

05th May 2025

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

Sub: Presentation of Audited Standalone and Consolidated Financial Results for the quarter and year ended March 31, 2025

Please find enclosed presentation of Audited Standalone and Consolidated Financial Results for the quarter and year ended March 31, 2025.

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

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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.



**Investor Presentation
Q4FY25**

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Business Overview

Presentation flow

Business Overview

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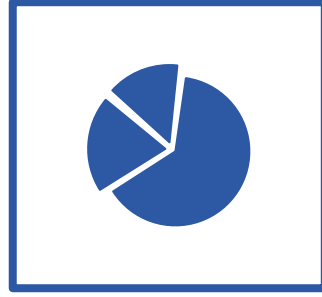
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KEY FINANCIAL HIGHLIGHTS FY25



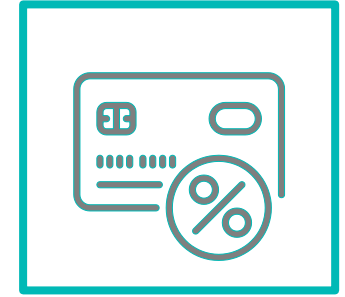
**Revenue grew
by 25.2% YoY***



**MF revenue grew by
25.2% YoY**



**Non-MF revenue grew
by 24.7% YoY**



**Share of Non-MF
revenue@ 13.0% of overall
revenue**



**EBITDA grew
by 29.7% YoY**



**EBITDA percentage
stood at 46.1%**



**Profit After Tax grew
by 33.0% YoY**



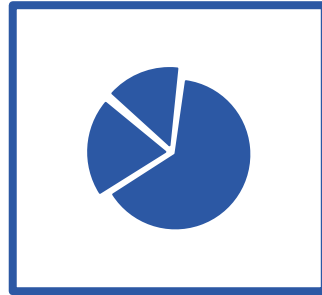
**Profit percentage
stood at 31.9%**

**Considers impact of the price adjustment that was guided earlier*

KEY FINANCIAL HIGHLIGHTS Q4FY25



**Revenue grew
by 14.7% YoY***



**MF revenue grew by
14.5% YoY**



**Non-MF revenue grew
by 15.8% YoY**



**Share of Non-MF
revenue@ 13.7% of overall
revenue**



**EBITDA grew
by 11.6% YoY**



**EBITDA percentage
stood at 44.9%**



**Profit After Tax grew
by 10.2% YoY**



**Profit percentage
stood at 30.9%**

**Considers impact of the price adjustment that was guided earlier*

Business Highlights for Q4FY25

Our Mission... Your Growth



Mutual Funds

- CAMS market share by AuM stood ~68% retaining **market leadership both by AuM and AMCs serviced** (26 out of 51)
- CAMS AuM **grew 24% YoY, mirroring the industry AUM growth**. This growth was on the back of strong Equity assets growth at 29% YoY
- **Equity assets held the Rs.25 Lakh Cr. mark**, with sustained inflows despite the volatility in the market, Equity net inflow for the quarter was almost flat YoY at Rs.72,624 Cr. (86% growth in FY25 over FY24)
- **Live SIPs grew 18% YoY** to 5.7 Cr. in Q4 FY25. New SIP registrations were flat YoY with 86.6 lakh registrations in Q4 (51% growth in FY25 over FY24)
- CAMS Unique investor base crossed the **4 Cr. mark** in the quarter, **growing 26% YoY, faster than industry** which grew at 22%
- **Angel One MF and Unifi MF launched their maiden funds** during the Quarter, taking CAMS live AMC tally to 21
- **5 more AMCs** slated to go live in the next 6 months



Beyond Mutual Funds

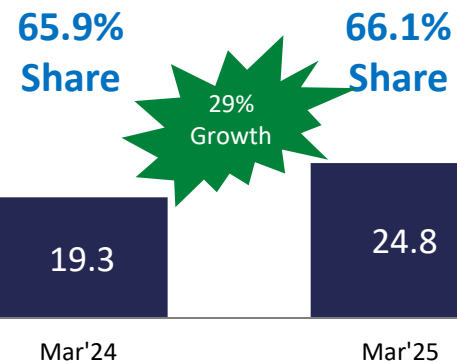
- CAMSPay **revenue grew by 85% YoY** (64% increase in FY25 over FY24). **Launched BIMA-ASBA** for premium payment with 3 Insurance clients
- CAMS Alternatives had a **strong quarter with over 56 new mandate** wins, taking the total count of new mandates to over 200 for FY25. WealthServ360 continues its leadership as the preferred digital platform for the alternatives industry, supporting **over 200 clients** for their onboarding and servicing needs
- CAMSRep - **LIC of India signs up** for Repository services, structurally providing strong tail wind to the repository business. CAMSRep now has **>40% market share** with over 11 Mn. e-policies. **3 insurers are live with integrated services on Bima Central** with Star Union Dai-chi Life as the latest addition to the list
- CAMSKRA continued to make inroads in the non-MF segment, added **three leading brokerages** in Q4FY25
- Fintuple made its **first foray in NPS with Nivruti**— won the mandate to develop the Backoffice platform for a **leading pension fund's PoP business**
- Think360 **Launched Personal Finance Management** product and is currently implementing scope for one of India's most downloaded financial apps

Mutual Funds – Operational Highlights – FY25

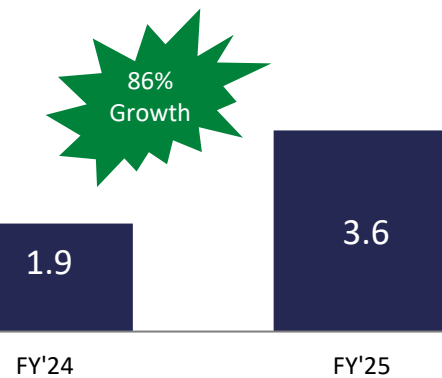
New highs in transaction volume



Equity AuM (Rs.Tn.)



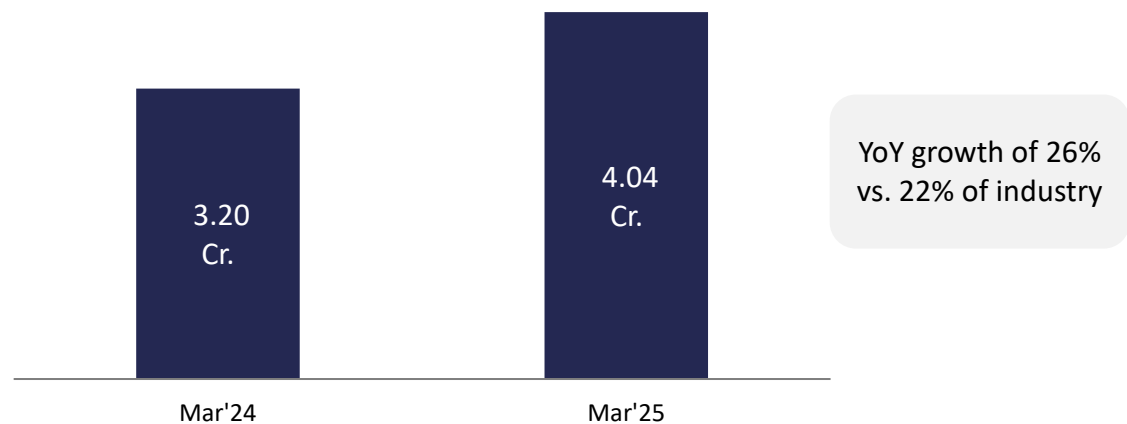
Equity Net Sales* (Rs. Tn.)



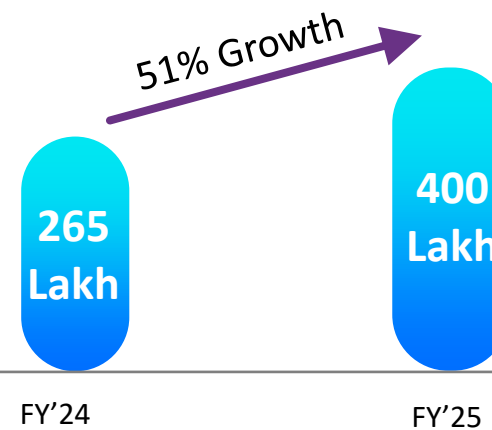
*Equity includes Growth, Index Equity & Hybrid schemes excluding Arbitrage

Rs Trillion

Unique Investor Growth



New SIP registrations



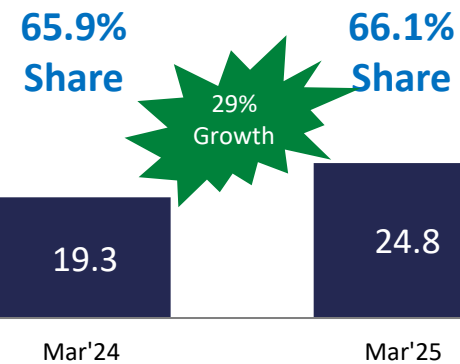
❑ CAMS's share in SIP New registrations has increased to 61% from 59% in previous quarter

Mutual Funds – Operational Highlights – Q4 FY25

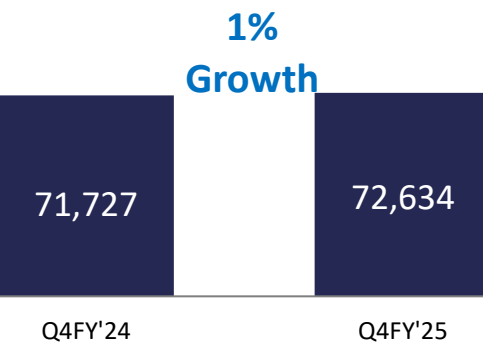
Transaction volume



Equity AuM (Rs.Tn.)

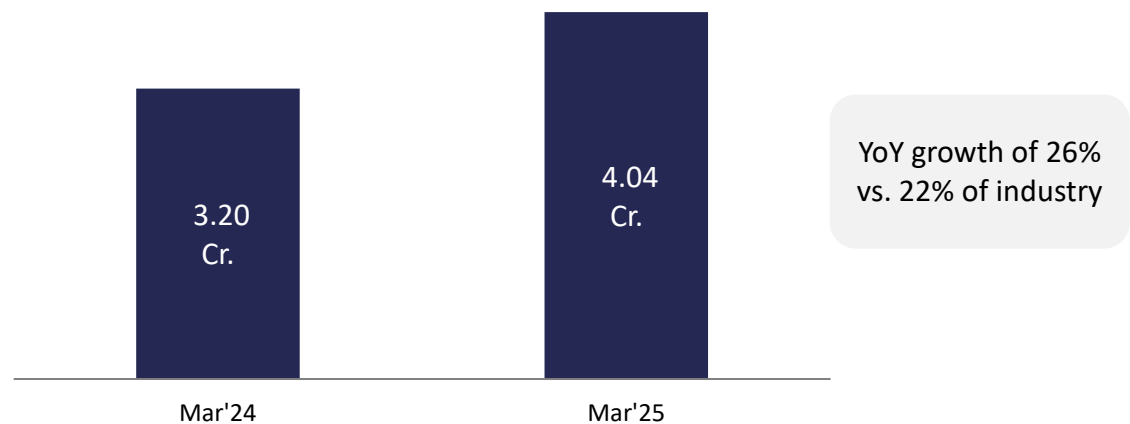


Equity Net Sales* (Rs. Cr.)

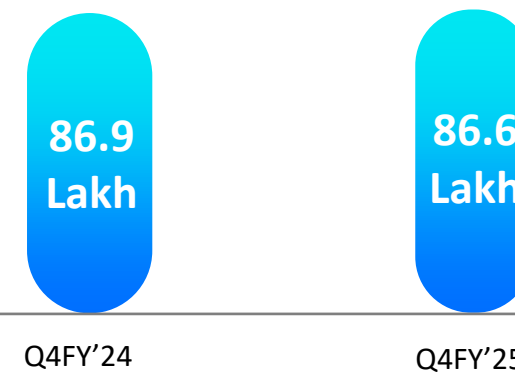


*Equity includes Growth, Index Equity & Hybrid schemes excluding Arbitrage

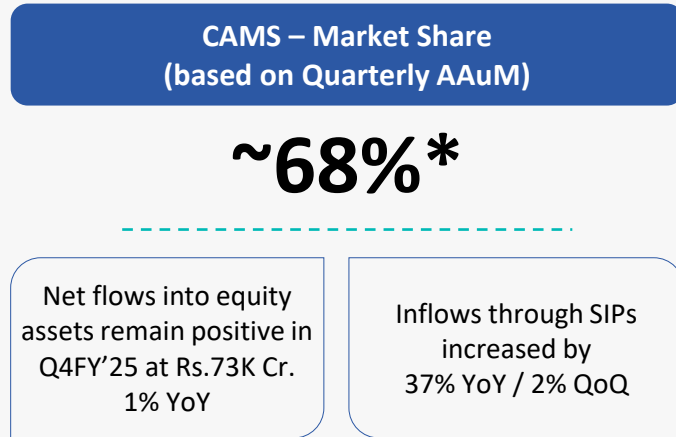
Unique Investor Growth



New SIP registrations



Mutual Fund Industry vs. CAMS AAuM – Q4FY25 & FY25



Q4 FY25

AAuM Serviced by CAMS

₹ **45.6** Tn.

▲ 23.9% YoY

▼ -1.5% QoQ

Equity AAuM – CAMS

₹ **24.8** Tn.

▲ 28.5% YoY

▼ -3.0% QoQ

Industry AAuM

₹ **67.4** Tn.

▲ 24.6% YoY

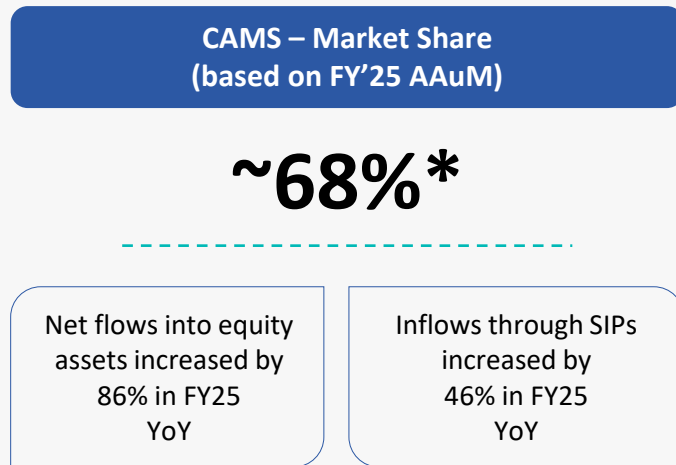
▼ -1.7% QoQ

Equity AAuM # - Industry

₹ **37.6** Tn.

▲ 28.1% YoY

▼ -3.5% QoQ



FY25

AAuM Serviced by CAMS

₹ **44.1** Tn.

▲ 33.6% YoY

Equity AAuM – CAMS

₹ **24.2** Tn.

▲ 47.4% YoY

Industry AAuM

₹ **65.3** Tn.

▲ 35.0% YoY

Equity AAuM # - Industry

₹ **36.7** Tn.

▲ 46.5% YoY

*Market share does not include fund of fund Domestic

Equity includes Growth & Equity Oriented schemes, Index-Equity & Hybrid excluding Arbitrage

Operational Metrics – FY25

Transaction Volume
892.1 Mn.
▲ YoY: 49%

SIP Book
57.2 Mn.
(as on 31st Mar 25)

▲ YoY: 18%

**Systematic
Transactions
Processed**
723.3 Mn.

▲ YoY: 43%

Live Investor Folios
94.2 Mn.
(as on 31st Mar 25)

▲ YoY:30%

**Unique Investors
Serviced**
40.4 Mn.
(as on 31st Mar 25)

▲ YoY: 26%

Operational Metrics – Q4FY25

Transaction Volume
237.6 Mn.

▲ YoY: 35%
▼ QoQ: (-1%)

SIP Book
57.2 Mn.
(as on Mar 31, 2025)

▲ YoY: 18%
▼ QoQ: (-3.5%)

Systematic Transactions Processed
197.4 Mn.

▲ YoY: 42%
▲ QoQ: 1%

Live Investor Folios
94.2 Mn.
(as on Mar 31, 2025)

▲ YoY: 30%
▲ QoQ: 4%

Unique Investors Serviced
40.4 Mn.
(as on Mar 31, 2025)

▲ YoY: 26%
▲ QoQ: 3.6%

Beyond MF

CAMSPay®

- ❑ **64% increase** in FY25 revenue over FY24 (**85% YoY increase**)
- ❑ **19 new deals** signed-up in Q4 FY25 including **15 non-Mutual fund** mandates, reinforcing the strategy to diversify beyond mutual funds into sectors like **Insurance and Education**
- ❑ UPI Auto-Pay transactions **grew by 25% QoQ**
- ❑ Q4 transaction volumes grew 5% QoQ, reached a **historical high of 33.8 million** in March 2025
- ❑ LIC account authentication services in Q4 have seen significant uptick in transaction volumes. **LIC** has also empanelled CAMSPay for payment gateway services
- ❑ CAMSPay is authorised as a BBPOU – ability to host biller data under BBPS ecosystem

CAMS for ALTERNATIVES

- ❑ CAMS alternatives business recorded a strong **18% revenue growth** in FY25 over FY24
- ❑ The business had a robust Q4FY25, adding **56 new mandates** and bringing the total for FY25 to over 200 mandates
- ❑ WealthServ 360 solidified its position as the leading digital stack for the Alternatives Ecosystem, with **over 200 sign-ups** and more than **7,200 AIF/PMS** investors onboarded digitally in FY25
- ❑ Assets Under Service (AUS) surpassed **Rs. 2.50 lakh crore** in Q4 FY25
- ❑ Client addition continues to be strong in GIFT city with the launch of retail schemes by AMCs. CAMS GIFT City now services over **30 clients with assets of ~ USD 1.2 Bn**
- ❑ Fintuple makes its **first foray in NPS** with Nivruti– wins the mandate to develop the Backoffice platform for a leading pension fund's PoP business

CAMSRep Insurance Repository & Services

- ❑ **12% growth** in FY25 revenue over FY24 (**19% YoY** for Q4 FY 25)
- ❑ eIA base grows to **8.5 Mn** and **consolidated e-policy base reached 11 Mn (Market share >40%)**, run rate policy addition of ~ 1 million a quarter continues
- ❑ Bima Central unique **user base crosses 6 lakhs** with service transactions reaching 2.22 lacs in this quarter, which is **55% growth** over previous quarter
- ❑ Bima Central awarded – “**Best use of Digital Platform – Insurance**” at Drivers of Digital (DoD) Awards 2024



- ❑ CAMSKRA recorded an impressive **31% growth** in revenue in FY25 over FY24 despite decline in the new account opening in the last quarter
- ❑ **Went live with three leading brokerages in Q4FY25**
- ❑ **Added 20+ new financial institutions** and FinTechs as its customers, significantly adding non-MF PANs to its stock



- ❑ **Revenue grew 92%** in FY25 over FY24 (32% YoY)
- ❑ **Market share** grew 35% this year to increase from 8.6% (FY24) to **11.6% (FY25)**
- ❑ FIPs Live – 94, FIUs Live – 154, Total Signup – 283
- ❑ Account Aggregator won Open Banking Solution (Fintech of the year – Business World'24) and Banking Frontier - Technoviti Award for Pre-approved LAMF journey



- ❑ In Q4 FY25, Think **launched the Personal Finance Management (PFM)** product, now being **implemented for one of India's most downloaded financial apps**
- ❑ Recognized as leading Gen AI Service Provider, Data Science Provider, and Seasoned Pharma Commercial Analytics Service Provider by AIM
- ❑ Listed in **AI Fintech Global top 100, Only Indian firm recognized** in World's most innovative companies

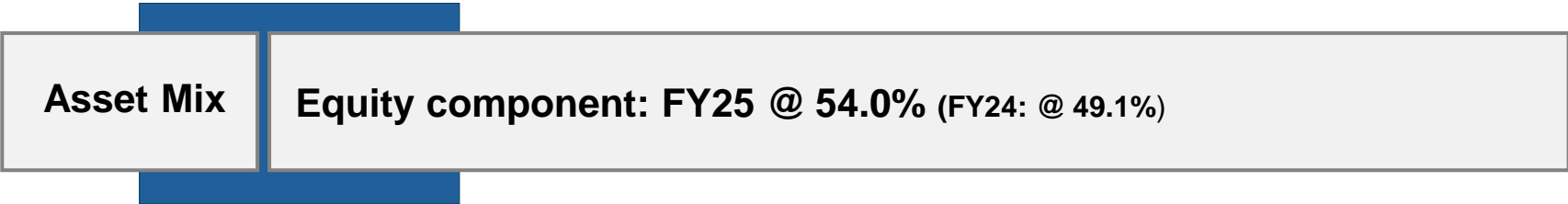
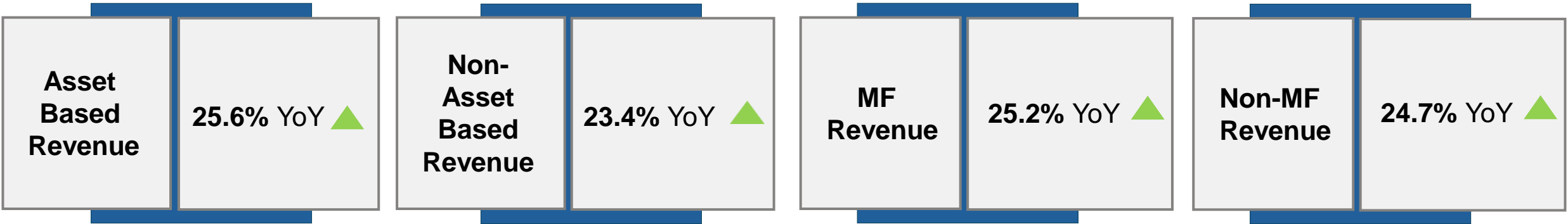


- ❑ **Revenue grew 111%** in FY25 over FY24 (76% YoY)
- ❑ More than 80% growth in FY25 over FY24 In Subscriber registration
- ❑ Continues to maintain more than **10% market share in eNPS**
- ❑ Launched 'Xpress' mode of onboarding with one of the largest private sector banks as partner

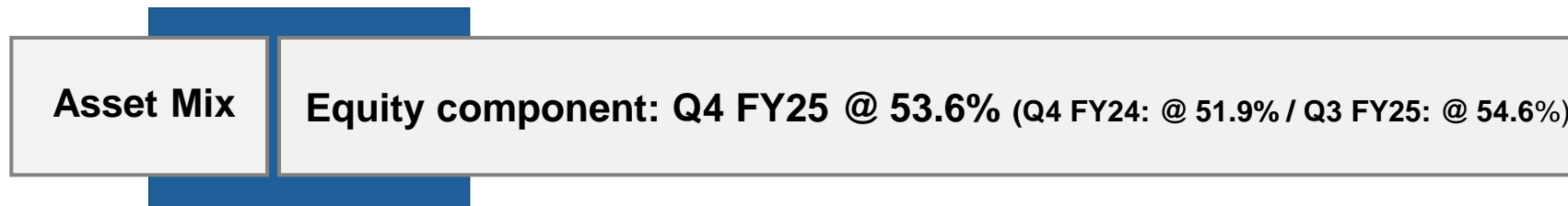
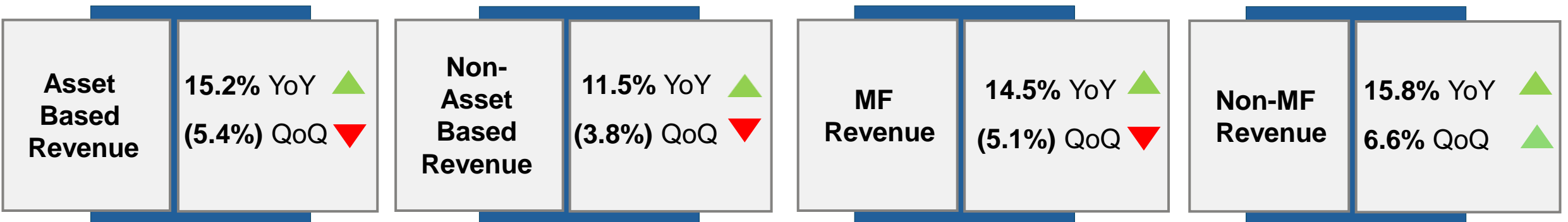


Financials

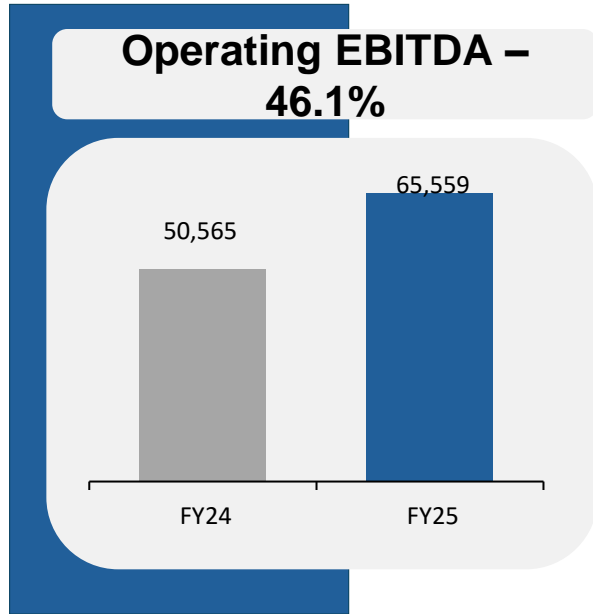
Revenue Highlights – FY25



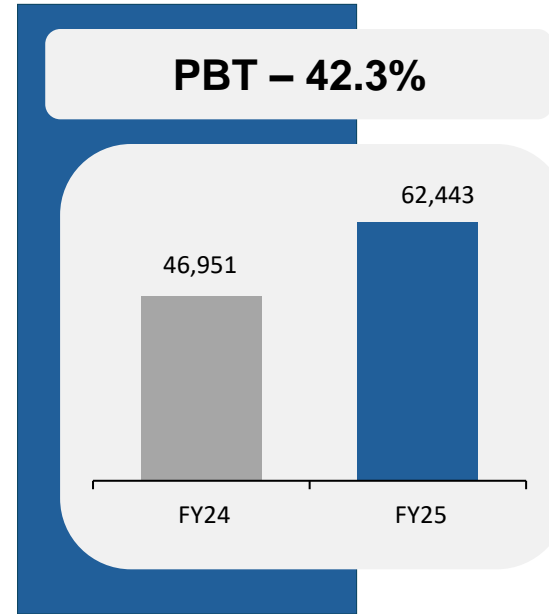
Revenue Highlights – Q4FY25



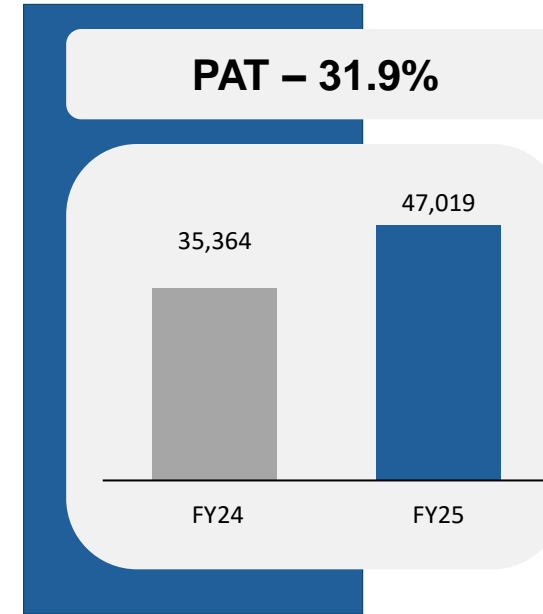
Financial Highlights – FY25



▲ **29.7% YoY**



▲ **33.0% YoY**



▲ **33.0% YoY**

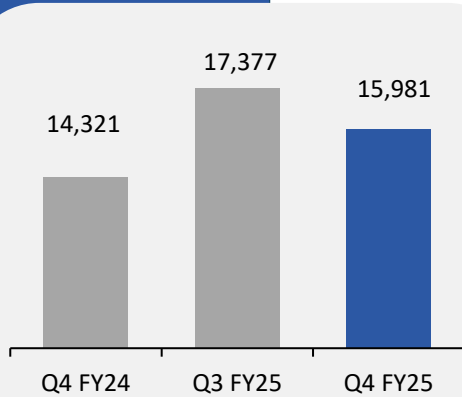
**Return on
Networth*
46.25%**

Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹ 14.7 Cr. (FY25) and ₹ 12.7 Cr. (FY24)

* Return on Net-worth – PAT / Average Equity

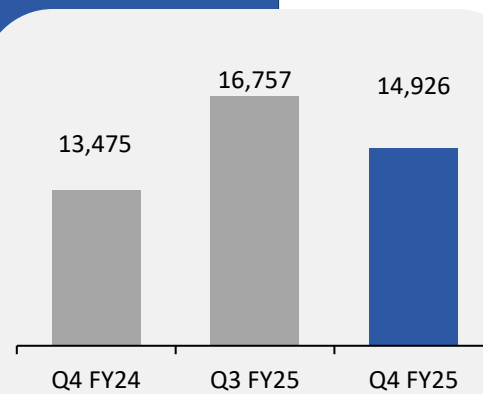
Financial Highlights – Q4FY25

Operating EBITDA – 44.9%



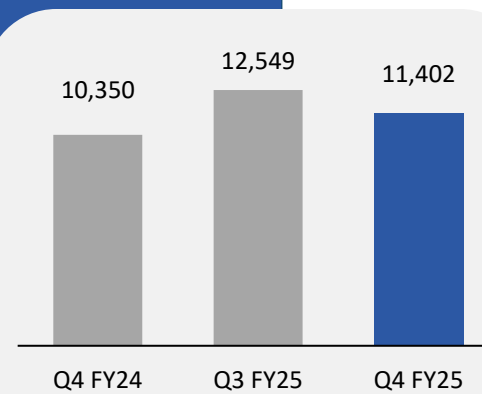
▲ 11.6 % YoY
▼ (8.0)% QoQ

PBT – 40.4%



▲ 10.8% YoY
▼ (10.9%) QoQ

PAT – 30.9%



▲ 10.2% YoY
▼ (9.1%) QoQ

Return on
Net-Worth*
42.0%

** Cash & Cash
Equivalent as on
31st March 25 was
Rs 680.71 Cr.

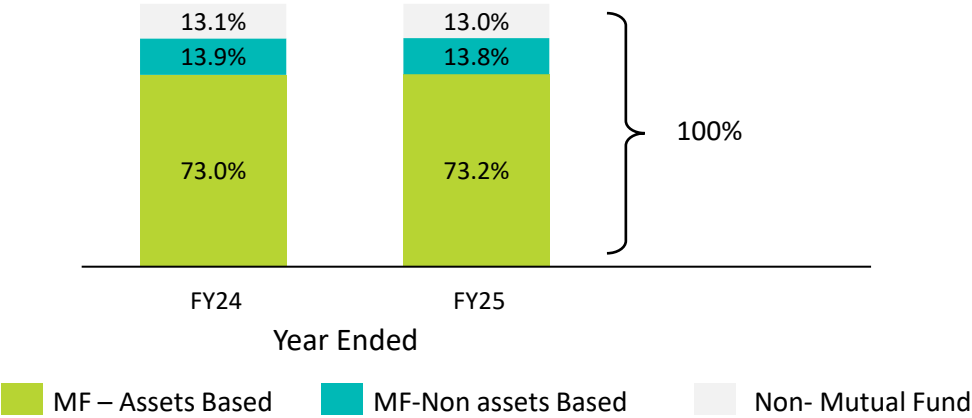
Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹4.3 Cr. (Q4 FY25), ₹ 4.4 Cr. (Q4 FY24) and ₹ 3.6 Cr. (Q3 FY25)

Final Dividend: Rs 19 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 in Think Analytics & Fintuple Technologies

Revenue Profile FY25

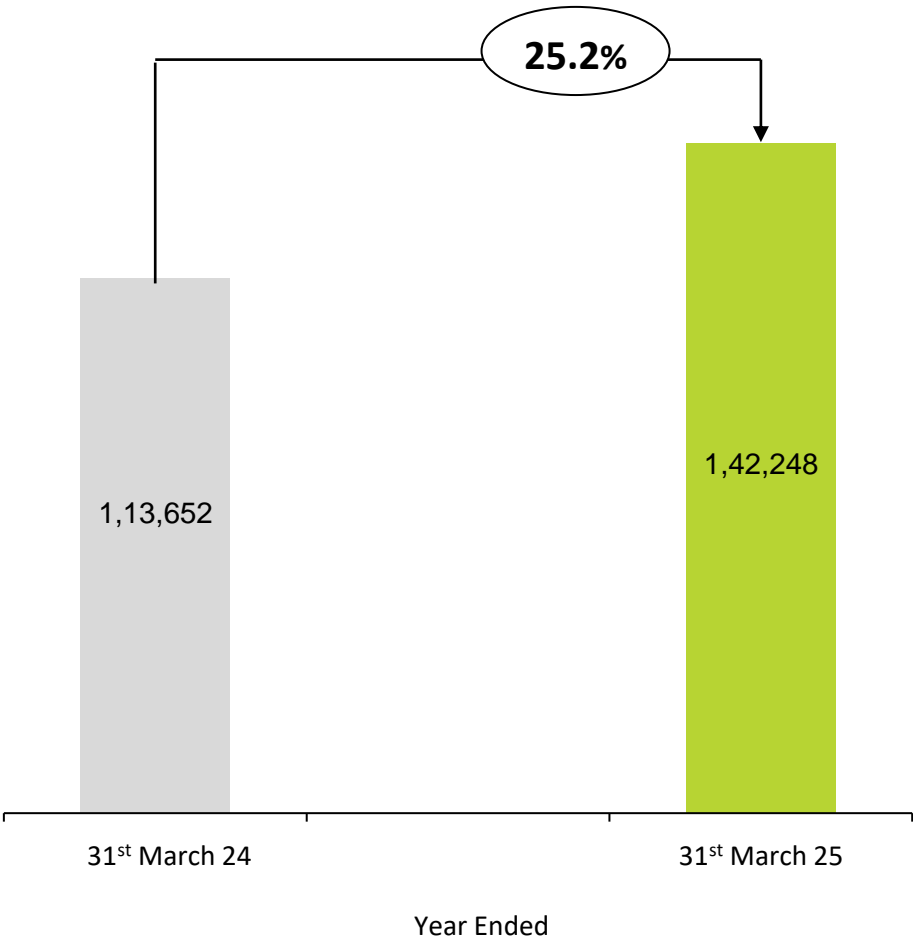
Revenue Breakup



Breakup of Non-Mutual Fund

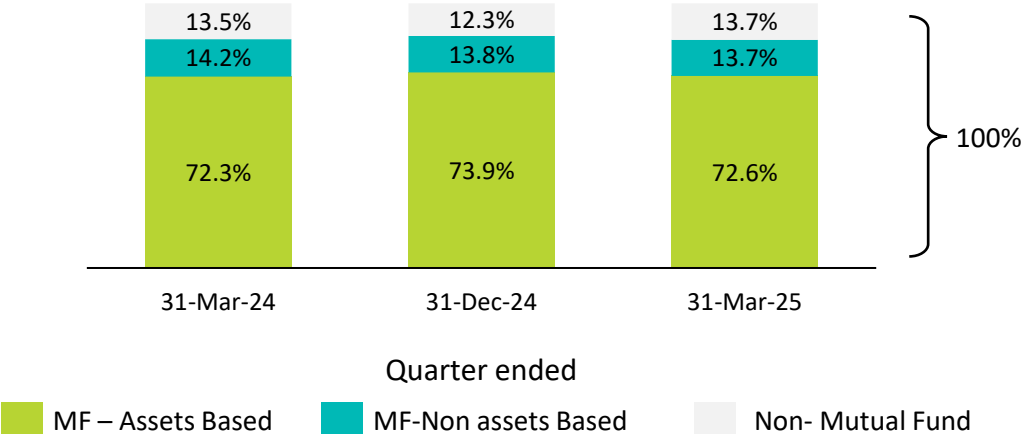
Particulars	Year ended	
	31 st March 24	31 st March 25
AIF	2.7%	2.6%
CAMS Pay	2.7%	3.5%
CAMS REP	1.5%	1.4%
Think360 AI	1.5%	0.9%
CAMSKRA	3.1%	3.2%
Others	1.6%	1.4%
Non Mutual Fund	13.1%	13.0%

Revenue (In ₹ Lakh)



Revenue Profile Q4FY25

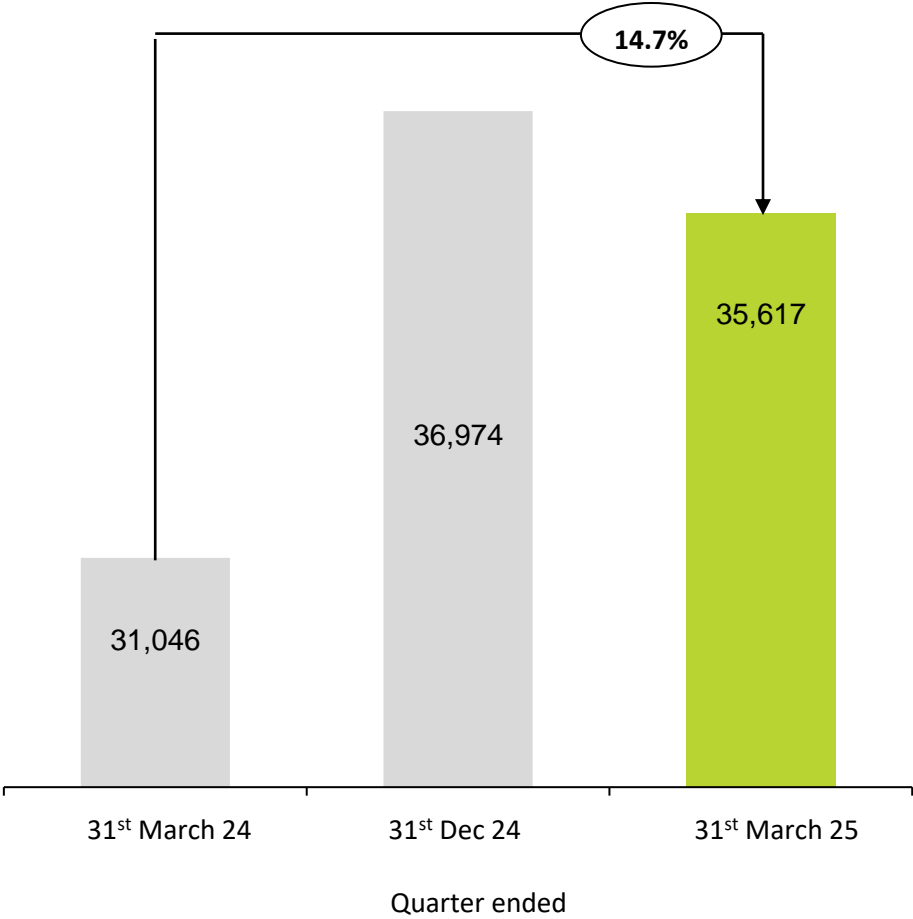
Revenue Breakup



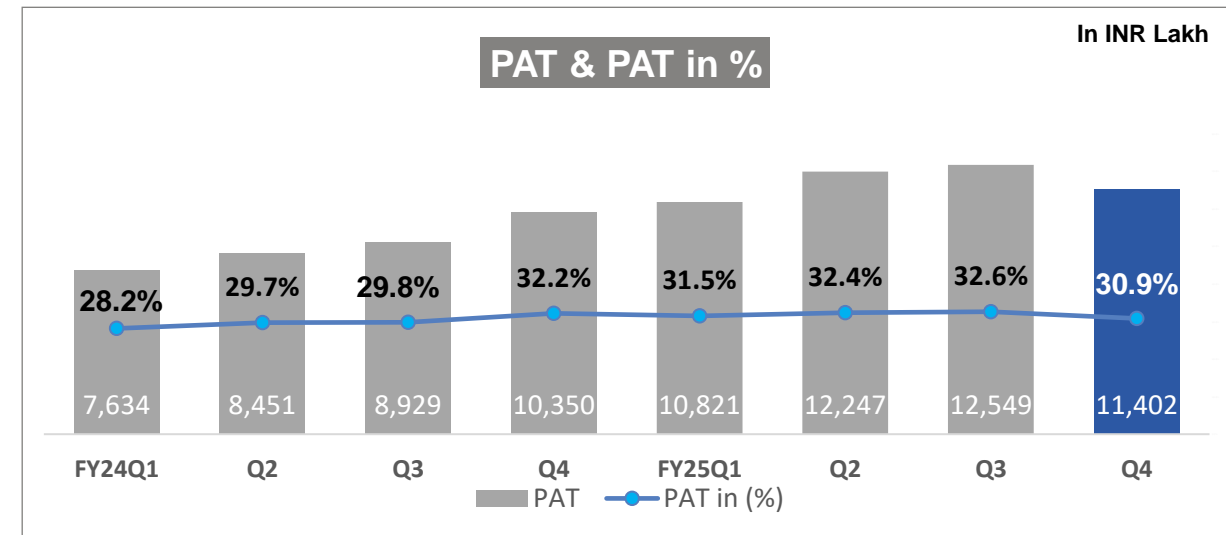
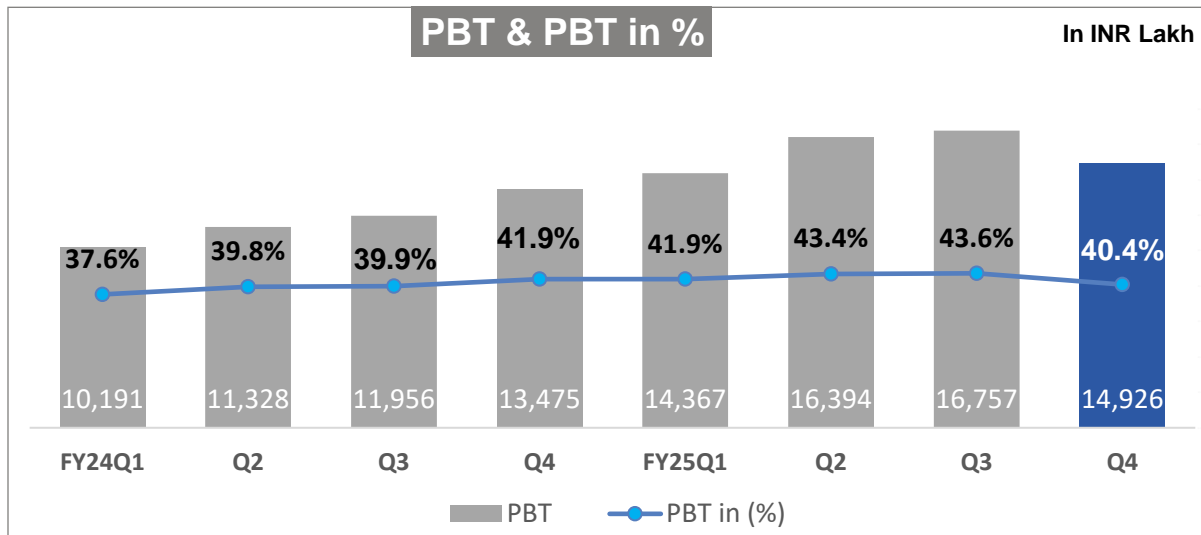
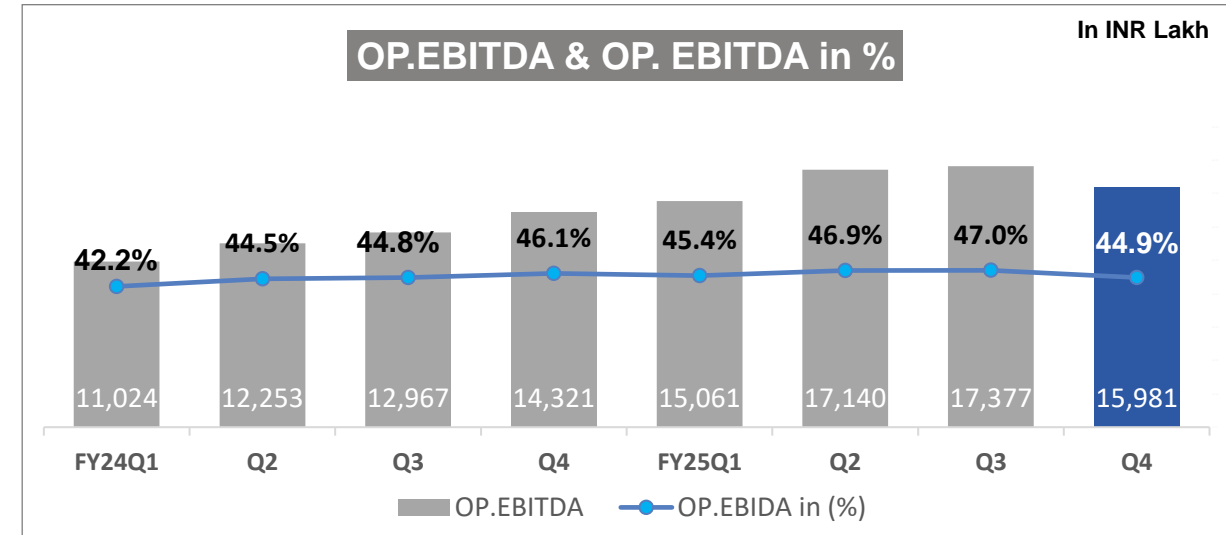
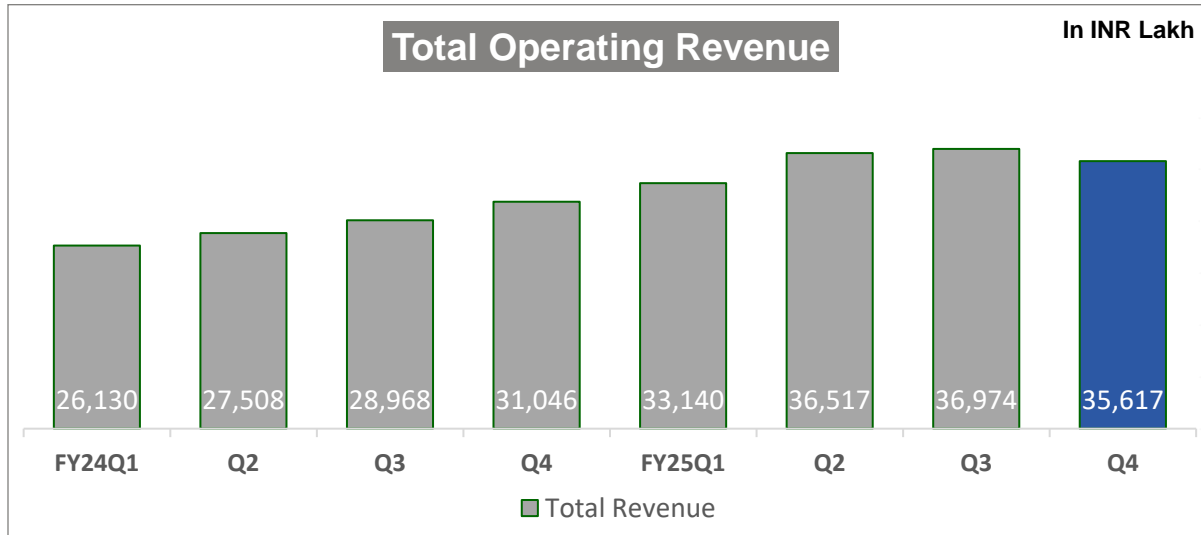
Breakup of Non-Mutual Fund

Particulars	Quarter ended		
	31 st March 24	31 st Dec 24	31 st March 25
AIF	2.7%	2.5%	2.7%
CAMS Pay	2.8%	3.0%	4.5%
CAMS REP	1.7%	1.3%	1.7%
Think360 AI	1.3%	1.0%	0.9%
CAMSKRA	3.5%	2.9%	2.2%
Others	1.5%	1.6%	1.7%
Non Mutual Fund	13.5%	12.3%	13.7%

Revenue (In ₹ Lakh)



Consolidated Financial Highlights – Quarterly



Numbers are after eliminating non-controlling interest in Think Analytics & Fintuple Technologies

Q4FY25 & FY25 Standalone P&L

₹ in Lakh

Particulars	Q4 FY25	Q4 FY24	YoY	Q3 FY25	QoQ	FY25	FY24	YoY
Revenue from operations	33,643.81	28,706.68	4,937.13	34,754.98	(1,111.17)	1,33,390.02	1,05,448.22	27,941.80
Other income	1,021.19	882.02	139.17	1,203.70	(182.51)	4,154.62	3,187.93	966.69
Total revenue	34,665.00	29,588.70	5,076.30	35,958.68	(1,293.68)	1,37,544.64	1,08,636.15	28,908.49
Expenses								
Employee benefits expense	9,433.36	8,447.72	(985.64)	9,534.92	101.56	37,300.40	31,417.93	(5,882.47)
Finance costs	170.14	180.01	9.87	180.25	10.11	716.41	687.26	(29.15)
Depreciation and amortisation expense	1,950.96	1,533.39	(417.57)	1,623.35	(327.61)	6,513.15	5,840.64	(672.51)
Other expenses	9,048.93	6,741.93	(2,307.00)	8,906.78	(142.15)	34,375.36	25,888.06	(8,487.30)
Total expenses	20,603.39	16,903.05	(3,700.34)	20,245.30	(358.09)	78,905.32	63,833.89	(15,071.43)
Profit before tax	14,061.61	12,685.65	1,375.96	15,713.38	(1,651.77)	58,639.32	44,802.26	13,837.06
Tax expense								
Current tax	3,502.96	3,083.07	(419.89)	3,875.65	372.69	14,623.35	11,172.88	(3450.47)
Current tax expense of earlier years	-	-	-	-	-	-	50.00	50.00
Deferred tax	(49.01)	(92.98)	(43.97)	55.27	104.28	(86.39)	(132.81)	(46.42)
Net tax expense	3,453.95	2,990.09	(463.86)	3,930.92	476.97	14,536.96	11,090.07	(3,446.89)
Profit / (Loss) for the period	10,607.66	9,695.56	912.10	11,782.46	(1,174.80)	44,102.36	33,712.19	10,390.17
Earnings per share (In ₹):								
Basic	21.47	19.74		23.89		89.49	68.69	
Diluted	21.37	19.62		23.79		89.13	68.34	

Q4FY25 & FY25 Consolidated P&L

₹ in Lakh

Particulars	Q4 FY25	Q4 FY24	YoY	Q3 FY25	QoQ	FY25	FY24	YoY
Revenue from operations	35,616.58	31,045.88	4,570.70	36,974.29	(1,357.71)	1,42,248.33	1,13,651.81	28,596.52
Other income	1,341.59	1,143.00	198.59	1,494.02	(152.43)	5,263.66	4,064.81	1,198.85
Total revenue	36,958.17	32,188.88	4,769.29	38,468.31	(1,510.14)	1,47,511.99	1,17,716.62	29,795.37
Expenses								
Employee benefits expense	11,780.55	10,477.75	(1,302.80)	11,970.40	189.85	46,907.85	39,715.74	(7,192.11)
Finance costs	203.17	210.57	7.40	214.74	11.57	847.31	821.35	(25.96)
Depreciation and amortisation expense	2,284.84	1,809.79	(475.05)	1,951.66	(333.18)	7,772.01	7,047.78	(724.23)
Other expenses	7,897.67	6,233.97	(1,663.70)	7,721.17	(176.50)	30,118.55	23,447.24	(6,671.31)
Total expenses	22,166.23	18,732.08	(3,434.15)	21,857.97	(308.26)	85,645.72	71,032.11	(14,613.61)
Profit before tax	14,791.94	13,456.80	1,335.14	16,610.34	(1,818.40)	61,866.27	46,684.51	15,181.76
Tax expense								
Current tax	3,741.37	3,290.34	(451.03)	4,226.34	484.97	15,897.55	11,963.45	(3,934.10)
Current tax expense of earlier years	(143.50)	-	143.50	0.52	144.02	(142.98)	28.99	171.97
Deferred tax	(86.37)	(132.07)	(45.70)	(27.15)	59.22	(357.85)	(405.66)	(47.81)
Net tax expense	3,511.50	3,158.27	(353.23)	4,199.71	688.21	15,396.72	11,586.78	(3,809.94)
Profit / (Loss) for the period	11,280.44	10,298.53	981.91	12,410.63	(1,130.19)	46,469.55	35,097.73	11,371.82
Non-Controlling Interest	(121.71)	(51.49)	70.22	(138.65)	(16.94)	(549.83)	(266.33)	283.50
Profit attributable to Owners of the Company	11,402.15	10,350.02	1,052.13	12,549.28	(1,147.13)	47,019.38	35,364.06	11,655.32
Earnings per share (In ₹):								
Basic	23.08	21.07		25.45		95.41	72.06	
Diluted	22.97	20.94		25.33		95.03	71.68	

Q4FY25 & FY25 Standalone P&L (with split of operating & other expenses)

₹ in Lakh

Particulars	Q4 FY25	Q4 FY24	YoY	Q3 FY25	QoQ	FY25	FY24	YoY
Revenue from operations	33,643.81	28,706.68	4,937.13	34,754.98	(1,111.17)	1,33,390.02	1,05,448.22	27,941.80
Other income	1,021.19	882.02	139.17	1,203.70	(182.51)	4,154.62	3,187.93	966.69
Total revenue	34,665.00	29,588.70	5,076.30	35,958.68	(1,293.68)	1,37,544.64	1,08,636.15	28,908.49
Expenses								
Employee benefits expense	9,433.36	8,447.72	(985.64)	9,534.92	101.56	37,300.40	31,417.93	(5,882.47)
Finance costs	170.14	180.01	9.87	180.25	10.11	716.41	687.26	(29.15)
Depreciation and amortisation expense	1,950.96	1,533.39	(417.57)	1,623.35	(327.61)	6,513.15	5,840.64	(672.51)
Operating expenses	6,558.31	4,620.66	(1,937.65)	6,441.40	(116.91)	24,572.36	18,070.03	(6,502.33)
Other expenses	2,490.62	2,121.27	(369.35)	2,465.38	(25.24)	9,803.00	7,818.03	(1,984.97)
Total expenses	20,603.39	16,903.05	(3,700.34)	20,245.30	(358.09)	78,905.32	63,833.89	(15,071.43)
Profit before tax	14,061.61	12,685.65	1,375.96	15,713.38	(1,651.77)	58,639.32	44,802.26	13,837.06
Tax expense								
Current tax	3,502.96	3,083.07	(419.89)	3,875.65	372.69	14,623.35	11,172.88	(3450.47)
Current tax expense of earlier years	-	-	-	-	-	-	50.00	50.00
Deferred tax	(49.01)	(92.98)	(43.97)	55.27	104.28	(86.39)	(132.81)	(46.42)
Net tax expense	3,453.95	2,990.09	(463.86)	3,930.92	476.97	14,536.96	11,090.07	(3,446.89)
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Q4FY25 & FY25 Consolidated P&L (with split of operating & other expenses)

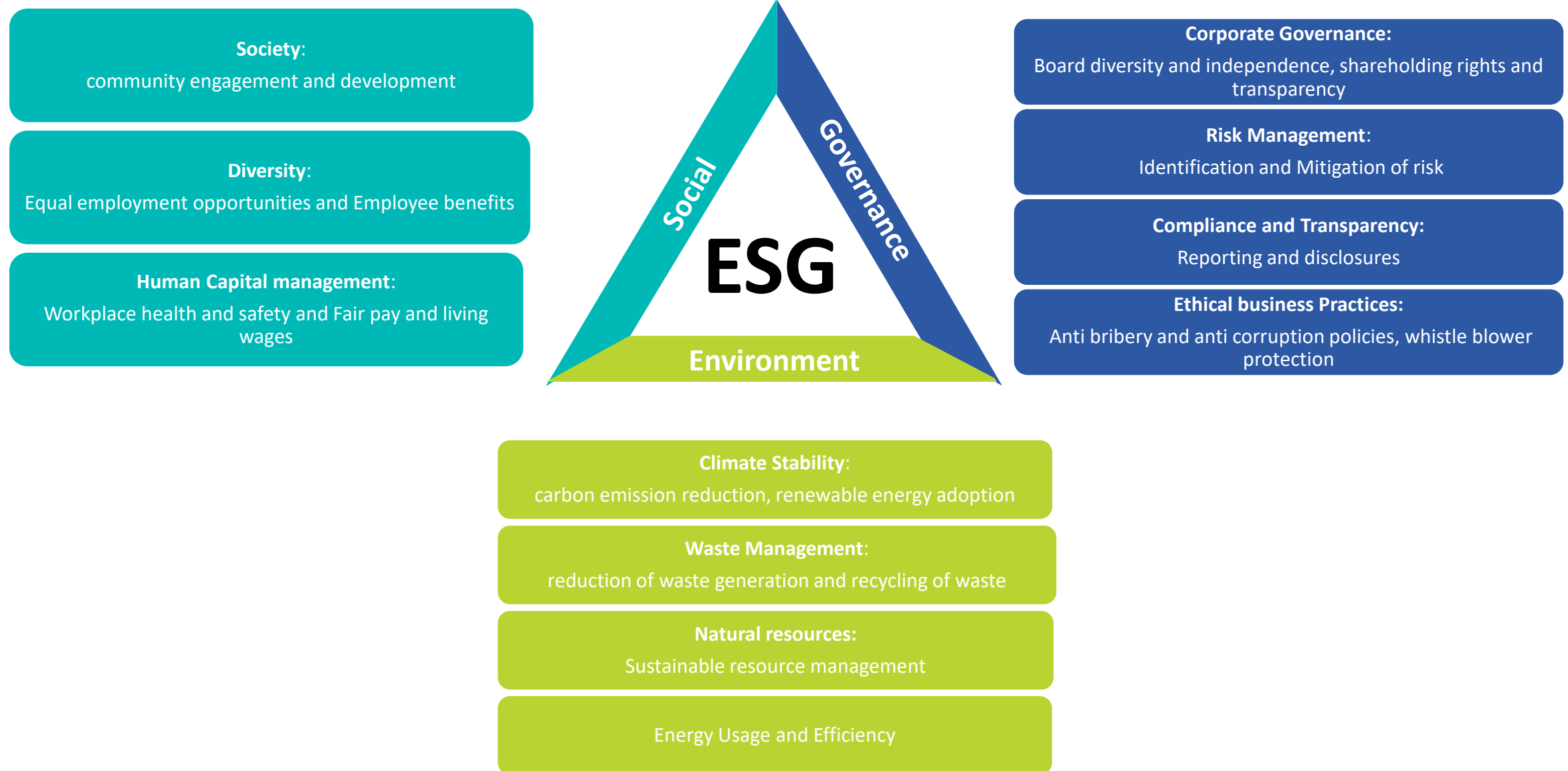
₹ in Lakh

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Depreciation and amortisation expense	2,284.84	1,809.79	(475.05)	1,951.66	(333.18)	7,772.01	7,047.78	(724.23)
Operating expenses	5,049.82	3,750.30	(1,299.52)	4,965.03	(84.79)	19,040.21	14,272.82	(4,767.39)
Other expenses	2,847.85	2,483.67	(364.18)	2,756.14	(91.71)	11,078.34	9,174.42	(1,903.92)
Total expenses	22,166.23	18,732.08	(3,434.15)	21,857.97	(308.26)	85,645.72	71,032.11	(14,613.61)
Profit before tax	14,791.94	13,456.80	1,335.14	16,610.34	(1,818.40)	61,866.27	46,684.51	15,181.76
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Diluted	22.97	20.94		25.33		95.03	71.68	



ESG & CSR Activities

Different elements for ESG sustainability



Performance of CAMS on Three Pillars of ESG

Environment

- CAMS has disclosed Environmental, Social & Governance Policy on its website
- The Company has disaster management plan
- Total energy consumption has decreased during FY 2024 as compared to previous year in absolute as well in relative term
- Total waste generated has decreased during FY 2024 as compared to previous year
- The company does not have any offices in or near areas that are ecologically sensitive
- All the waste generated has been recycled by the Company
- There are no reported environmental incidents in the last 3 years.
- The Company has deployed use of renewable energy in the operations leading to savings of CO2 emissions

Social

- Out of the total workforce in CAMS, women employee constitutes more than 30%
- Premises / offices are accessible to differently abled employees
- PF, Gratuity and ESI benefits are given to all employees
- All the employees have been provided training on human rights
- All the employees have been paid more than minimum wages
- Benefits like Health insurance and accident insurance have been provided to 100% of its employees
- CAMS has not reported any fatalities of employees in last 3 financial years
- Zero complaint received on Health & Safety and Working conditions
- Zero complaints received on Advertising, Restrictive trade practices and Unfair Trade Practices

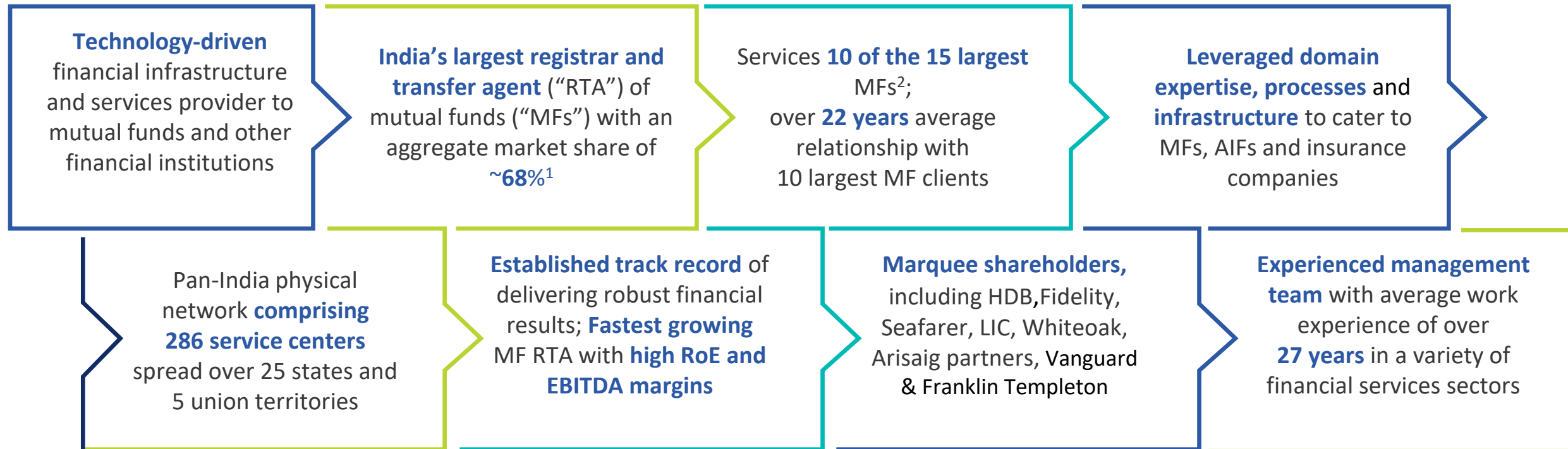
Governance

- The Company has a woman Independent Director viz. Ms. Vijayalakshmi Rajaram Iyer ensuring gender diversity at the Board level
- The Statutory Auditors have not made any qualification, reservation, adverse remark or disclaimer in their reports
- The Company has disclosed the Key Financial Ratios and has also explained significant changes thereon
- CAMS has disclosed its Dividend Distribution policy and has disclosed objective criteria
- No complaints received on conflict of interest



Company Overview

CAMS – Business at a glance

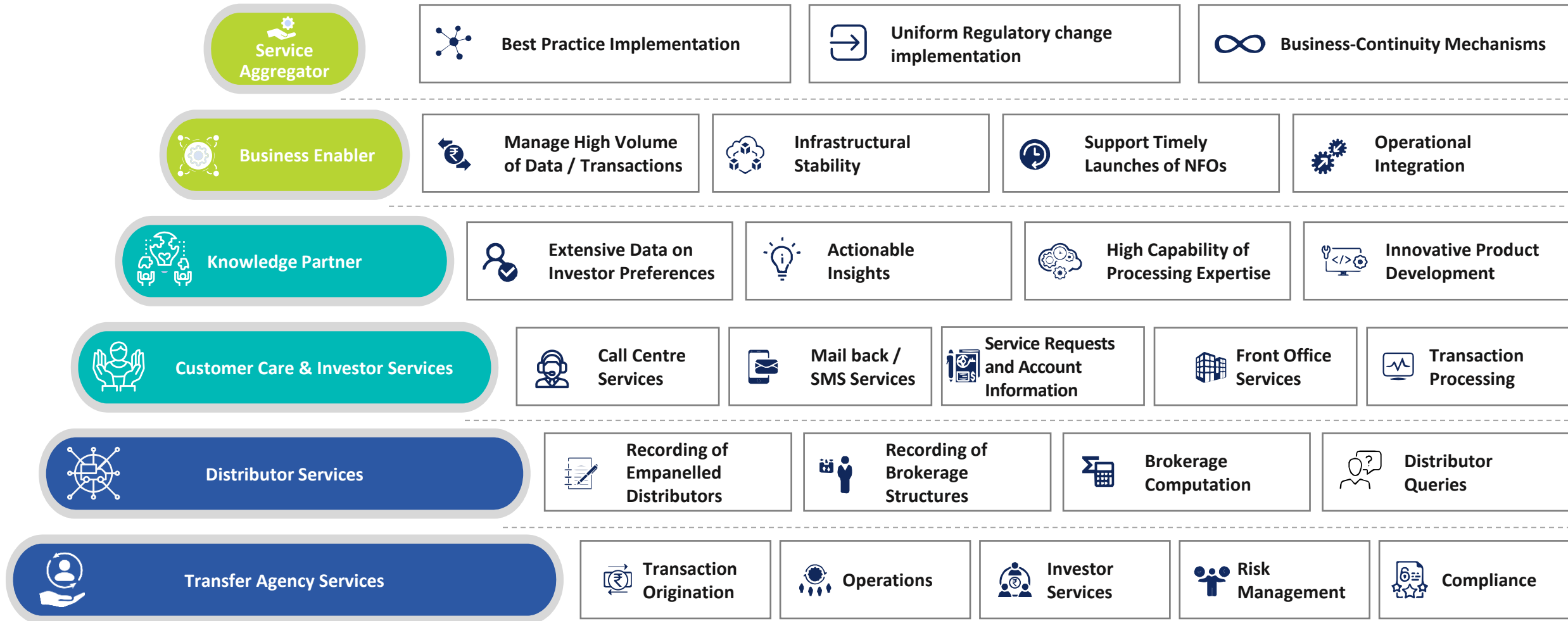


Notes: 1. Market share basis Q4FY25 (3 Months Average)

2. Based on mutual fund average assets under management managed by clients and serviced by CAMS as per AMFI

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



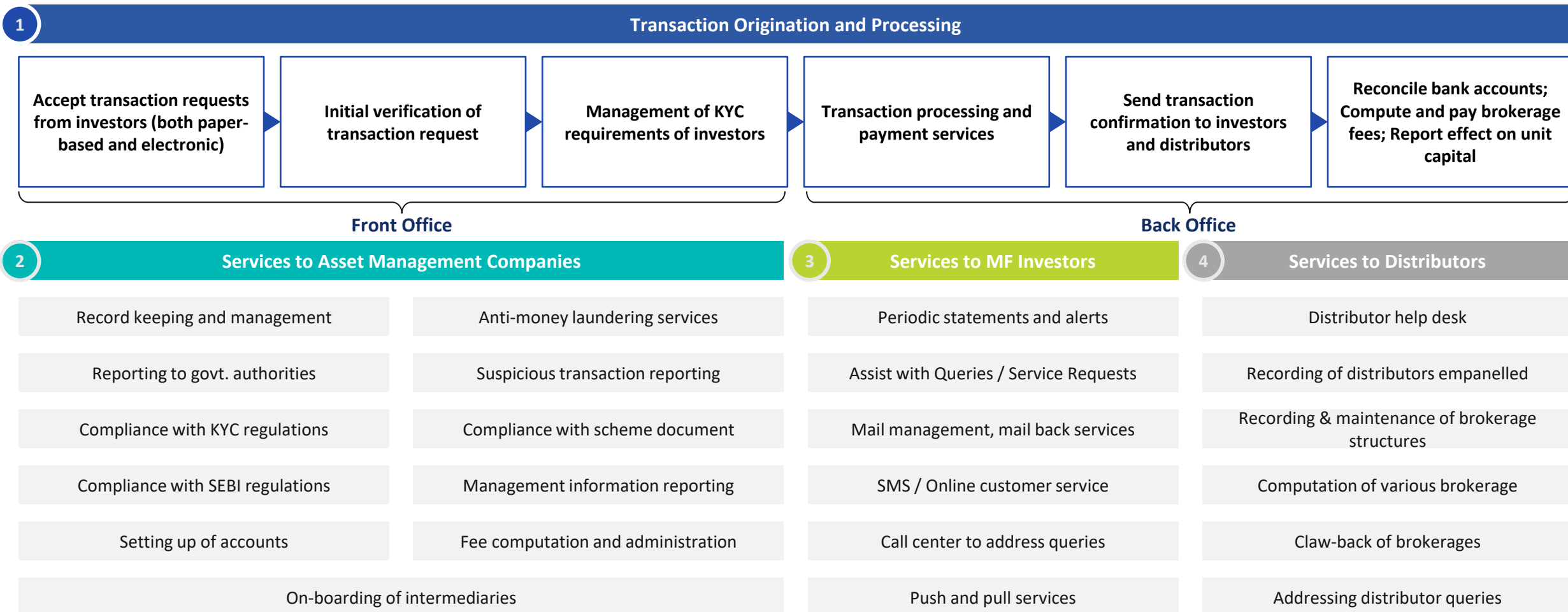
Technology platforms and mobile applications for MF, AIF & PMS

CAMS has developed and implemented various technology platforms and its technology driven infrastructure and services are integral to the operations of its clients



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**



The leading platform and service partner for alternatives, Combining versatile technology, contemporary digital utilities and full stack services for investor on-boarding, fund accounting and operations has helped us scale to become the largest platform & service partner for alternatives

480+

funds serviced
across 200+ fund houses

₹2.5 Tn.

Assets Under
Service

200+

Installations
of CAMS WealthServ and
Fintuple's digital
on-boarding solution

1st

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





CAMS KRA, the second-largest KYC Registration Agency, is rapidly expanding its reach in the capital market. Leveraging AI and automation, we're offering innovative solutions like our 10-minute KYC process to streamline operations and attract new clients. Our focus on operational excellence and strategic partnerships positions us as a preferred fintech solution provider for FY25.

Leading from the front with first-in-the-industry initiatives

- 10 Min KYC – the only KRA in the country to process a KYC request in 10 minutes
- Nexus – KRA Dashboard for financial institutions to track online PAN registration status with CAMS KRA
- WhatsApp KYC – A pioneering industry solution for client onboarding

2nd
largest KRA

20%
Market Share



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

Empowers over 45 insurance companies with end-to-end operational support and technology-driven solutions. India's first insurance portfolio management platform, Bima Central, offers policy holder services, renewal reminders, cover dashboard, policy download, policy highlights, etc.

8.5 Mn.

e-Insurance
(eIA) accounts

11 Mn.

e Policies
under service

>0.5 Mn.

Active users on
Bima Central

>40%

Market Share

1st

in Industry

Market leader in Mutual Funds payment processing

As a scalable, full-stack BFSI-focused payments platform, CAMSPay provides a holistic suite of services that lead the way in achieving same-day NAV processing, and expedited on-boarding and authentication of new customers.



3.2 Mn.+

UPI AutoPay Mandate
Registrations

~40%

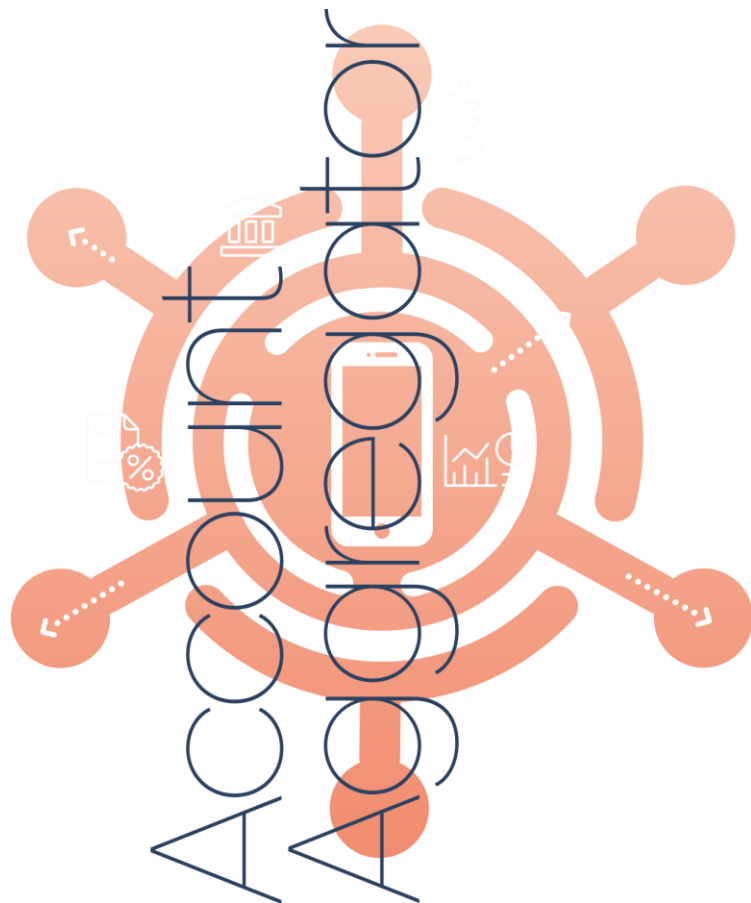
Of Overall Insurance Industry-
NACH Transactions

1.5 Mn.+

NACH Mandate
Registrations

9.3 Mn.+

Bank Accounts Validated



Winning strides in the path breaking Account Aggregator arena

CAMSfinserve is among the first RBI-licensed account aggregator platform to drive adoption of consent-based sharing of financial asset information among Banks, financial institutions, Fintechs and customers and shape the inevitable future of digital lending, onboarding and advisory.

94 FIPs

26 Banks, 3 CRAs, 40
AMCs, 2
Depositories,
22 Insurers & GST

283 FIUs

Signups
Brokers – 80
Bank/NBFCs – 75
AMCs/RIAs – 52
HFC – 13
Insurance – 21
Q3'FY25 – 19

154 FIUs

Live 24% Market Share
At the end of FY25



Full stack data science & AI-centric solutions to propel BFSI enterprises

A trusted advisor and digital partner to marquee Indian BFSI enterprises,

Think360 pioneers in Alternative Data and AI Credit Scoring solutions. Think360 offers modern AI capabilities that transform KYC and customer onboarding, and enable financial institutions to rapidly scale their API and partnership infrastructure.

190+

Clients
Served

80M+

Customer IDs
Processed

100+

AI & Data
Science
Experts

AI Products

Launched and co-developed agentic AI solution for surveillance along with market regulator



CAMS industry-first NPS CRA platform on award winning cloud platform

Launched by PFRDA Chairman in March'22, CAMS eNPS platform is designed to provide superior subscriber experience leveraging robust technology and deep experience in serving customers for pension account opening, record keeping and maintenance services.

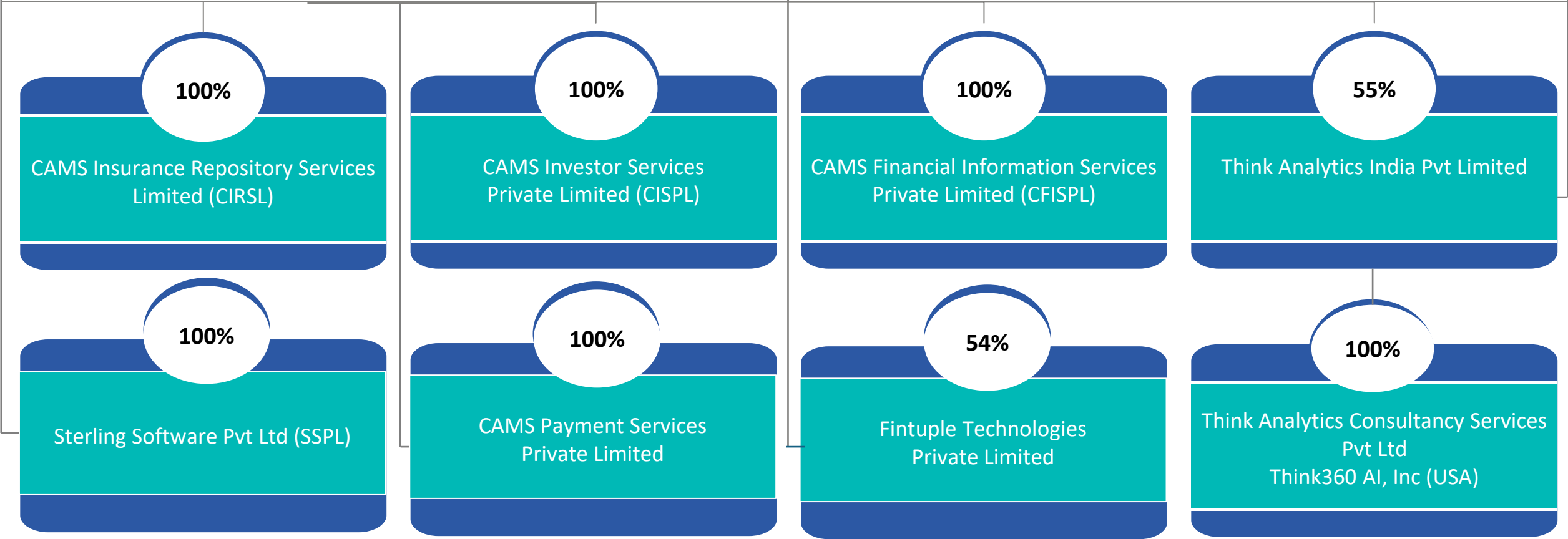
6.6%
Market
share in
Q2 Retail
business

#2
in eNPS
registration

90%
C-SAT
score

Computer Age Management Services Limited

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



Experienced Board of Directors

Board of Directors



Dinesh Kumar Mehrotra
Chairman & Non - Independent Director



Vijayalakshmi Rajaram Iyer
Independent Director



Pravin Udhyavara Bhadya Rao
Independent Director



Narumanchi Venkata Sivakumar
Independent Director



Santosh Kumar Mohanty
Independent Director



Anuj Kumar
Managing Director

Audit Committee

- **Narumanchi Venkata Sivakumar**
- Dinesh Kumar Mehrotra
- Vijayalakshmi Rajaram Iyer
- Santosh Kumar Mohanty

Stakeholders Relationship Committee

- **Santosh Kumar Mohanty**
- Pravin Udhyavara Bhadya Rao
- Anuj Kumar

CSR and ESG Committee

- **Dinesh Kumar Mehrotra**
- Narumanchi Venkata Sivakumar
- Anuj Kumar

Nomination & Remuneration committee

- **Vijayalakshmi Rajaram Iyer**
- Dinesh Kumar Mehrotra
- Santosh Kumar Mohanty

Risk Management Committee

- **Vijayalakshmi Rajaram Iyer**
- Narumanchi Venkata Sivakumar
- Pravin Udhyavara Bhadya Rao

Experienced management team with 27+ years average tenure, skilled in business growth, diversification, and innovation



Anuj Kumar – Managing Director

- Joined the company in March 2016
- Previously associated with Godrej & Boyce, Escorts Finance & IBM India

Soumendu Sekar Ganguly –Chief Operating Officer

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

Syed Hassan – Chief Program Officer

- Joined the company in March 2022
- Previously associated with DXC Technology, Britannia Industries, Unilever

ES Varadharajan – Chief Risk & 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

Girish Sankar - Chief Strategy Officer & Business Head – Alternatives & AA

- Joined the company in September 2017
- IDFC Bank, Yes Bank, Barclays Bank, Infosys

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

Prabal Nag – Chief Business Officer

- Joined the company in June 2009
- Previously associated with Metropolitan Life USA, JM Financial Asset Management and JP Morgan Asset Management India

Rahul Sethi - Chief Marketing Officer

- Joined the company in Sep.2024
- Previously associated with Worldline, Edelweiss Financial services, Lady Blush, Ibibo Web Pvt Ltd etc.

Deepak Kumar Singh – Chief Information Security Officer

- Joined the company in May 2024
- Previously associated with Indian Navy

Experienced management team with 27+ years average tenure, skilled in business growth, diversification, and innovation



Vasanth Emmanuel Jeyapaul, Chief Executive Officer – CAMSPay

- Joined the company in March 2017
- Bennett, Coleman & Co. Ltd., Agenda Net marketing Ltd. and Financial Software & Systems Pvt. Ltd

Anish Jagdish Sawlani, Chief Executive Officer – CAMS KRA

- Joined the company in 2016
- Previously associated with Sundaram Finance, Sundaram Business Services, Idea Cellular

Tejinder Pal Singh Manchanda, Chief Executive Officer – CAMSfinserv

- Joined the company in February 2022
- Previously associated with HFCL, ABN Amro Bank, Bill Junction Payments, Bharti Airtel and ICIC Bank

Suryadip Ghoshal, Co-Founder and Chief Analytics Officer – Think360 AI

- Joined the company in 2nd January 2023
- Previously associated with PwC US and FICO.

Vivek Bengani, Chief Executive Officer – CAMSRep

- Joined the company in March 2022
- Previously associated with BFSI organization's such as Edelweiss Tokio Life, ING Group, Exide Life Insurance and SBI Capital markets

Prasenjit Mukherjee, Senior Vice President and Business Head – CAMS CRA

- Joined the company in June 2022
- Previously associated with NSDL, now Protean e-Gov Technologies Ltd

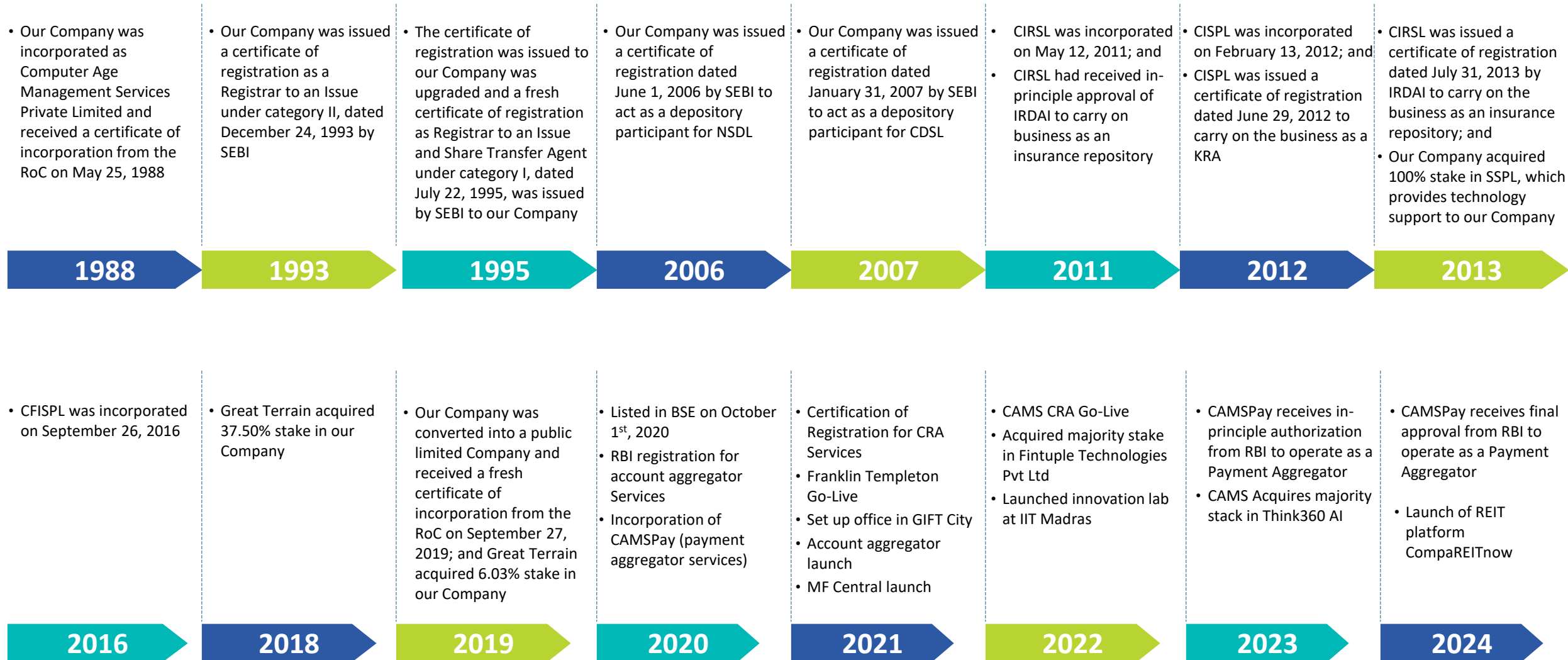
Kaushik Narayan, Chief Executive Officer – Fintuple

- Joined the company in March 2018
- Previously associated with Big4 consulting firms in the US, such as Accenture & Capgemini

Amit Das, Co-Founder and Chief Executive Officer – Think360 AI

- Joined the company in December 2020
- Previously associated with 3i Infotech, PwC US, EXL and TCS

History / Milestones



Awards and Accolades



- 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™ 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



- **"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.
- Banking Frontier's Technoviti Awards 2024 – CAMSfinserv for 'LAMF solution'
- Bank Frontier's Technoviti Awards 2024 – CAMSPay for 'Daily SIP on UPI AutoPay'
- Business World Award 2024 Young Leader under 40' award for – Anish Sawlani, CEO of CAMSKRA
- Business World Award 2024 – CAMSfinserv was awarded for 'Open Banking Solution'
- Tatva awards 2024 – CAMSPay for Best Service Provider award for AutoPay and CAMSRep for 'Digital Payment Solutions' from ICICI Prudential Life Insurance
- CAMS Insurance Repository – 'Best Use of Technology' award at the ASSOCHAM 6th Edition Insurance Leaders Meet 2024 & Excellence Awards.
- CAMSRep was awarded for 'Best in Class for Tech-Enabled Innovation' at the ASSOCHAM 16th Global Insurance Summit & Award 2024

Shareholders' Information

Stock Data

Market Capitalisation
18363.18 Cr.

Shares Outstanding
4,94,29,849

Free Float
18363.18 Cr.

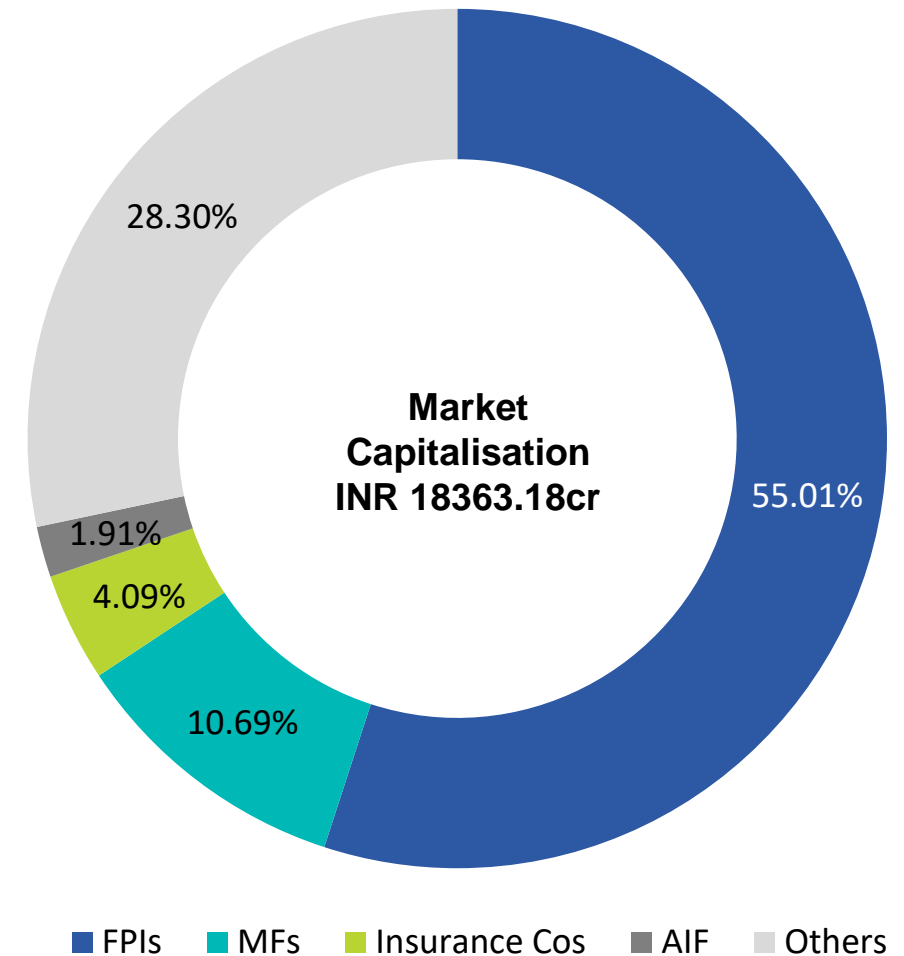
Scrip Symbol / Code
CAMS / 543232

Top Shareholders

HDB Employees Welfare Trust	Fidelity Investment Trust : Fidelity Emerging Markets Fund	Seafarer Overseas Growth & Income Fund	Life Insurance Corporation of India	WhiteOak Capital Group
Arisaig Asia Fund Limited	Vanguard Total International Stock Index Fund	360 One India Private Equity Fund - Series 1A	Government Pension Fund Global	Franklin Templeton Investment Funds - Franklin India Fund

Note : Data as on 31st March ' 25

Shareholding Pattern (%)



COMPANY :**Computer Age Management Services Limited (CAMS)**

Mr. Anish Sawlani | Head – IR | +91 72990 07973 | anish.sawlani@camsonline.com

Gayathri Krishna | Executive - IR | 7356645479 | gayathri.k@camsonline.com

INVESTOR RELATIONS ADVISORS :**MUFG Intime India Private Limited**

Ms. Masoom Rateria
+918718991940
masoom.rateria@in.mpms.mufg.com

Mr. Bhavya Shah
+918082748577
bhavya.shah@in.mpms.mufg.com



Thank You