

11<sup>th</sup> February, 2021

To,  
The Manager,  
Listing Department,  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street  
Mumbai 400 001  
**Scrip Code: 543232**

**Trading Symbol : CAMS**

Dear Sirs/Madam,

**Sub: Presentation of the Standalone and Consolidated Financial Data for the quarter ended December 31, 2020**

Please find enclosed presentation of the Standalone and Consolidated Financial Data for the quarter ended December 31, 2020. The Company has scheduled an Earnings call on February 12, 2021 at 10.30 AM IST. During this call, the Management will discuss the company's Q3 & 9MFY21 financial performance for the quarter ended December 31, 2020.

The details of the said earnings conference call 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



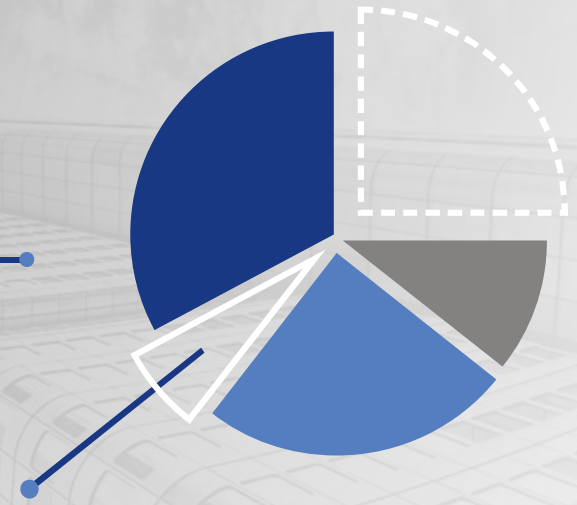
**G Marikandan**  
Company Secretary and Compliance Officer

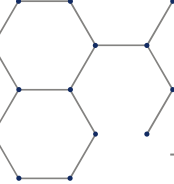




# COMPUTER AGE MANAGEMENT SERVICES LIMITED

## FY21: Q3 Earnings Presentation





# 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.



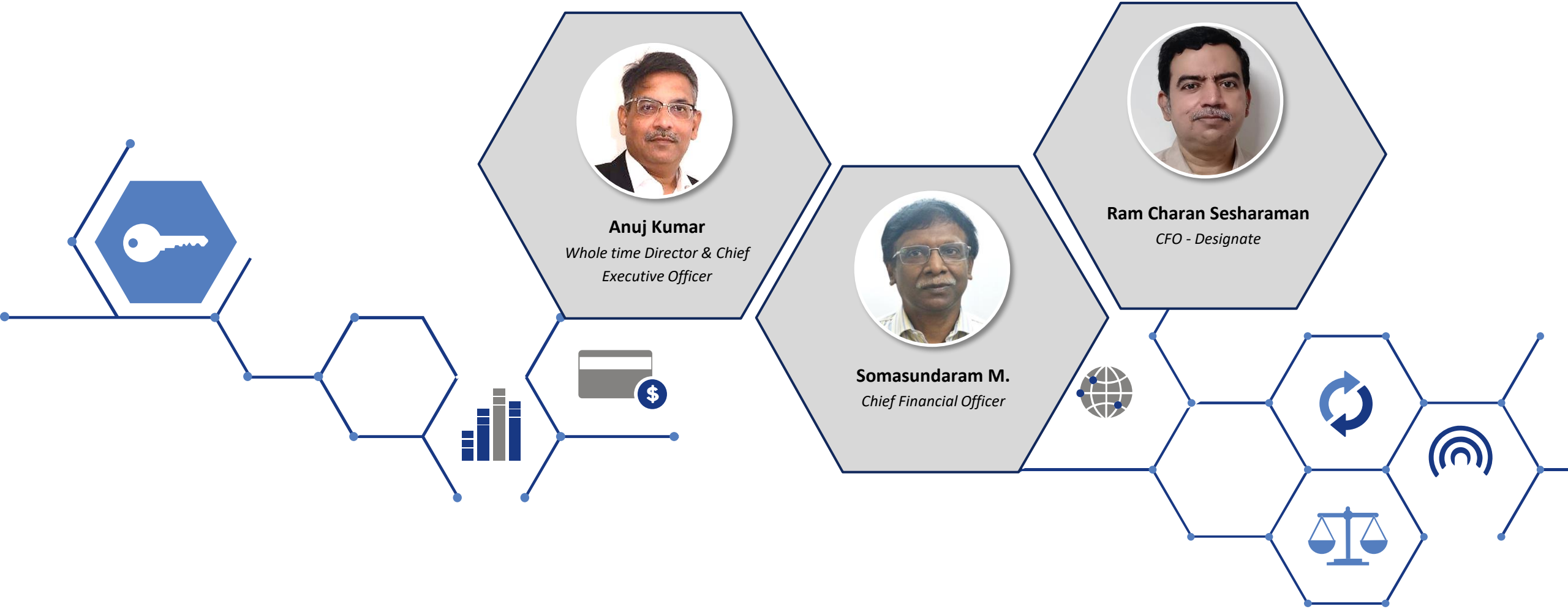
**Anuj Kumar**  
*Whole time Director & Chief Executive Officer*



**Ram Charan Sesharaman**  
*CFO - Designate*



**Somasundaram M.**  
*Chief Financial Officer*



# Presentation Flow



## Business Overview

Business Highlights  
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Earnings Presentation

## Financials

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# BUSINESS OVERVIEW



Historic high in transaction volume in Dec.'20 at 63 Lakh

Franklin Templeton – Large transition including rebadging in progress for mid Q1 FY22 cut over

CAMS Finserv (AA) – intense market connect and engagement leading to 6 FIU sign ups; mobile app launch planned in early Q1 FY'22

Leadership among digital properties – CAMS share is at 37% of digital transactions in Dec.'20 from 31% in Jan.'20

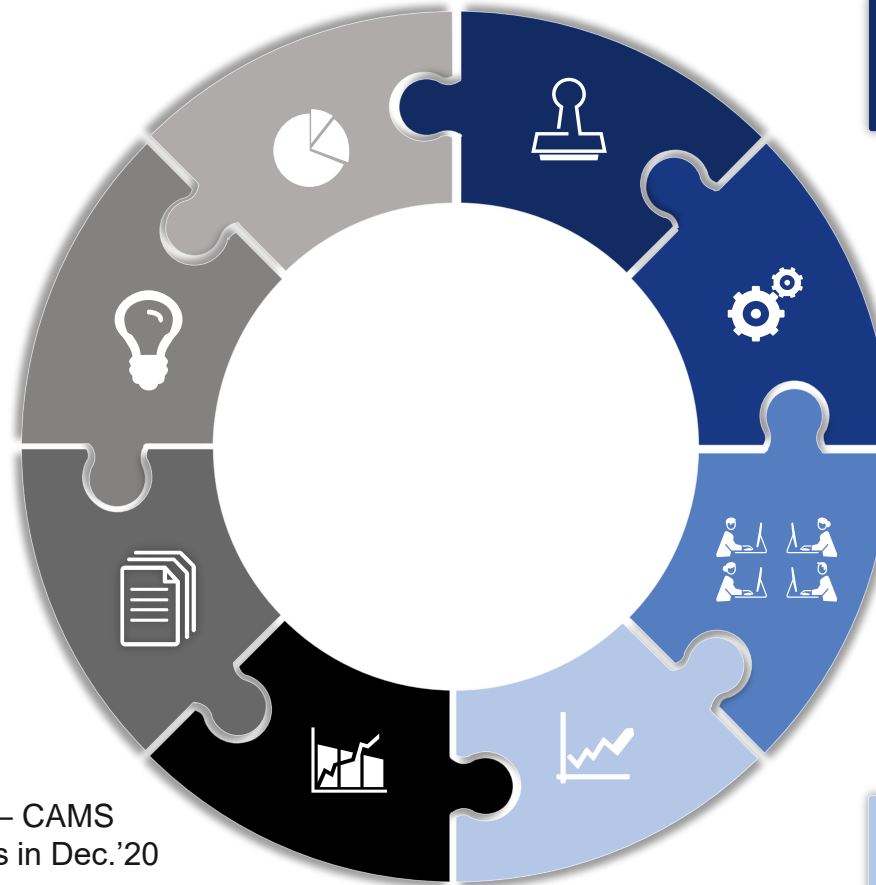
- *myCAMS* (investor Portal/App) transaction volume: 30% ▲ QoQ
- *edge360* (Distributor Portal) transaction volume: 75% ▲ QoQ
- GoCorp share in Liquid funds: 22% in Q3 (AAuM value)

PFRDA has selected CAMS as an eligible entity for setting up CRA for NPS

CAMS serviced AUM grows by ~12% Q3 YoY and now serves all top 5 mutual funds

- Concerted visibility and opportunity build with wider BFSI segment for new products and new business lines which include Recon platform, Digital LAMF and AIF
- Expanded AIF/PMS service with a integrated digital onboarding platform for client onboarding

Subsidiary incorporated under CAMS for carrying out payment aggregator business (CAMSPay)



Industry AAuM

**Rs.29.7 trillion**

Growth

▲ — **11.0%**

Over PY Q3

▲ — **7.7%**

Over Q2 of CY

Equity Asset

▲ — **5.2%**

Over PY Q3

▲ — **8.5%**

Over Q2 of CY

AAuM Serviced by CAMS

**Rs. 20.8 trillion**

Growth

▲ — **11.6%**

over PY Q3

▲ — **7.1%**

over Q2 of CY

Equity Asset

**2.1%**

Over PY Q3

**7.3%**

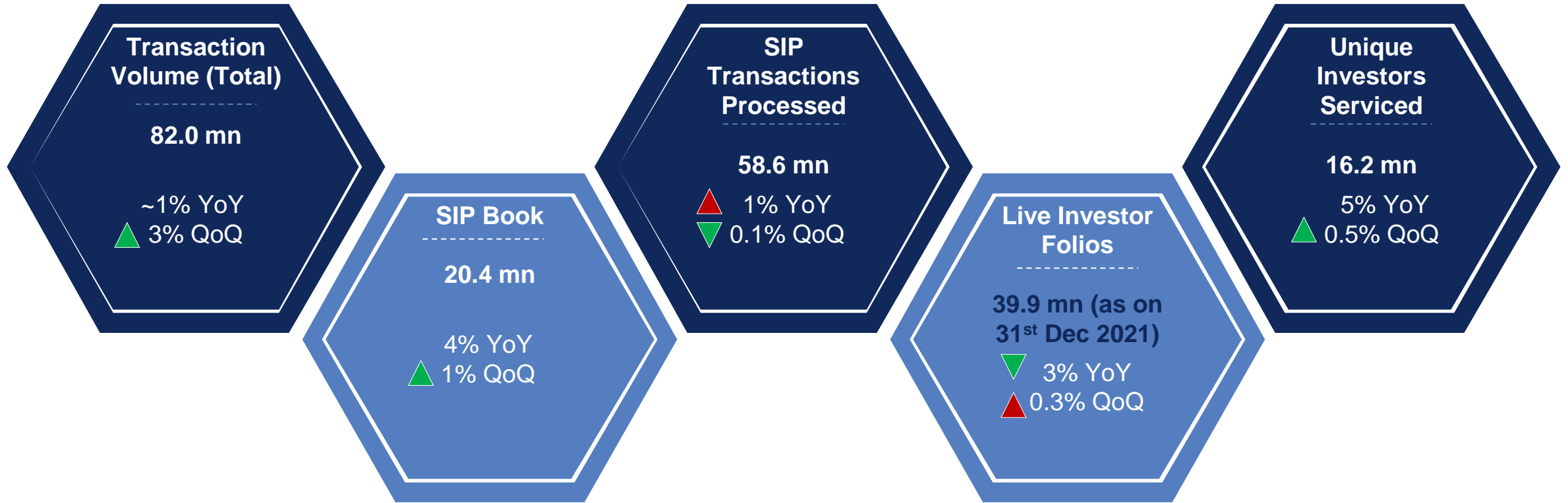
Over Q2 of CY

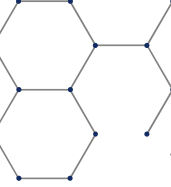
Market Share (based on Quarterly AAuM)

**69.5%**

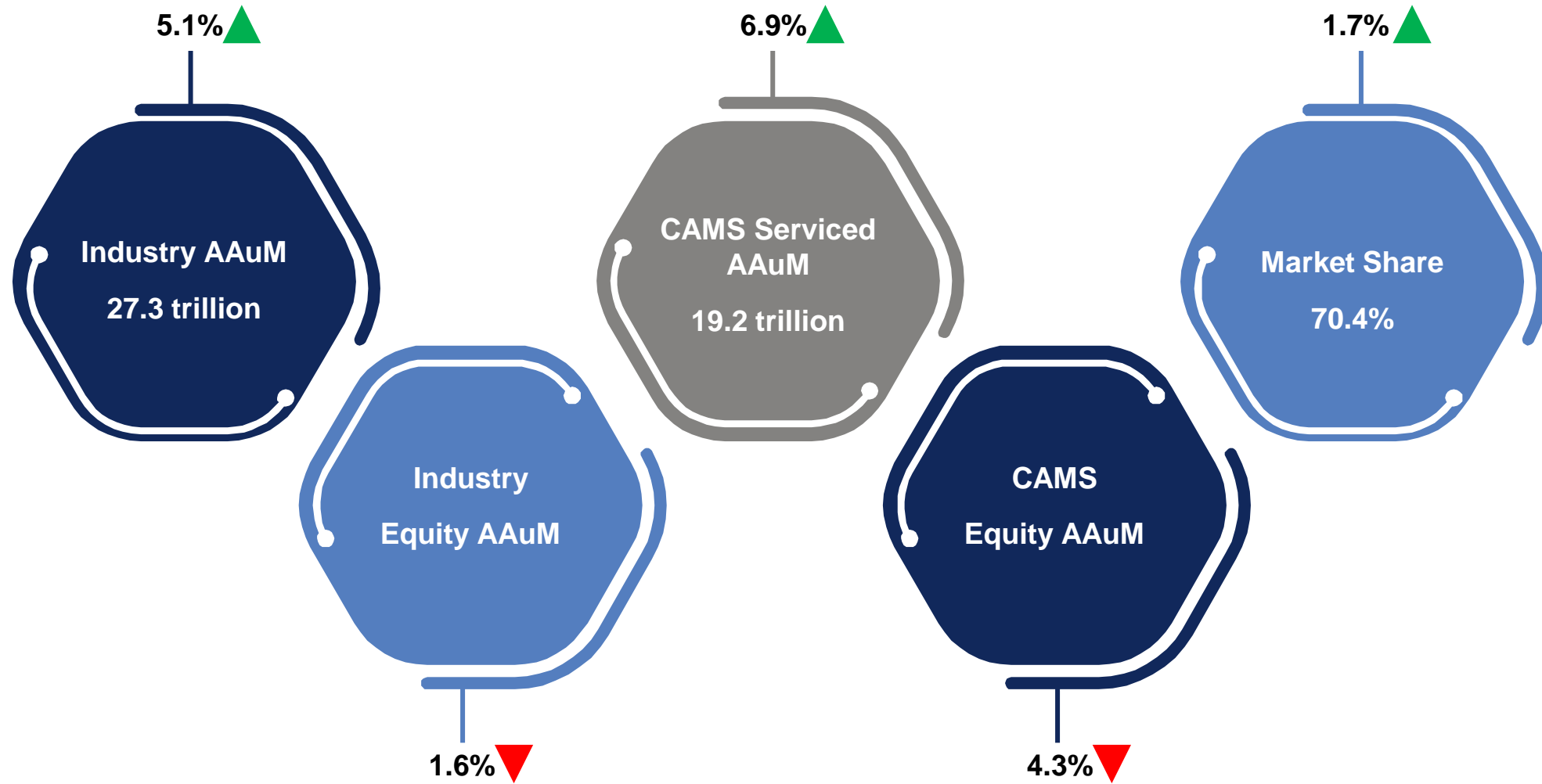
- Valuation gains partially offset by continued negative net inflow into equity assets
- Inflows through SIP remain steady
- QoQ Growth driven by equity and debt assets



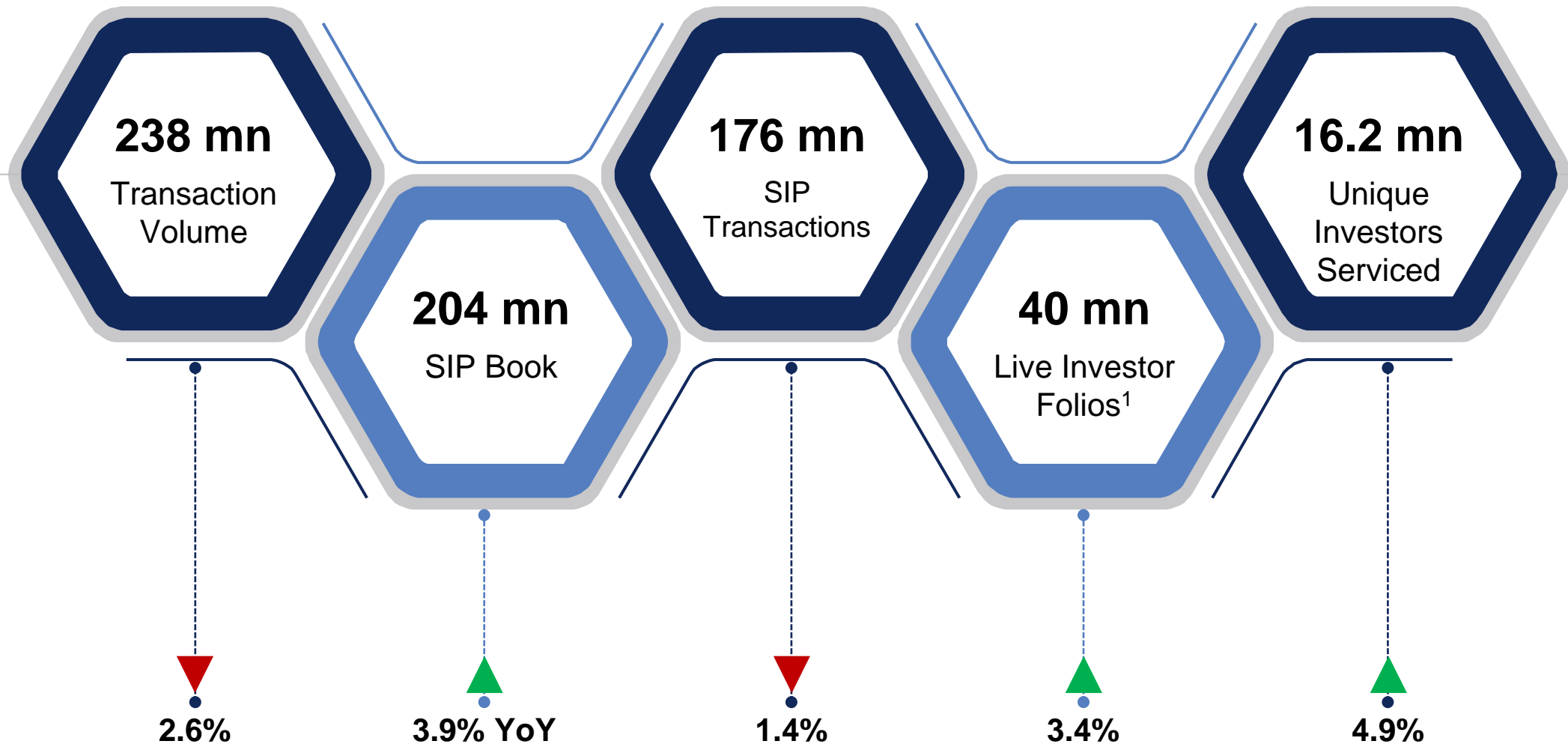




# MUTUAL FUND INDUSTRY & CAMS AAUM – 9 MONTHS



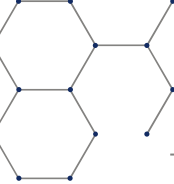
# OPERATIONAL METRICS – 9 MONTHS



*Note: 1. Live Investor Folios as of 31<sup>st</sup> Dec 2020*

# FINANCIALS



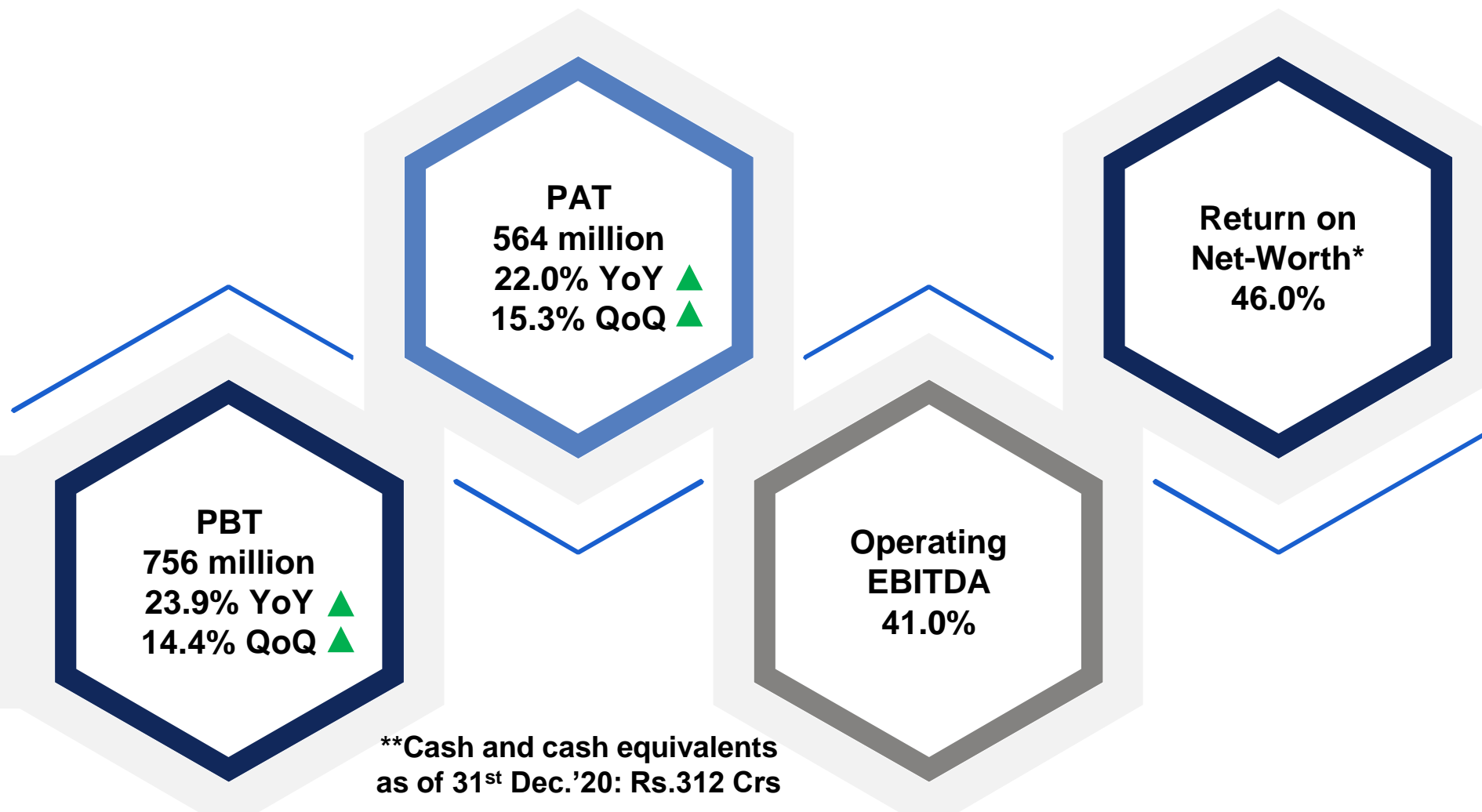
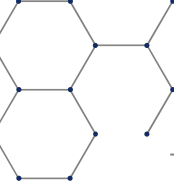


# REVENUE HIGHLIGHTS – Q3

<b>Revenue</b>	₹1,860 mn	▲ 5.6% YoY ▲ 8.7% QoQ
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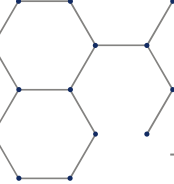
<b>Asset Based Revenue</b>	11.0% YoY ▲ 8.3% QoQ ▲	<b>Non-Asset Based Revenue</b>	14.5% YoY ▲ 20.4% QoQ ▲	<b>Non-MF Revenue</b>	31.3% YoY ▼ 4.2% QoQ ▼
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<b>Asset Mix</b>	Equity component : 34% Against 37% in Q3 PY; offset by higher debt component
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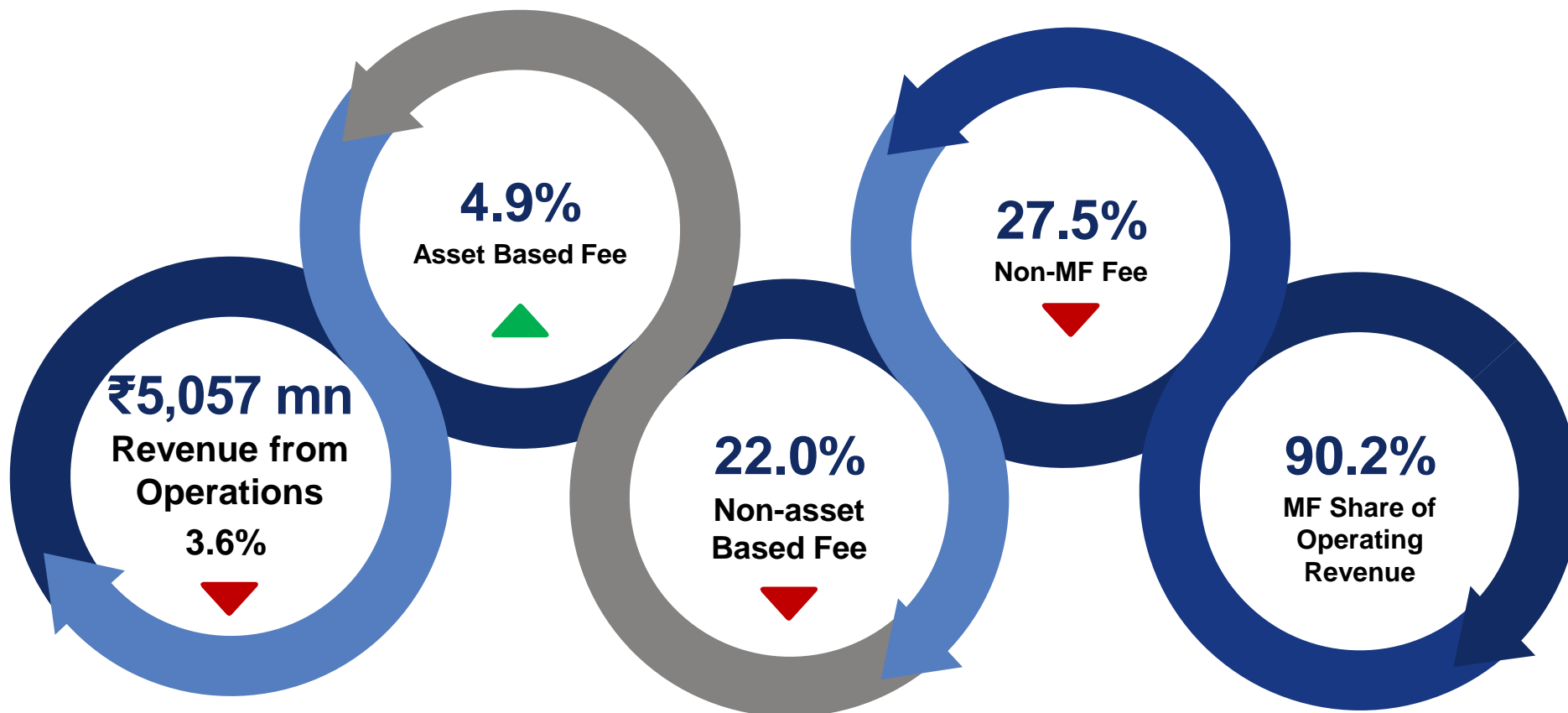


**Margin expansion partly due to reduced revenue from low margin businesses**

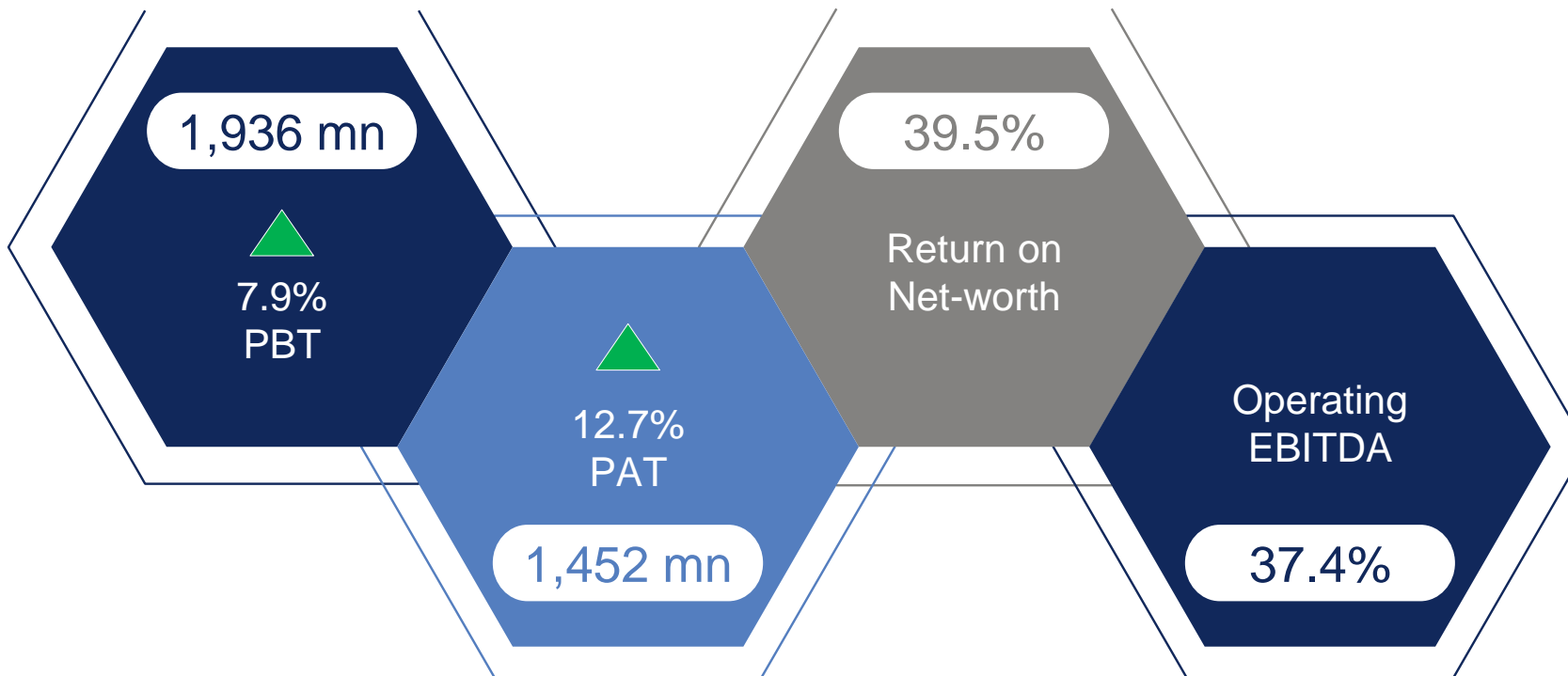
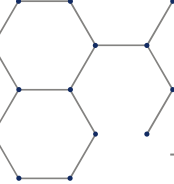
*\* Return on Net-worth – PAT/Period end Net-worth \*\* Includes Bank balances, Fixed deposit & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection a/c & Money in unpaid dividend a/c.)*



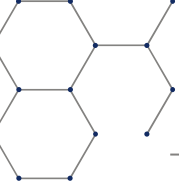
# REVENUE HIGHLIGHTS 9 MONTHS



Asset based fee impacted by unfavorable asset mix – equity component @ 34% against 37% in PY; offset by higher debt







# DIVIDEND PER SHARE



# FY21 Q3 CONSOLIDATED P&L

## Computer Age Management Services Ltd

### Statement of Unaudited Consolidated Financial Results For the Quarter & Nine months ended 30th September 2020

Particulars (Rs in lakhs)	Quarter ended			Nine months ended		Year Ended
	31 Dec 2020	30 Sep 2020	31 Dec 2019	31 Dec 2020	31 Dec 2019	31st March 2020
I Revenue from operations	18,595.34	17,114.43	17,603.24	50,572.31	52,486.46	69,962.99
II Other income	639.10	506.92	672.61	2,559.60	1,757.17	2,096.71
<b>III Total revenue</b>	<b>19,234.44</b>	<b>17,621.35</b>	<b>18,275.85</b>	<b>53,131.91</b>	<b>54,243.63</b>	<b>72,059.70</b>
<b>IV Expenses</b>						
Employee benefits expense	6,432.89	6,240.84	6,458.40	19,128.35	19,404.89	25,799.22
Finance costs	195.94	201.21	255.22	637.72	749.99	995.43
Depreciation and amortisation expense	1,075.83	1,079.94	1,288.25	3,281.58	3,807.45	5,125.08
Operating expenses	2,303.23	1,917.44	2,353.71	5,688.64	7,163.16	8,661.04
Other expenses	1,667.24	1,572.06	1,820.05	5,036.69	5,182.05	6,795.11
<b>Total expenses</b>	<b>11,675.13</b>	<b>11,011.49</b>	<b>12,175.63</b>	<b>33,772.98</b>	<b>36,307.54</b>	<b>47,375.88</b>
<b>V Profit before tax</b>	<b>7,559.31</b>	<b>6,609.86</b>	<b>6,100.22</b>	<b>19,358.93</b>	<b>17,936.09</b>	<b>24,683.82</b>
<b>VI Tax expense:</b>						
Current tax	1,661.66	1,808.09	1,604.52	4,855.29	4,755.55	6,542.10
MAT credit written off	-	-	-	-	342.64	342.64
Current tax expense of earlier years	(33.43)	-	-	(33.43)	-	-
Deferred tax	289.27	(93.37)	(127.75)	20.62	(44.60)	609.86
Net tax expense	1,917.50	1,714.72	1,476.77	4,842.48	5,053.59	7,494.60
<b>VII Profit / (Loss) for the period</b>	<b>5,641.81</b>	<b>4,895.14</b>	<b>4,623.46</b>	<b>14,516.45</b>	<b>12,882.50</b>	<b>17,189.22</b>
<b>VIII Other Comprehensive Income</b>						
Items that will not be reclassified to Profit or Loss						
- Remeasurements of the defined benefit liabilities / asset	(14.14)	128.70	30.70	87.02	(26.15)	(132.39)
Income tax relating to items that will not be reclassified to profit or loss	5.17	(32.39)	(11.42)	(20.29)	6.56	33.32
- Exchange differences in translating the financial statements of foreign operations	4.85	0.19	2.73	2.85	(6.12)	(2.09)
<b>Total Other Comprehensive Income / (Loss)</b>	<b>(4.12)</b>	<b>96.50</b>	<b>22.01</b>	<b>69.58</b>	<b>(25.71)</b>	<b>(101.16)</b>
<b>IX Total Comprehensive Income</b>	<b>5,637.69</b>	<b>4,991.64</b>	<b>4,645.47</b>	<b>14,586.03</b>	<b>12,856.79</b>	<b>17,088.06</b>

# CONSOLIDATED BALANCE SHEET (1/2)

Consolidated Balance sheet as at 31st December 2020		
Particulars (Rs in Lakhs)	As at 31st December 2020	As at 31st March 2020
<b>A Assets</b>		
<b>1 Non-current assets</b>		
Property, plant and equipment	5,942.63	6,525.21
Right of use assets	6,918.01	9,906.30
Goodwill	13,359.83	13,359.83
Intangible assets	1,072.56	1,107.99
Financial Assets		
- Investments	52.53	53.3
- Loans & Advances	1,116.73	1,280.92
- Other financial assets	-	20.00
Deferred tax assets (net)	497.63	518.25
Other non-current assets	242.89	28.93
<b>Total Non-Current Assets</b>	<b>29,202.81</b>	<b>32,800.73</b>
<b>2 Current assets</b>		
Financial Assets		
- Investments	24,924.15	30,560.50
- Trade Receivables	3,909.62	3,203.07
- Cash and Cash Equivalents	1,137.78	2,322.14
- Bank Balances other than Cash and Cash Equivalents	14,801.05	2,723.77
- Loans & Advances	422.29	57.40
- Other Financial Assets	227.77	578.40
Current Tax Assets (Net)	1,756.68	1,504.23
Other Current Assets	7,830.95	7,285.73
<b>Total Current Assets</b>	<b>55,010.29</b>	<b>48,235.24</b>
<b>Total Assets</b>	<b>84,213.10</b>	<b>81,035.97</b>

# CONSOLIDATED BALANCE SHEET (2/2)

Consolidated Balance sheet as at 31st December 2020			
Particulars (in Rs. Lakhs)		As at 31st December 2020	As at 31st March 2020
<b>B</b>	<b>Equity and Liabilities</b>		
<b>1</b>	<b>Equity</b>		
	Share Capital	4,878.68	4,876.00
	Other Equity	44,125.63	50,009.64
	Share application money pending allotment	26.05	
	<b>Equity attributable to owners of the Company</b>	<b>49,030.36</b>	<b>54,885.64</b>
	<b>Non-Controlling Interests</b>	-	-
	<b>Total Equity</b>	<b>49,030.36</b>	<b>54,885.64</b>
<b>2</b>	<b>Non-current liabilities</b>		
	Financial Liabilities		
	- Other Financial Liabilities	5,484.40	7,598.84
	Provisions	7,623.56	7,350.15
	<b>Total Non-Current Liabilities</b>	<b>13,107.96</b>	<b>14,948.99</b>
<b>3</b>	<b>Current liabilities</b>		
	Financial Liabilities		
	- Trade Payables		
	a. Total outstanding dues to micro enterprises and small enterprises	38.59	68.78
	b. dues to Others	5,326.75	3,529.24
	- Other Financial Liabilities	8,782.28	2,591.28
	Other Current Liabilities	5,242.34	3,968.05
	Provisions	2,684.82	1,043.99
	<b>Total Current Liabilities</b>	<b>22,074.78</b>	<b>11,201.34</b>
	<b>Total Liabilities</b>	<b>35,182.75</b>	<b>26,150.33</b>
	<b>Total Equity and Liabilities</b>	<b>84,213.10</b>	<b>81,035.97</b>

# CONSOLIDATED STATEMENT OF PROFIT AND LOSS

Particulars (₹ mn)	Year ended	Year ended	Year ended	Nine months ended	Nine months ended
	31-Mar-18	31-Mar-19	31-Mar-20	December 31, 2019	December 31, 2020
<b>Income</b>					
Revenue From Operations	6,415.36	6,936.44	6,996.30	5,248.65	5,057.23
Other Income	198.34	180.63	209.67	175.72	255.96
<b>Total Income</b>	<b>6,613.70</b>	<b>7,117.07</b>	<b>7,205.97</b>	<b>5,424.36</b>	<b>5,313.19</b>
<b>Expenses</b>					
Employee benefits expense	2,263.28	2,746.17	2,579.92	1,940.49	1,912.84
Finance costs	2.81	2.78	99.54	75.00	63.77
Depreciation and amortization expense	226.66	284.37	512.51	380.75	328.16
Operating expenses	940.83	1,058.18	866.1	716.32	568.86
Other expenses	860.84	952.98	679.51	518.21	503.67
<b>Total Expenses</b>	<b>4,294.42</b>	<b>5,044.49</b>	<b>4,737.59</b>	<b>3,630.75</b>	<b>3,377.30</b>
	-				
<b>Profit/(loss) before exceptional items and tax</b>	<b>2,319.28</b>	<b>2,072.58</b>	<b>2,468.38</b>	<b>1,793.61</b>	<b>1,935.89</b>
Exceptional Items	-	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>2,319.28</b>	<b>2,072.58</b>	<b>2,468.38</b>	<b>1,793.61</b>	<b>1,935.89</b>
Current Tax	851.47	764.34	654.21	475.56	482.19
Deferred tax (including MAT credit entitlement)	(29.35)	(43.53)	95.25	29.80	2.06
<b>Net Tax expense / (benefit)</b>	<b>822.12</b>	<b>720.81</b>	<b>749.46</b>	<b>505.36</b>	<b>484.25</b>
<b>Profit/(loss) for the year</b>	<b>1,497.16</b>	<b>1,351.77</b>	<b>1,718.92</b>	<b>1,288.25</b>	<b>1,451.64</b>
<b>Earnings per share (In ₹):</b>					
Basic	30.7	27.61	35.24	26.41	29.76
Diluted	30.7	27.61	35.21	26.36	29.66

# CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES

Particulars (₹ mn)	As at March 31, 2018	As at March 31, 2019	As at March 31, 2020	As at December 30, 2019	As at December 31, 2020
<b>Non-Current Assets</b>					
Property, Plant and Equipment	700.37	710.28	652.52	664.15	594.26
Right To Use Asset	-	-	990.63	1,022.23	691.80
Intangible Assets	1,465.76	1,518.32	1,446.78	1,523.00	1,443.24
Financial Assets					
- Investments	20.33	20.41	5.33	5.29	5.25
- Loans	134.75	125.75	128.09	148.61	111.67
- Others		-	2	-	-
Deferred Tax Assets (Net)	103.55	147.08	51.83	117.27	49.76
Other Non-Current Assets	123.67	44.45	2.89	15.15	24.29
<b>Total Non-Current Assets</b>	<b>2,548.43</b>	<b>2,566.29</b>	<b>3,280.07</b>	<b>3,495.70</b>	<b>2,920.28</b>
<b>Current Assets</b>					
Financial Asset					
- Investments	2,161.31	2,304.98	3,056.05	2,929.71	2,492.41
- Trade Receivables	225.06	269.7	320.31	300.29	390.96
- Cash and Cash Equivalents	73.95	48.61	232.21	575.70	113.78
- Bank Balances other than Cash and Cash Equivalents	202.61	386.42	272.38	-	1,480.10
- Loans	4.22	6.69	5.74	7.96	42.23
- Other Financial Assets	1.58	3.7	57.84	34.67	22.78
Current Tax Assets (Net)	-	-	150.42	119.91	175.67
Other Current Assets	712.51	805.65	728.57	804.77	783.10
<b>Total Current Assets</b>	<b>3,382.24</b>	<b>3,825.75</b>	<b>4,823.52</b>	<b>4,773.01</b>	<b>5,501.03</b>
<b>Total Assets</b>	<b>5,929.67</b>	<b>6,392.04</b>	<b>8,103.60</b>	<b>8,268.71</b>	<b>8,421.31</b>

# CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES (CONT'D.)

Particulars (₹ mn)7	As at March 31, 2018	As at March 31, 2019	As at March 31, 2020	As at December 31, 2019	As at December 30, 2020
<b>Equity</b>					
Share Capital	487.6	487.6	487.6	487.6	487.87
Other Equity	4,010.22	4,029.88	5,000.96	4,625.98	4,412.56
Share application money pending allotment					2.61
Non Controlling Interest	77.51	82.95	-	-	-
<b>Total Equity</b>	<b>4,575.33</b>	<b>4,600.42</b>	<b>5,488.56</b>	<b>5,113.58</b>	<b>4,903.04</b>
<b>Non Current Liabilities</b>					
Financial liabilities					
Other Financial Liabilities	-	-	759.88	1046.23	548.44
Provisions	567.08	712.54	735.02	758.21	762.36
<b>Total Non Current Liabilities</b>	<b>567.08</b>	<b>712.54</b>	<b>1,494.90</b>	<b>1,804.44</b>	<b>1,310.80</b>
<b>Current Liabilities</b>					
Financial liabilities					
Trade Payables					
a. Total outstanding dues to micro enterprises and small enterprises	1.77	3.45	6.88	2.41	3.86
b. dues to Others	346.79	355.92	352.92	497.55	532.67
Other financial liabilities	-	-	259.13		878.23
Provisions	79.46	170.87	104.4	231.88	268.48
Current Tax Liabilities (Net)	11.31	19.08	-	-	
Other Current Liabilities	347.93	529.76	396.81	618.85	524.23
<b>Total Current Liabilities</b>	<b>787.26</b>	<b>1,079.08</b>	<b>1,120.14</b>	<b>1,350.69</b>	<b>2,207.48</b>
<b>Total Liabilities</b>	<b>1,431.85</b>	<b>1,791.62</b>	<b>2,615.04</b>	<b>3,155.13</b>	<b>3,518.27</b>
<b>Total Equity and Liabilities</b>	<b>5,929.67</b>	<b>6,392.04</b>	<b>8,103.60</b>	<b>8,268.71</b>	<b>8,421.31</b>

# CONSOLIDATED CASH FLOW SUMMARY

Particulars (Rs. in lakhs)	Nine Months ended 31 <sup>st</sup> Dec 2020	For the year ended 31 <sup>st</sup> Mar 2020	Nine Months ended 31 <sup>st</sup> Dec 2019
Net cash flow from/(used in) operating activities (A)	18,957.49	19,885.89	16,224.45
Net cash flow from/(used in) investing activities (B)	2,671.78	(8,383.14)	(5,421.71)
Net cash flow from/(used in) financing activities (C)	(22,813.63)	(9,666.72)	(10,847.14)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(1,184.36)	1,836.03	(44.40)
Cash and cash equivalents at the beginning of the period	2,322.14	486.11	486.11
Cash and cash equivalents at the end of the period	1,137.78	2,322.14	441.71



# FY21 Q3 STANDALONE P&L

Computer Age Management Services Ltd							
Statement of Unaudited Standalone Financial Results For the Quarter & Nine months ended 31st December 2020							
Particulars (Rs in lakhs)		Quarter ended			Nine months ended		Year Ended 31st March 2020
		31 Dec 2020	30 Sep 2020	31 Dec 2019	31 Dec 2020	31 Dec 2019	
I	Revenue from operations	17,957.33	16,193.64	16,692.52	48,456.50	49,697.02	66,145.81
II	Other income *	3,017.53	1,610.69	883.62	5,530.75	1,834.34	1,950.79
<b>III</b>	<b>Total revenue</b>	<b>20,974.86</b>	<b>17,804.33</b>	<b>17,576.14</b>	<b>53,987.25</b>	<b>51,531.36</b>	<b>68,096.60</b>
IV	Expenses						
	Employee benefits expense	5,335.33	5,166.43	5,236.58	15,772.47	15,773.39	20,972.00
	Finance costs	179.15	184.24	213.91	566.49	621.73	827.97
	Depreciation and amortisation expense	981.46	988.53	1,154.96	2,973.35	3,409.92	4,594.10
	Operating expenses	3,761.69	2,956.82	3,414.52	9,324.13	10,410.26	13,080.49
	Other expenses	1,655.58	1,410.41	1,613.20	4,490.91	4,614.91	6,095.13
	<b>Total expenses</b>	<b>11,913.21</b>	<b>10,706.43</b>	<b>11,633.17</b>	<b>33,127.35</b>	<b>34,830.21</b>	<b>45,569.69</b>
<b>V</b>	<b>Profit/(loss) before tax</b>	<b>9,061.64</b>	<b>7,097.90</b>	<b>5,942.97</b>	<b>20,859.89</b>	<b>16,701.15</b>	<b>22,526.91</b>
VI	Tax expense / (benefit):						
	Current tax	1,417.94	1,585.06	1,470.65	4,278.82	4,317.03	5,825.88
	Deferred tax	213.49	(8.97)	(112.44)	2.73	(0.25)	293.71
	<b>Net tax expense / (benefit)</b>	<b>1,631.43</b>	<b>1,576.09</b>	<b>1,358.21</b>	<b>4,281.55</b>	<b>4,316.78</b>	<b>6,119.59</b>
<b>VII</b>	<b>Profit / (Loss) for the period</b>	<b>7,430.21</b>	<b>5,521.81</b>	<b>4,584.76</b>	<b>16,578.34</b>	<b>12,384.37</b>	<b>16,407.32</b>
VIII	Other Comprehensive Income						
	Items that will not be reclassified to Profit or Loss						
	- Remeasurements of the defined benefit liabilities / asset	(16.08)	120.66	40.00	73.18	13.68	(82.13)
	Income tax relating to items that will not be reclassified to profit or loss	4.05	(30.37)	(12.64)	(18.42)	(3.44)	20.67
	<b>Total Other Comprehensive Income / (Loss)</b>	<b>(12.03)</b>	<b>90.29</b>	<b>27.36</b>	<b>54.76</b>	<b>10.24</b>	<b>(61.46)</b>
<b>IX</b>	<b>Total Comprehensive Income</b>	<b>7,418.18</b>	<b>5,612.10</b>	<b>4,612.12</b>	<b>16,633.10</b>	<b>12,394.61</b>	<b>16,345.86</b>
*	<b>Includes Dividend Income from Subsidiaries</b>	<b>2,598.25</b>	<b>1,254.46</b>	<b>428.76</b>	<b>3,852.71</b>	<b>701.31</b>	<b>701.31</b>

# STANDALONE BALANCE SHEET (1/2)

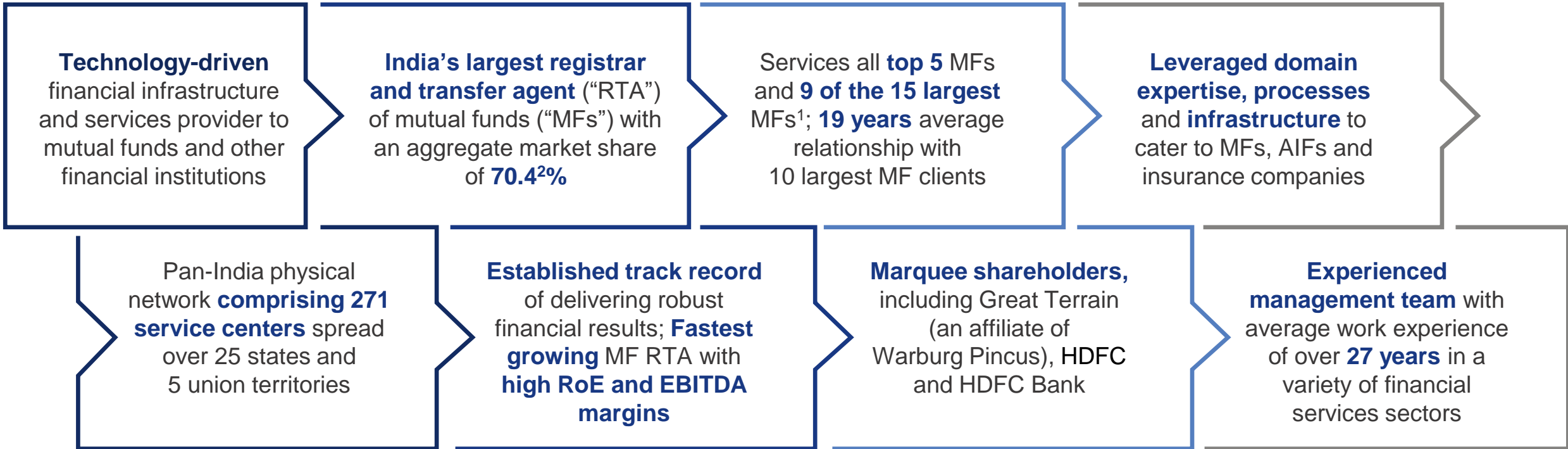
Particulars (Rs in Lakhs)		As at 31st December 2020	As at 31st March 2020
A	Assets		
1	Non-current assets		
	Property, plant and equipment	5,827.08	6,398.16
	Right to use assets	6,350.17	8,308.05
	Intangible assets	1,046.04	1,074.72
	Financial Assets		
	- Investments	20,140.88	19,941.65
	- Loans & Advances	916.37	1,008.33
	- Other financial assets	-	20
	Deferred tax assets (net)	745.07	747.8
	Other non-current assets	234.25	28.93
	<b>Total Non-Current Assets</b>	<b>35,259.85</b>	<b>37,527.64</b>
2	Current assets		
	Financial Assets		
	- Investments	15,802.69	19,754.63
	- Trade Receivables	3,370.32	2,624.02
	- Cash and Cash Equivalents	1,007.90	2,050.31
	- Bank Balances other than Cash and Cash Equivalents	13,790.12	1,893.77
	- Loans and Advances	370.77	57.02
	- Other Financial Assets	187.65	564.22
	Current Tax Assets (Net)	1,487.75	1,086.38
	Other Current Assets	7,236.34	6,797.19
	<b>Total Current Assets</b>	<b>43,253.54</b>	<b>34,827.54</b>
	<b>Total Assets</b>	<b>78,513.39</b>	<b>72,355.18</b>

# STANDALONE BALANCE SHEET (2/2)

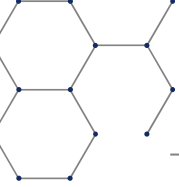
Particulars (Rs In Lakhs)		As at 31st December 2020	As at 31st March 2020
B	Equity and Liabilities		
1	Equity		
	Share Capital	4,878.68	4,876.00
	Other Equity	40,195.66	44,032.62
	Share Application money pending allotment	26.05	
	<b>Total Equity</b>	<b>45,100.39</b>	<b>48,908.62</b>
2	Non-current liabilities		
	Financial Liabilities		
	- Other Financial Liabilities	5,184.51	6,427.30
	Provisions	7,172.28	6,944.59
	<b>Total Non-Current Liabilities</b>	<b>12,356.79</b>	<b>13,371.89</b>
3	Current liabilities		
	Financial Liabilities		
	- Trade Payables		
	- Dues to MSME	38.07	67.93
	- Dues to Others	5,494.82	3,582.05
	- Other Financial Liabilities	8,454.03	2,130.86
	Other Current Liabilities	4,785.19	3,462.25
	Provisions	2,284.10	831.58
	<b>Total Current Liabilities</b>	<b>21,056.21</b>	<b>10,074.67</b>
	<b>Total Liabilities</b>	<b>33,413.00</b>	<b>23,446.56</b>
	<b>Total Equity and Liabilities</b>	<b>78,513.39</b>	<b>72,355.18</b>

# ABOUT CAMS

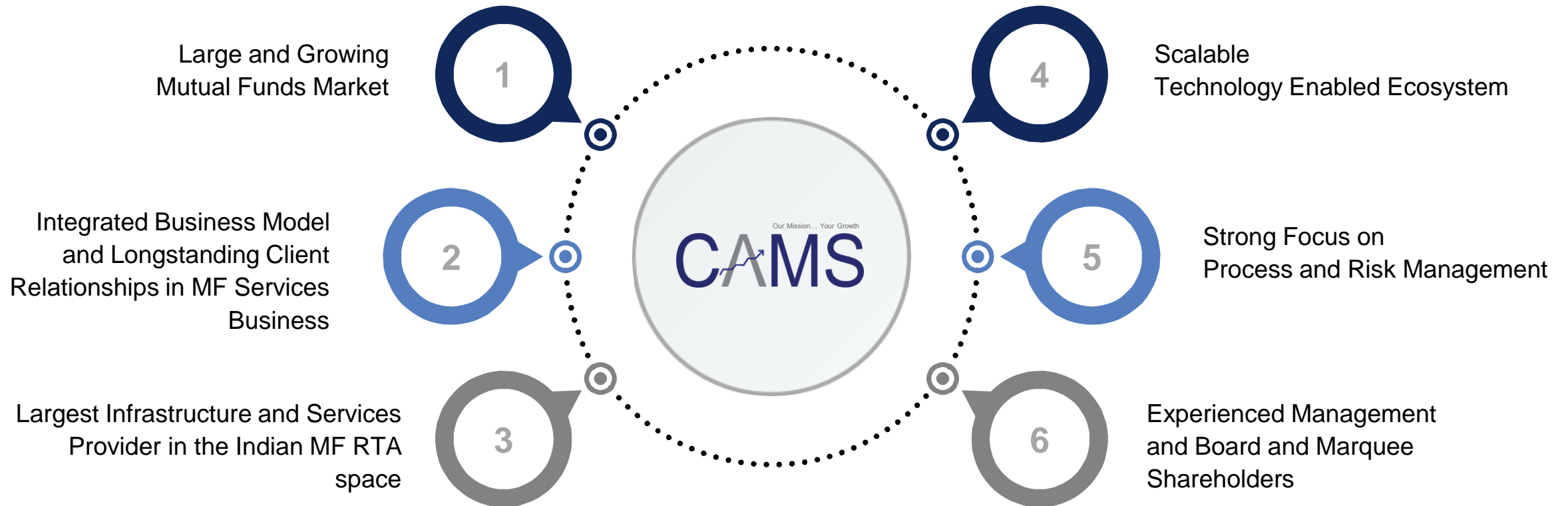




**Note:** "c." stands for approximately. 1. Based on mutual fund average assets under management managed by clients and serviced by CAMS as per AMFI. 2. Market share basis FY21 - 9 Month Average

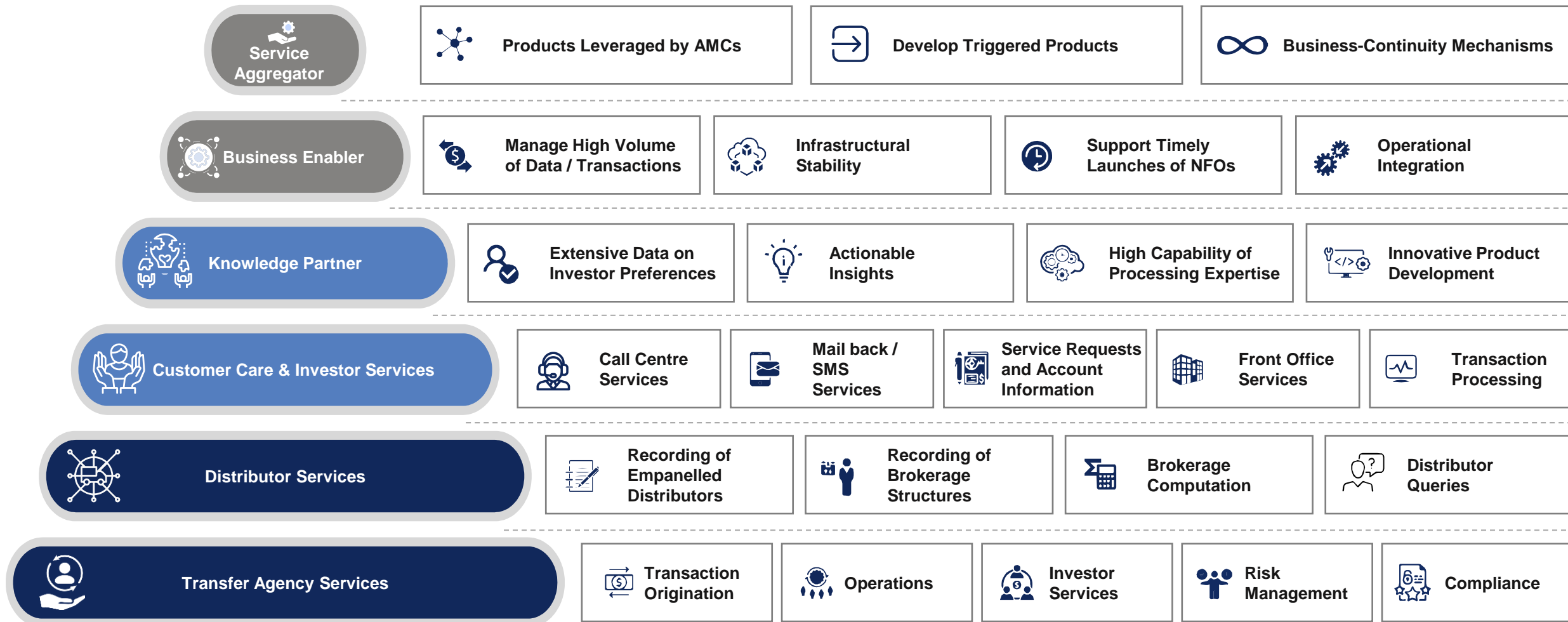


# KEY HIGHLIGHTS



# 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 THE MUTUAL FUND BUSINESS

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 for MF distributors & advisors

## digiSIP

Sets up multiple SIPs at one time



## MFDEX

Sales & business intelligence tool

## CAMSsmart

Business intelligence service



## GoCORP

Corporate investment portal

## CAMServ

Self-service chatbot for investors



## mfCompass

Allow MFs to sight funds real-time

## myCAMS

B2C app 3.5mn registered users<sup>1</sup>



## MF360

Proprietary investor service app

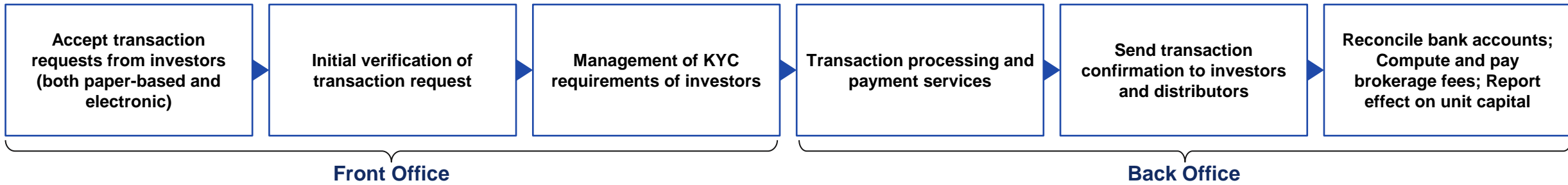
**INVESTRAK**



**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**

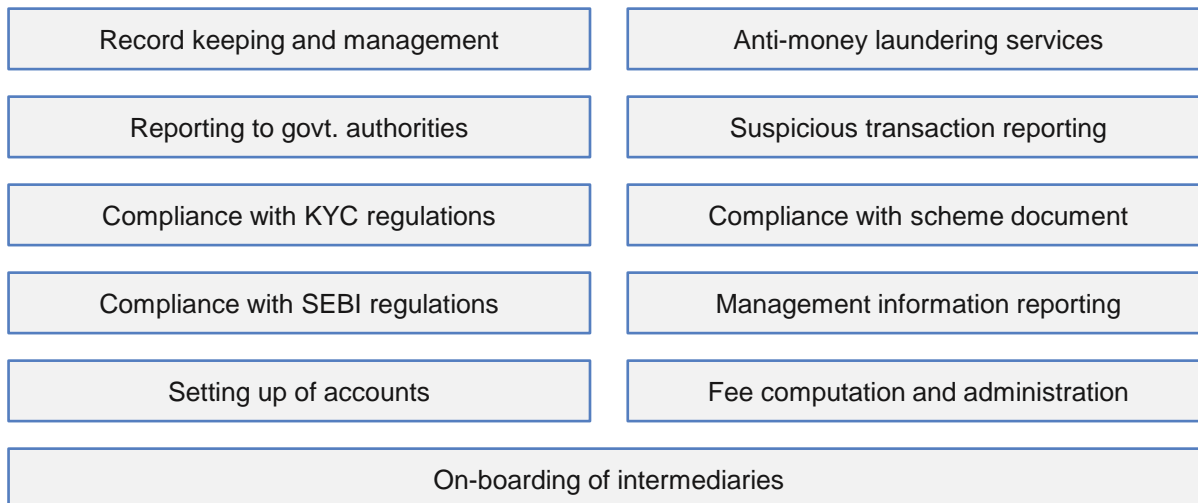
1

## Transaction Origination and Processing



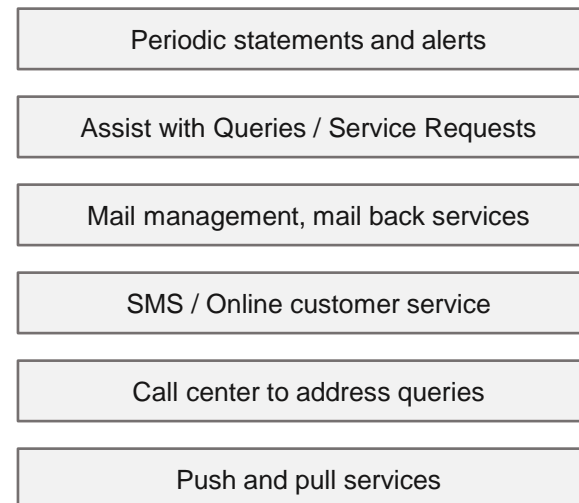
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## Services to Asset Management Companies



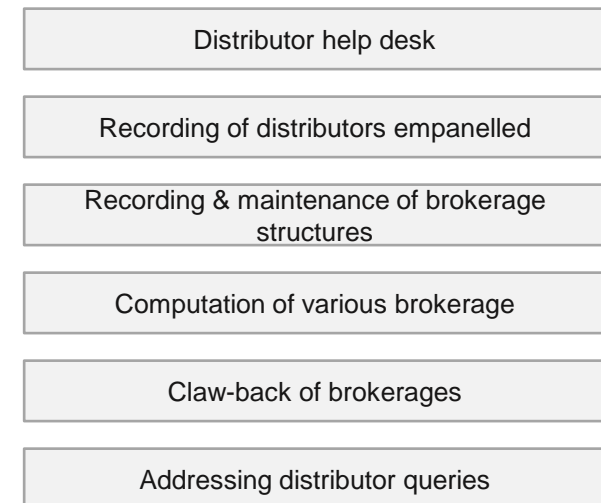
3

## Services to MF Investors



4

## Services to Distributors



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

1



**Alternative Investment Fund Services**

- 82 AIF clients with an AAUM of ₹159.45bn<sup>2</sup>
- Offers services such as creation of investor record, fund accounting services and reconciliation and creation of MIS and reporting systems
- Also offers intermediaries revenue management, investor service management
- 30-35% AIF industry growth projected between FY19-24<sup>1</sup>

2



**Electronic Payment Collection**

- 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)
- 93.3mn ECS and ACH registrations and transactions executed in FY20

3



**Insurance Services**

- 39% market share in insurance repository business<sup>1,3</sup>, with 2.9mn<sup>3</sup> policies held
- Assists with agent management, branch operations, processing of new business applications, servicing 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. As of Dec 31, 2020. 3. As of 30<sup>th</sup> June 2020.

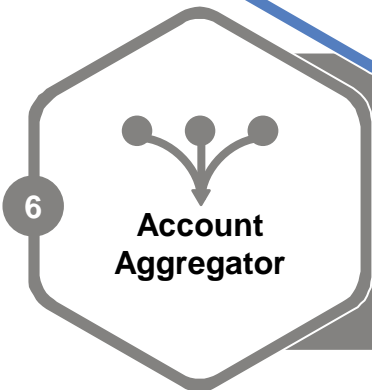
Over the years, CAMS has leveraged its domain expertise, processes and infrastructure to diversify its service offering to cater to a variety of other financial services sectors



- 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 567 personnel<sup>1</sup>
- Developed Investrak.NET, a scalable mutual fund transfer agency platform, among others
- Assists with website design and development, provides mobility solutions, performs trend analysis, business intelligence and analytics based services, etc.

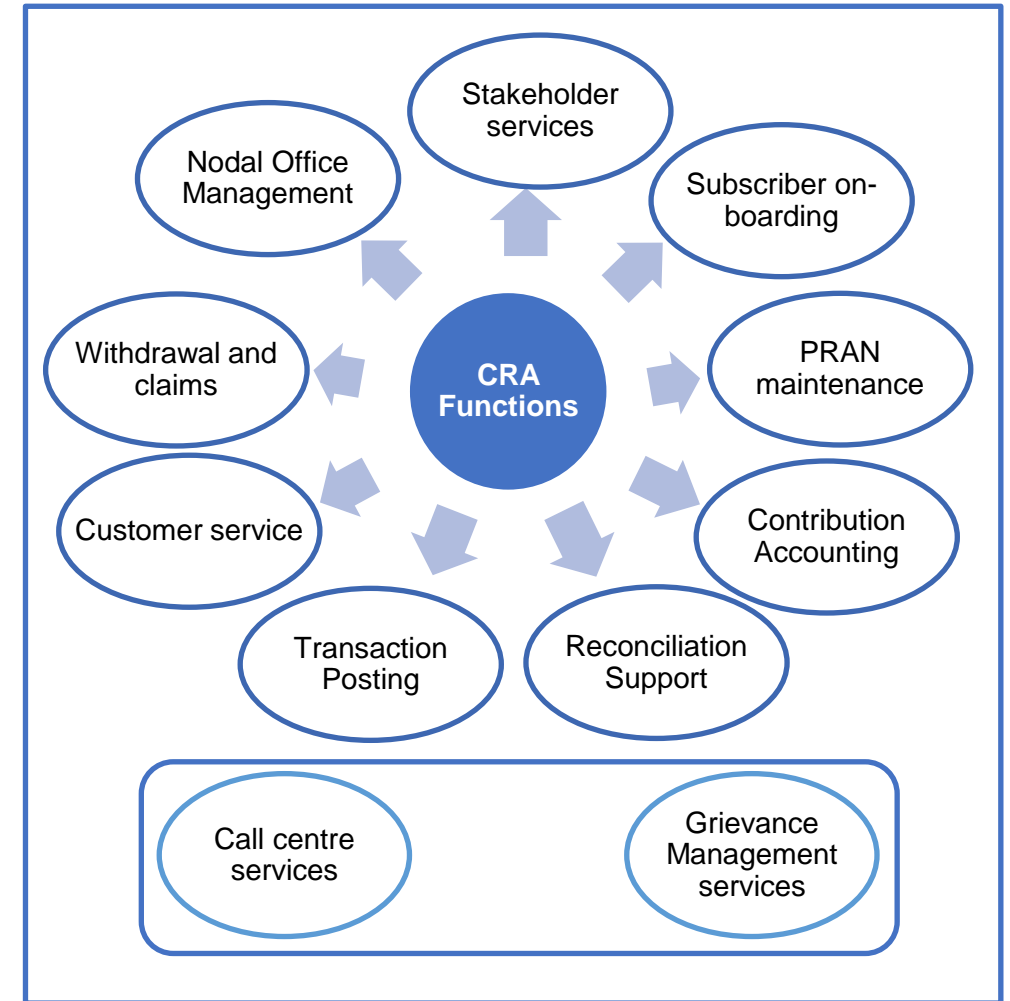


- Received in-principle approval from RBI on May 8, 2018 for undertaking business as an account aggregator
- Received certificate of registration from RBI to carry on the business of a non-banking financial institution without accepting public deposits on Feb 24, 2020

Note: 1. As of December 31, 2020.  
Earnings Presentation

## CAMS Selected as an eligible entity for setting up CRA for NPS

- The evaluation and selection process was completed via RFP to evaluate capabilities, commercials and presentation to the selection committee
- A prerequisite for issuance of Certificate of Registration is completion of PoP de-registration formalities
- Registration expected in February / March 2021, thereafter Go live in ~38 weeks
- Investment: ~ Rs.10 to 15 Crs over 3 years



# CAMS – OVERVIEW OF OTHER SERVICES (CONT'D.)

## NPS CRA Market - Players, growth and market size

### Subscription (No. of Subscribers)

	FY'16	FY'17	FY'18	FY'19	FY'20	FY'21
NPS	52,70,392	61,43,896	71,76,618	80,38,835	90,80,976	96,80,554
NPS-Lite	44,80,014	44,29,342	1,40,01,036	1,93,15,970	2,54,73,926	3,00,89,535
<b>Total</b>	<b>97,50,406</b>	<b>1,05,73,238</b>	<b>2,11,77,654</b>	<b>2,73,54,805</b>	<b>3,45,54,902</b>	<b>3,97,70,089</b>

### AuM (Rs in Crs)

	FY'16	FY'17	FY'18	FY'19	FY'20	FY'21
NPS	1,16,196	1,70,034	2,27,755	3,07,944	4,03,224	5,29,870
NPS-Lite	2,108	2,639	6,824	10,270	14,255	19,043
<b>Total</b>	<b>1,18,304</b>	<b>1,72,673</b>	<b>2,34,579</b>	<b>3,18,214</b>	<b>4,17,479</b>	<b>5,48,913</b>

### Currently 2 CRAs serve NPS subscribers

- NSDL CRA
- K FinTech CRA

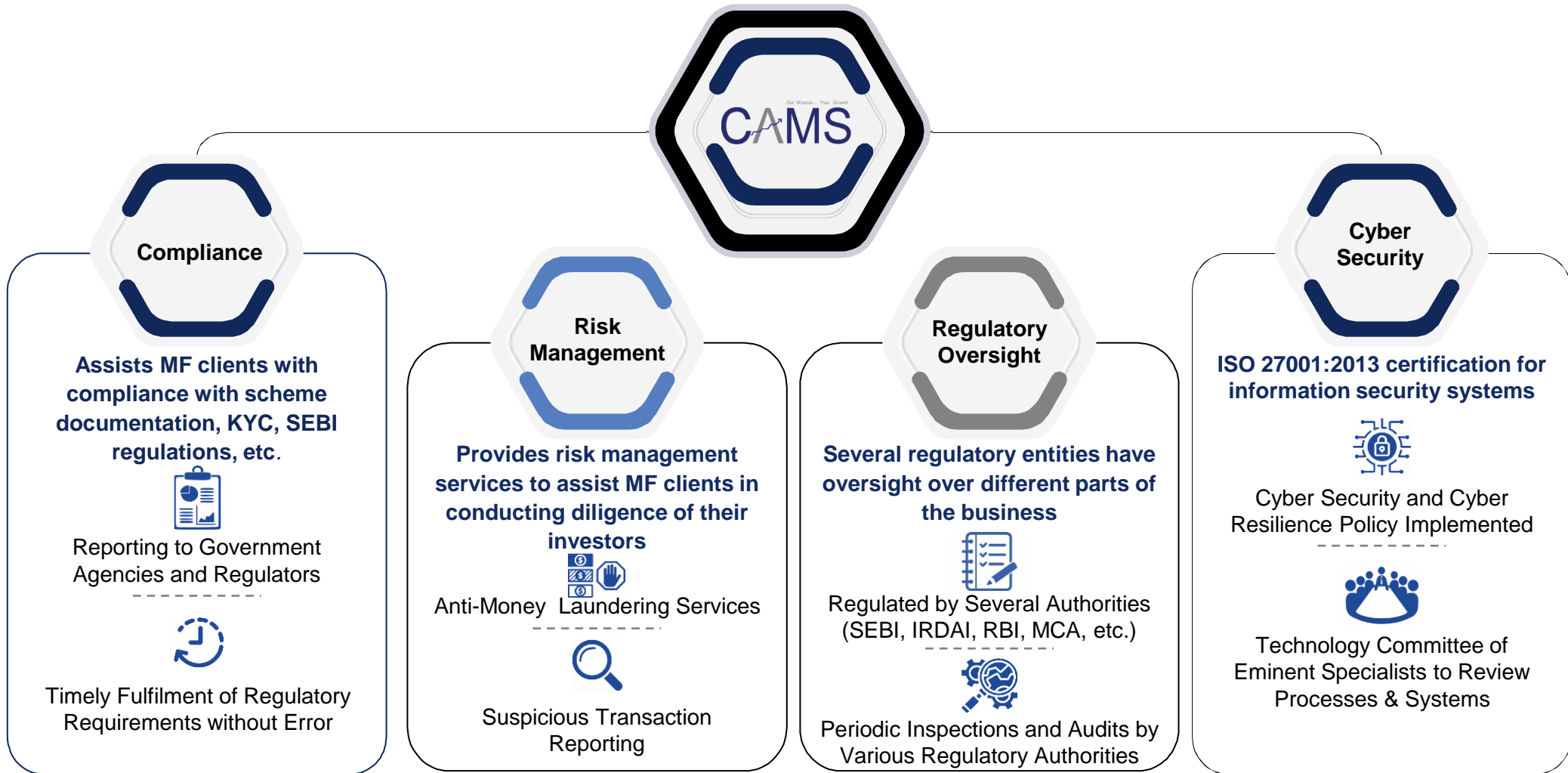
### Revenue Model

- Annual Maintenance (AMC) Fee
- Transaction based fee
- Account opening charges

AMC is expected to be the key revenue source in the long-run

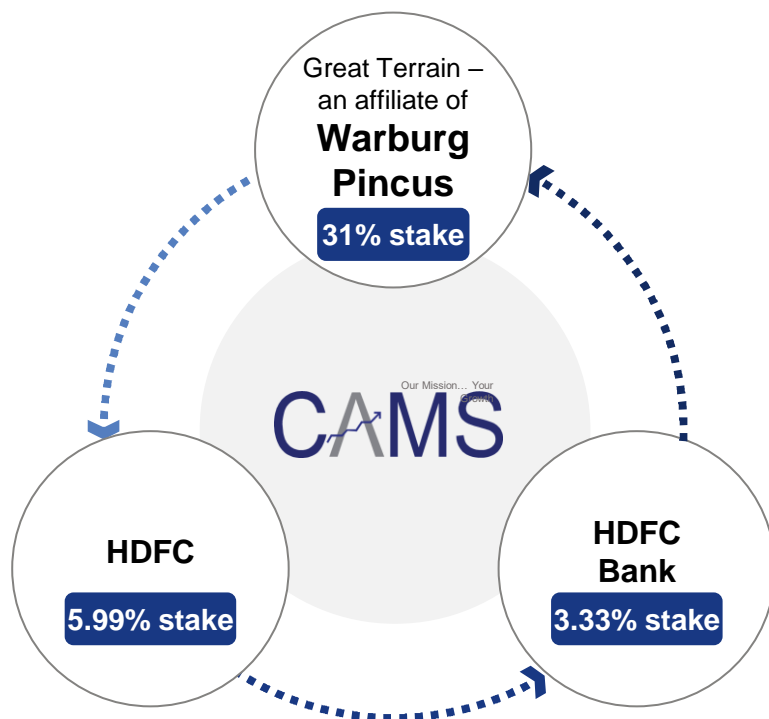
Market size ~Rs.140 Crs

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



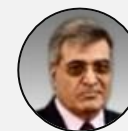
**Marquee shareholders** including Great Terrain (an affiliate of Warburg Pincus), HDFC and HDFC Bank

## Marquee Shareholders



- ✓ CAMS continues to benefit from the strong capital sponsorship and professional expertise of its shareholders
- ✓ The shareholders have assisted CAMS in implementing strong corporate governance standards

## Board of Directors



**Dinesh Kumar Mehrotra**  
*Chairman & Independent Director*



**Natarajan Srinivasan**  
*Independent Director*



**Vedanthachari Srinivasa Rangan**  
*Non-Executive Director*



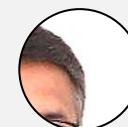
**Vijayalakshmi Rajaram Iyer**  
*Independent Director*



**Narendra Ostawal**  
*Non-Executive Director*



**Zubin Soli Dubash**  
*Non-Executive Director*



**Anuj Kumar**  
*Whole time Director & CEO*

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

Whole time Director & Chief Executive Officer

- Joined the company in March 2016
- Previously associated with Godrej & Boyce Mfg. Co. Ltd., Escorts Finance Limited, IBM India Private Limited, etc.

## M. Somasundaram

Chief Financial Officer

- Joined the company in July 2009
- Previously associated with SRF Limited, Henkel SPIC India Ltd., Pond's India Limited, Hindustan Lever Limited, etc.

## S.R. Ram Charan

Chief Financial Officer - Designate

- Joined the company in March 2020
- Previously associated with Photon Interactive Private Limited and Reliance Jio Infocomm Ltd.

## Srikanth Tanikella

Chief Operations Officer  
(currently servicing notice period)

- Joined the company in December 2014
- Previously associated with Accenture India Private Limited, Infosys BPO Limited, Infosys Technologies Limited, etc.

## Ravi Kethana

Chief Platform Officer

- Joined the company in December 2019
- Previously associated with Tata Consultancy Services Limited and Wipro Limited

## N. Ravi Kiran

Head – New Businesses

- Joined the company in April 2017
- Previously associated with Dharma Software Solutions Pvt. Ltd., Reliance Systems Private Limited, etc.

## Vasanth Jeyapaul Emmanuel

Senior Vice President

- Joined the company in October 2017
- Previously associated with Bennett, Coleman & Co. Ltd., Agenda Netmarketing Ltd., etc.

## Abhishek Mishra

CEO – Insurance of CAMS Insurance Repository Services Limited

- Joined the company in December 2014
- Previously associated with Indian Railway Service of Mechanical Engineers, A.F. Ferguson & Co., etc.

## Manikandan Gopalakrishnan

Company Secretary & Compliance Officer

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



APPENDIX



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

100%

CAMS Insurance Repository  
Services Limited (CIRSL)

100%

CAMS Investor Services Private  
Limited (CISPL)

99.99%

CAMS Financial Information  
Services Private Limited (CFISPL)

100%

Sterling Software Private Limited  
(SSPL)

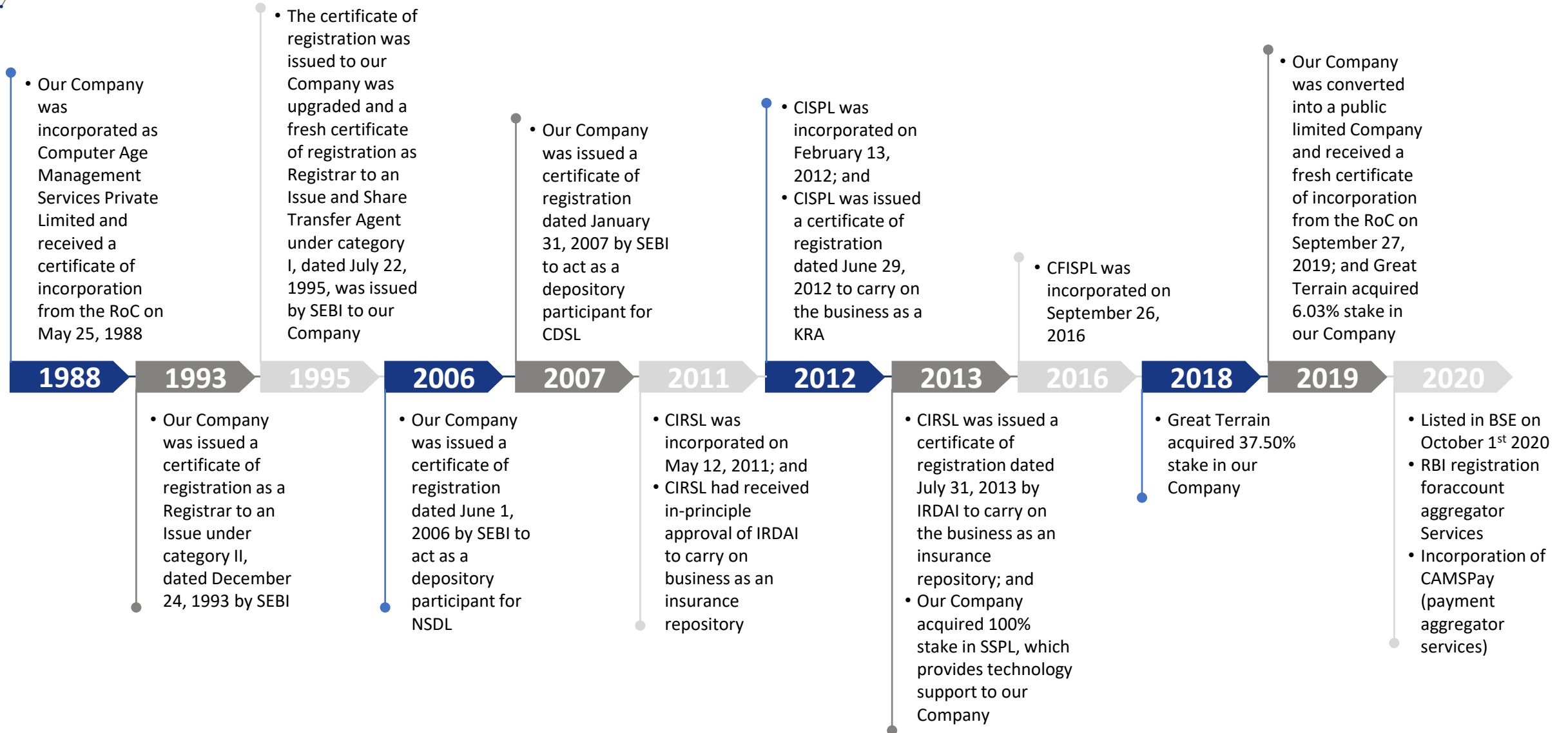
100%

Sterling Software Deutschland  
GmbH (SSDG)

New 100% subsidiary (CAMS Payment Services Private Limited)  
incorporated during the quarter

**Note:** 1. Currently in the process of winding down the operations of Sterling Software (Deutschland) GmbH. 2. 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

## Stock Data as on 31st Dec 2020

Market Capitalisation  
**8808 Crores**

Shares Outstanding  
**4,87,86,800**

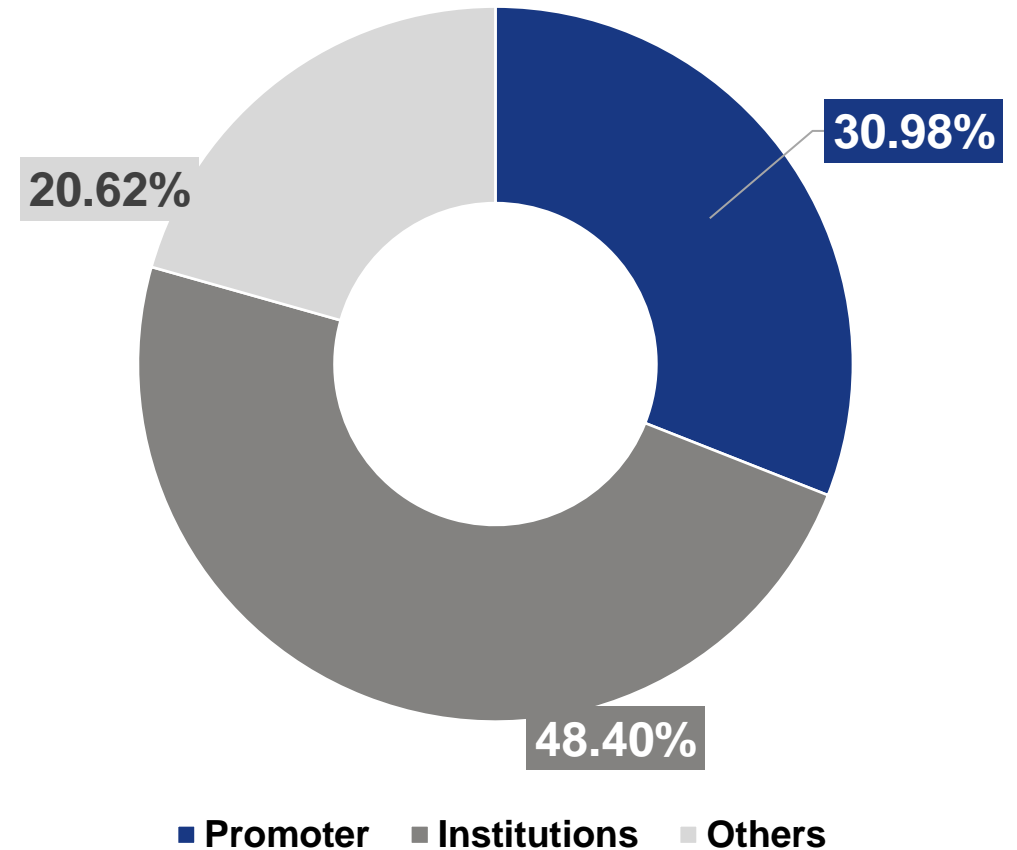
Free Float  
**3522 Crores**

Scrip Symbol / Code  
**CAMS/543232**

## Top Institutional Holders

- SBI Funds Management Pvt Ltd.
- Goldman Sachs Asset Management International
- ICICI Prudential Asset Management Co. Ltd.
- HDFC Asset Management Co. Ltd. (Invst Mgmt)
- SBI Life Insurance Co. Ltd. (Investment Portfolio)
- Smallcap World Fund, Inc
- Abhudhabi Investment Authority

## Shareholding Pattern (%)



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

# Thank You



**Computer Age Management Services Limited**  
NO.178/10 Kodambakkam High Road  
Ground floor,  
Opp. Hotel Palmgrove,  
Nungambakkam,  
Chennai - 600 034

For any queries please write to us:  
[shareholderrelations@camsonline.com](mailto:shareholderrelations@camsonline.com)