

09th May 2024

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 Audited Standalone and Consolidated Financial Results for the quarter and year ended March 31, 2024

Please find enclosed presentation of Audited Standalone and Consolidated Financial Results for the quarter and year ended March 31, 2024.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,
For Computer Age Management Services Limited

G Manikandan
Company Secretary and Compliance Officer

Computer Age Management Services Limited

Member of the Registrars Association of India (RAIN)

CIN : L65910TN1988PLC015757

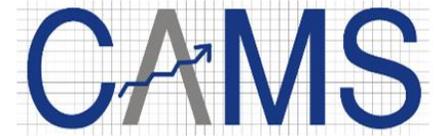
Rayala Towers, 158, Anna Salai, Chennai - 600 002. India.

Phone : +91 44 6109 2992 / 2843 2792, E-mail : secretarial@camsonline.com, Website : www.camsonline.com

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

COMPUTER AGE MANAGEMENT SERVICES LIMITED

Our Mission... Your Growth



Investor
Presentation
May 2024



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

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**BUSINESS
OVERVIEW**

Key Highlights for the Q4 FY'24



Mutual Funds

- ❑ **Won all three new AMC mandates during the year, resulting in a clean sweep: AngelOne, Torus Oro and Unifi Capital**
- ❑ **These wins culminate in an aggregate of 5 wins amongst the last 7 open new AMC bids**
- ❑ CAMS MF AUM stood at ₹37.2 Tn. in Q4 FY 24, registering a 10% growth QoQ and 33% YoY. The overall market share is at ~68%
- ❑ Equity AUM stood at ₹19.3 Tn., registering a 49.4% growth YoY, growing ahead of industry and gaining share
- ❑ Our Live SIP book grew 37% YOY, ahead of industry that grew by 32%
- ❑ Unique investor base (with live balances) crossed 30 Mn mark in Jan. 24. CAMS serviced Funds recorded a 25% increase in unique investor count, compared to 18% delivered by industry



Beyond Mutual Funds

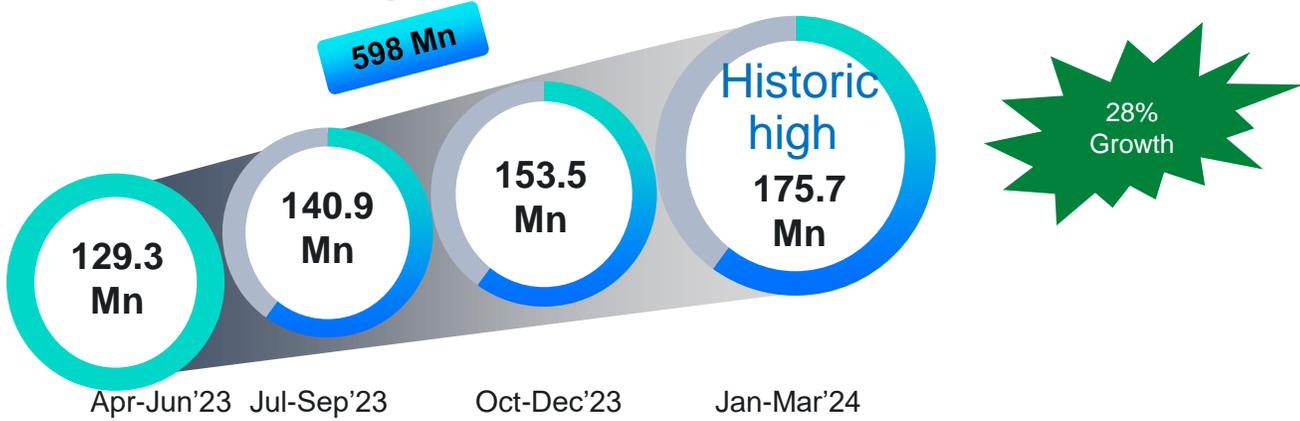
- ❑ The sustained focus on expanding Non-MF businesses led to a 250 basis points YoY increase in the share of Non-MF revenue, reaching 13.5% of overall revenue
- ❑ CAMS alternatives grew by 20% YoY, 32 new mandates were added including 4 in GIFT city
- ❑ CAMSPay received the final authorization to operate as a payments aggregator, from RBI
- ❑ IRDAI has mandated electronic issuance of insurance policies of insurance policies starting April 1st, 2024. CAMS insurance repository promotes the most elegant means of doing this, through e-insurance accounts
- ❑ CAMS KRA continues to broaden its offerings in Capital markets, adding fintech brokerages and wealth advisors as its clients. Revenue grew 90% YoY



Financial Highlights

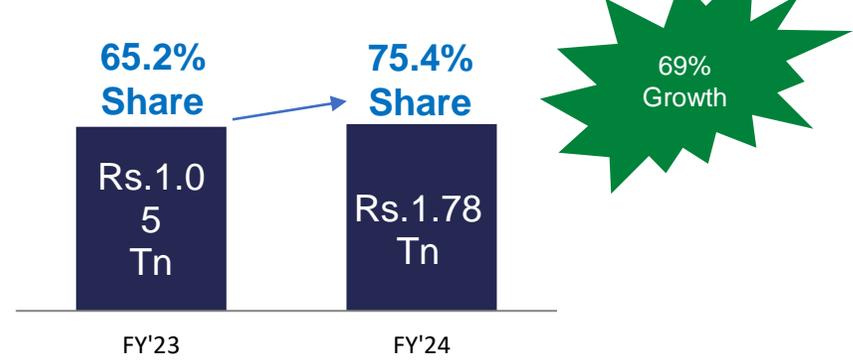
- ❑ CAMS Revenue grew by 24.6% YoY
- ❑ MF revenue grew by 21.1% YoY
- ❑ Non-MF revenue grew 52.1% YoY (38% growth on constant base, excluding contribution of Think360.ai)
- ❑ 4 out of the 6 non-MF businesses grew by more than 25% YoY
- ❑ EBITDA grew by 31% YoY
- ❑ EBITDA Percentage stood at 46.1%, 220 basis points up YoY
- ❑ Profit After Tax grew by 38.7%
- ❑ Profit percentage stood at 32.2%, 320 basis points up YoY

New Highs in Transaction Volume



Transaction volume has increased by 14% on QoQ and 28% on YoY.

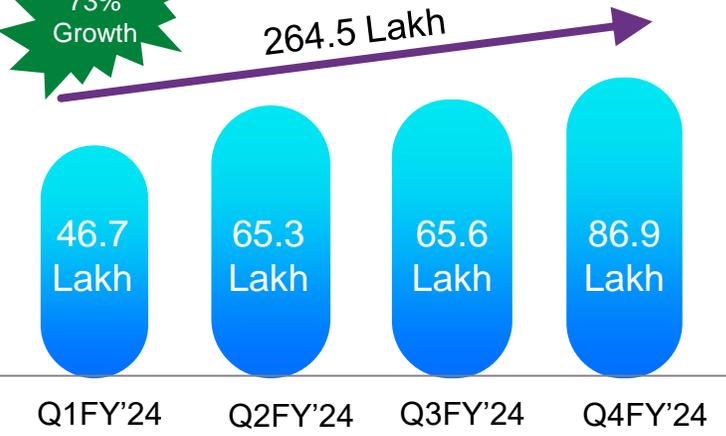
Equity* Net Sales



Equity net sales has increased by 40% on QoQ and 69% on YoY basis

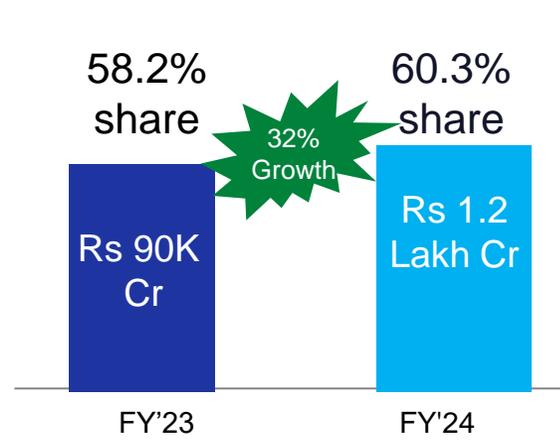
* Equity includes Growth & Hybrid schemes excluding Arbitrage

New SIP Registrations



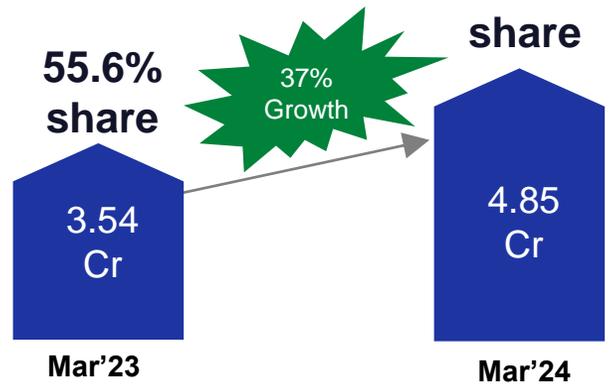
YoY Growth ahead of industry in gross registration (73% CAMS vs. 70% Ind)

SIP Gross Sales



Increased share in SIP collections (32% CAMS vs. 28% Ind)

Live SIP



Live SIP book registered a 37% growth over March'23 stock, ahead of the industry's 32%

Ahead of Industry registrations, complimented with lower cancellations and expiry (36% CAMS vs. 57% Industry) spurred increased net registration growth (142% CAMS vs. 88% Industry)

Mutual Fund Industry & CAMS AAuM – Q4 FY24

CAMS – Market Share (based on Quarterly AAuM)

~68%*

Net flows into equity assets remain positive in Q4 FY24 76.2% YoY
40.1% QoQ

Inflows through SIPs increased by 41.2% YoY / 11.2% QoQ

AAuM Serviced by CAMS

₹ 37.2 Tn.



32.6% YoY



9.5% QoQ

Equity AAuM – CAMS

₹ 19.3 Tn.



49.4% YoY



13.9% QoQ

Industry AAuM

₹ 54.9 Tn.



33.5% YoY



9.9% QoQ

Equity AAuM – Industry

₹ 28.4 Tn.



46.5% YoY



13.4% QoQ

* Market share does not include fund of funds

Operational Metrics – Q4 FY24

Transaction Volume
175.7 Mn.

▲ YoY: 42%
▲ QoQ: 14%

SIP Book
48.5 Mn.
(as on 31st Mar 24)

▲ YoY: 37%
▲ QoQ: 10%

Systematic Transactions Processed
139.0 Mn.

▲ YoY: 36%
▲ QoQ: 12%

Live Investor Folios
72.7 Mn.
(as on 31st Mar 24)

▲ YoY: 27%
▲ QoQ: 8%

Unique Investors Serviced
32.0 Mn.
(as on 31st Mar 24)

▲ YoY: 25%
▲ QoQ: 8%

Mutual Fund Industry & CAMS AAuM – FY24

CAMS – Market Share (based on yearly AAuM)

68.3%*

Net flows into equity assets increased by 68.9 % in FY24 YoY

Inflows through SIPs increased by 32.4% YoY

AAuM Serviced by CAMS

₹ **33.4** Tn.



22.4% YoY

Equity AAuM – CAMS

₹ **16.4** Tn.



33.5% YoY

Industry AAuM

₹ **49.1** Tn.



22.8% YoY

Equity AAuM – Industry

₹ **24.3** Tn.



30.4% YoY

* Market share does not include fund of funds

Operational Metrics – FY24

Transaction Volume
598.5 Mn.

 **YoY: 29%**

SIP Book
48.5 Mn.
(as on 31st Mar 24)

 **YoY: 37%**

**Systematic
Transactions
Processed**
474.6 Mn.

 **YoY: 24%**

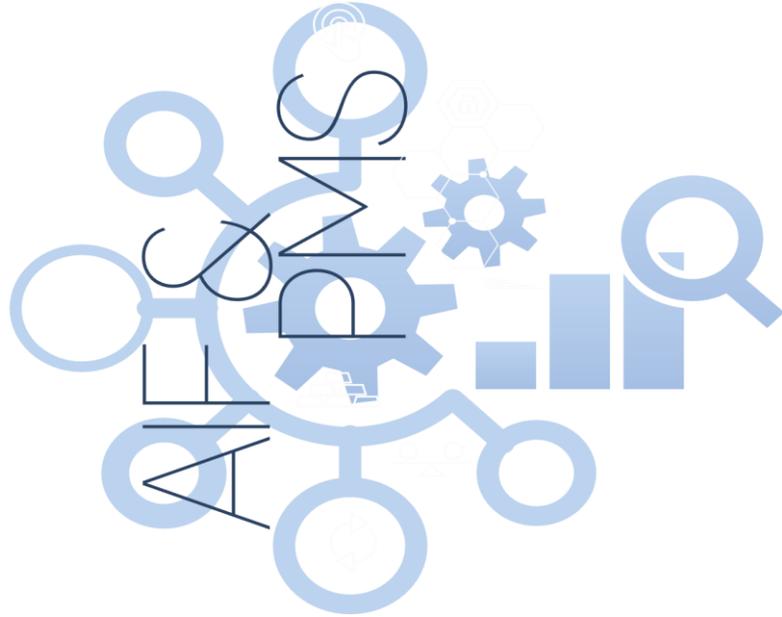
Live Investor Folios
72.7 Mn.
(as on 31st Mar 24)

 **YoY: 27%**

**Unique Investors
Serviced**
32.0 Mn.
(as on 31st Mar 24)

 **YoY: 25%**

CAMS Alternatives business grew ~18% annually on the back of accelerated signings and rapid adoption of CAMS WealthServ & Fintuple offerings



400+

funds serviced
across 150+ fund houses

₹2.2 Tn.

Assets Under
Service

100+

Installations
of CAMS Wealthserv and
Fintuple digital
on-boarding solution

1st

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

- ❑ Q4 FY24 revenue grew by 24.3% YoY
- ❑ New client acquisition momentum continues to be strong with the business winning 32 new mandates
- ❑ Wealthserv emerging as a preferred AIF onboarding platform and has 132+ sign ups
- ❑ GIFT city offering bolstered by launching fund administration services and tying up with Multifonds for multicurrency accounting capabilities. Taking the overall client tally to 17
- ❑ Fintuple's new unified platform integrates all of Custody, Clearing, Fund Accounting, Treasury & Forex services DIGITALLY under one roof
- ❑ Beyond domestic Custody, the platform is being extended to FPIs & FDIs and also for Capital Markets Groups in banks





>50%
Market Share

In Mutual Funds Ecosystem for RP*

10Mn

NACH Active Mandate registrations

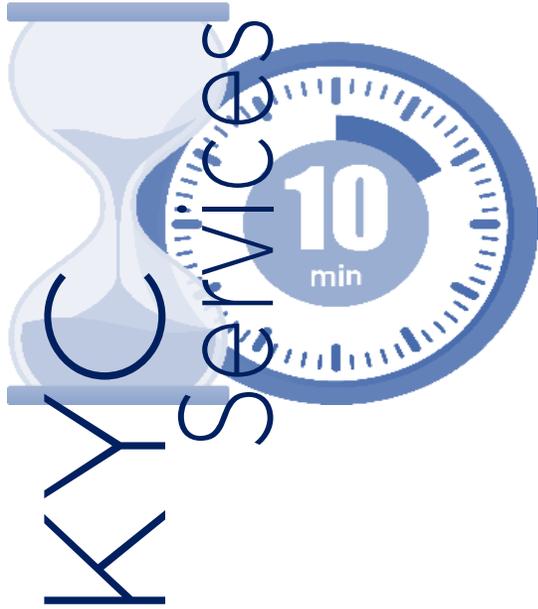
1.4Mn+

UPI Autopay Mandate Registrations per month

₹18 Bn

worth of UPI+ Transactions

- ❑ CAMSPay received the **final authorization to operate as a Payment Aggregator** from the RBI under the Payment Settlements Act 2007, in March 2024
- ❑ In Q4 FY'24, revenue surged by ~20% compared to Q3 FY'24, culminating in a year-end total revenue increase of 24% compared to FY'23
- ❑ Stellar year for new client acquisition with 83 new wins
- ❑ Onboarded 17 new clients for UPI AutoPay
- ❑ CAMSPay is the preferred partner with major PSUs for customer account validation, eNach, mNach & Payment Gateway services. PSUs include LIC, Bank of Baroda, Indian Bank and Canara Bank



3X Increase

In monthly Volume

18 Mn.

KYC records

- ❑ '10-Minute KYC' – Industry First AI embedded KYC solution to Onboard Customers Instantly
 - ❑ Fully compliant KYC solution to service entities governed by all 4 financial sector regulators – with AI assisted Face-match, OCR and Liveliness checks and with built-in OVD verification services
 - ❑ Low Code Design Studio that introduces Video Interaction App (VIA) in any web or mobile app
 - ❑ KYC services for Banks, NBFCs, Insurance, Fintechs, Brokerages, Wallets & Payment Banks
-
- ❑ CAMS KRA continues to bolster its product superiority and is emerging to be a preferred KYC service provider – delivered a robust 90% YoY revenue growth in Q4 (28% growth QoQ)
 - ❑ Added 20 new financial institutions and FinTechs as its customers, significantly adding non-MF PANs to its stock
 - ❑ KRA's seamless onboarding journey, powered by Think360's Kwik ID KYC solution provides a compelling product suite to fintechs to build a frictionless journey



6.1 Mn

e-Insurance
(eIA) accounts

>40%

Market Share

~₹1500 Cr.

Unclaimed amount traced

8+ Mn

e Policies
under service

1st

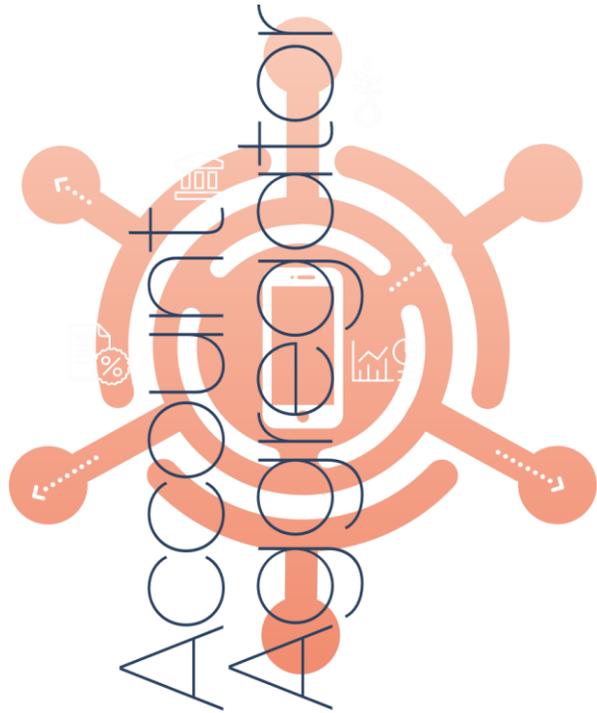
Industry first
"Customer Deep
tracing" solution

The premier customer experience platform in India to service both Insurance companies & policy holder

- ❑ Leading insurance repository with preferred relationships across 45 insurers
- ❑ Supporting policyholder servicing operations of 13 insurers through business process outsourcing
- ❑ Building India's first insurance portfolio management platform, **Bima Central**, providing policy holder services, renewal reminders, policy downloads & several other compelling features

- ❑ Entered CKYC Space and on-boarded two marque non-life Insurers – Oriental Insurance & SBI-General
- ❑ Achieved record high eIA additions & policy conversions of ~8L in a single quarter
- ❑ Significantly improved C-SAT – enhanced overall customer experience (esp in OSS) & mindshare and was recognised as Strategic Partner to clients
- ❑ Released research report 'Why India isn't claiming its Insurance?' leading to engagement with major insurers for Bima Central integration

BIMA CENTRAL.



85 FIPs

Integrated including banks, CRA, MF, and insurance. Leaders in the industry

24%

Market share in FIUs live

- ❑ 13.3% market share for customers successfully linked to AA ecosystem
- ❑ Preferred AA partner in F&O Account opening usecase
- ❑ 17 FIU clients live in Q4, taking the total to 95; 25% of FIUs live are with CAMS finserv
- ❑ 23 Deals Signed up for AA+TSP services during quarter



- ❑ Received empanelment confirmation from India's largest bank, State Bank of India, for its flagship product Kwik.ID and multiple other offerings
- ❑ Won mandates from SBI General Insurance and Oriental Insurance in partnership with CAMSRep
- ❑ Commenced the AI and Analytics transformation initiatives at Moneycontrol (Network18)
- ❑ Deployed flagship alternative data enrichment and credit scoring product Algo360 for AngelOne, leading financial services firm
- ❑ Partnered with CAMSKRA to embed KwikID's industry leading KYC and onboarding capabilities

100+

Clients Served

9

Years in business

100+

AI & Data Science Experts





FINANCIALS

Revenue Highlights – Q4 FY24

Revenue	₹31,045.9 Lakh	▲ 24.6 % YoY ▲ 7.2 % QoQ
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Asset Based Revenue	20.0% YoY ▲ 5.8% QoQ ▲
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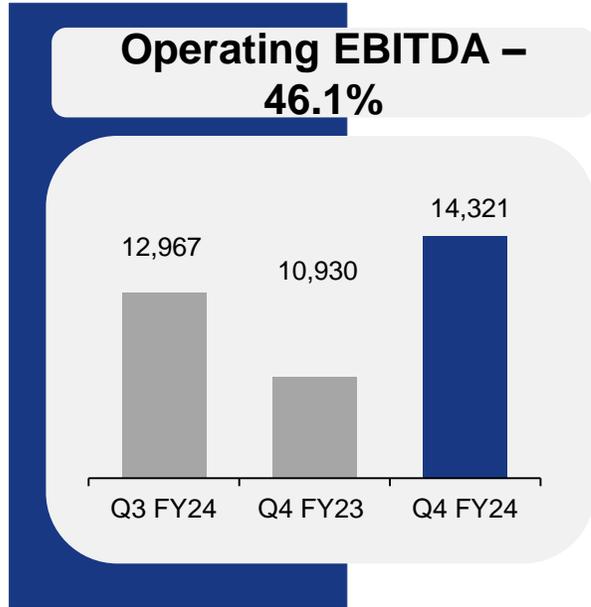
Non-Asset Based Revenue	27.4% YoY ▲ 9.1% QoQ ▲
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Non-MF Revenue	52.1% YoY ▲ 12.8% QoQ ▲
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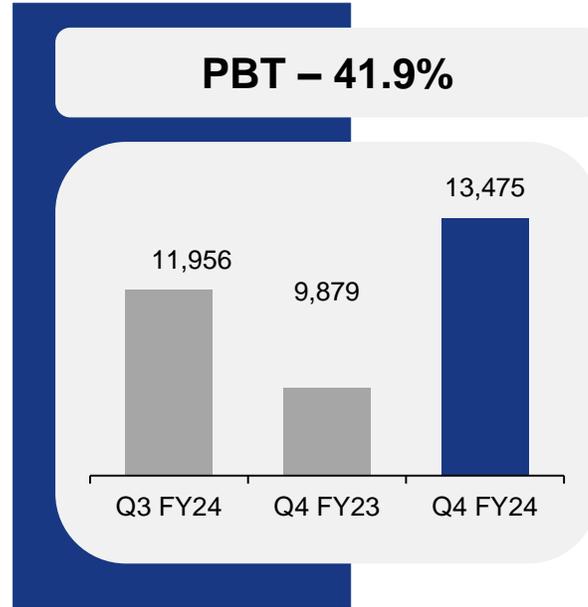
Asset Mix	Equity component: Q4 FY24 @ 51.9% (Q4 FY23: @ 46.1% / Q3 FY24: @ 49.9%)
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Includes results of think Analytics (subsidiary from 4th April 2023)

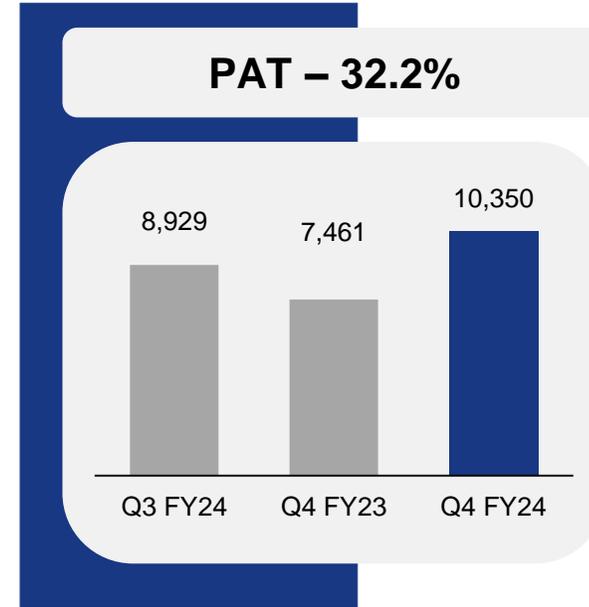
Financial Highlights – Q4 FY24



▲ **31.0 % YoY**
 ▲ **10.4 % QoQ**



▲ **36.4% YoY**
 ▲ **12.7% QoQ**



▲ **38.7% YoY**
 ▲ **15.9% QoQ**

Return on Net-Worth* 46.9%

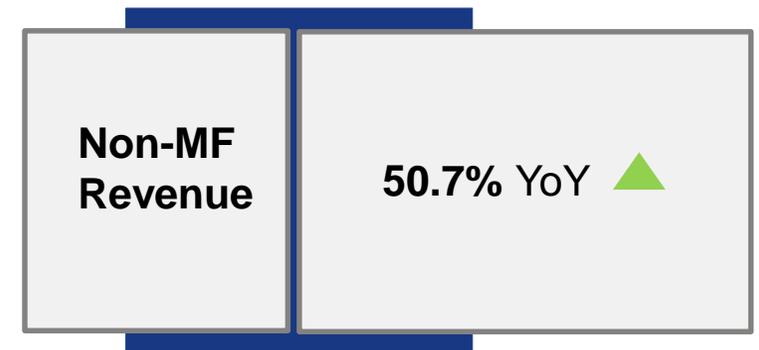
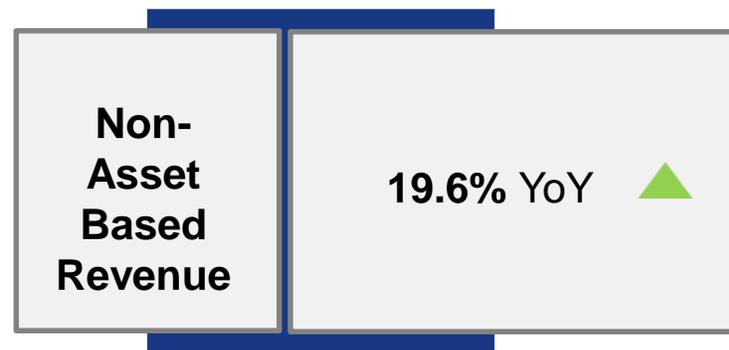
**** Cash & Cash Equivalent as on 31st March 2024 was ₹ 617.67 Cr**

Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹ 4.4 Cr (Q4 FY'24), ₹ 5.1 Cr (Q4 FY'23) and ₹4.3 Cr (Q3 FY'24)

Final Dividend: ₹ 16.50 Per share

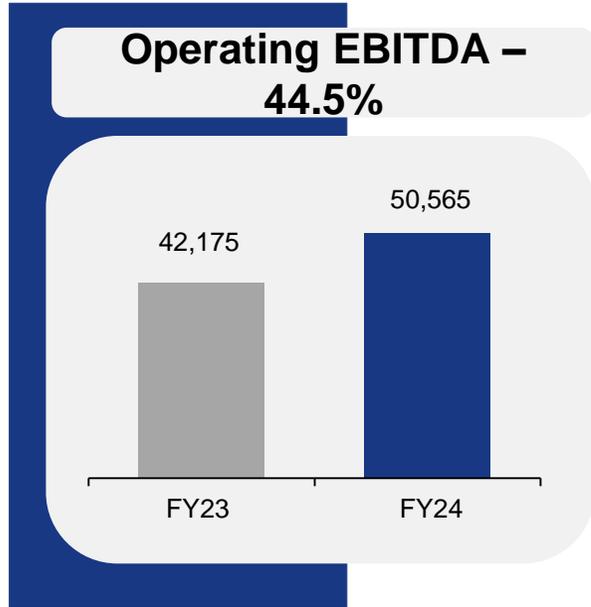
- ❑ *Return on Net-worth – PAT (annualized) / Average Equity for the quarter| ** Includes Bank balances, Fixed deposit, Govt Bond & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection A/c & Money in unpaid dividend A/c
- ❑ Numbers are after eliminating non-controlling interest (Includes results of Think Analytics (subsidiary from 4th April 2023) & Fintuple Technologies (subsidiary from 5th April 2022))

Revenue Highlights – FY24

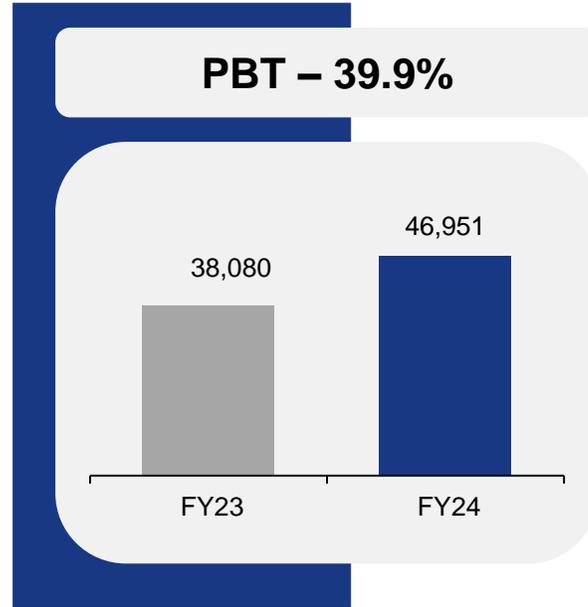


Includes results of Think360 Analytics (subsidiary from 4th April 2023)

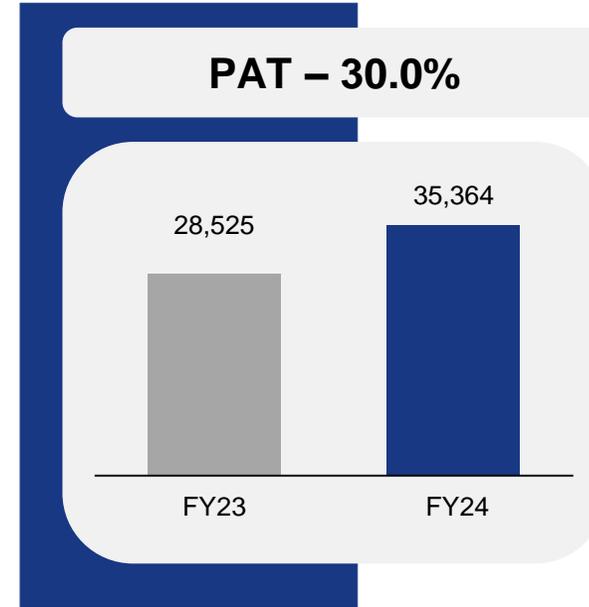
Financial Highlights – FY24



▲ **19.9 % YoY**



▲ **23.3% YoY**



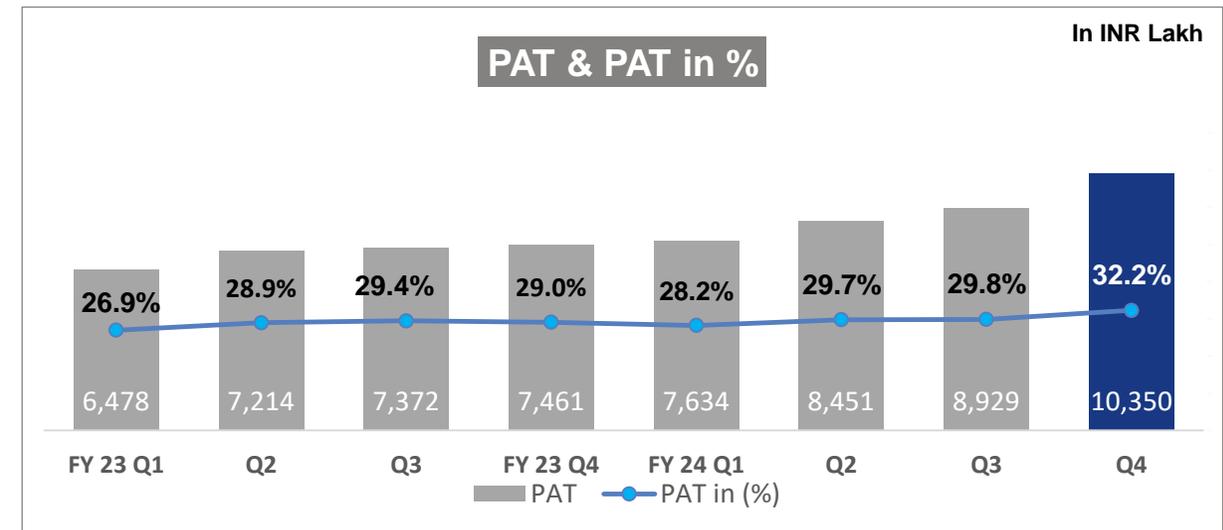
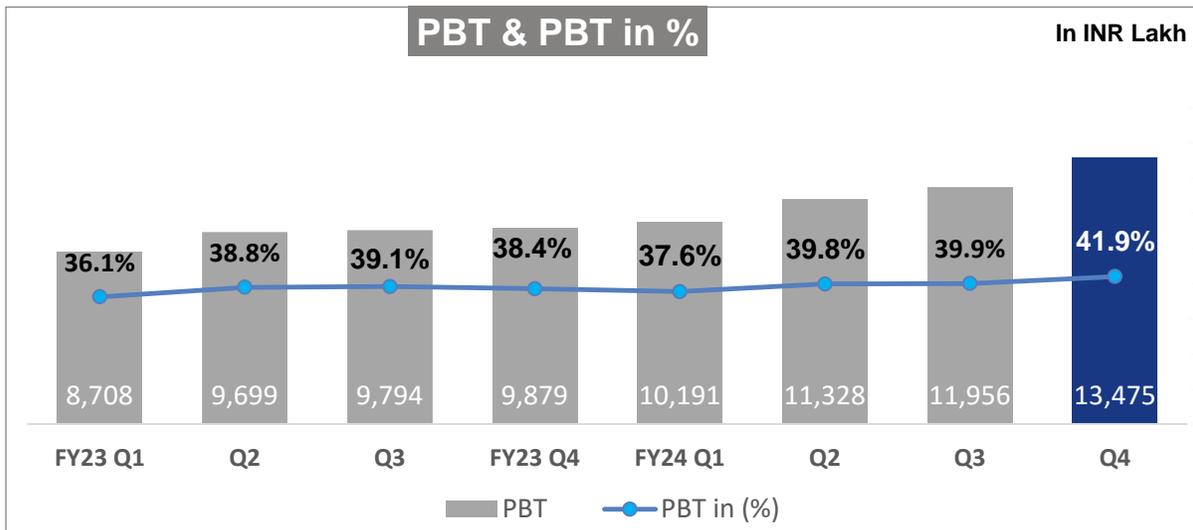
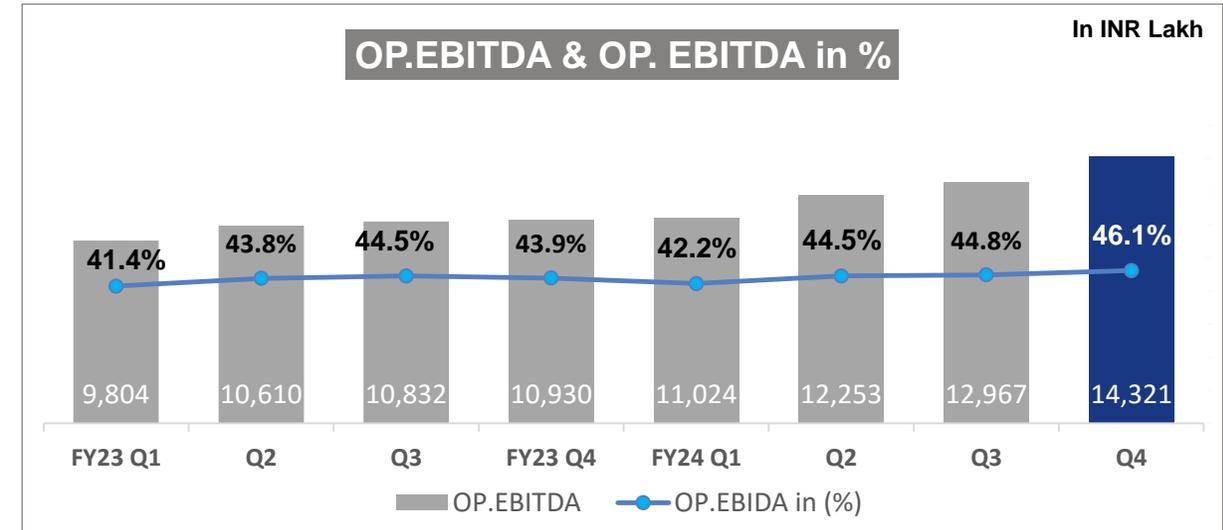
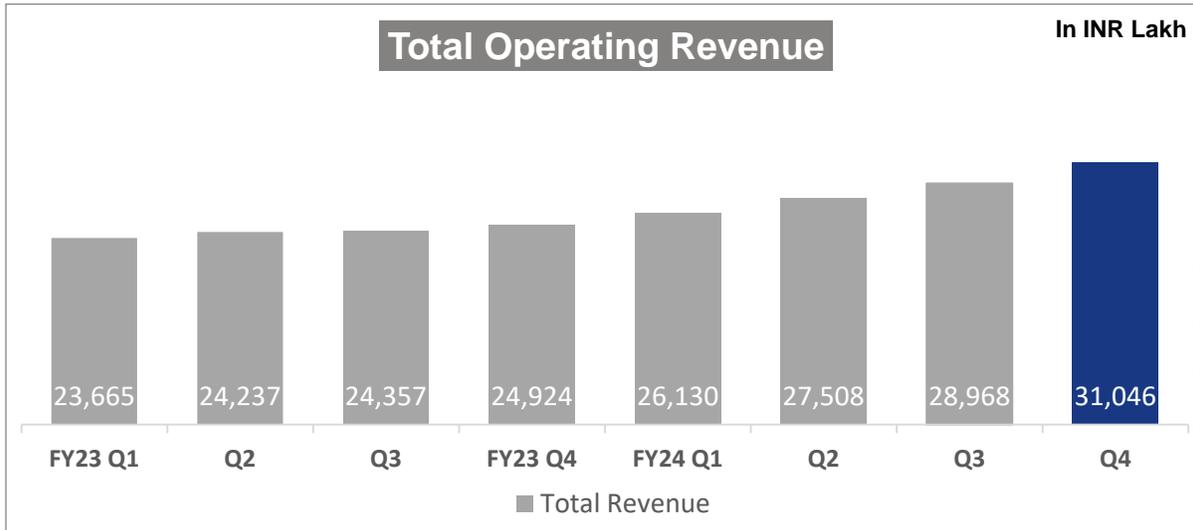
▲ **24.0% YoY**

**Return on Net-Worth*
41.7%**

Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹12.7 Cr - FY'24 , ₹26.7 Cr - FY'23

- ❑ *Return on Net-worth – PAT / 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 (Includes results of Think Analytics (subsidiary from 4th April 2023) & Fintuple Technologies (subsidiary from 5th April 2022))

Consolidated Financial Highlights – Quarterly



Numbers are after eliminating non-controlling interest (Includes results of Think Analytics (subsidiary from 4th April 2023) & Fintuple Technologies (subsidiary from 5th April 2022))

Q4 FY24 Standalone P&L

Particulars (In Rs Lakh)	Q4 FY24	Q4 FY23	YoY%	Q3 FY24	QoQ%	FY24	FY23	(FY24 vs. FY23) %
Revenue from operations	28,706.68	23,674.80	21.3%	26,887.82	6.8%	1,05,448.22	92,861.69	13.6%
Other income	882.02	616.35	43.1%	781.83	12.8%	3,187.93	2,115.04	50.7%
Total revenue	29,588.70	24,291.15	21.8%	27,669.65	6.9%	1,08,636.15	94,976.73	14.4%
Expenses								
Employee benefits expense	8,447.72	7,170.31	17.8%	7,854.70	7.5%	31,417.93	29,488.28	6.5%
Finance costs	180.01	174.34	3.3%	179.01	0.6%	687.26	666.64	3.1%
Depreciation and amortisation expense	1,533.39	1,439.00	6.6%	1,511.17	1.5%	5,840.64	5,419.50	7.8%
Other expenses	6,741.93	6,058.84	11.3%	6,695.46	0.7%	25,888.06	22,847.58	13.3%
Total expenses	16,903.05	14,842.49	13.9%	16,240.34	4.1%	63,833.89	58,422.00	9.3%
Profit before tax	12,685.65	9,448.66	34.3%	11,429.31	11.0%	44,802.26	36,554.73	22.6%
Tax expense								
Current tax	3,083.07	2,140.05		2,855.97		11,172.88	9,061.13	
Current tax expense of earlier years	-	(43.82)		-		50.00	(113.09)	
Deferred tax	(92.98)	195.96		18.03		(132.81)	152.66	
Net tax expense	2,990.09	2,292.19	30.4%	2,874.00	4.0%	11,090.07	9,100.70	21.9%
Profit / (Loss) for the period	9,695.56	7,156.47	35.5%	8,555.31	13.3%	33,712.19	27,454.03	22.8%
Earnings per share (In ₹):								
Basic	19.74	14.61		17.37		68.69	56.07	
Diluted	19.62	14.51		17.27		68.34	55.71	

Q4 FY24 Standalone P&L (with split of operating & other expenses)

Particulars (In Rs Lakh)	Q4 FY24	Q4 FY23	YoY%	Q3 FY24	QoQ%	FY24	FY23	(FY24 vs. FY23) %
Revenue from operations	28,706.68	23,674.80	21.3%	26,887.82	6.8%	1,05,448.22	92,861.69	13.6%
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Depreciation and amortisation expense	1,533.39	1,439.00	6.6%	1,511.17	1.5%	5,840.64	5,419.50	7.8%
Operating expenses	4,620.66	4,151.46	11.3%	4,698.12	-1.6%	18,070.03	16,087.90	12.3%
Other expenses	2,121.27	1,907.38	11.2%	1,997.34	6.2%	7,818.03	6,759.68	15.7%
Total expenses	16,903.05	14,842.49	13.9%	16,240.34	4.1%	63,833.89	58,422.00	9.3%
Profit before tax	12,685.65	9,448.66	34.3%	11,429.31	11.0%	44,802.26	36,554.73	22.6%
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Earnings per share (In ₹):								
Basic	19.74	14.61		17.37		68.69	56.07	
Diluted	19.62	14.51		17.27		68.34	55.71	

Q4 FY24 Consolidated P&L

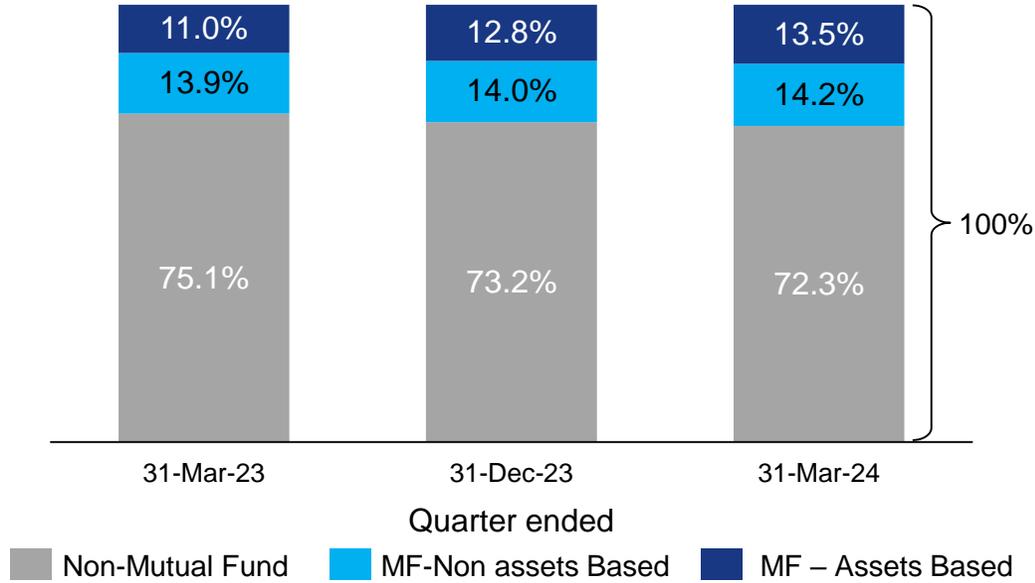
Particulars (In Rs Lakh)	Q4 FY24	Q4 FY23	YoY%	Q3 FY24	QoQ%	FY24	FY23	(FY24 vs. FY23) %
Revenue from operations	31,045.88	24,923.87	24.6%	28,967.75	7.2%	1,13,651.81	97,182.72	16.9%
Other income	1,143.00	788.12	45.0%	991.25	15.3%	4,064.81	2,681.30	51.6%
Total revenue	32,188.88	25,711.99	25.2%	29,959.00	7.4%	1,17,716.62	99,864.02	17.9%
Expenses								
Employee benefits expense	10,477.75	8,761.86	19.6%	9,974.53	5.0%	39,715.74	35,808.18	10.9%
Finance costs	210.57	203.19	3.6%	211.61	-0.5%	821.35	760.75	8.0%
Depreciation and amortisation expense	1,809.79	1,639.43	10.4%	1,845.34	-1.9%	7,047.78	6,025.00	17.0%
Other expenses	6,233.97	5,253.13	18.7%	6,055.52	2.9%	23,447.24	19,251.36	21.8%
Total expenses	18,732.08	15,857.61	18.1%	18,087.00	3.6%	71,032.11	61,845.29	14.9%
Profit before tax	13,456.80	9,854.38	36.6%	11,872.00	13.3%	46,684.51	38,018.73	22.8%
Tax expense								
Current tax	3,290.34	2,280.00		3,050.59		11,963.45	9,543.20	
Current tax expense of earlier years	-	(43.82)		4.37		28.99	(113.09)	
Deferred tax	(132.07)	182.12		(36.45)		(405.66)	125.18	
Net tax expense	3,158.27	2,418.30	30.6%	3,018.51	4.6%	11,586.78	9,555.29	21.3%
Profit / (Loss) for the period	10,298.53	7,436.08	38.5%	8,853.49	16.3%	35,097.73	28,463.44	23.3%
Non-Controlling Interest	(51.49)	(25.04)		(75.84)		(266.33)	(61.39)	
Profit attributable to Owners of the Company	10,350.02	7,461.12	38.7%	8,929.33	15.9%	35,364.06	28,524.83	24.0%
Earnings per share (In ₹):								
Basic	21.07	15.23		18.18		72.06	58.26	
Diluted	20.95	15.13		18.08		71.68	57.88	

Q4 FY24 Consolidated P&L (with split of operating & other expenses)

Particulars (In Rs Lakh)	Q4 FY24	Q4 FY23	YoY%	Q3 FY24	QoQ%	FY24	FY23	(FY24 vs. FY23) %
Revenue from operations	31,045.88	24,923.87	24.6%	28,967.75	7.2%	1,13,651.81	97,182.72	16.9%
Other income	1,143.00	788.12	45.0%	991.25	15.3%	4,064.81	2,681.30	51.6%
Total revenue	32,188.88	25,711.99	25.2%	29,959.00	7.4%	1,17,716.62	99,864.02	17.9%
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Finance costs	210.57	203.19	3.6%	211.61	-0.5%	821.35	760.75	8.0%
Depreciation and amortisation expense	1,809.79	1,639.43	10.4%	1,845.34	-1.9%	7,047.78	6,025.00	17.0%
Operating expenses	3,750.30	3,053.06	22.8%	3,734.20	0.4%	14,272.82	11,597.44	23.1%
Other expenses	2,483.67	2,200.07	12.9%	2,321.32	7.0%	9,174.42	7,653.92	19.9%
Total expenses	18,732.08	15,857.61	18.1%	18,087.00	3.6%	71,032.11	61,845.29	14.9%
Profit before tax	13,456.80	9,854.38	36.6%	11,872.00	13.3%	46,684.51	38,018.73	22.8%
Tax expense								
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Revenue Profile Q4 FY24

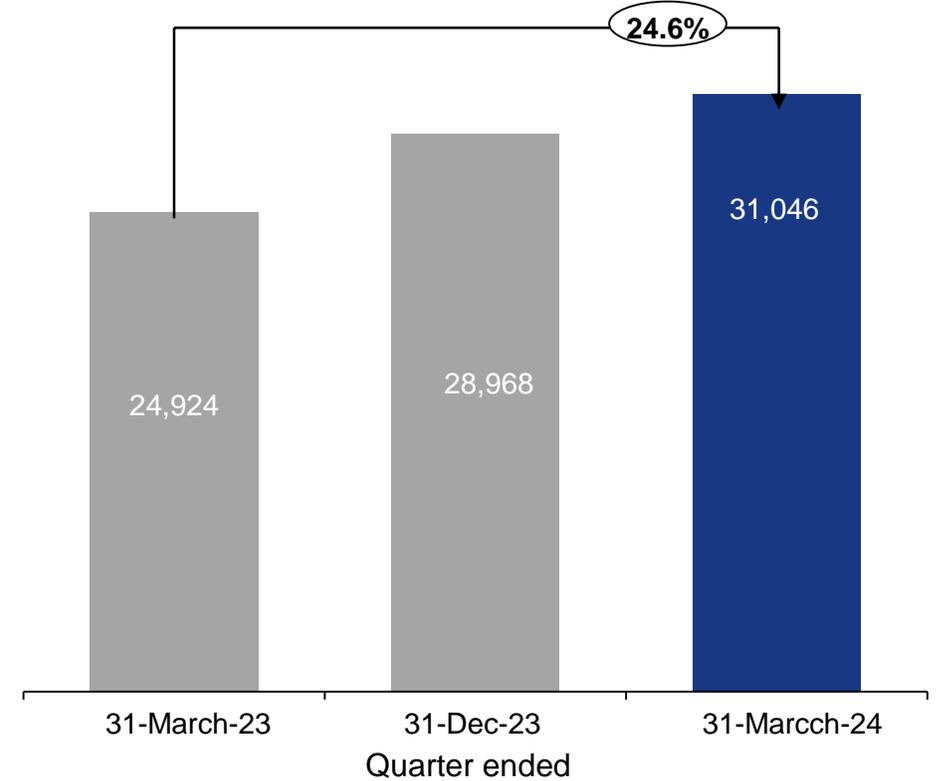
Revenue Breakup



Breakup of Non-Mutual Fund

Particulars	Quarter ended		
	31 Mar'23	31 Dec'23	31 Mar'24
AIF	3.0%	3.1%	3.0%
CAMS Pay	2.8%	2.5%	2.8%
CAMS REP	2.0%	1.5%	1.7%
Think360 AI	-	1.5%	1.3%
CAMSKRA	2.3%	2.9%	3.5%
Others	0.90%	1.30%	1.20%
Non Mutual Fund	11.0%	12.8%	13.5%

Revenue (In ₹ Lakh)



ESG

Update on ESG Initiatives

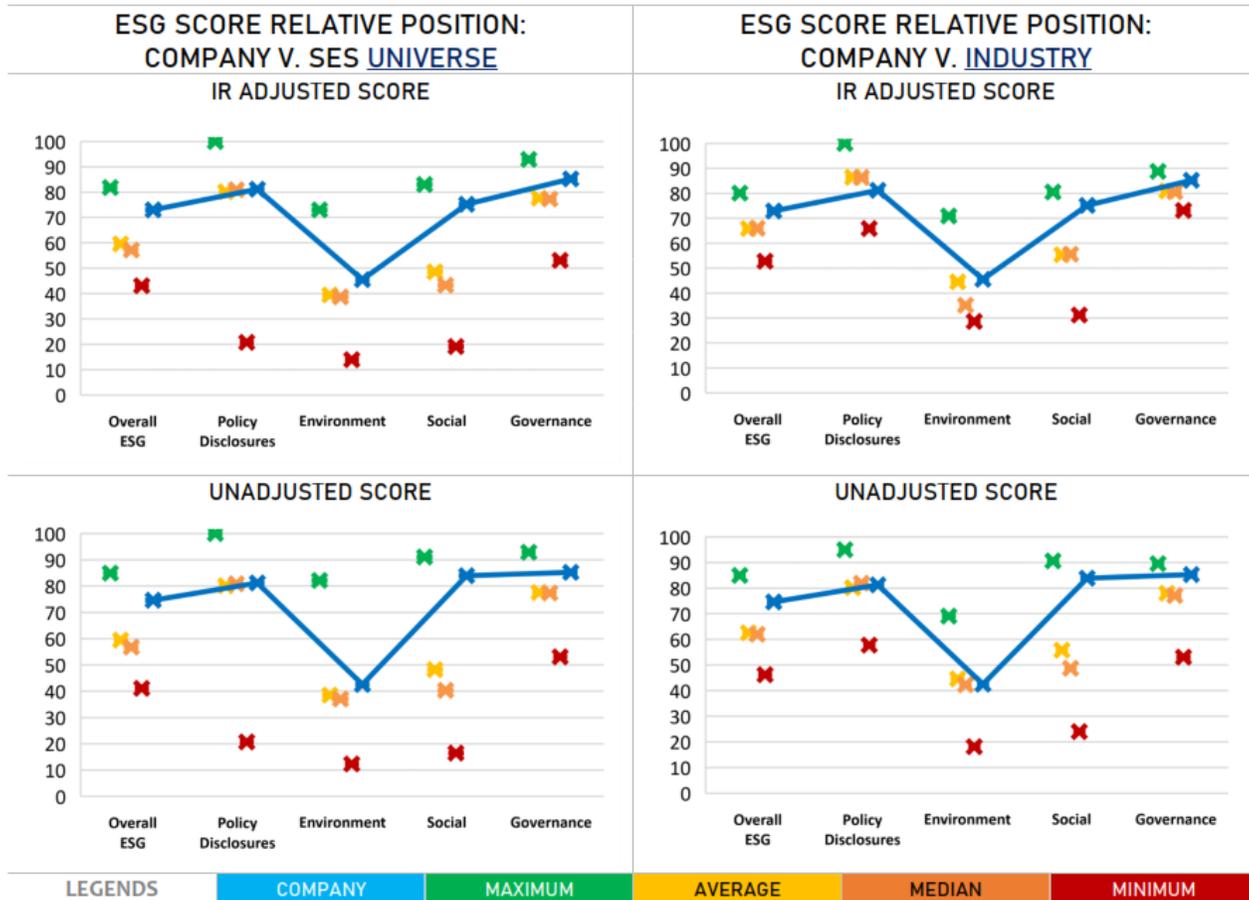
**SES has published the ESG report for CAMS for the year 2022-23 based on information published in public domain.
 The score has increased from 68.8 to 73. The Raw score is 74.6 before adjusting Industry risk exposure.**

ESG CATEGORIES & SCORE		AS PER SES MODEL Year: 2022-23			AS PER SASB	SECTOR AGNOSTIC Year: 2022-23
		RAW SCORE	CONTROVERSY EXPOSURE (CE)	CE ADJUSTED SCORE	INDUSTRY RISK EXPOSURE (IR)	IR ADJUSTED SCORE
		(A)	(B)	(C) (A*B)	(D)	(C~D)^
OVERALL ESG		74.6	-	74.6	-	73.0
	POLICY DISCLOSURES	81.2	-	81.2	-	81.2
	ENVIRONMENT*	42.5	-	42.5	54.4	45.5
	SOCIAL*	83.9	-	83.9	48.9	75.2
	GOVERNANCE*	85.3	-	85.3	-	85.3

*Note: For Score Adjustments Scoring – Refer explanation at Annexure | ^Adjusted Score is calculated based on 75% (C) Score & 25% Risk Exposure (D)



Update on ESG Initiatives



Note: Presently SES Universe refers to companies covered by SES (300) & their scores based on FY 2021-22 data (to be updated with FY 2022-23 scores till Mar, 2024)

- ❑ The scores of the company are closer to the Industry High in Social and Governance.
- ❑ Environment is low which will be enhanced with better reporting.

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.

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 27001:2013 Certification
- ISO 22301:2019 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 CAMMS

CAMS – Business at a glance

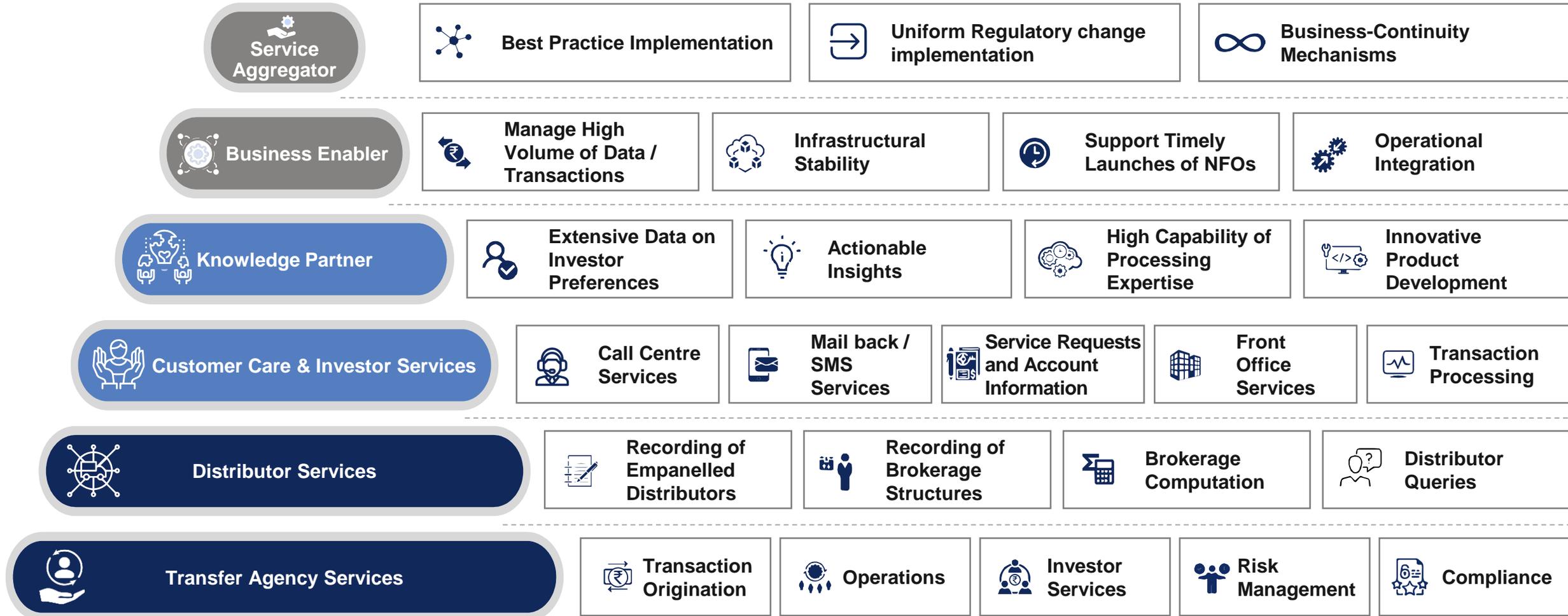


Notes: 1. Market share basis FY24 Q4 (3 Months Average)

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

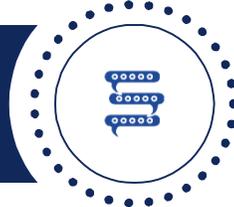


edge360

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

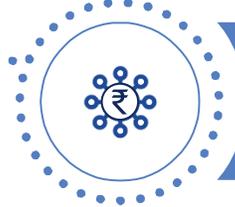


GoCORP

Corporate investment portal

CAMServ

Self-service chatbot for investors

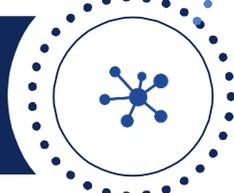


mfCompass

Allow MFs to sight funds real-time

myCAMS

B2C app over 6 Mn registered users



mf360

Proprietary investor service app

Dice

AMC interface for brokerage structure updation



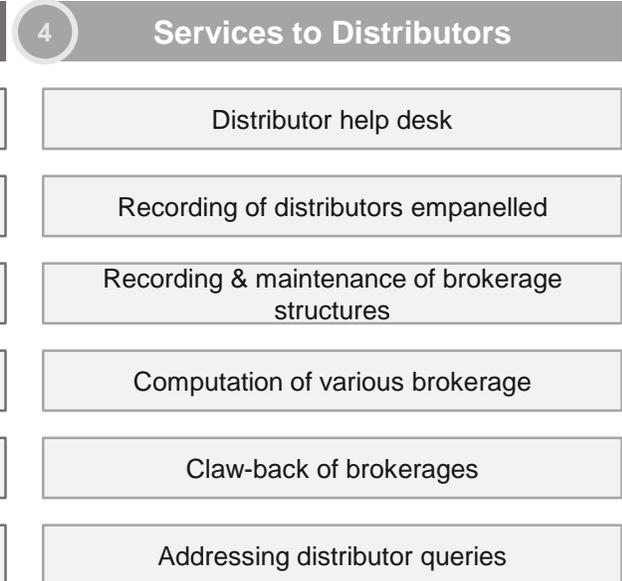
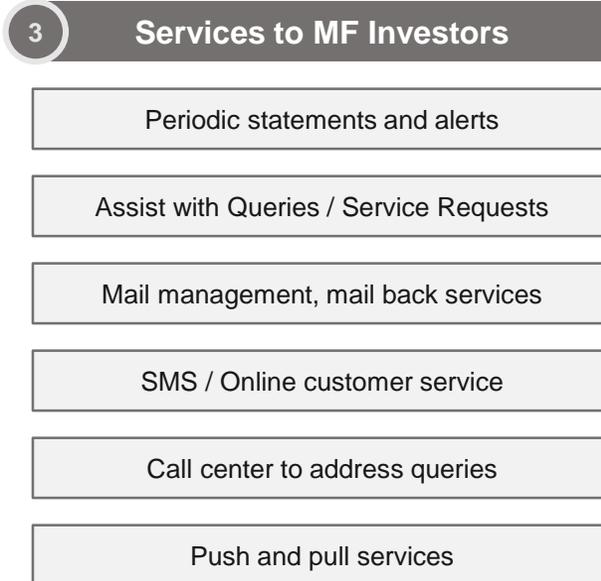
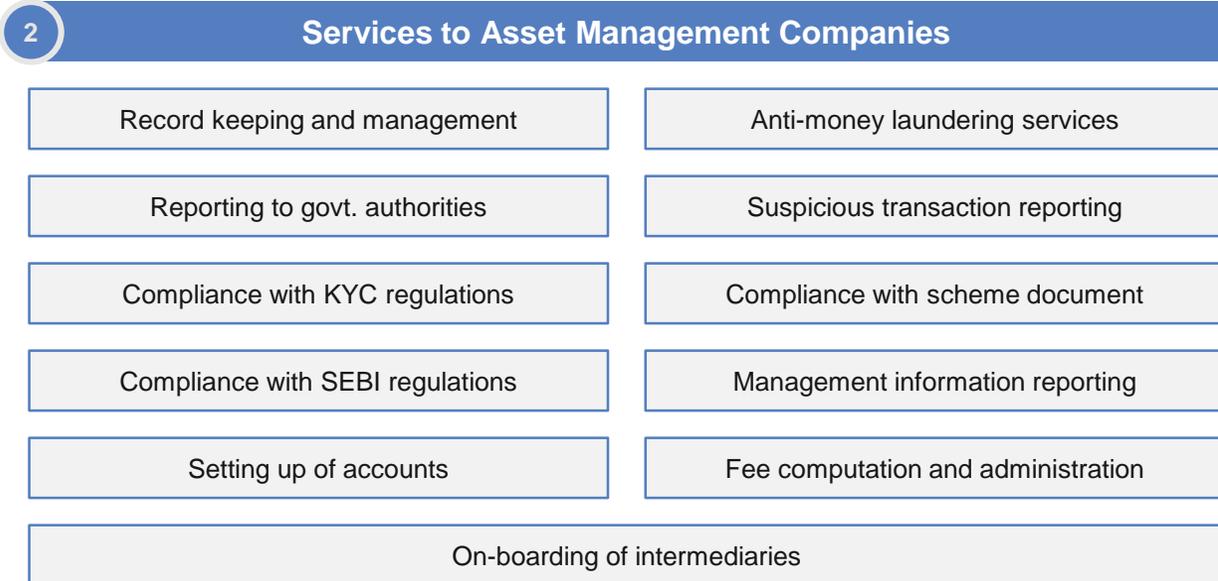
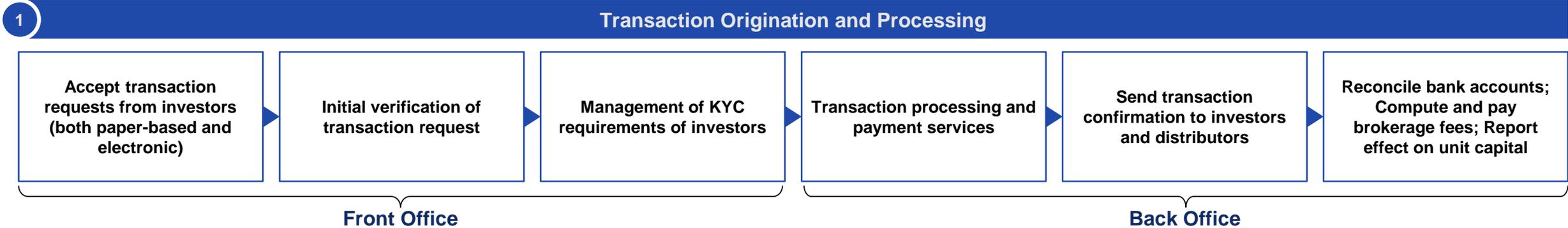
CAMS Wealthserv

Digital onboarding of PMS investors

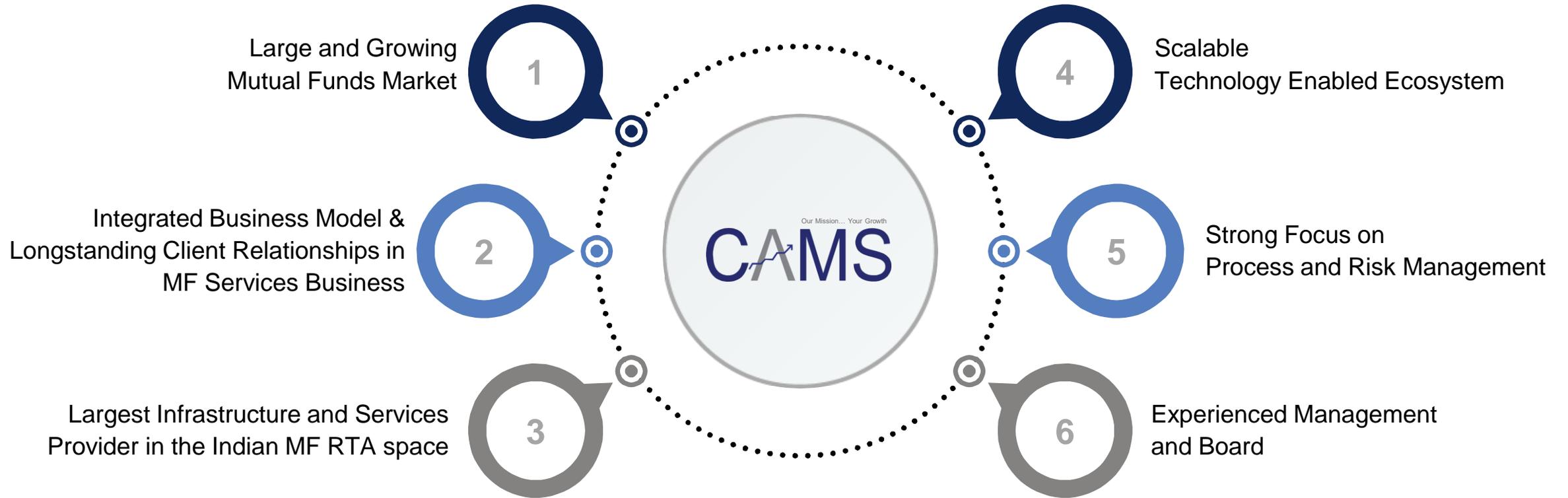


Mutual Fund Services provided by CAMS

**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**

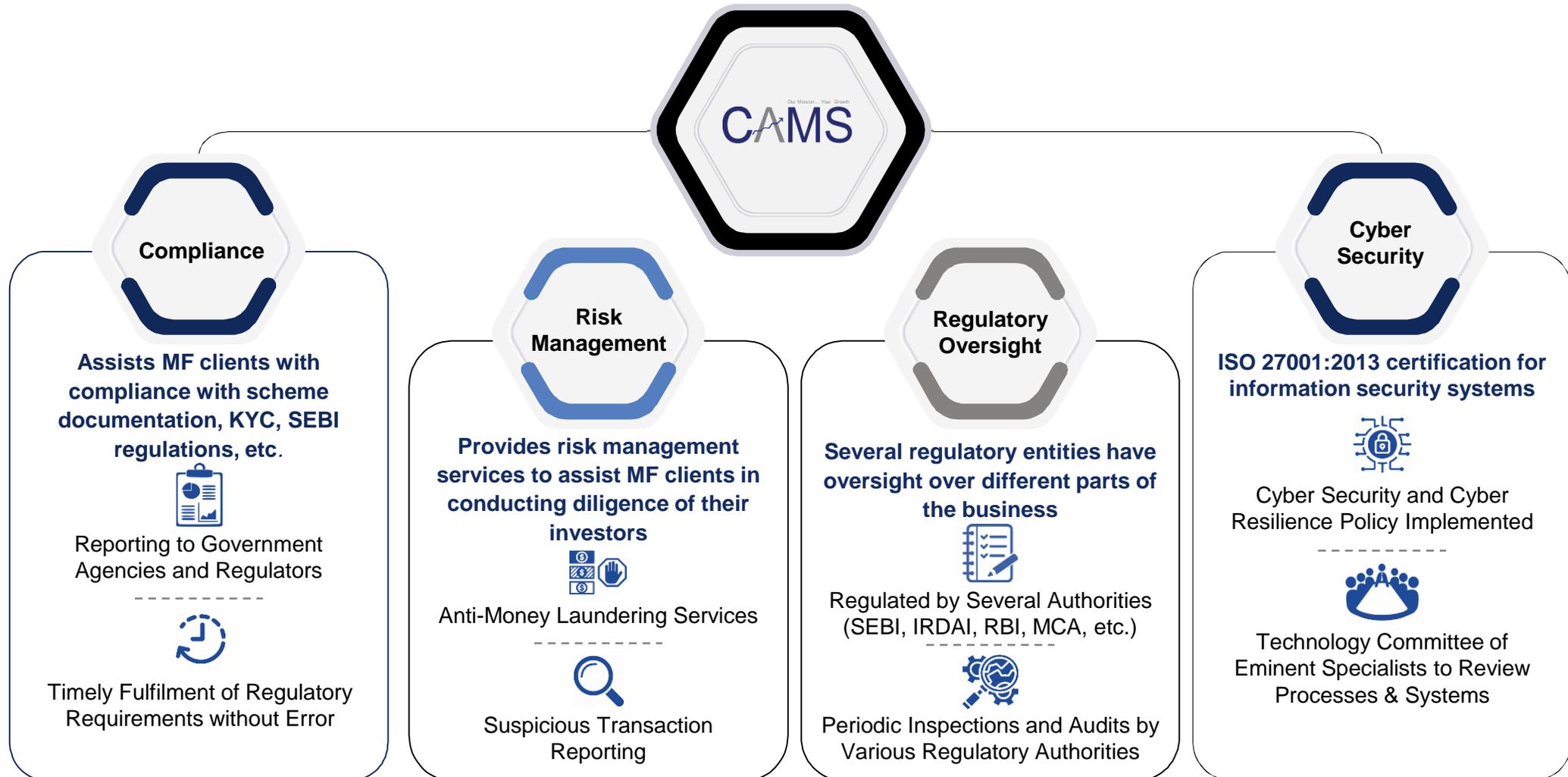


Key Highlights



CAMS – 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



Pravin Rao
Additional Director



Vijayalakshmi Rajaram Iyer
Independent Director



Anuj Kumar
Managing Director

Audit Committee

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

Nomination & Remuneration committee

- **Vijayalakshmi Rajaram Iyer**
- Dinesh Kumar Mehrotra
- Pravin Rao

Stakeholders Relationship Committee

- **Natarajan Srinivasan**
- Pravin Rao
- Anuj Kumar

Risk Management Committee

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

CSR & ESG Committee

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

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

Vinodh Chelambathodi – Chief Human Resources Officer

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

E S Varadharajan – Chief Process Officer

- ❑ Joined the company in 2002
- ❑ Previously associated with UTIMF

Manikandan Gopalakrishnan – Company Secretary & Compliance Officer

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

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

Abhishek Mishra – Chief Risk Officer

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

Soumendu Sekar Ganguly – Chief Product officer and Deputy COO

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

APPENDIX

Corporate Structure

Computer Age Management Services Limited

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

100%

CAMS Insurance Repository Services Limited (CIRSL)

100%

CAMS Investor Services Private Limited (CISPL)

100%

CAMS Financial Information Services Private Limited (CFISPL)

55%

Think Analytics India Pvt Limited

100%

Sterling Software Pvt Ltd (SSPL)

100%

CAMS Payment Services Private Limited

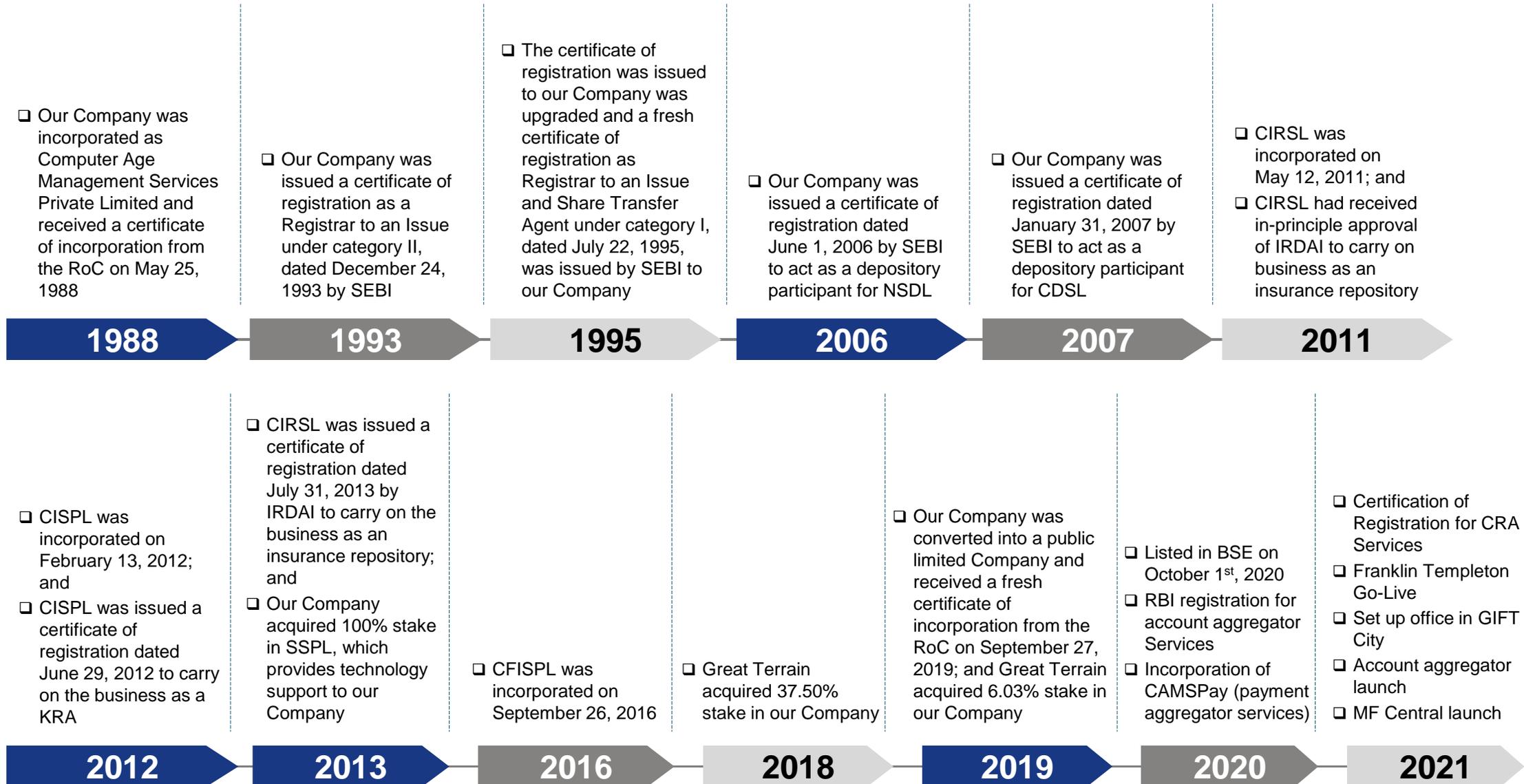
54%

Fintuple Technologies Private Limited

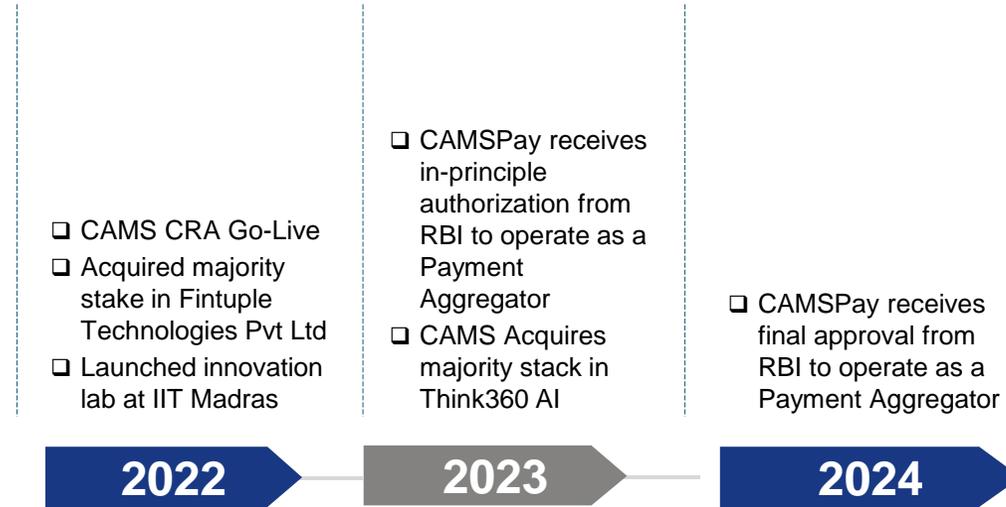
100%

Think Analytics Consultancy services Pvt Ltd
 Think360 AI, Inc (USA)

History / Milestones



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

2022

- CAMS won the NASSCOM cloud innovator of the year

Awards and Accolades



2023

- ❑ CAMS Wins LACP vision for Annual Report
- ❑ CAMS FE CFO Awards CAMS was selected in the Small Enterprises category. CFO Mr. Ramcharan Sesharaman was honoured with the prestigious Award
- ❑ BW HR Excellence Awards 2023 For Employee Engagement strategy category
- ❑ Economic Times Datacon Award 2023 under Smart Data Applications Software category
- ❑ CAMSfinserv Wins Banking Frontier's Technoviti 2023 for implementing Account Aggregator based bank account validation in *myCAMS* Application (with 6 Mn.+ registered users) for Third Party verification
- ❑ Think360 AI has been recognized by Fintech Global in the 3rd Edition of the AIFintech100 list
- ❑ Think360 AI is now a Great Place to Work Certified TM Company
- ❑ HDFC Bank has honored CAMSPay with the prestigious 'Best Corporate Technology Adoption' award
- ❑ CAMS was the **WINNER** for the award category "**New Initiatives IT Infrastructure Award**" at the "**16th Edition DataCenter Summit & Awards 2023**" organized by UBS Forums Pvt. Ltd.
- ❑ Think360 AI has been recognized as '**Top Data Science Services Providers**' by AIM Research
- ❑ Think360.AI was awarded with 'Best Data Intelligence Analytics Developer 2023' in the Small Business Awards Category at Global Business Awards.

Shareholders' Information

Stock Data as on 31st March 2024

Market Capitalisation
14,473.00 Cr

Shares Outstanding
4,91,43,119

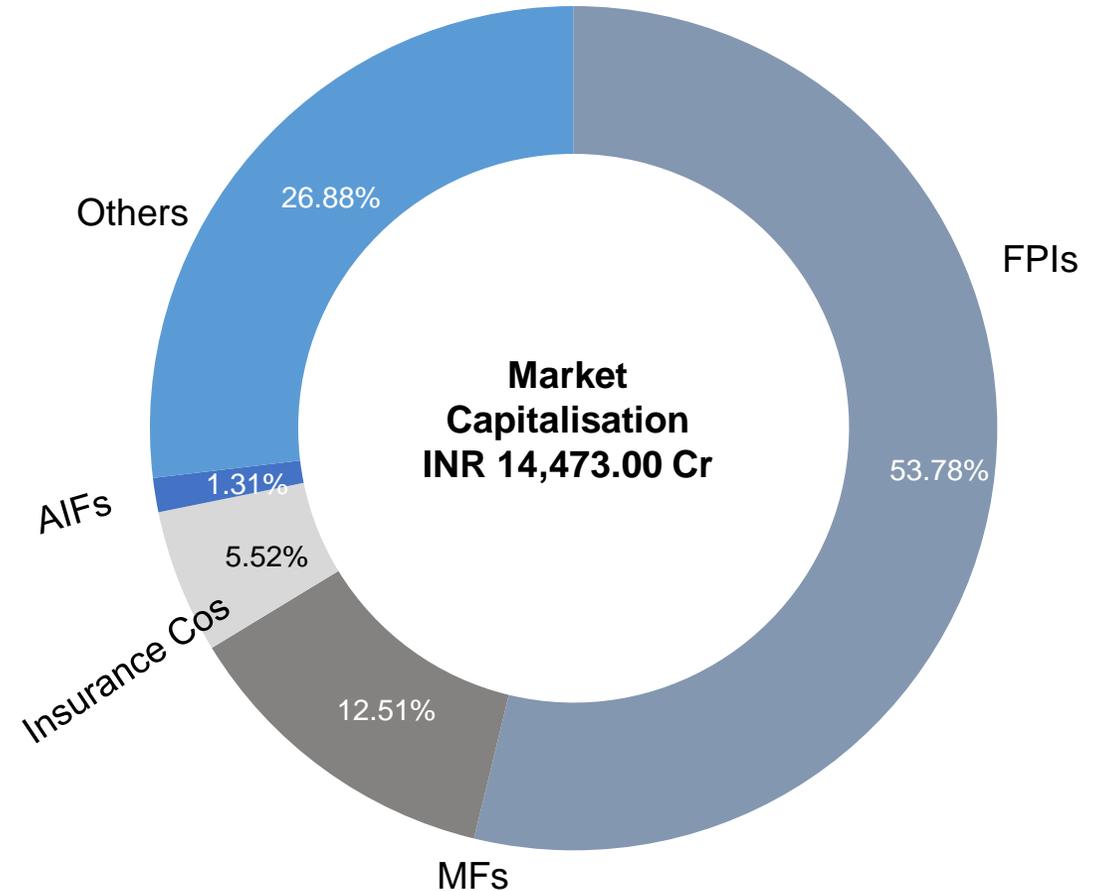
Free Float
14,473.00 Cr

Scrip Symbol / Code
CAMS / 543232

Top Institutional Holders

FIDELITY INVESTMENT
 SEAFARER OVERSEAS GROWTH & INCOME FUND
 HDB Employees Welfare trust
 LIFE INSURANCE CORPORATION OF INDIA
 ASHOKA WHITEOAK ICAV - ASHOKA WHITEOAK INDIA OPPORTUNITIES FUND
 ARISAIG ASIA FUND LIMITED
 360 ONE INDIA PRIVATE EQUITY FUND
 GOLDMAN SACHS FUNDS
 VANGUARD FUNDS
 ABU DHABI INVESTMENT AUTHORITY
 J P MORGAN FUNDS, JPMORGAN INDIAN INVESTMENT TRUST PLC
 GOVERNMENT PENSION FUND GLOBAL
 KOTAK SMALL CAP FUND
 AXIS MUTUAL FUND
 RETAIL EMPLOYEES SUPERANNUATION PTY. LIMITED AS TRUSTEE FOR RETAIL
 EMPLOYEES SUPERANNUATION TRUST

Shareholding Pattern (%)





Computer Age
Management Services
Limited (CAMS)



Mr. Anish Sawlani, Head - IR



+91 72990 07973



Anish.sawlani@camsonline.com



orient capital

Investor Relations
Orient Capital



Mr. Rajesh Agrawal



+91 99674 91495



Rajesh.Agrawal@linkintime.co.in

THANK YOU