

19th October 2021

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

Trading Symbol: CAMS

Dear Sirs / Madam,

Sub: Update on Account Aggregator Business

The company's wholly owned subsidiary – CAMS Financial Information Services Private Limited ("CAMS FINSERV") was issued the Certificate of Registration ("CoR") as a Non-Banking Finance Company (Account Aggregator) by the Reserve Bank of India on 24th February, 2020. CAMS FINSERV was one of the earliest entities to be issued the CoR.

The Account Aggregator platform has now been formally launched and major banks have joined the Account Aggregator (AA) network that will enable customers to easily access and share their financial data. The CAMS Finserv AA Platform, will soon be available for all customers.

ICICI Securities will host a conference call on the Account Aggregator Opportunity as relevant for various constituents. Company Management will participate in the call. The invite for the call and the presentation to be used is attached herewith.

We request you to take the same on the records

Thanking you,

Yours truly

For Computer Age Management Services Limited

G Manikandan
Company Secretary

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.



is pleased to invite you to the

Account Aggregator Opportunity Conference Call

with



CAMS Financial Services Pvt Ltd

(a wholly owned subsidiary of CAMS)

Represented by

Mr. Soumendu Sekhar Ganguly, Chief Product Officer

Mr. Anish Mathew, Business Head – CAMS Account Aggregator

Mr. N.R. Sudarshan, Head - Sales & Alliances

on

Thursday, October 21, 2021

at 16:00 hrs India Time

Webex meeting details:

Meeting link: [Link](#)
Meeting number: **2558 148 7215**
Meeting password: **cams@123**

Call Co-ordinator

Mr. Jaideep Goswami, Head of Equities, +91 98217 33233 | Jaideep.goswami@icicisecurities.com

Mr. Ansuman Deb: Phone: +91 22 6637 7312, e-mail: ansuman.deb@icicisecurities.com

Mr. Ravin Kurwa: Phone: +91 22 6637 7653, e-mail: ravin.kurwa@icicisecurities.com

For any clarification, please contact:

Ms. Divya Purohit: Phone: +91 22 6637 7454, e-mail: divya.purohit@icicisecurities.com

Mr. Rushad Kapadia: Phone: +91 22 6637 7334, e-mail: rushad.Kapadia@icicisecurities.com

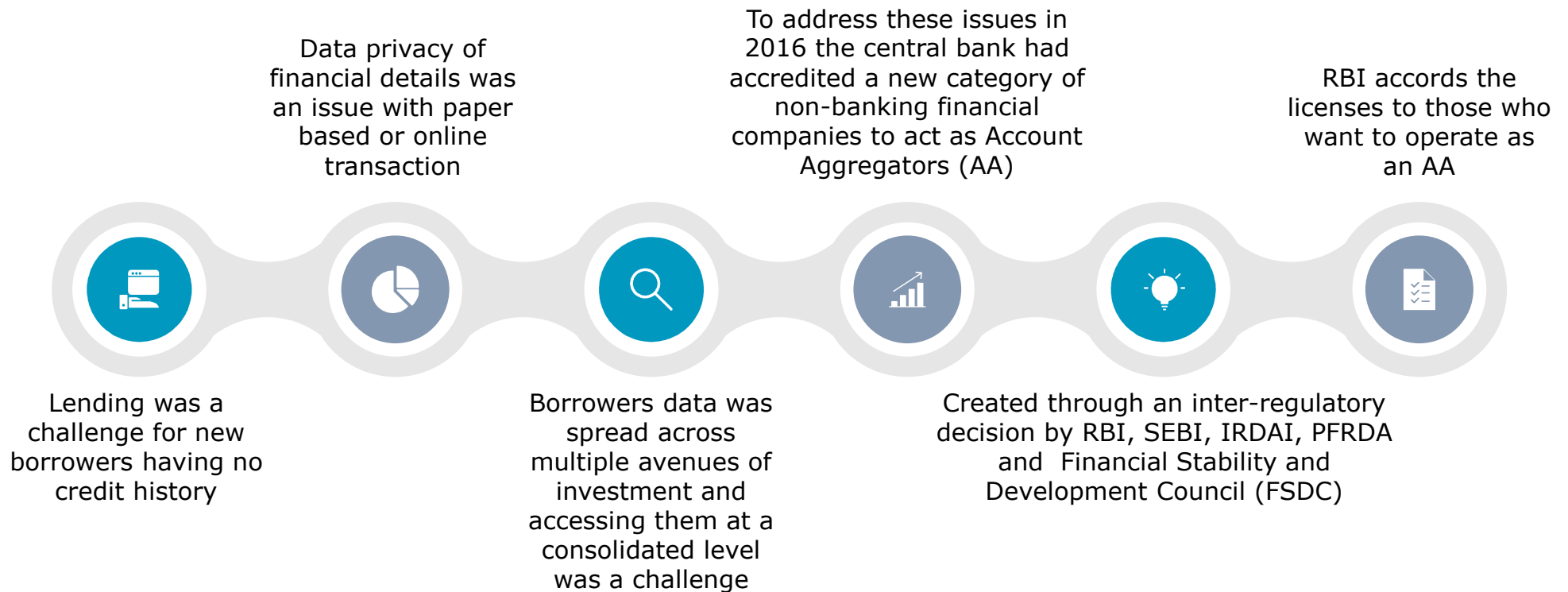
Ms. Seema Sehgal: Phone: +91 11 4221 8511, e-mail: seema.sehgal@icicisecurities.com

Introducing CAMS FinServ
“Join the Revolution”
Account Aggregator

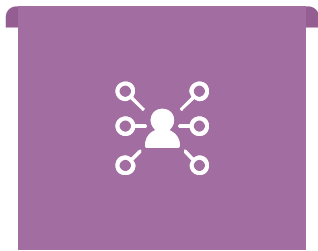


Oct 2021

Brief Background



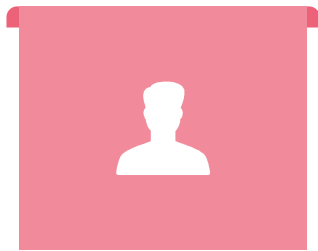
Key Stakeholders in AA framework



Financial Information Provider (FIP)



They hold your data because you have consumed a service with them like your Bank, Mutual Fund, Insurance Company, etc.



Financial Information User (FIU)



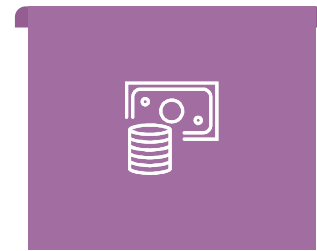
They will consume the data from an FIP to provide various services to the end consumer like financial planning, lending, etc.



Customer



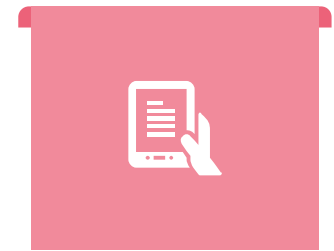
They own the data and are seeking data from FIP to be shared with FIU for **an** end service



Banks can play a dual role



Both as an FIP and an FIU since they hold financial information and they provide a range of financial services

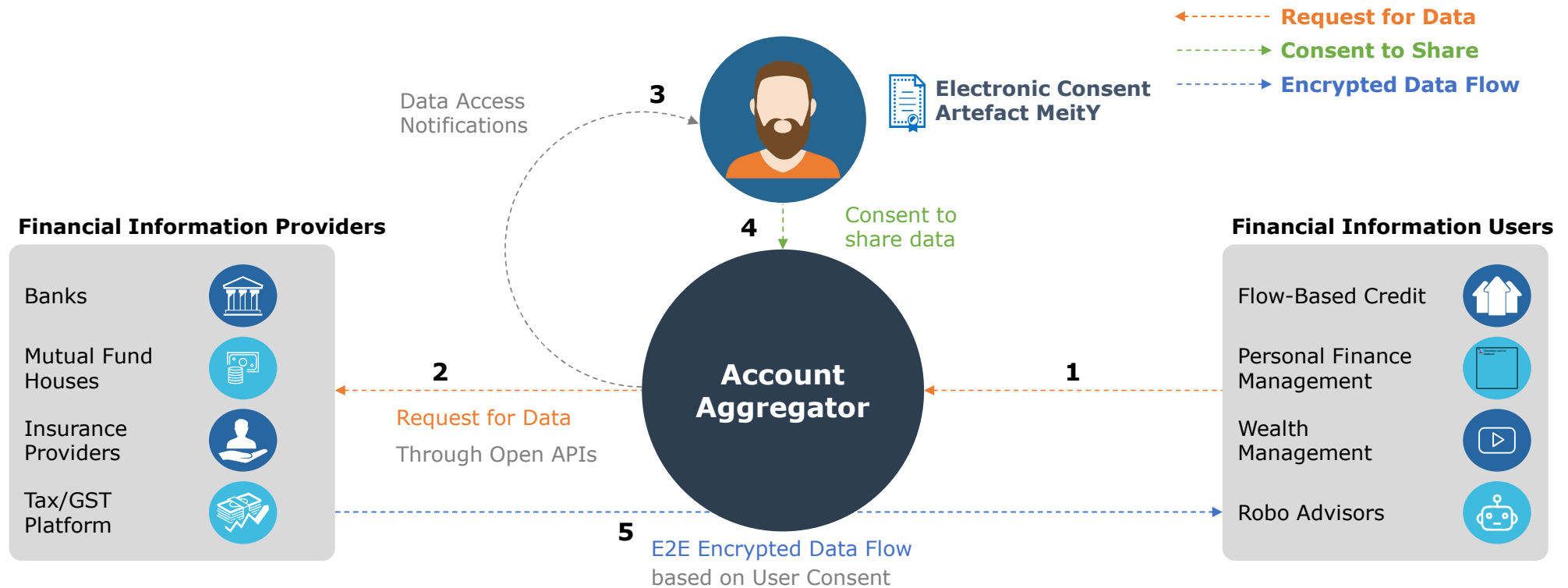


So what does an Account Aggregator (AA) do?



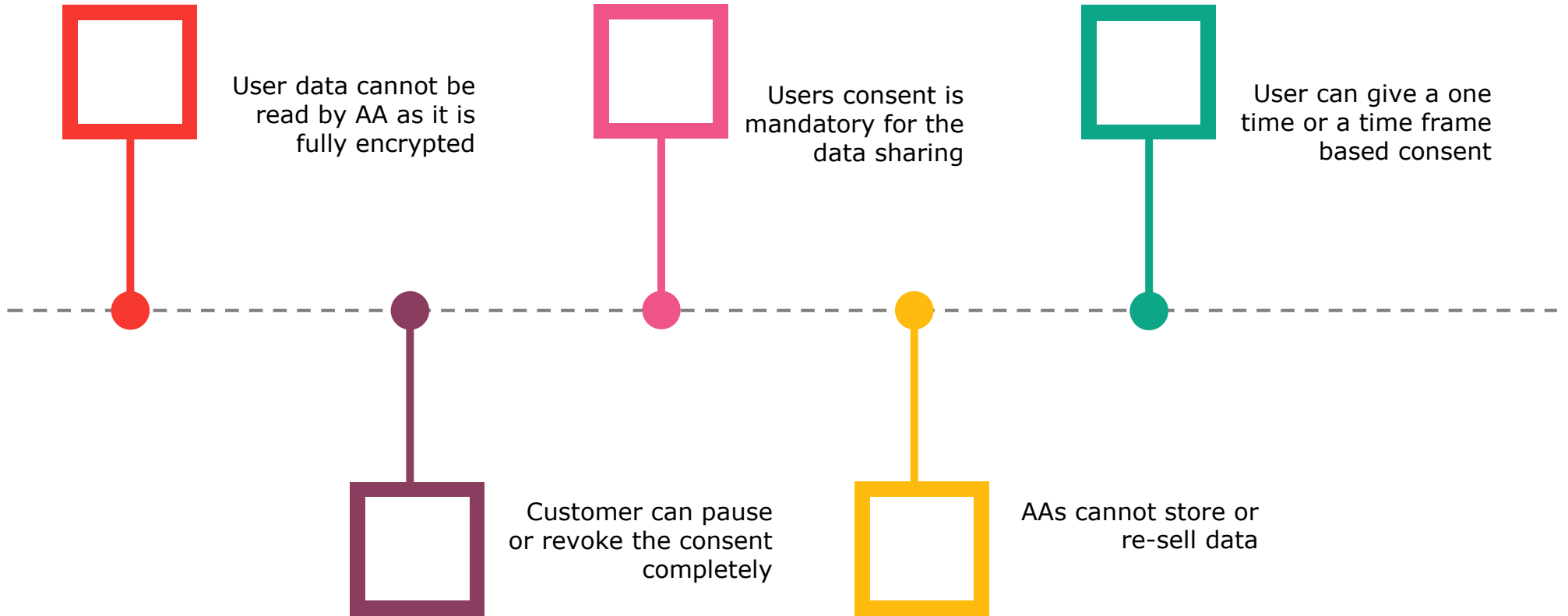
- An Account Aggregator is a Consent Manager for financial data
- They connect FIP and FIU
- AA works only as an enabling platform for data sharing

Financial Information Sharing and Consent Process



The Account Aggregator will facilitate consented sharing of financial information in real-time

The Power of Customer Consent



Benefits for Financial System



The availability of reliable and machine-readable data from the source to the recipient can bring paradigm change to the way in which Financial asset related information is shared



Banks and NBFCs will be less wary of lending since they have access to an updated and extremely trust-worthy investment data of the borrower



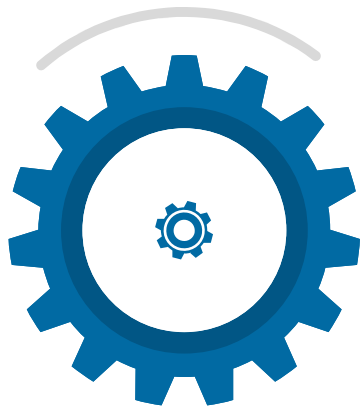
AA can also facilitate wealth management platforms to get a holistic view of the customer's financial information which will help to sharpen the investment portfolio construct



We believe this will propel the economy in a big way since lending to individuals and smaller enterprises, who go through cumbersome paper based processes can now have faster access to credit

A Catalyst for Financial Inclusion

Enables lending process

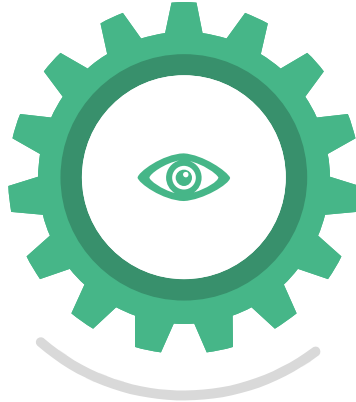


This is empowering an individual with their own financial information in true sense

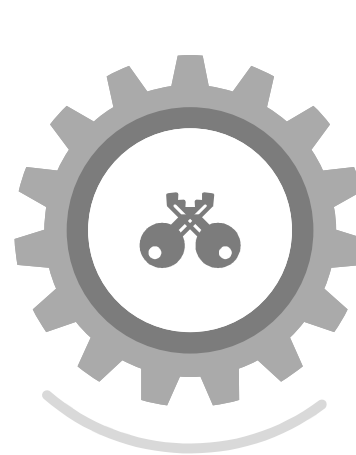


It will be a natural extension of JAM Trinity (Jhandhan, Aadhar & Mobile)

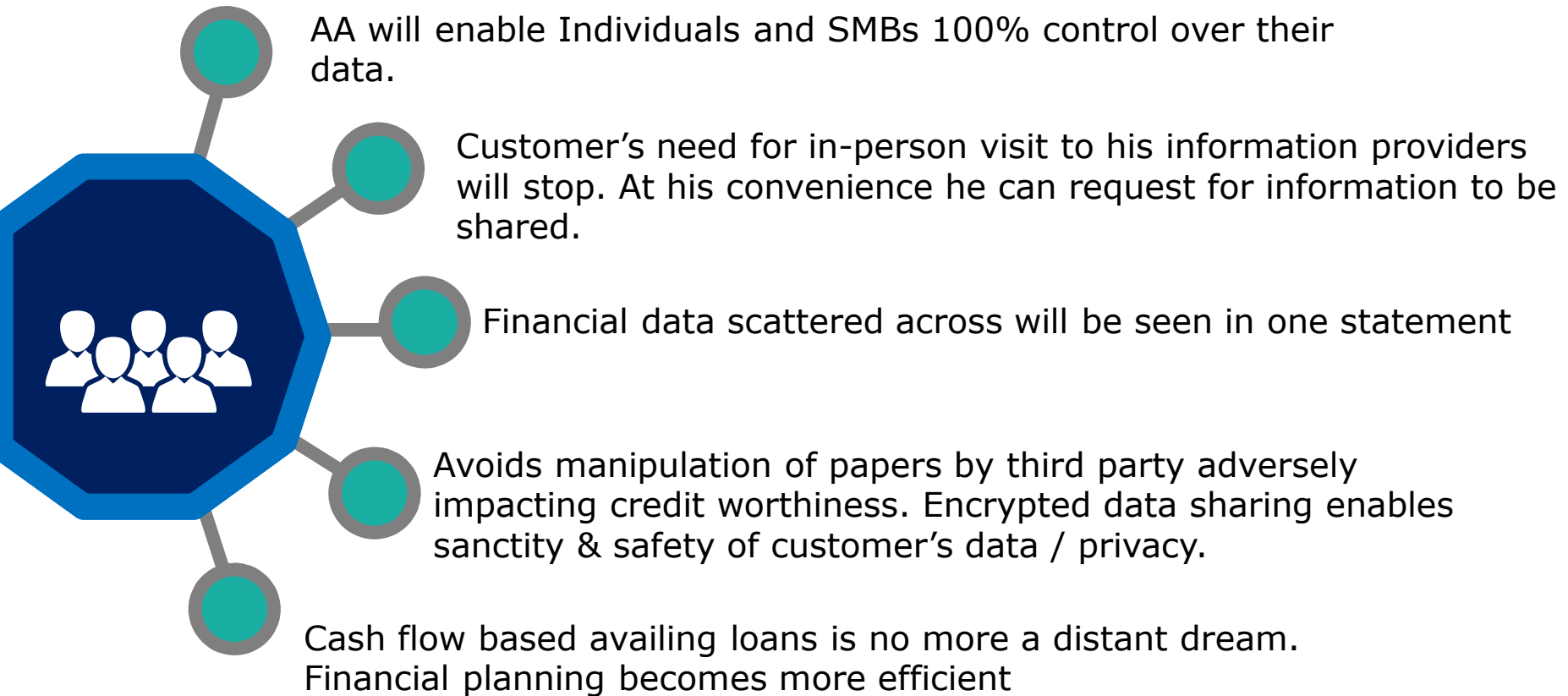
Enables better ways to invest money



People have power to decide how others will use their data



The Account Aggregator Value-adds to Individuals & SMBs



Use Case for Financial Planning



Use Case for NBFCs



One of the first AA to get RBI license

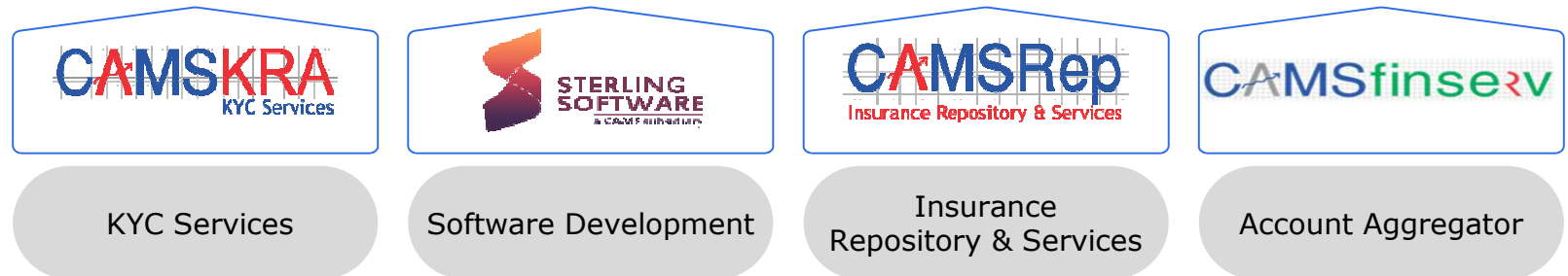


Our Ownership & Subsidiaries

Ownership

- ❑ CAMSfinserv is a wholly owned subsidiary of Computer Age Management Services Limited (CAMS)
- ❑ CAMS was founded in 1988 and institutionally owned until September 2020
- ❑ Company listed w.e.f 1st October, 2020, subsequent to an initial public offering through OFS by the existing shareholders
- ❑ Present share-holding:
 - 31% – Warburg Pincus, a leading Global Private Equity Firm
 - ~49% – Institutional shareholders, Mutual funds, AIFs and FIPs
 - Remaining is held by Public

Subsidiaries



Thank You

