI solutions
(1st time industry offering of UPI autopay)

The Alternatives business grows 32% Y-o-Y on the back of accelerated signings and rapid adoption of CAMS WealthServ



- ❑ The AIF business continues to clock robust growth with revenues growing 32% Y-o-Y in Q2 FY23
- ❑ New business addition remained strong with **19 wins** in the AIF/ PMS space in Q2 FY23



- ❑ Over **50 Funds** have signed up for AIF/PMS digital onboarding with CAMS WealthServ since launch
- ❑ Ambitious target to take this count to over 100 within the financial year



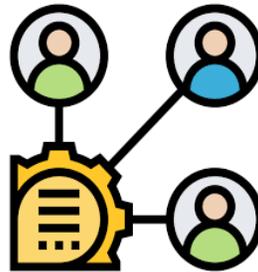
- ❑ Fintuple Technologies has made an impressive start with major wins on the AIF / PMS digital services space
- ❑ CAMS GIFT City operations signed up with **5 clients**

Business Wins



- ❑ Razor-sharp focus on sales yielding excellent results with **almost 1 signup every week**
- ❑ **35+ AA/TSP wins** as on date
- ❑ Ambitious target to get 75 signups by the end of the year

Stakeholder Engagement



- ❑ Targeted Customer Engagement Events – **“Reimagine Wealth Management”** – Mumbai/Delhi – Showcasing the potential & building deal pipelines
- ❑ CAMS unique value proposition coupling our digital solutions along with core AA offering well received in the market with sign-ups with a number of marquee clients

Regulatory Support



- ❑ SEBI released guidelines for capital market entities to join the AA ecosystem as FIP & FIU – **CAMS RTA to be FIP Gateway**
- ❑ Participation in AA ecosystem is expanding with entities under IRDA (Both LI & GI) & PFRDA (CRAs) being mandated to join the ecosystem

CAMS CRA – eNPS launched in March 2022, POP and Corporate Segments went live in Q2 FY23

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

Within a short span of time, achieved **9.5% share** and **#2 position** in new eNPS sales in Q2 FY'23

Total eNPS industry registrations

1.2 L

Total eNPS through camsnps.com

11969

eNPS registrations, YTD market share

9.5%

Position in new eNPS sales

#2



Innovation and Transformation

- Multiple KYC options (CKYC/EKYC),
- comprehensive API Stack for partners
- Grievance management solution



- Engagement with ecosystem entities Including PoPs, PFM's, ASP's & CRA's progressing well
- Onboarded 2 of the top POPs and strong pipeline in place including fintech's

CAMS NPS website logged over 4L visitors

4,07,497
 website visitors



Business Highlights

- ❑ eInsurance Account & e-Policy doubled in volume over Q1FY23, on the back of new requirements on KYC, eIA and e-Policy
- ❑ PolicyGenie Deep Contact Tracing Solution, uniquely offered by CAMS Insurance Repository, assisted insurance companies in closing ₹100 Cr of unclaimed benefits till date
- ❑ CAMSRep's Digital solutions and Insurance repository services significantly improved policyholder experience by refining contactability & policy benefit continuity

Industry Overview

- ❑ Insurance industry witnessed unprecedented regulatory activity in this quarter which is likely to define the medium-term business outlook for CAMSRep, particularly in the repository services segment
- ❑ CAMSRep intensified its business development efforts to highlight the value proposition of repository and digital services with life insurance clients and for the first time with general insurers too
- ❑ In 2021, CAMSRep had applied for Sandbox project with IRDA for developing an industry platform for digital assignment of policies. CAMSRep has submitted its completion report to IRDAI and is now working to commercialize the platform by adding more insurers and financiers on to it

Revenue Highlights – Q2 FY23

Revenue	₹24,201.7 Lakh	▲ 6.3 % YoY ▲ 2.4% QoQ
----------------	-----------------------	---------------------------

Asset Based Revenue	6.6% YoY ▲ 2.3% QoQ ▲
----------------------------	--------------------------

Non-Asset Based Revenue	3.6% YoY ▲ 1.2% QoQ ▲
--------------------------------	--------------------------

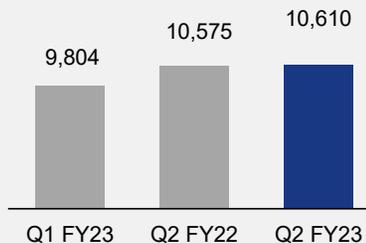
Non-MF Revenue	8.2% YoY ▲ 4.3% QoQ ▲
-----------------------	--------------------------

Asset Mix	Equity component: Q2 FY23 @ 45.0% (Q2 FY22 : @39.3% / Q1 FY23 : @ 43.2%)
------------------	---

Numbers are after eliminating non-controlling interest

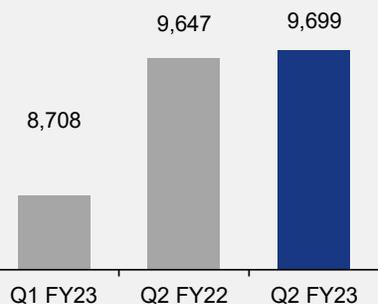
Financial Highlights – Q2 FY23

Operating EBITDA – 43.8%



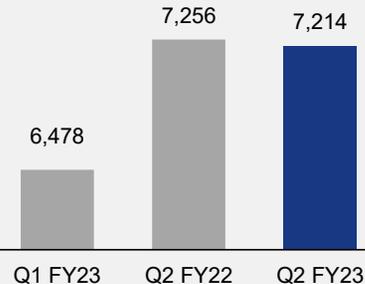
▲ 0.3% YoY

PBT – 38.9%



▲ 0.5% YoY

PAT – 28.9%



▼ (0.6)% YoY

Return on
 Net-Worth*
 ~40%

** Cash & Cash Equivalent
 as on 30th Sep 2022 was
 ₹ 446 Cr

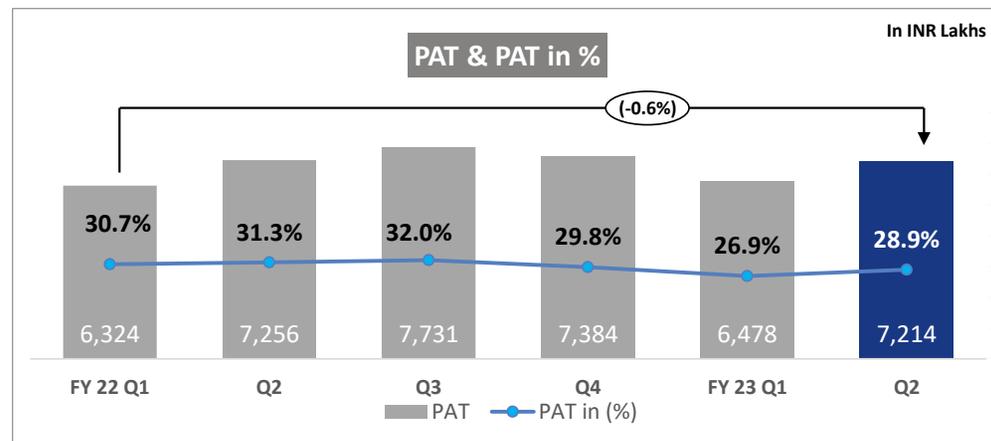
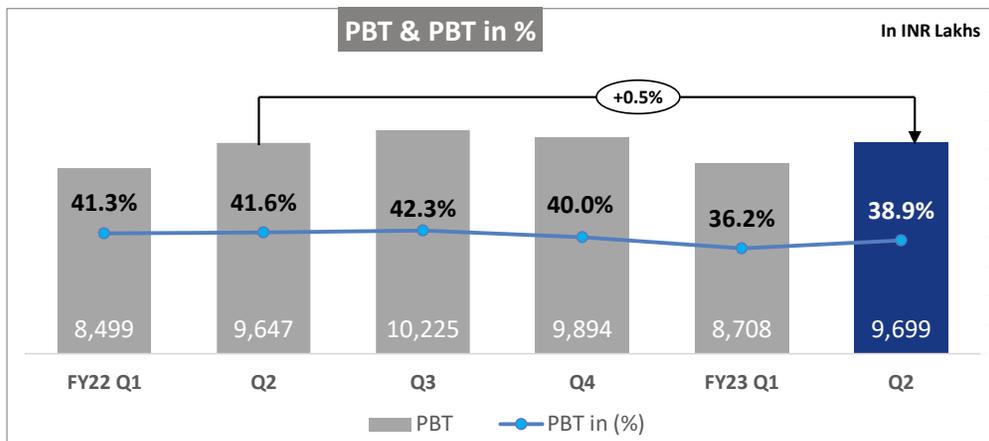
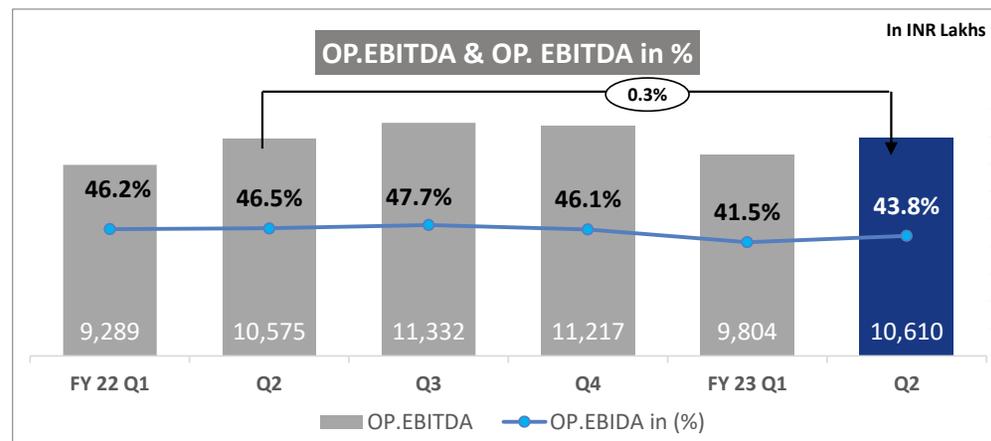
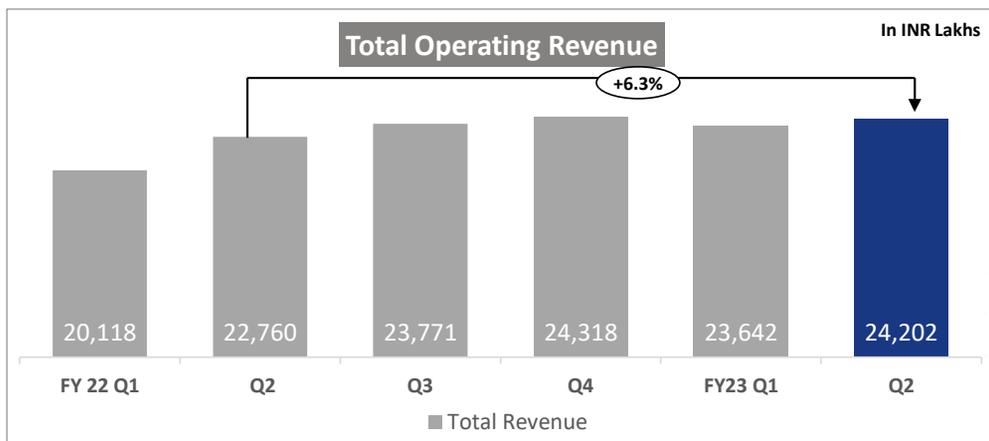
Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹ 6.52 Crs (Q2 FY'23), ₹ 6.90 Cr (Q2 FY'22) and ₹ 9.58 Cr (Q1 FY'23)

Interim Dividend: ₹ 8.50 Per share

□ 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).

Numbers are after eliminating non-controlling interest

Consolidated Financial Highlights – Quarterly



Numbers are after eliminating non-controlling interest

Q2 FY23 Standalone P&L

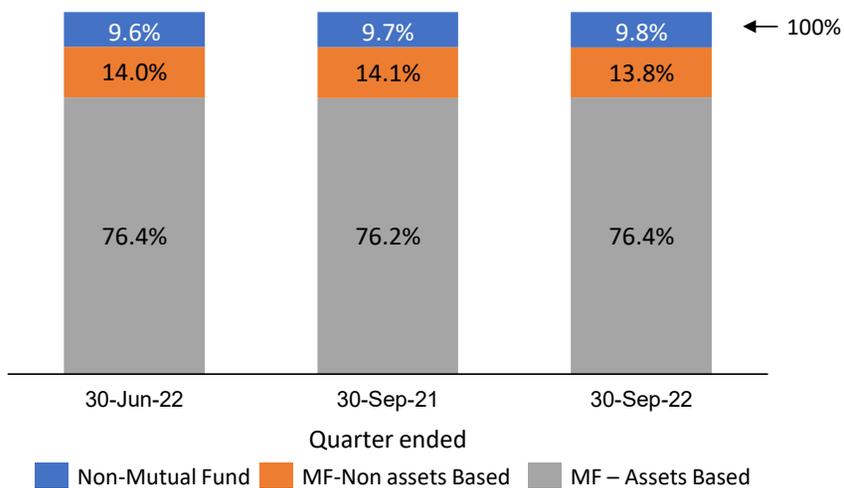
Particulars (In Rs Lakhs)	Q2 FY23	Q2 FY22	YoY%	Q1 FY23	QoQ%	H1FY23	H1FY22	H1 vs H1%	FY22
Revenue from operations	23,198.19	21,572.86	7.5%	22,641.05	2.5%	45,839.24	40,701.71	12.6%	86,377.00
Other income	609.32	303.85	100.5%	332.20	83.4%	941.52	3,353.94	-71.9%	3,976.29
Total revenue	23,807.51	21,876.71	8.8%	22,973.25	3.6%	46,780.76	44,055.65	6.2%	90,353.29
Expenses									
Employee benefits expense	7,375.01	6,886.88	7.1%	7,748.54	-4.8%	15,123.55	12,941.78	16.9%	27,030.38
Finance costs	162.74	164.93	-1.3%	160.41	1.5%	323.15	332.04	-2.7%	662.40
Depreciation and amortisation expense	1,341.89	1,094.79	22.6%	1,245.62	7.7%	2,587.51	2,066.31	25.2%	4,739.88
Operating expenses	3,914.81	3,416.16	14.6%	3,802.70	2.9%	7,717.51	6,557.57	17.7%	13,919.75
Other expenses	1,655.12	1,645.06	0.6%	1,655.55	0.0%	3,310.67	3,153.41	5.0%	6,416.54
Total expenses	14,449.57	13,207.83	9.4%	14,612.82	-1.1%	29,062.39	25,051.11	16.0%	52,768.95
Profit before tax	9,357.94	8,668.83	7.9%	8,360.43	11.9%	17,718.37	19,004.54	-6.8%	37,584.34
Tax expense									
Current tax	2,375.22	2,311.73		2,130.66		4,505.88	4,272.44		8,891.76
Current tax expense of earlier years	-	(55.30)		-		-	(55.30)		(190.30)
Deferred tax	15.10	(111.58)		(2.63)		12.47	(129.00)		(58.54)
Net tax expense	2,390.32	2,144.65	11.5%	2,128.03	12.3%	4,518.35	4,087.94	10.5%	8,642.92
Profit / (Loss) for the period	6,967.62	6,524.23	6.8%	6,232.40	11.8%	13,200.02	14,916.60	-11.5%	28,941.41
Earnings per share (In ₹):									
Basic	14.24	13.36		12.74		26.98	30.55		59.23
Diluted	14.14	13.28		12.66		26.80	30.39		58.91

Q2 FY23 Consolidated P&L

Particulars (In Rs Lakhs)	Q2 FY23	Q2 FY22	YoY%	Q1 FY23	QoQ%	H1FY23	H1FY22	H1 vs H1%	FY22
Revenue from operations	24,237.01	22,759.56	6.5%	23,664.61	2.4%	47,901.62	42,877.19	11.7%	90,966.75
Other income	741.55	438.77	69.0%	443.66	67.1%	1,185.21	891.06	33.0%	1,727.44
Total revenue	24,978.56	23,198.33	7.7%	24,108.27	3.6%	49,086.83	43,768.25	12.2%	92,694.19
Expenses									
Employee benefits expense	9,006.48	8,091.01	11.3%	9,326.82	-3.4%	18,333.30	15,329.09	19.6%	32,175.22
Finance costs	181.10	176.71	2.5%	177.42	2.1%	358.52	357.12	0.4%	713.39
Depreciation and amortisation expense	1,471.87	1,189.76	23.7%	1,363.13	8.0%	2,835.00	2,251.88	25.9%	5,162.17
Operating expenses	2,737.71	2,269.53	20.6%	2,674.68	2.4%	5,412.39	4,224.76	28.1%	9,298.80
Other expenses	1,886.42	1,824.39	3.4%	1,875.79	0.6%	3,762.21	3,459.39	8.8%	7,079.79
Total expenses	15,283.58	13,551.40	12.8%	15,417.84	-0.9%	30,701.42	25,622.24	19.8%	54,429.37
Profit before tax	9,694.98	9,646.93	0.5%	8,690.43	11.6%	18,385.41	18,146.01	1.3%	38,264.82
Tax expense									
Current tax	2,467.23	2,641.00		2,256.66		4,723.89	4,824.12		9,762.42
Current tax expense of earlier years	-	(55.50)		-		-	(55.50)		(190.30)
Deferred tax	17.78	(194.41)		(26.69)		(8.91)	(202.59)		(1.99)
Net tax expense	2,485.01	2,391.09	3.9%	2,229.97	11.4%	4,714.98	4,566.03	3.3%	9,570.13
Profit / (Loss) for the period	7,209.97	7,255.84	-0.6%	6,460.46	11.6%	13,670.43	13,579.98	0.7%	28,694.69
Non-Controlling Interest	(4.34)	-		(17.22)		(21.56)	-		-
Profit attributable to Owners of the Company	7,214.31	7,255.84	-0.6%	6,477.68	11.4%	13,691.99	13,579.98	0.8%	28,694.69
Earnings per share (In ₹):									
Basic	14.74	14.86		13.24		27.98	27.81		58.73
Diluted	14.64	14.77		13.14		27.80	27.67		58.41

Revenue Profile

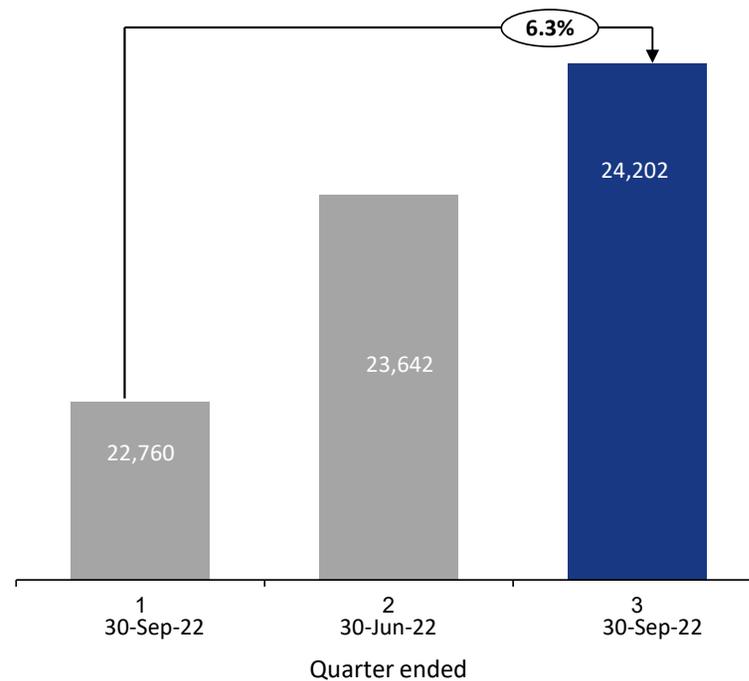
Revenue Breakup



Breakup of Non-Mutual Fund

Particulars	Quarter ended		
	30 Jun'22	30 Sep'21	30 Sep'22
AIF	2.7%	2.2%	2.8%
CAMS Pay	2.5%	2.0%	2.7%
CAMS REP	1.8%	2.1%	1.8%
Others	2.7%	3.4%	2.5%
Non Mutual Fund	9.6%	9.7%	9.8%

Revenue* (In ₹ lakh)

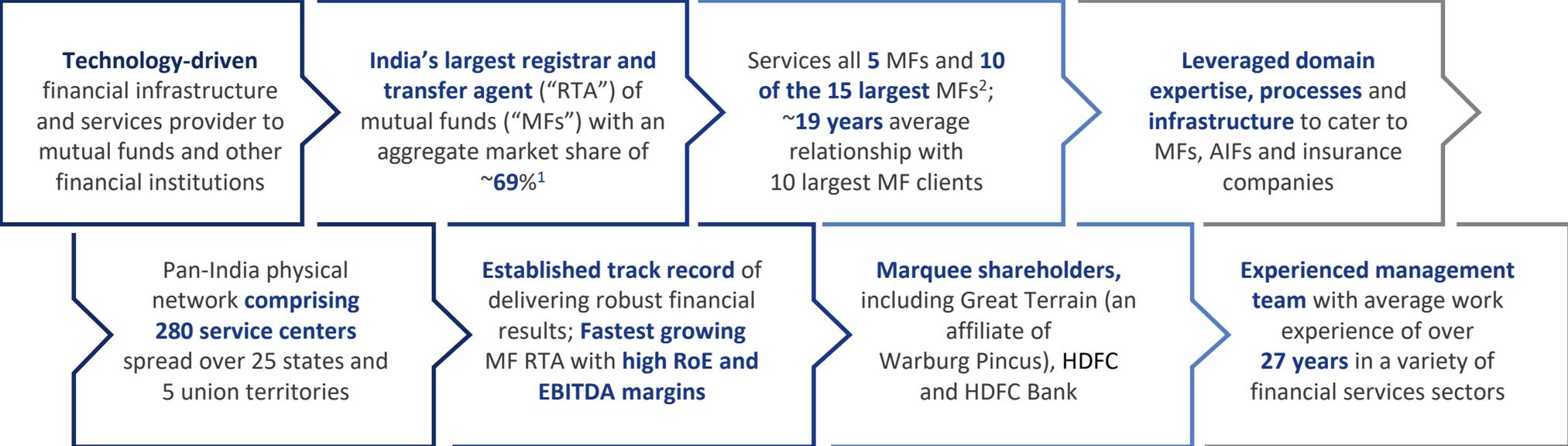


* After eliminating non-controlling interest



ABOUT CAMS

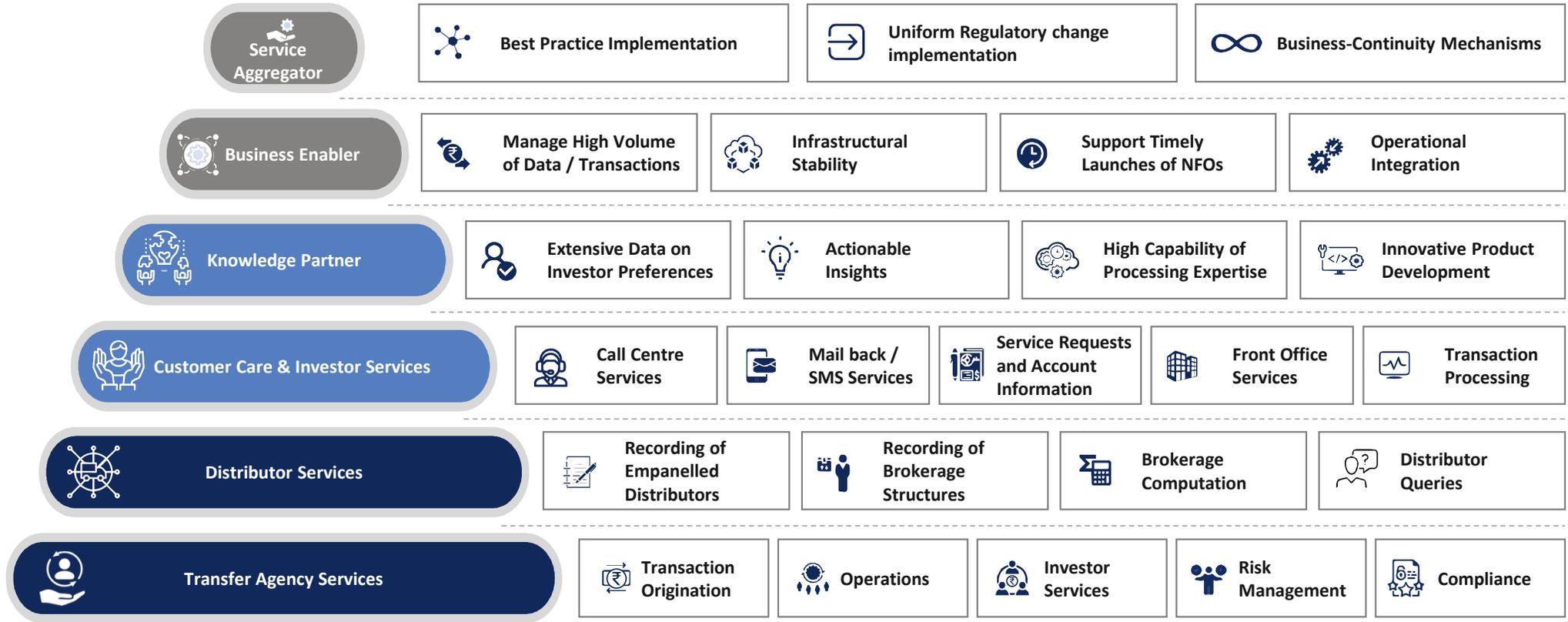
CAMS – Business at a glance



Notes: 1. Market share basis FY23 Q2 (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

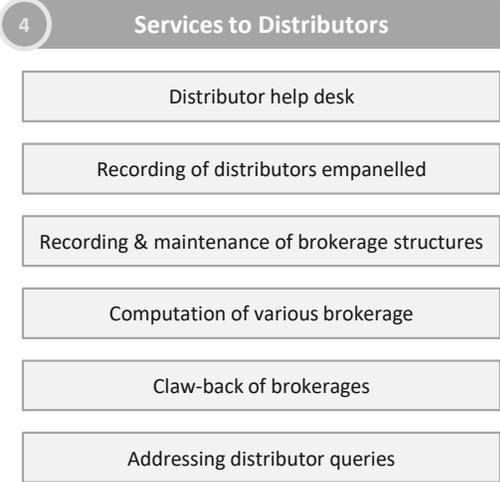
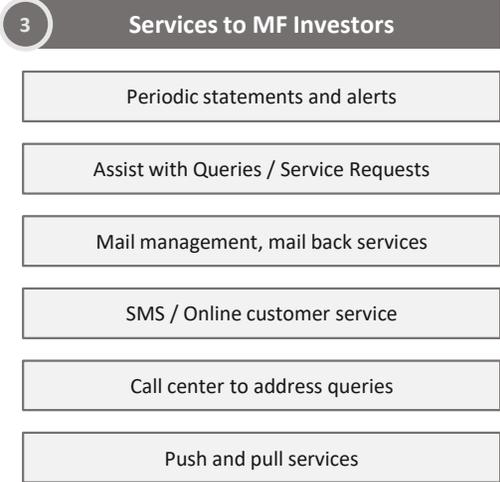
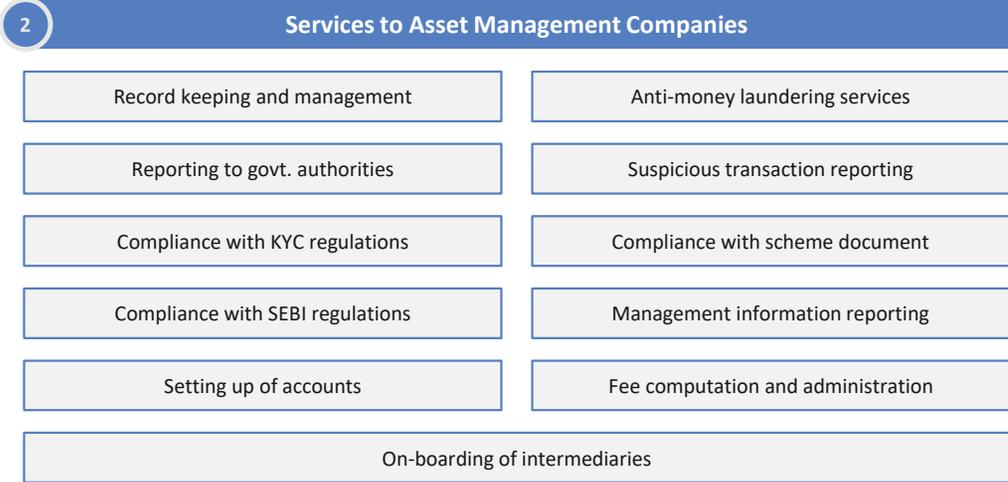
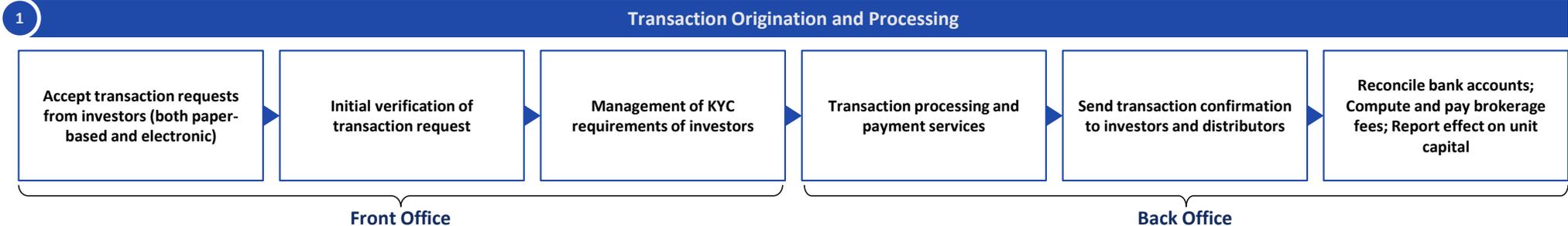
mf360
 Proprietary investor service app

Dice
 AMC interface for brokerage structure updation

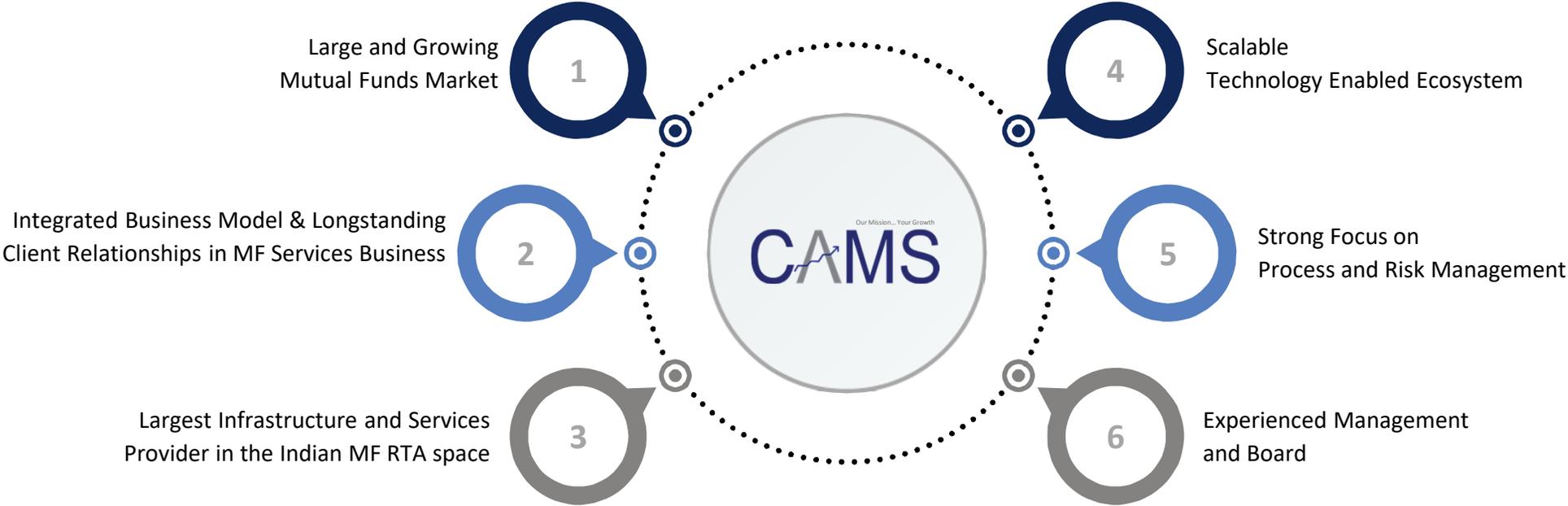
CAMS Wealthserv
 Digital onboarding of PMS investors

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 ~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)
- ❑ 34.6 mn ECS and ACH registrations and transactions executed in Q2 FY23, it was 30.1 mn in Q2 FY22
- ❑ CamsPay Digital transaction executed in Q2 FY23 is 5mn against Q2 FY22 was 1.5 mn



- ❑ 36.2% market share in insurance repository business², with ~4.5 mn² 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 12th Oct 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)

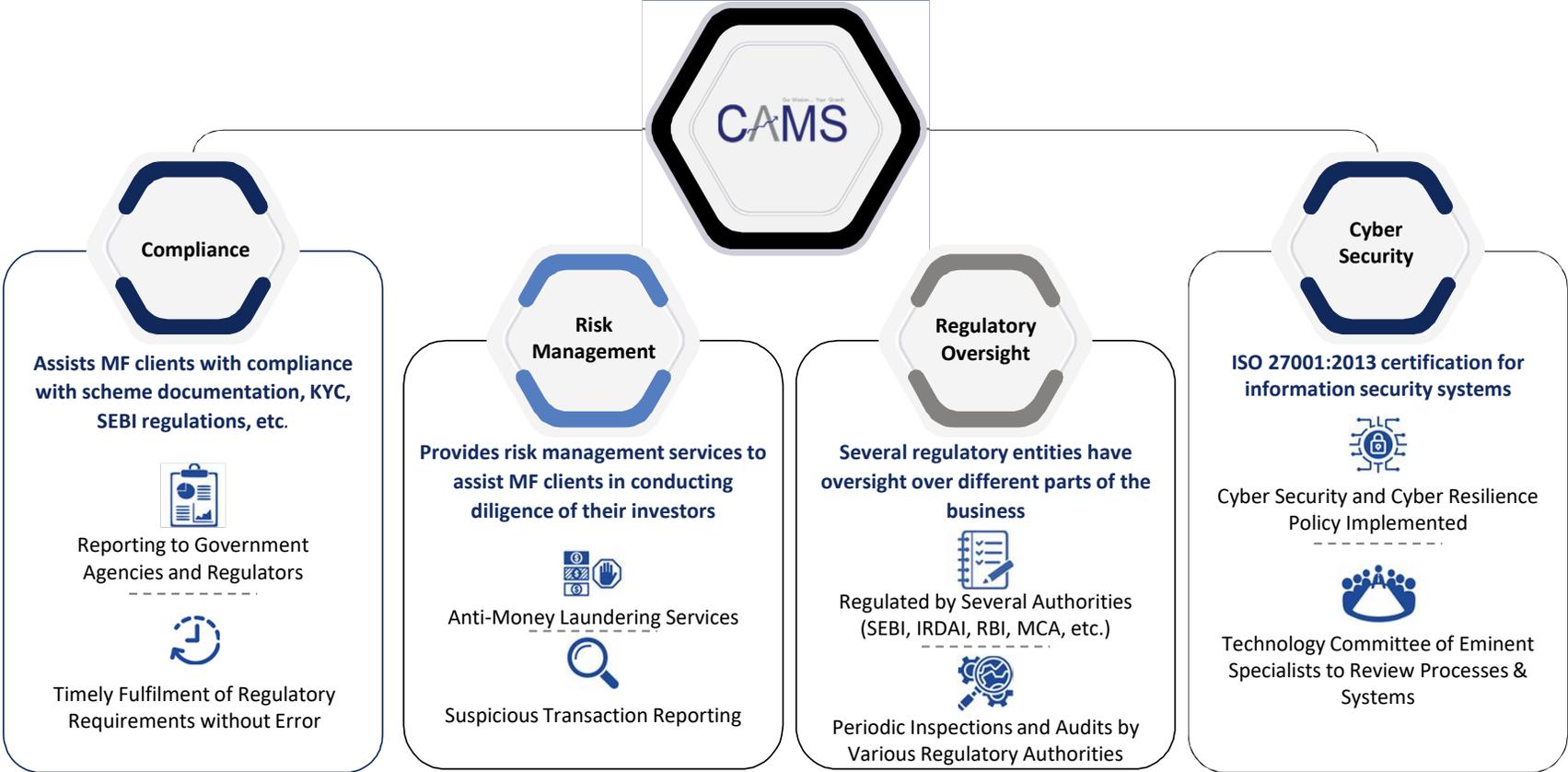


- ❑ Owns, develops and maintains the technology solutions for MF services business & MF clients
- ❑ Technology team of 787 personnel¹
- ❑ Developed Investrak.NET, a scalable mutual fund transfer agency platform, among others
- ❑ Assists with website design and development, provides mobility solutions, performs trend analysis, business intelligence and analytics based services, etc.

Note: 1. As of September 30, 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>Dinesh Kumar Mehrotra <i>Chairman & Independent Director</i></p>	 <p>Natarajan Srinivasan <i>Independent Director</i></p>
 <p>Vedanthachari Srinivasa Rangan <i>Non-Executive Director</i></p>	 <p>Vijayalakshmi Rajaram Iyer <i>Independent Director</i></p>
 <p>Narendra Ostawal <i>Non-Executive Director</i></p>	 <p>Sandeep Kagzi <i>Non-Executive Director</i></p>
 <p>Anuj Kumar <i>Managing Director</i></p>	

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

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

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: Senior Vice President

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



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



❑ As part of the Environmental related initiatives the company has engaged the NGO Environmentalist Foundation of India for renovating lakes and for creating urban forests. During the current year Karanai lake in Sriperumbur with 18 acres of water holding is being renovated. This lake is also incidentally one of the lakes in Chennai district identified by the Central Government as part of Amrit Sarovar Project which involves developing and rejuvenating 75 lakes in each district of the Country as part of the celebration of Azadi ka Amrit Mahotsav



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

Governance

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

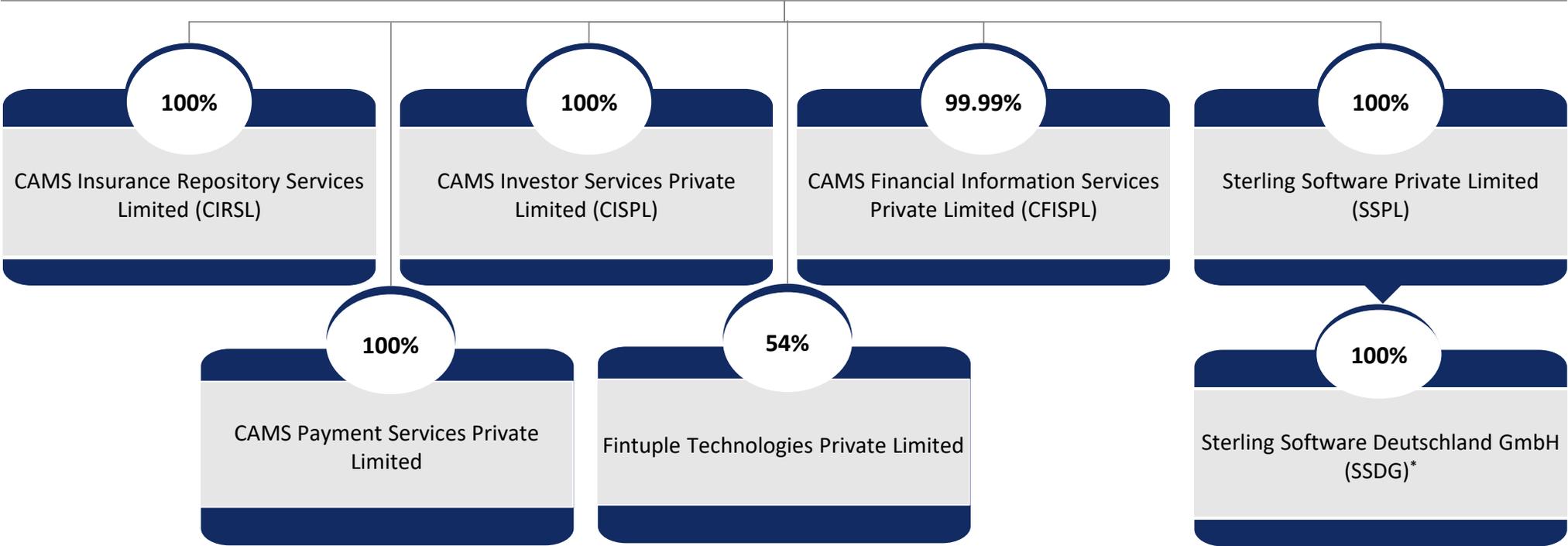
- ❑ CAMS Code of Conduct
- ❑ The vigil mechanism & whistle blower policy encourages directors and employees to report the concerns on (but not limited to) illegal or unethical practices or behaviour, actual or suspected fraud or violation of the Company's code of conduct or ethics policy
- ❑ Employee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



APPENDIX

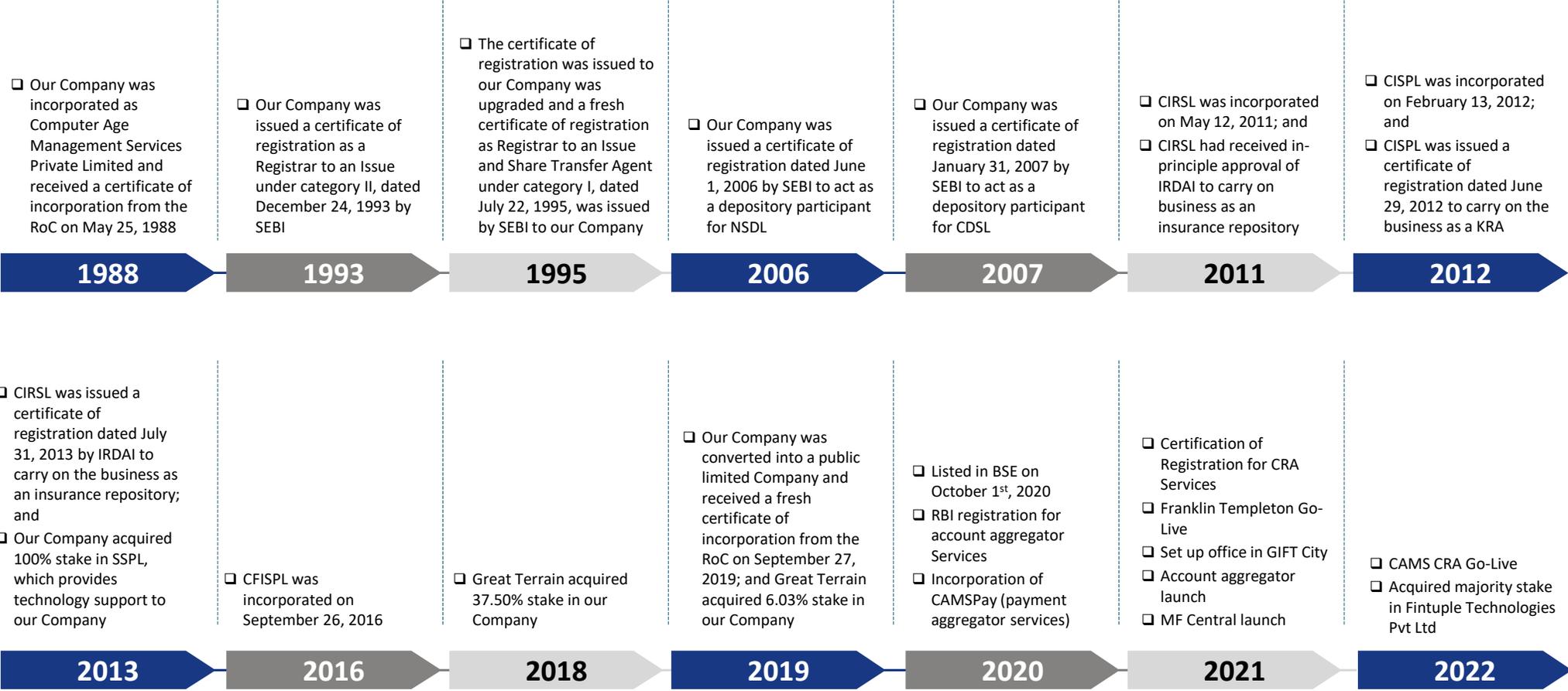
Corporate Structure

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 15th Annual TATVA annual awards 2021

Shareholders' Information

Stock Data as on 30th September 2022

Market Capitalisation
12,366.72 Cr

Shares Outstanding
4,89,31,441

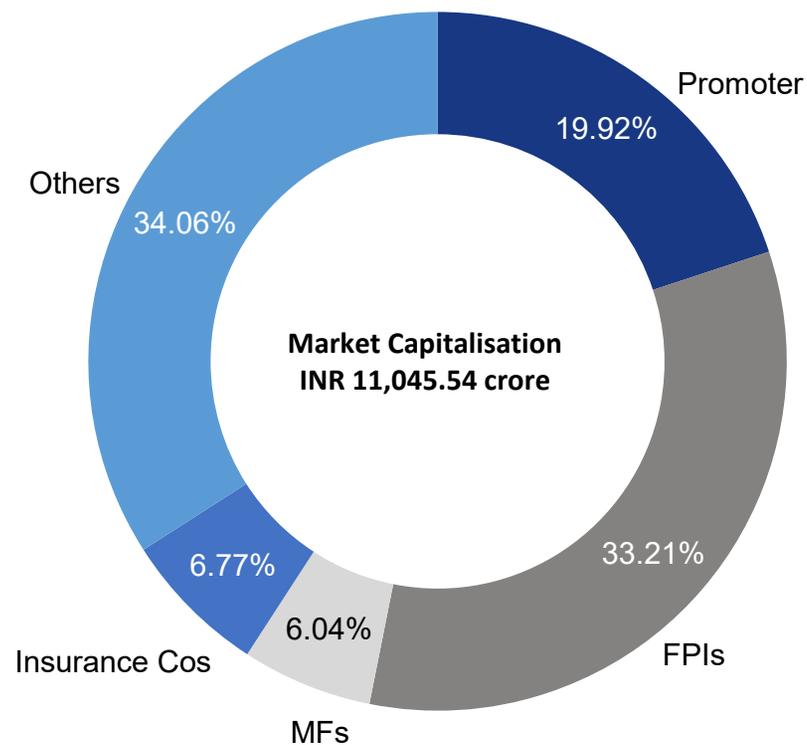
Free Float
9,893.37 Cr

Scrip Symbol / Code
CAMS/543232

Top Institutional Holders

- Housing Development Finance Corporation Limited
- Smallcap World Fund, Inc.
- Life Insurance Corporation of India
- Goldman Sachs Funds
- Acsys Investments Private Limited
- IIFL India Private Equity Fund
- JP Morgan Funds
- Vanguard Investment Funds
- Grandeur Peak Investment Funds
- SBI Life Insurance CO. Limited
- Abu Dhabi Investment Authority
- Matthews Asian Growth and Income Fund
- Fidelity Investment Trust Fidelity Emerging Asia Fund
- Ashoka India Opportunities Fund
- ONTORIO Teachers Pension Plan

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



Investor Relations
Orient Capital



Mr. Rajesh Agrawal



+91 99674 91495



Rajesh.Agrawal@linkintime.co.in

THANK YOU