

14<sup>th</sup> November 2021

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

**Sub: Presentation of the Standalone and Consolidated Financial Data for the quarter and half year ended September 30, 2021**

Please find enclosed presentation of the Standalone and Consolidated Financial Data for the quarter and half year ended September 30, 2021. The Company has scheduled an Earnings call on November 15, 2021 at 04.00 PM IST. During this call, the Management will discuss the company's Q2 FY21-22 financial performance for the quarter and half year ended September 30, 2021.

The details of the said earnings conference call has already been filed with the Exchanges and are available on the website of the Company.

We request you to kindly take the same on record.

Thanking you,

**Yours faithfully,**  
**For Computer Age Management Services Limited**

**G Manikandan**  
**Company Secretary and Compliance Officer**

**Computer Age Management Services Limited**

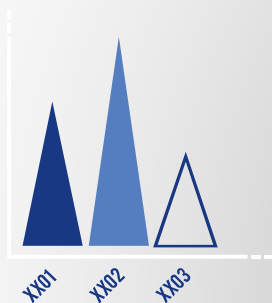
**Member of the Registrars Association of India (RAIN)**

CIN : L65910TN1988PLC015757

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

Phone : +91 44 6109 2992 / 2843 2792, E-mail : [secretarial@camsonline.com](mailto:secretarial@camsonline.com), Website : [www.camsonline.com](http://www.camsonline.com)

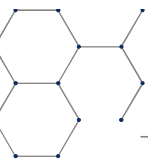
Regd. Office : New No. 10, (Old No. 178), M.G.R. Salai, Nungambakkam, Chennai - 600 034. India.



COMPUTER AGE MANAGEMENT SERVICES LIMITED

## FY22: Q2 Earnings Presentation





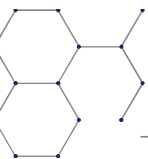
## SAFE HARBOUR STATEMENT

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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.



## PRESENTERS



# Presentation Flow



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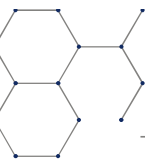
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## BUSINESS OVERVIEW





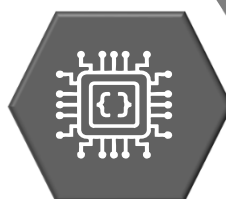
## BUSINESS HIGHLIGHTS – MUTUAL FUNDS

The second quarter was marked by new highs across Transaction volume & NFO collections, which were well managed with no service disruption

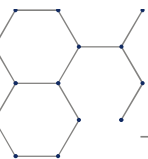


- **Historic high in Transactions** - 102.5 Mn. Trxns compared to 87.5 Mn in previous Qtr
- **Surge in New SIP registrations seeing a historic high** – 44 Lakh in the current quarter
- **Mega NFOs** in the second quarter garnered over Rs.30,000 crore of AUM
- **Franklin Templeton MF transition to CAMS**, the largest ever in the last decade in MF industry completed in July 2021 and now in business-as-usual mode

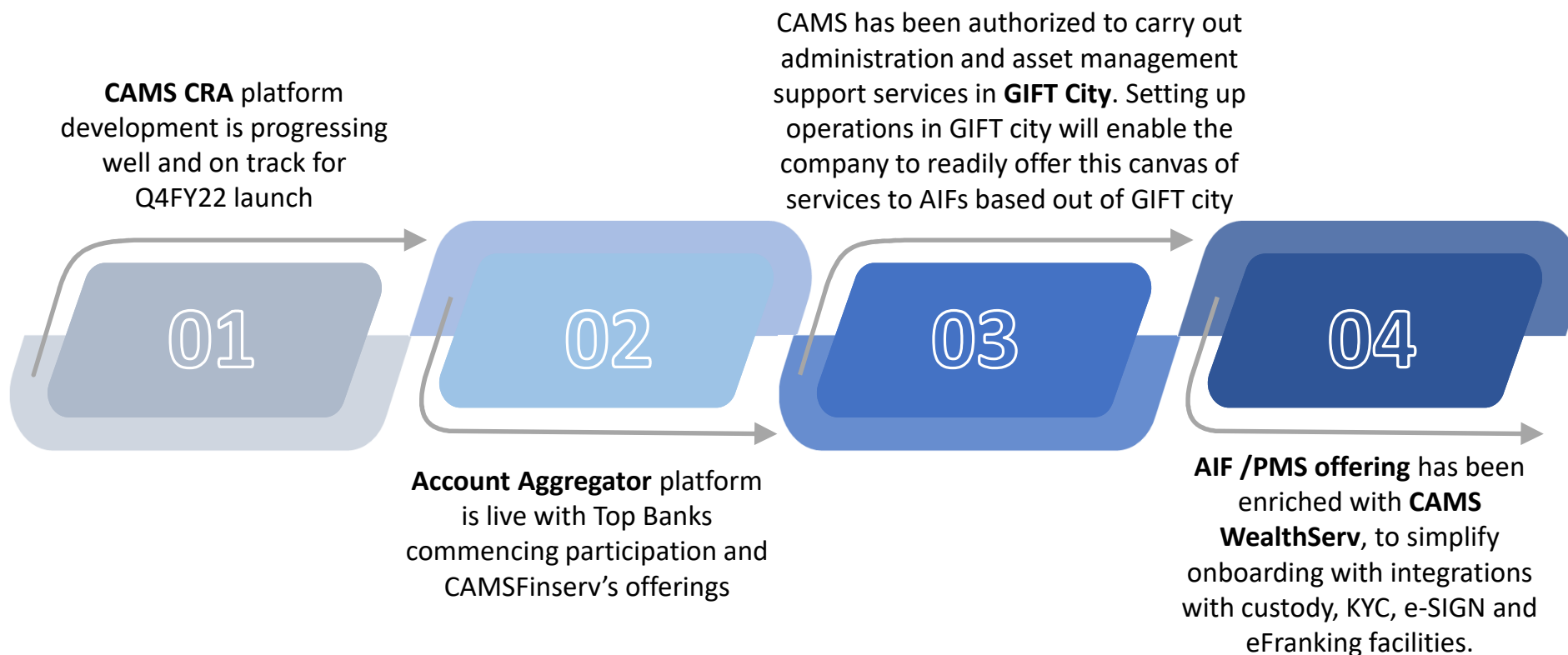
- **CAMS website** serviced 21 Lakh visitors each month on an average in Q2FY22
- **myCAMS – investor app** has been adding 1 lakh new investors every month and over 1 Cr logins in Sept., making it the most investor preferred app for MF transactions
- **MFcentral** – A unified investor portal, went live in Sep 2021 with over 75000 registrations in the first month



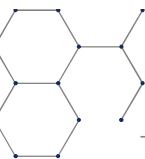
CAMS digital properties stride to new highs



## BUSINESS HIGHLIGHTS – BEYOND MUTUAL FUNDS







## Account Aggregator platform is live with Top Banks commencing participation and CAMSfinserv's offerings



CAMSfinserv enables rapid, secure and consent-based sharing of financial asset information

- For individuals - AA framework enables them to access and review their financial information in one place
- For Financial institutions and businesses - AA Framework brings together Financial information providers and financial information users to unlock the value of customers financial information



India's top banks are participating as Financial Information Providers



TSP solutions to Plug and play in the AA ecosystem is emerging to be the business builder



CAMSfinserv App is Now Live, with 2700 downloads

### FIU Segments are warming up to the AA Framework

Banks



Lending

NBFCs



Lending

Brokerages



F & O A/c opening

Insurance

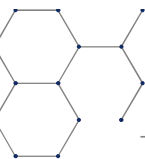


Term Insurance

Wealth  
Mgmt.



Portfolio Mgmt.



## NPS Central Record Keeping Agency development progressing well for a Q4FY22 launch



- Certificate of Registration for Central Record Keeping Agency for NPS received from PFRDA. Go live in Q4 FY22, soft launch in Q3 FY22
- CAMS CRA appointed to broad base the services for NPS subscribers, currently served by two CRAs viz. NSDL CRA and KFinTech CRA
- Platform based B2B services for PoPs (Points of Presence Service Providers) and Direct to Subscriber services



Ecosystem Entities Including PoPs, PFMs, ASPs, CRAs progressing well full view of the NPS service design, pain points



CAMS CRA is the first approved entity in the NPS ecosystem for hosting the CRA application and data on Cloud



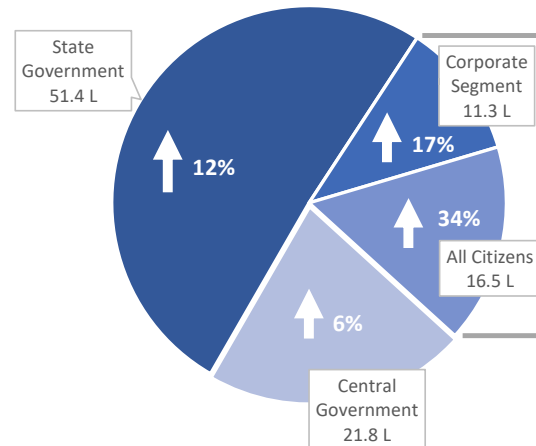
Platform design & development  
On schedule as per the defined timelines



CRAs revenue basis current subscriber base & fee structure  
~Rs.170 crores

### Go to Market Strategy

NPS Subscribers (in lakhs)



**CAMS CRA will focus on Corporate Segment and All Citizens Segment in Phase 1**

- POP
- Direct to Corporate
- eNPS



Growth % over last 3 years

## India's 1st International Financial Services Centre (IFSC), Gandhinagar has authorised CAMS to undertake "Administration, Asset Management Support Services and Trusteeship Services"

- Letter of approval received from International Financial Services Centres Authority (IFSC), Gandhinagar (Gujarat)
- Global investors now have an option to invest in India through GIFT City and need not route it through Singapore, Cyprus, Mauritius and other such locations.
- CAMS will commence operations in November from GIFT City office that will enable the company to readily offer this canvas of services to AIFs based out of GIFT city
- CAMS has been serving the AIF (Alternative Investment Funds) segment for over twelve years and has deep domain experience in this arena serving several marquee Funds
- 2 clients have been signed up for their forthcoming funds in GIFT City

### Gujarat International Finance Tec-City (GIFT) -A Global Financial & IT Hub



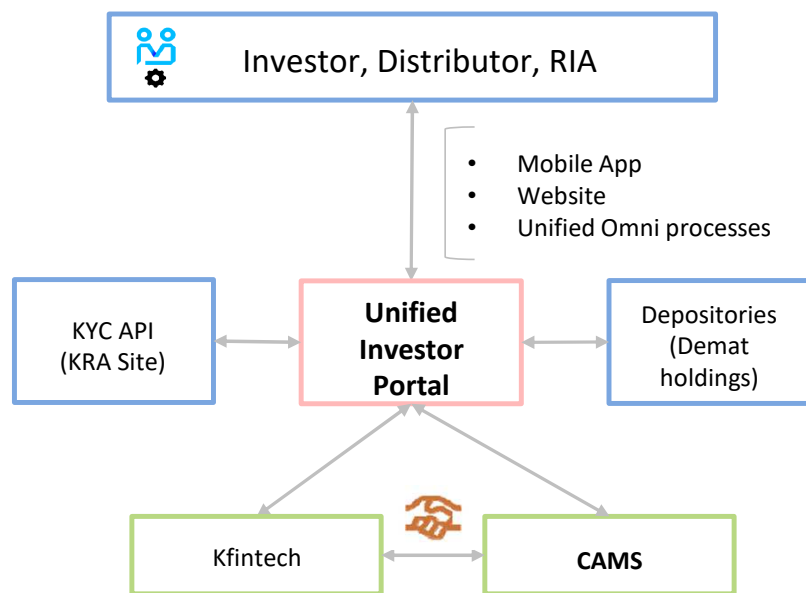
GIFT City is an integrated development on 886 acres of land with 62 mn sq. ft. of Built Up area which includes Office spaces, Residential Apartments, Schools, Hospital, Hotels, Clubs, Retail and various Recreational facilities, which makes this City a truly "Walk to Work" City. GIFT City consist of a conducive Multi-Service SEZ (Special Economic Zone) and an exclusive Domestic Area.

This City is a Vertical City which will optimize land area consumption for development. The City is located on the bank of river Sabarmati connecting the Business capital (Ahmedabad) and Political capital (Gandhinagar) of Gujarat State- The Growth Engine of India.

GIFT City is a new Financial & Technology Gateway of India for the World.

# MF Central – Conceptualised to be a unified universal platform for all MF services

A collaborative initiative between CAMS and the other RTA with approval from SEBI and AMFI\*



- Phase I : Covers non commercial transactions (service requests of investors), financial portfolio view, and consolidated account statement etc
- Phase II & III will see the launch of a mobility platform, financial transactions, and integration with ecosystem partners for several value-added services.

## Benefits to Investors

- First time ever digital access to investor lifecycle engagement with the entire MF industry under one roof. Investors will have digital 360-degree access to
  - Provide Service requests to all MFs (using harmonized processes) and get status updates
  - Execute Financial transactions and obtain their status updates
  - Online, Real-time Portfolio view (including MF Demat Holdings) & Industrywide
  - Capital Gains statements
  - Status of their Complaints to any and all MFs & to SEBI on any MF

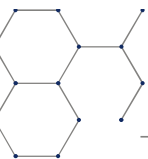
## Benefits to MF Ecosystem

- First time ever digital Service Requests
- An alternative platform for the Distributors and RIAs to execute MF transactions to service their investors

## Benefits to the AMCs

- Positioning MF Industry as the most investor-friendly in the BFSI segment
- All processes API driven, however all back-end processes remain the same at RTAs to continue to ensure prudence & regulatory compliance

\*Cost of Building the platform being borne by the RTAs. Commercial model to evolve over a period of time



## MUTUAL FUND INDUSTRY & CAMS AAUM – FY22 Q2

Industry AAuM  
**Rs.36.2 trillion**

Growth

▲ — **31.2%**

YoY

▲ — **9.2%**

QoQ

Equity Asset

▲ — **47.4%**

YoY

▲ — **14.7%**

QoQ

AAuM Serviced by CAMS  
**Rs. 25.5 trillion**

Growth

▲ — **31.6%**

YoY

▲ — **10.7%**

QoQ

Equity Asset

▲ — **53.5%**

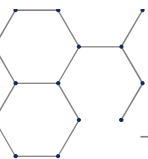
YoY

▲ — **19.8%**

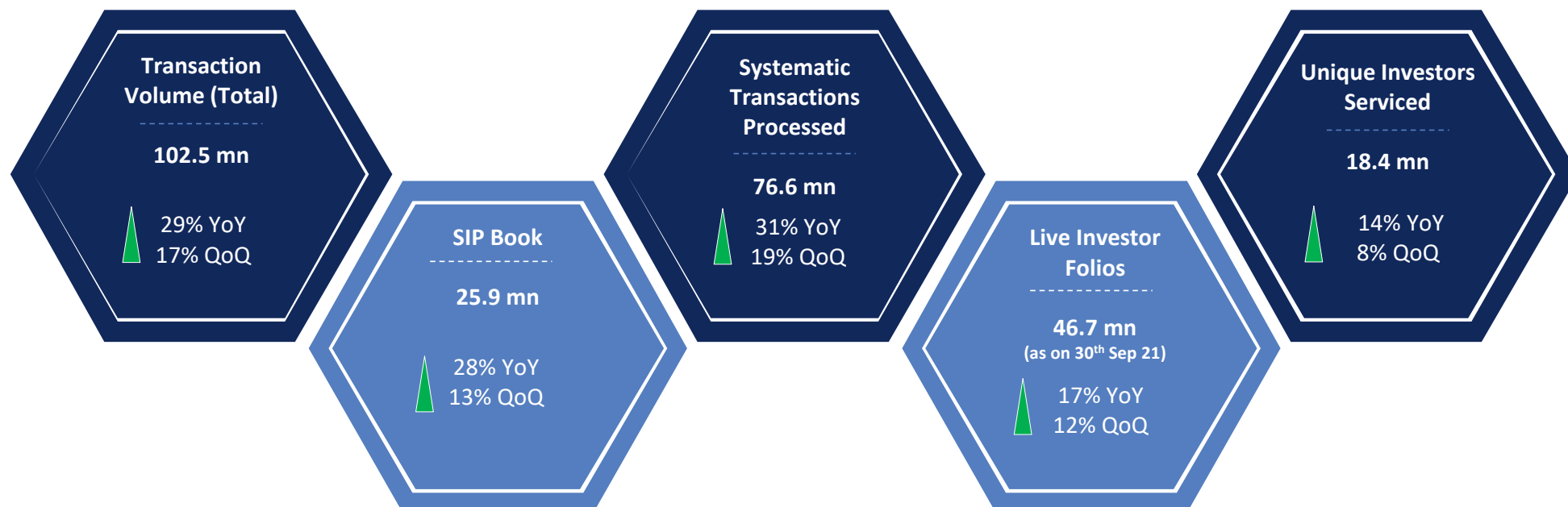
QoQ

Market Share (based on Quarterly AAuM)  
**~70.0%**

- Net flows into equity assets remain positive in FY22 Q2
- Gross Inflows through SIP increased by 16% QoQ
- Growth in total AAuM driven mainly by equity assets

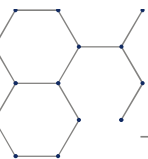


## OPERATIONAL METRICS – FY22 Q2



FINANCIALS





## REVENUE HIGHLIGHTS – FY22 Q2

### Revenue

₹22,759.6 Lakhs

▲ 33.0% YoY

▲ 13.1% QoQ

### Asset Based Revenue

32.5% YoY

11.3% QoQ



### Non-Asset Based Revenue

42.7% YoY

25.9% QoQ



### Non-MF Revenue

24.4% YoY

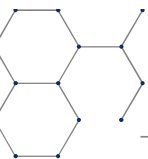
11.1% QoQ



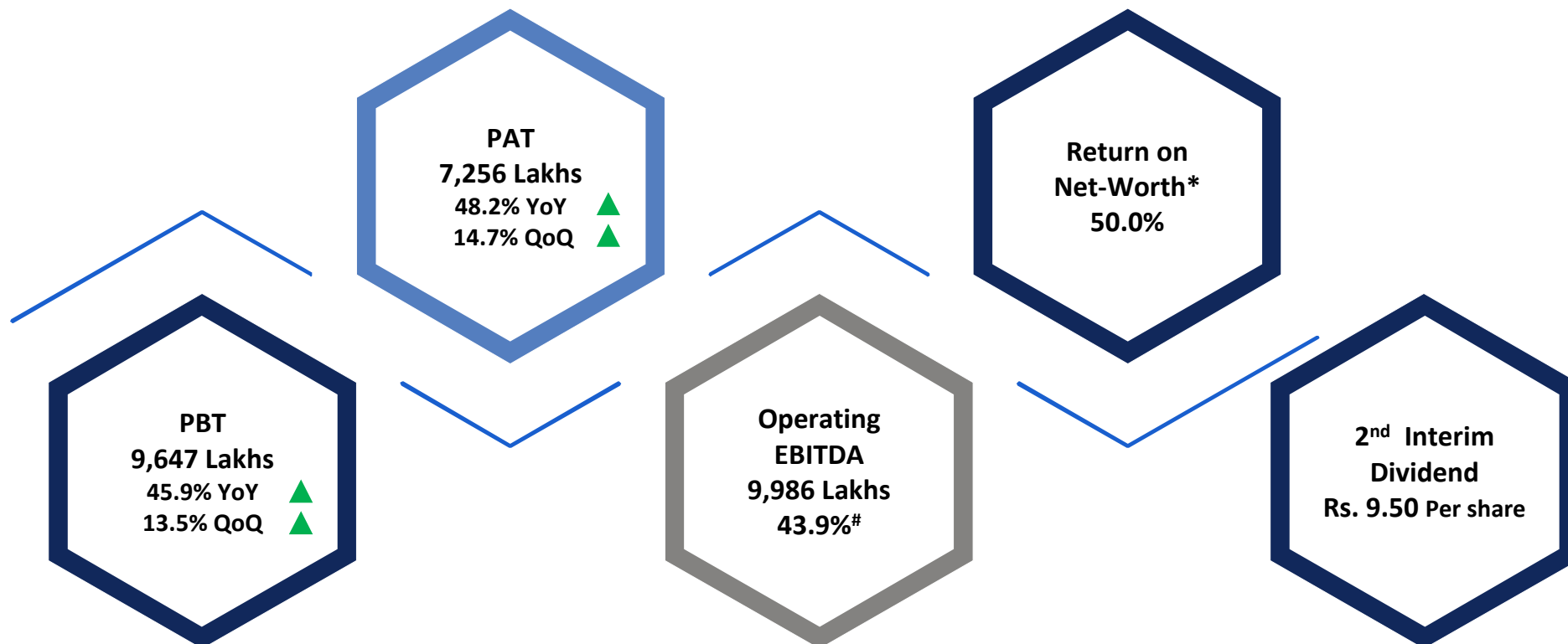
### Asset Mix

Equity component : Q2FY22 @39% (Q2FY21 : @ 34% / Q1FY22 : @ 36% )



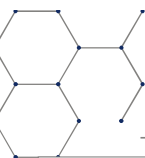


## FINANCIALS FY22 Q2

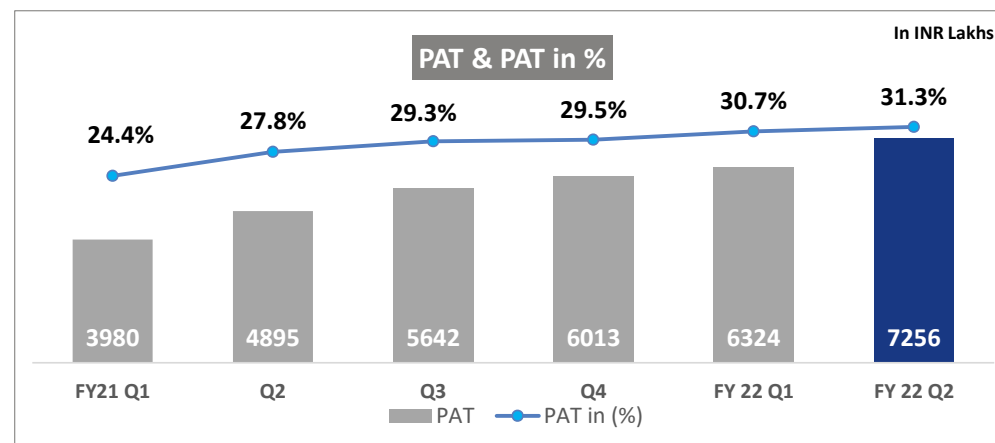
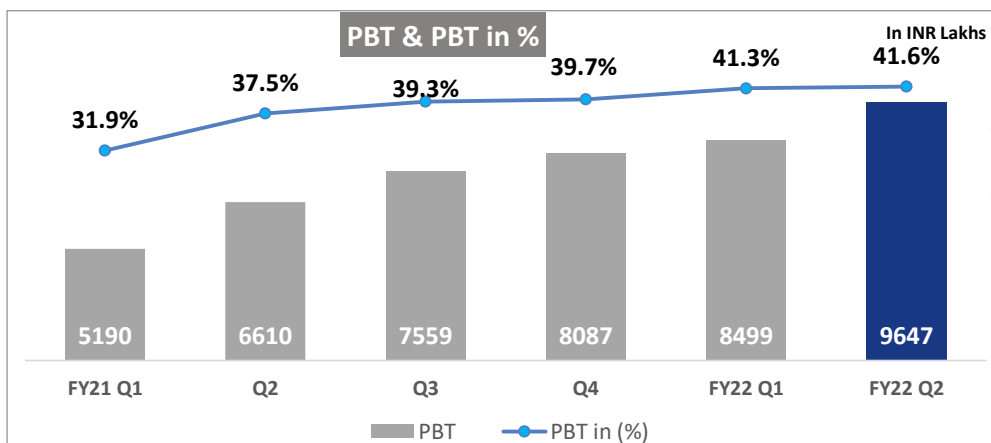
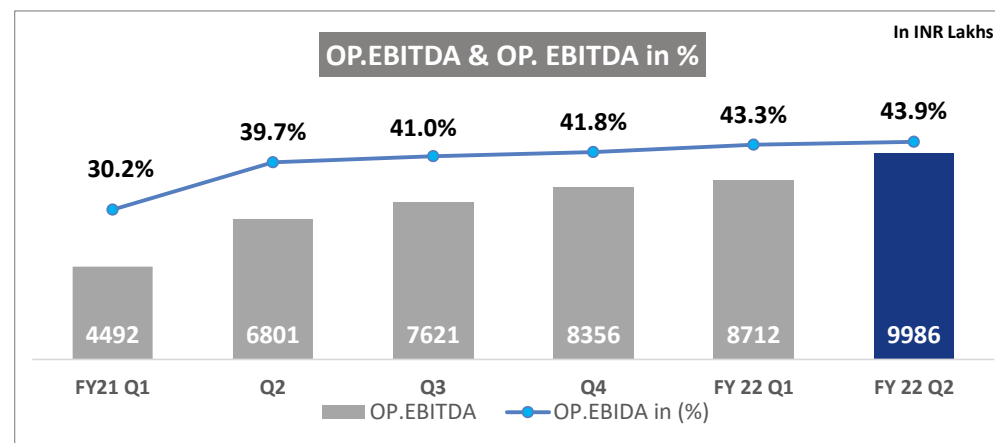
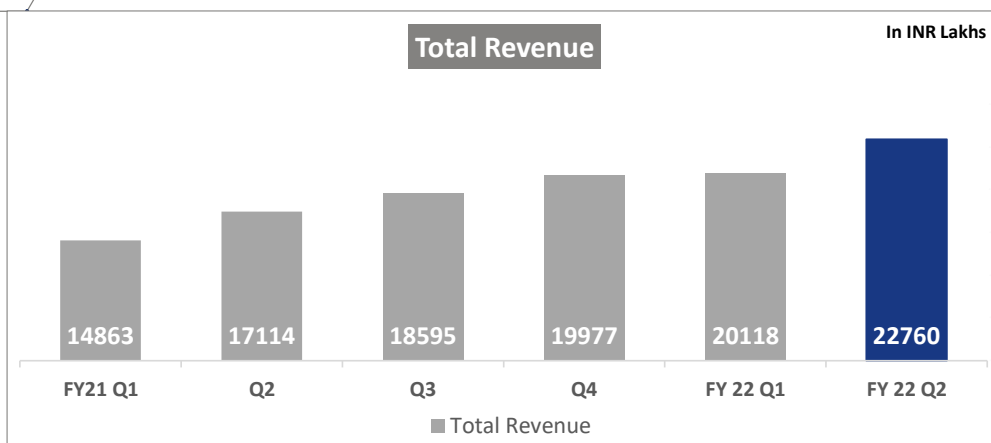


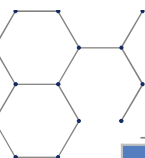
**\*\* Cash & Cash Equivalent as on 30<sup>th</sup> September 2021: Rs.378 Cr**

\* Return on Net-worth – PAT(annualized)/Period end Net-worth | \*\* Includes Bank balances, Fixed deposit, Govt Bond & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection a/c & Money in unpaid dividend a/c.) | # **46.5%** considering AS 116 lease capitalization



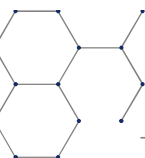
## CONSOLIDATED FINANCIAL HIGHLIGHTS – QUARTERLY





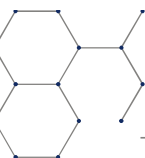
## Q2 FY22 Consolidated P&L

Computer Age Management Services Ltd							
Statement of Unaudited Consolidated Financial Results For the Quarter & Half Year ended 30th September 2021							
Particulars (Rs in lakhs)		Quarter ended			Half Year ended		Year Ended 31st March 2021
		30-Sep-21	30-Jun-21	30-Sep-20	30-Sep-21	30-Sep-20	
I	Revenue from operations	22,759.56	20,117.63	17,114.43	42,877.19	31,976.97	70,549.58
II	Other income	438.77	452.29	506.92	891.06	1,920.50	2,975.87
III	<b>Total revenue</b>	<b>23,198.33</b>	<b>20,569.92</b>	<b>17,621.35</b>	<b>43,768.25</b>	<b>33,897.47</b>	<b>73,525.45</b>
IV	<b>Expenses</b>						
	Employee benefits expense	8,091.01	7,238.08	6,240.84	15,329.09	12,695.46	26,236.20
	Finance costs	176.71	180.41	195.13	357.12	429.99	790.4
	Depreciation and amortisation expense	1,189.76	1,062.12	1,079.94	2,251.88	2,205.75	4,341.32
	Operating expenses	2,207.94	1,917.49	1,917.44	4,125.43	3,385.41	7,679.08
	Other expenses	1,885.98	1,672.74	1,578.14	3,558.72	3,381.24	7,032.94
	<b>Total expenses</b>	<b>13,551.40</b>	<b>12,070.84</b>	<b>11,011.49</b>	<b>25,622.24</b>	<b>22,097.85</b>	<b>46,079.94</b>
V	<b>Profit before tax</b>	<b>9,646.93</b>	<b>8,499.08</b>	<b>6,609.86</b>	<b>18,146.01</b>	<b>11,799.62</b>	<b>27,445.51</b>
VI	<b>Tax expense:</b>						
	Current tax	2,641.00	2,183.12	1,808.09	4,824.12	3,193.63	7,439.68
	Current tax expense of earlier years	(55.50)	-	-	(55.50)	-	(29.20)
	Deferred tax	(194.41)	(8.18)	(93.37)	(202.59)	(268.65)	(494.10)
	Net tax expense	2,391.09	2,174.94	1,714.72	4,566.03	2,924.98	6,916.37
VII	<b>Profit / (Loss) for the period</b>	<b>7,255.84</b>	<b>6,324.14</b>	<b>4,895.14</b>	<b>13,579.98</b>	<b>8,874.64</b>	<b>20,529.13</b>
VIII	<b>Other Comprehensive Income</b>						
	Items that will not be reclassified to Profit or Loss						
	- Remeasurements of the defined benefit liabilities / asset	(2.27)	41.00	128.70	38.73	101.16	61.00
	Income tax relating to items that will not be reclassified to profit or loss	0.57	(10.32)	(32.39)	(9.75)	(25.46)	(15.35)
	Items that may be reclassified to P&L						
	- Exchange differences in translating the financial statements of foreign operations	(5.10)	1.00	0.19	(4.10)	(2.00)	(3.65)
	<b>Total Other Comprehensive Income / (Loss)</b>	<b>(6.80)</b>	<b>31.68</b>	<b>96.50</b>	<b>24.88</b>	<b>73.70</b>	<b>42.00</b>
IX	<b>Total Comprehensive Income</b>	<b>7,249.04</b>	<b>6,355.82</b>	<b>4,991.64</b>	<b>13,604.86</b>	<b>8,948.34</b>	<b>20,571.13</b>



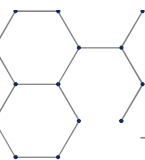
## Q2 FY22 Consolidated Financials (1/2)

Consolidated Balance sheet as at 30th September 2021			
	Particulars (Rs in Lakhs)	As at 30th September 2021	As at 31 March 2021
<b>A</b>	<b>ASSETS</b>		
<b>1</b>	<b>Non-current assets</b>		
	Property, plant and equipment	7,111.03	6,524.12
	Right of use assets	6,778.48	7,373.59
	Goodwill	13,359.83	13,359.83
	Intangible assets	801.61	1,144.02
	Financial Assets		
	- Investments	50.03	53.07
	- Loans & Advances	25.23	17.33
	- Other financial assets	1,116.81	1,081.66
	Deferred tax assets (net)	1,214.93	1,016.86
	Other non-current assets	610.84	296.98
	<b>Total Non-Current Assets</b>	<b>31,068.79</b>	<b>30,867.46</b>
<b>2</b>	<b>Current assets</b>		
	Financial Assets		
	- Investments	29,412.15	23,553.66
	- Trade Receivables	3,719.27	2,899.04
	- Loans & Advances	76.85	69.82
	- Other Financial Assets	406.05	507.34
	- Cash and Cash Equivalents	1,128.53	1,742.85
	- Bank Balances other than Cash and Cash Equivalents	15,677.50	16,282.65
	Current Tax Assets (Net)	1,035.27	751.50
	Other Current Assets	8,643.59	7,518.74
	<b>Total Current Assets</b>	<b>60,099.21</b>	<b>53,325.59</b>
	<b>TOTAL ASSETS</b>	<b>91,168.00</b>	<b>84,193.05</b>



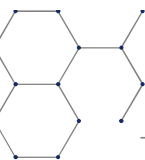
## Q2 FY22 Consolidated Financials (2/2)

Consolidated Balance sheet as at 30th September 2021			
	Particulars (Rs in Lakhs)	As at 30th September 2021	As at 31 March 2021
<b>B</b>	<b>EQUITY AND LIABILITIES</b>		
<b>1</b>	<b>Equity</b>		
	Share Capital	4,882.55	4,879.10
	Other Equity	52,593.00	46,708.07
	Share application money pending allotment	551.54	-
	<b>Equity attributable to owners of the Company</b>	<b>58,027.09</b>	<b>51,587.17</b>
	<b>Non-Controlling Interests</b>	-	-
	<b>Total Equity</b>	<b>58,027.09</b>	<b>51,587.17</b>
<b>2</b>	<b>Non-current liabilities</b>		
	Financial Liabilities		
	- Lease Liability	5,849.70	6,453.66
	Provisions	7,396.15	7,483.12
	Deferred Tax Liabilities	-	4.51
	<b>Total Non-Current Liabilities</b>	<b>13,245.85</b>	<b>13,941.29</b>
<b>3</b>	<b>Current liabilities</b>		
	Financial Liabilities		
	- Lease Liability	1,657.21	1,460.85
	- Trade Payables		
	a. Total outstanding dues to micro enterprises and small enterprises	26.65	39.28
	b. dues to Others	5,067.98	5,249.90
	- Other Financial Liabilities	6,723.60	6,723.50
	Other Current Liabilities	4,025.81	3,706.10
	Provisions	2,319.53	1,459.90
	Current Tax Liabilities	74.28	25.06
	<b>Total Current Liabilities</b>	<b>19,895.06</b>	<b>18,664.59</b>
	<b>Total Liabilities</b>	<b>33,140.91</b>	<b>32,605.88</b>
	<b>Total Equity and Liabilities</b>	<b>91,168.00</b>	<b>84,193.05</b>



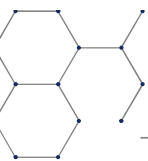
## Consolidated Statement of Profit and Loss

Particulars (Rs in Lakhs)	Year ended	Year ended	Year ended	Quarter ended	Quarter ended
	31-Mar-19	31-Mar-20	31-Mar-21	30-Sep-21	30-Sep-20
<b>Income</b>					
Revenue From Operations	69,364.39	69,962.99	70,549.58	22,759.56	17,114.43
Other Income	1,806.32	2,124.25	2,975.87	438.77	506.92
<b>Total Income</b>	<b>71,170.71</b>	<b>72,087.24</b>	<b>73,525.45</b>	<b>23,198.33</b>	<b>17,621.35</b>
<b>Expenses</b>					
Employee benefits expense	27,461.73	25,802.25	26,236.20	8,091.01	6,240.84
Finance costs	27.81	972.39	790.40	176.71	195.13
Depreciation and amortization expense	2,843.66	5,125.08	4,341.32	1,189.76	1,079.94
Operating expenses	10,581.83	8,670.20	7,679.08	2,207.94	1,917.44
Other expenses	9,529.88	6,833.50	7,032.94	1,885.98	1,578.14
<b>Total Expenses</b>	<b>50,444.91</b>	<b>47,403.42</b>	<b>46,079.94</b>	<b>13,551.40</b>	<b>11,011.49</b>
<b>Profit/(loss) before tax</b>	<b>20,725.80</b>	<b>24,683.82</b>	<b>27,445.51</b>	<b>9,646.93</b>	<b>6,609.86</b>
Current Tax (Net off Tax expenses of earlier years)	7,643.35	6,542.10	7,410.47	2,585.50	1,808.09
Deferred tax (including MAT credit entitlement)	(435.28)	952.50	(494.10)	(194.41)	(93.37)
<b>Net Tax expense / (benefit)</b>	<b>7,208.07</b>	<b>7,494.60</b>	<b>6,916.37</b>	<b>2,391.09</b>	<b>1,714.72</b>
<b>Profit/(loss) for the period</b>	<b>13,517.73</b>	<b>17,189.22</b>	<b>20,529.13</b>	<b>7,255.84</b>	<b>4,895.14</b>
<b>Earnings per share (In ₹):</b>					
Basic	27.61	35.24	42.08	14.86	10.03
Diluted	27.61	35.21	41.93	14.77	10.01



## Consolidated Statement of Assets and Liabilities

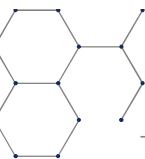
Particulars (Rs in Lakhs)	As at March 31, 2019	As at March 31, 2020	As at March 31, 2021	As at September 30, 2021
<b>Non-Current Assets</b>				
Property, Plant and Equipment	7,102.84	6,525.21	6,524.12	7,111.03
Right To Use Asset	-	9,906.30	7,373.59	6,778.48
Goodwill	13,359.83	13,359.83	13,359.83	13,359.83
Intangible Assets	1,823.39	1,107.99	1,144.02	801.61
Financial Assets				
- Investments	204.08	53.30	53.07	50.03
- Loans & Advances	24.17	17.88	17.33	25.23
- Other financial assets	1,233.39	1,283.04	1,081.66	1,116.81
Deferred Tax Assets (Net)	1,470.75	752.88	1,016.86	1,214.93
Other Non-Current Assets	444.55	28.93	296.98	610.84
<b>Total Non-Current Assets</b>	<b>25,662.90</b>	<b>33,035.35</b>	<b>30,867.46</b>	<b>31,068.79</b>
<b>Current Assets</b>				
Financial Asset				
- Investments	23,049.76	30,560.50	23,553.66	29,412.15
- Trade Receivables	2,696.96	3,203.07	2,899.04	3,719.27
- Loans & Advances	66.88	64.65	69.82	76.85
- Other Financial Assets	37.04	571.15	507.34	406.05
- Cash and Cash Equivalents	486.11	2,322.14	1,742.85	1,128.53
- Bank Balances other than Cash and Cash Equivalents	3,864.24	2,723.77	16,282.65	15,677.50
Current Tax Assets (Net)	-	1,504.23	751.50	1,035.27
Other Current Assets	8,056.55	6,324.79	7,518.74	8,643.59
<b>Total Current Assets</b>	<b>38,257.54</b>	<b>47,274.30</b>	<b>53,325.59</b>	<b>60,099.21</b>
<b>Total Assets</b>	<b>63,920.44</b>	<b>80,309.65</b>	<b>84,193.05</b>	<b>91,168.00</b>



## Consolidated Statement of Assets and Liabilities (cont'd.)

Particulars (Rs in Lakhs)	As at March 31, 2019	As at March 31, 2020	As at March 31, 2021	As at September 30, 2021
<b>Equity</b>				
Share Capital	4,876.00	4,876.00	4,879.10	4,882.55
Other Equity	40,298.77	50,009.64	46,708.07	52,593.00
Share application money pending allotment	-	-	-	551.54
<b>Equity attributable to owners of the Company</b>	<b>45,174.77</b>	<b>54,885.64</b>	<b>51,587.17</b>	<b>58,027.09</b>
Non Controlling Interest	829.45	-	-	-
<b>Total Equity</b>	<b>46,004.22</b>	<b>54,885.64</b>	<b>51,587.17</b>	<b>58,027.09</b>
<b>Non Current Liabilities</b>				
Financial liabilities				
-Lease Liability	-	7,598.84	6,453.66	5,849.70
Provisions	7,125.39	7,319.95	7,483.12	7,396.15
Deferred Tax Liabilities	-	234.63	4.51	-
<b>Total Non Current Liabilities</b>	<b>7,125.39</b>	<b>15,153.42</b>	<b>13,941.29</b>	<b>13,245.85</b>
<b>Current Liabilities</b>				
Financial liabilities				
-Lease Liability		2,590.81	1,460.85	1,657.21
Trade Payables				
- Total outstanding dues to micro enterprises and small enterprises	34.49	68.78	39.28	26.65
- Dues to Others	3,559.22	3,539.45	5,249.90	5,067.98
-Other financial liabilities	-	0.47	6,723.50	6,723.60
Other Current Liabilities	5,297.56	2,973.67	3,706.10	4,025.81
Provisions	1,708.74	1,097.42	1,459.90	2,319.53
Current Tax Liabilities (Net)	190.82	-	25.06	74.28
<b>Total Current Liabilities</b>	<b>10,790.83</b>	<b>10,270.59</b>	<b>18,664.59</b>	<b>19,895.06</b>
<b>Total Liabilities</b>	<b>17,916.22</b>	<b>25,424.01</b>	<b>32,605.88</b>	<b>33,140.91</b>
<b>Total Equity and Liabilities</b>	<b>63,920.44</b>	<b>80,309.65</b>	<b>84,193.05</b>	<b>91,168.00</b>





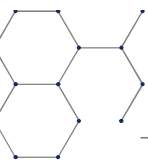
## Consolidated Cash Flow Summary

Particulars (Rs. in lakhs)	Half Year ended 30th Sep 2021	Half Year ended 30th Sep 2020
Net cash flow from/(used in) operating activities (A)	15,227.10	11,217.47
Net cash flow from/(used in) investing activities (B)*	(6,554.10)	6,723.58
Net cash flow from/(used in) financing activities (C)**	(9,287.33)	(18,882.35)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(614.32)	(941.29)
Cash and cash equivalents at the beginning of the period	1,742.85	2,322.14
Cash and cash equivalents at the end of the period	1,128.53	1,380.84

### Notes:

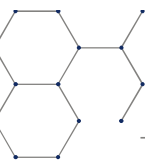
\* Net cash flow from investing activity includes capital expenditure on fixed assets and investments in Mutual Funds & FD's.

\*\* Net cash flow from financing activity includes proceeds from ESOP allotment, Dividend paid and ROU lease payments.



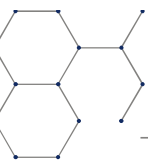
## FY22 Q2 Standalone P&L

Computer Age Management Services Ltd							
Statement of Unaudited Standalone Financial Results For the Quarter & Half Year ended 30th September 2021							
Particulars (Rs in lakhs)		Quarter ended			Half Year ended		Year Ended 31st March 2021
		30-Sep-21	30-Jun-21	30-Sep-20	30-Sep-21	30-Sep-20	
<b>I</b>	Revenue from operations	21,572.86	19,128.85	16,193.64	40,701.71	30,499.17	67,375.26
<b>II</b>	Other income	303.85	3,050.09	1,610.05	3,353.94	2512.83	5,860.40
<b>III</b>	<b>Total revenue</b>	<b>21,876.71</b>	<b>22,178.94</b>	<b>17,803.69</b>	<b>44,055.65</b>	<b>33,012.00</b>	<b>73,235.66</b>
<b>IV</b>	<b>Expenses</b>						
	Employee benefits expense	6,886.88	6,054.90	5,166.43	12,941.78	10,437.14	21,706.04
	Finance costs	164.93	167.11	178.18	332.04	375.57	706.39
	Depreciation and amortisation expense	1,094.79	971.52	988.53	2,066.31	1,991.89	3,938.86
	Operating expenses	3,369.65	3,103.67	2,956.82	6,473.32	5,562.44	12,578.30
	Other expenses	1,691.57	1,546.08	1,416.08	3,237.65	2,846.72	6,305.51
	<b>Total expenses</b>	<b>13,207.82</b>	<b>11,843.28</b>	<b>10,706.04</b>	<b>25,051.10</b>	<b>21,213.76</b>	<b>45,235.11</b>
<b>V</b>	<b>Profit/(loss) before tax</b>	<b>8,668.89</b>	<b>10,335.66</b>	<b>7,097.65</b>	<b>19,004.55</b>	<b>11,798.24</b>	<b>28,000.55</b>
<b>VI</b>	Tax expense / (benefit):						
	Current tax	2,311.73	1,960.71	1,585.06	4,272.44	2,860.88	6,309.62
	Current tax expense of earlier periods	(55.50)	-	-	(55.50)	-	-
	Deferred tax	(111.58)	(17.42)	(8.97)	(129.00)	(210.76)	-206.35
	<b>Net tax expense / (benefit)</b>	<b>2,144.65</b>	<b>1,943.29</b>	<b>1,576.09</b>	<b>4,087.94</b>	<b>2,650.12</b>	<b>6,103.27</b>
<b>VII</b>	<b>Profit / (Loss) for the period</b>	<b>6,524.24</b>	<b>8,392.37</b>	<b>5,521.56</b>	<b>14,916.61</b>	<b>9,148.12</b>	<b>21,897.28</b>
<b>VIII</b>	Other Comprehensive Income						
	Items that will not be reclassified to Profit or Loss						
	- Remeasurements of the defined benefit liabilities / asset	6.64	89.09	120.66	95.73	89.25	46.37
	Income tax relating to items that will not be reclassified to profit or loss	(1.67)	(22.42)	(30.37)	(24.09)	(22.46)	(11.67)
	<b>Total Other Comprehensive Income / (Loss)</b>	<b>4.97</b>	<b>66.67</b>	<b>90.29</b>	<b>71.64</b>	<b>66.79</b>	<b>34.70</b>
<b>IX</b>	<b>Total Comprehensive Income</b>	<b>6,529.21</b>	<b>8,459.04</b>	<b>5,611.85</b>	<b>14,988.25</b>	<b>9,214.91</b>	<b>21,931.98</b>



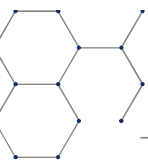
## Standalone Balance Sheet (1/2)

Unaudited Standalone Balance sheet as at 30th September 2021			
	Particulars (Rs in Lakhs)	As at 30th September 2021	As at 31 March 2021
<b>A</b>	<b>ASSETS</b>		
<b>1</b>	<b>Non-current assets</b>		
	Property, plant and equipment	6,978.21	6,421.17
	Right to use assets	6,364.13	6,809.36
	Intangible assets	788.54	1,122.47
	Financial Assets		
	-Investments	22,638.37	22,641.41
	- Loans & Advances	25.23	17.33
	- Other financial assets	908.22	881.49
	Deferred tax assets (net)	1,083.15	954.15
	Other non-current assets	564.39	296.98
	<b>Total Non-Current Assets</b>	<b>39,350.24</b>	<b>39,144.36</b>
<b>2</b>	<b>Current assets</b>		
	Financial Assets		
	-Investments	21,240.97	13,582.68
	- Trade Receivables	2,999.30	2,414.49
	- Loans and Advances	76.05	58.62
	- Other Financial Assets	335.24	576.04
	- Cash and Cash Equivalents	991.78	1,408.03
	- Bank Balances other than Cash and Cash Equivalents	12,302.62	12,801.72
	Current Tax Assets (Net)	869.07	616.21
	Other Current Assets	8,051.78	7,160.24
	<b>Total Current Assets</b>	<b>46,866.81</b>	<b>38,618.03</b>
	<b>TOTAL ASSETS</b>	<b>86,217.05</b>	<b>77,762.39</b>



## Standalone Balance Sheet (2/2)

Unaudited Standalone Balance sheet as at 30th September 2021			
	Particulars (Rs In Lakhs)	As at 30th September 2021	As at 31 March 2021
<b>B</b>	<b>EQUITY AND LIABILITIES</b>		
<b>1</b>	<b>Equity</b>		
	Share Capital	4,882.55	4,879.10
	Other Equity	49,360.21	42,091.89
	Share Application money pending allotment	551.54	-
	<b>Total Equity</b>	<b>54,794.30</b>	<b>46,970.99</b>
<b>2</b>	<b>Non-current liabilities</b>		
	Financial Liabilities		
	- Lease Liability	5,691.84	6,135.16
	Provisions	6,983.83	7,063.78
	<b>Total Non-Current Liabilities</b>	<b>12,675.67</b>	<b>13,198.94</b>
<b>3</b>	<b>Current liabilities</b>		
	Financial Liabilities		
	- Lease Liability	1,342.76	1,167.49
	- Trade Payables		
	- Dues to MSME	25.99	28.16
	- Dues to Others	4,948.45	5,173.78
	- Other Financial Liabilities	6,723.06	6,721.86
	Other Current Liabilities	3,647.04	3,270.00
	Provisions	2,059.78	1,231.16
	<b>Total Current Liabilities</b>	<b>18,747.08</b>	<b>17,592.46</b>
	<b>Total Liabilities</b>	<b>31,422.75</b>	<b>30,791.40</b>
	<b>Total Equity and Liabilities</b>	<b>86,217.05</b>	<b>77,762.39</b>

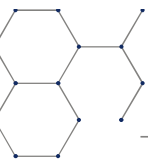


## Revenue Profile

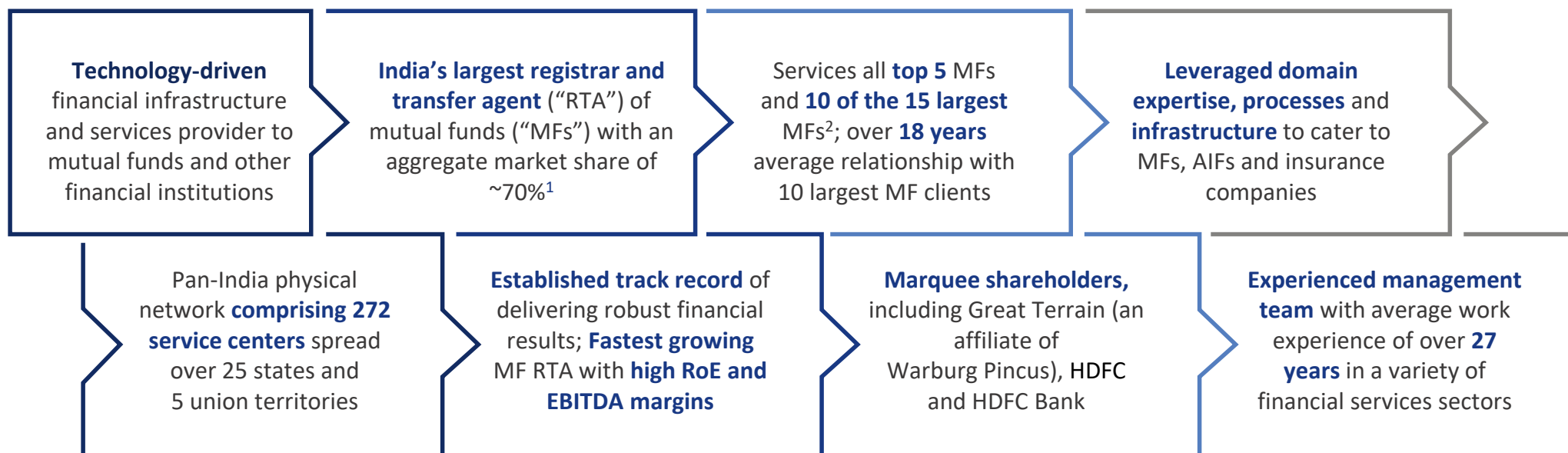
Particulars	Quarter ended			Half Year ended		Year Ended 31-Mar-21
	30-Sep-21	30-June-21	30-Sep-20	30-Sep-21	30-Sep-20	
i) Mutual Funds	90.3%	90.2%	89.7%	90.3%	89.7%	90.3%
a) Assets Based	76.2%	77.5%	76.5%	76.8%	77.7%	76.9%
b) Non assets Based	14.1%	12.7%	13.2%	13.4%	12.1%	13.3%
ii) Non Mutual Fund	9.7%	9.8%	10.3%	9.7%	10.3%	9.7%
<b>Total Operating Revenue</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## ABOUT CAMS



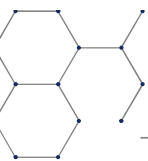


## CAMS – BUSINESS AT A GLANCE



**Notes:** 1. Market share basis FY22 Q2 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

## Service Aggregator



Best Practice Implementation



Uniform Regulatory change implementation



Business-Continuity Mechanisms



## Business Enabler



Manage High Volume of Data / Transactions



Infrastructural Stability



Support Timely Launches of NFOs



Operational Integration



## Knowledge Partner



Extensive Data on Investor Preferences



Actionable Insights



High Capability of Processing Expertise



Innovative Product Development



## Customer Care & Investor Services



Call Centre Services



Mail back / SMS Services



Service Requests and Account Information



Front Office Services



Transaction Processing



## Distributor Services



Recording of Empanelled Distributors



Recording of Brokerage Structures



Brokerage Computation



Distributor Queries



## Transfer Agency Services



Transaction Origination



Operations



Investor Services

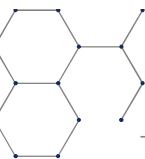


Risk Management



Compliance



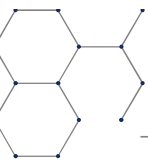


# CAMS – PROPRIETARY TECHNOLOGY PLATFORMS AND MOBILE APPLICATIONS FOR THE MUTUAL FUND BUSINESS



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





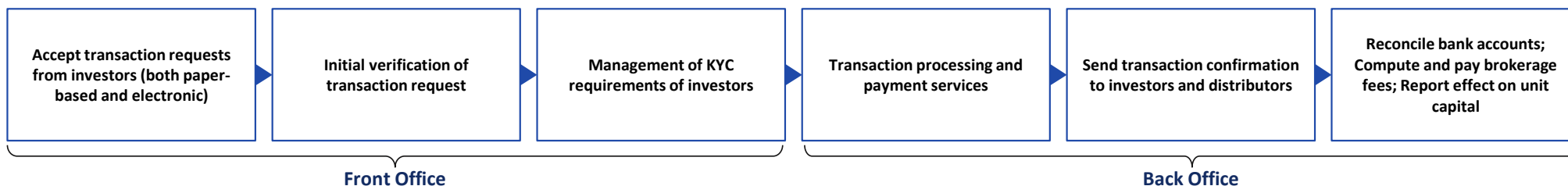
# MUTUAL FUND SERVICES PROVIDED BY CAMS



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

1

## Transaction Origination and Processing



2

## Services to Asset Management Companies

Record keeping and management	Anti-money laundering services
Reporting to govt. authorities	Suspicious transaction reporting
Compliance with KYC regulations	Compliance with scheme document
Compliance with SEBI regulations	Management information reporting
Setting up of accounts	Fee computation and administration
On-boarding of intermediaries	

3

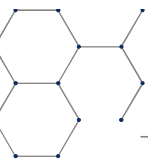
## Services to MF Investors

Periodic statements and alerts
Assist with Queries / Service Requests
Mail management, mail back services
SMS / Online customer service
Call center to address queries
Push and pull services

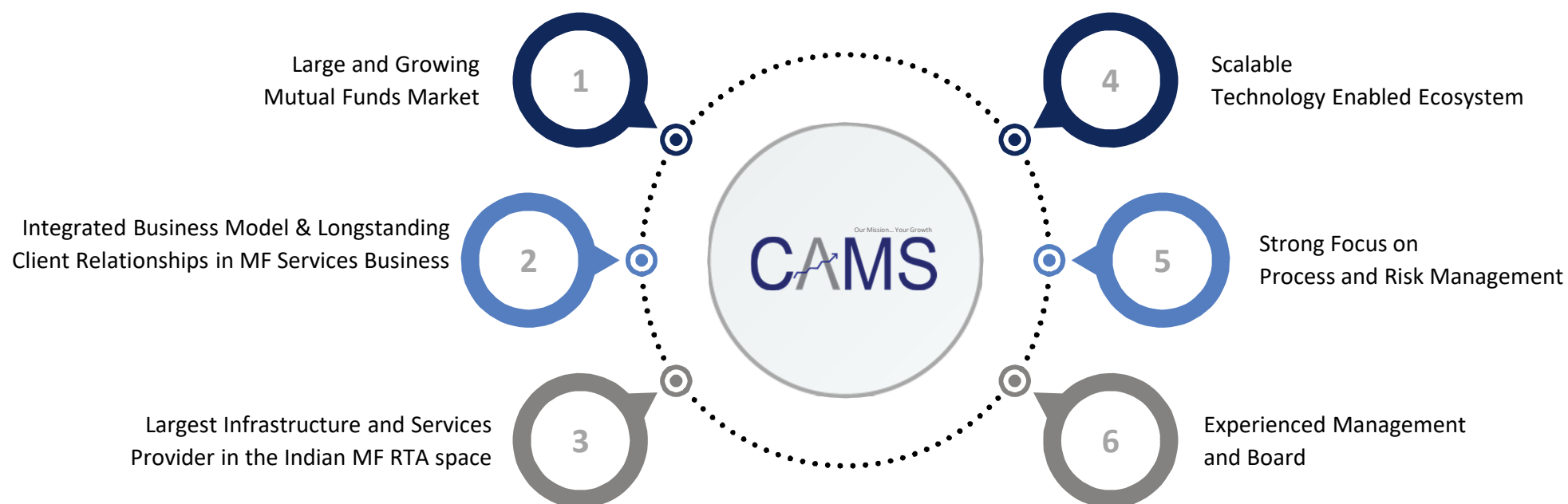
4

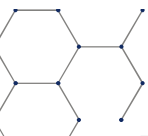
## Services to Distributors

Distributor help desk
Recording of distributors empanelled
Recording & maintenance of brokerage structures
Computation of various brokerage
Claw-back of brokerages
Addressing distributor queries



## KEY HIGHLIGHTS





## CAMS – OVERVIEW OF OTHER SERVICES

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



- Market leader servicing over 100 AIF / PMS Clients
- Offers services such as creation of investor record, fund accounting services and reconciliation and creation of MIS and reporting systems
- Also offers intermediaries revenue management, investor service management
- **30-35%** AIF industry growth projected between FY19-24<sup>1</sup>

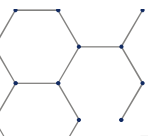


- Manages end-to-end ACH transactions and ECS and services mutual funds, NBFCs and insurance companies
- Provides services through CAMSPay, which is a highly automated ECS or NACH platform
- Supports periodical or adhoc payments (including receipt of funds from mutual fund investors through SIP accounts)
- **88.8mn** ECS and ACH registrations and transactions executed in FY21 & 58.8 Mn Transactions in H1 FY22



- 38.9% market share in insurance repository business<sup>3</sup>, with ~4 mn<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. 3. Company Estimated as on 30<sup>th</sup> September 21 (Industry data not available)



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



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



### 4 KYC Registration Agency ("KRA")

- 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)



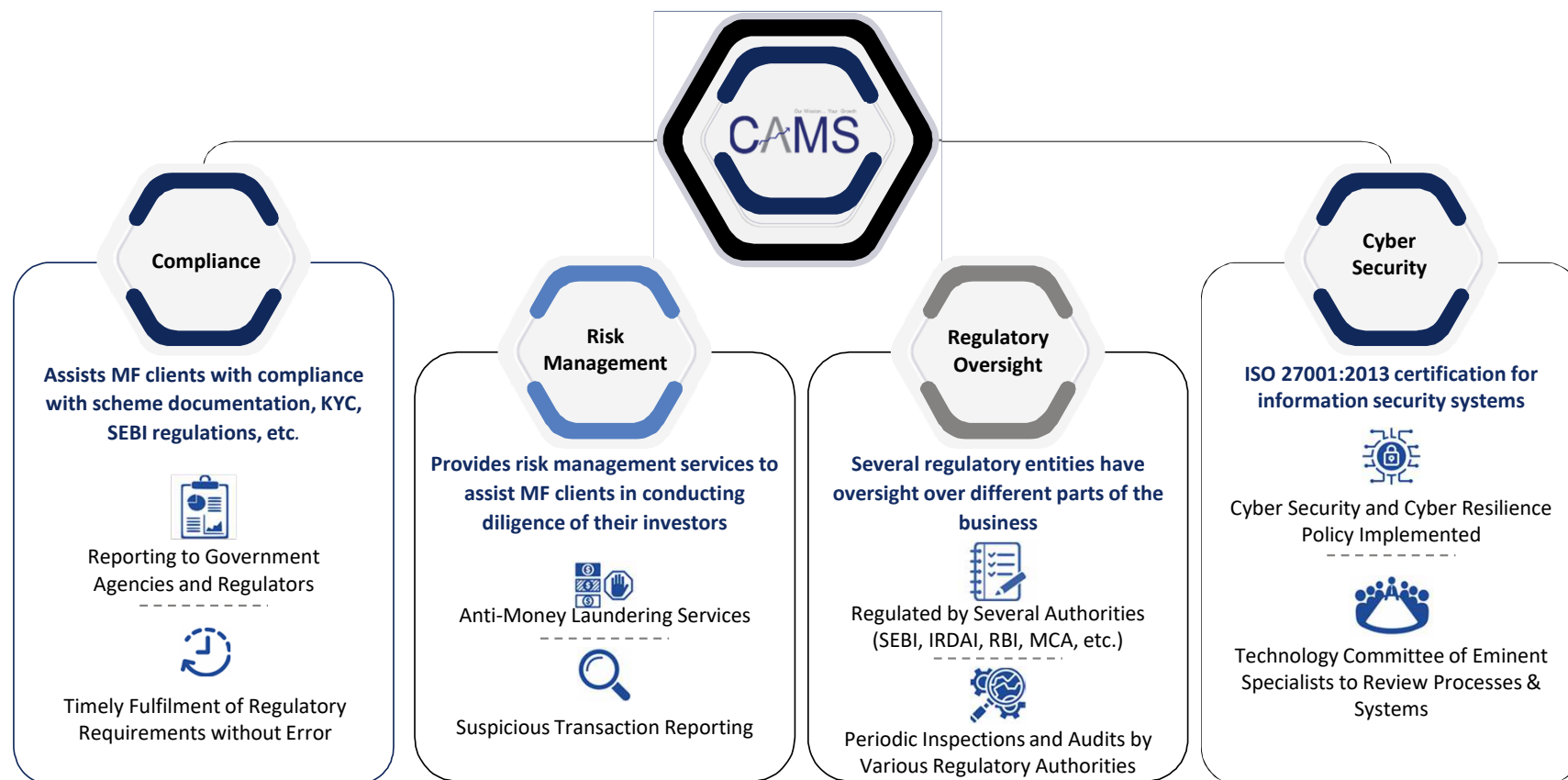
### 5 Software Solutions

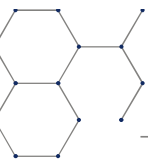
- Owns, develops and maintains the technology solutions for MF services business & MF clients
- Technology team of 598 personnel<sup>1</sup>
- Developed Investrak.NET, a scalable mutual fund transfer agency platform, among others
- Assists with website design and development, provides mobility solutions, performs trend analysis, business intelligence and analytics based services, etc.

Note: 1. As of September 30, 2021.

# 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*



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



**Vijayalakshmi Rajaram Iyer**  
*Independent Director*



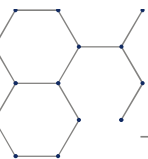
**Narendra Ostawal**  
*Non-Executive Director*



**Sandeep Kagzi**  
*Non-Executive Director*



**Anuj Kumar**  
*Managing Director*



## EXPERIENCED SENIOR MANAGEMENT TEAM



Experienced management team, with an average work experience of **27 years** and a demonstrated ability to grow and diversify the business and innovate services

**Anuj Kumar**  
Managing Director

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

**S.R. Ram Charan**  
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

**Indeevar Krishna**  
Chief Process Officer

- Joined the company in April 2021
- Previously associated with Citibank India, Bharti Airtel & Max Life Insurance

**Manikandan Gopalakrishnan**  
Company Secretary & Compliance Officer

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

**Vasanth Jeyapaul Emmanuel**  
Senior Vice President

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

**N. Ravi Kiran**  
Head – New Businesses

- Joined the company in April 2017
- Previously associated with Dharma Software Solutions & Reliance Systems

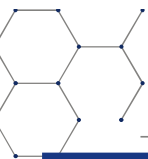
**Anish Mathew**  
Business Head – CAMS Finserv AA

- Joined the company in October 2021
- Previously associated Sybml Wealth Management platform( Co-founder). Cisco, Premji Invest and Lehman Brothers

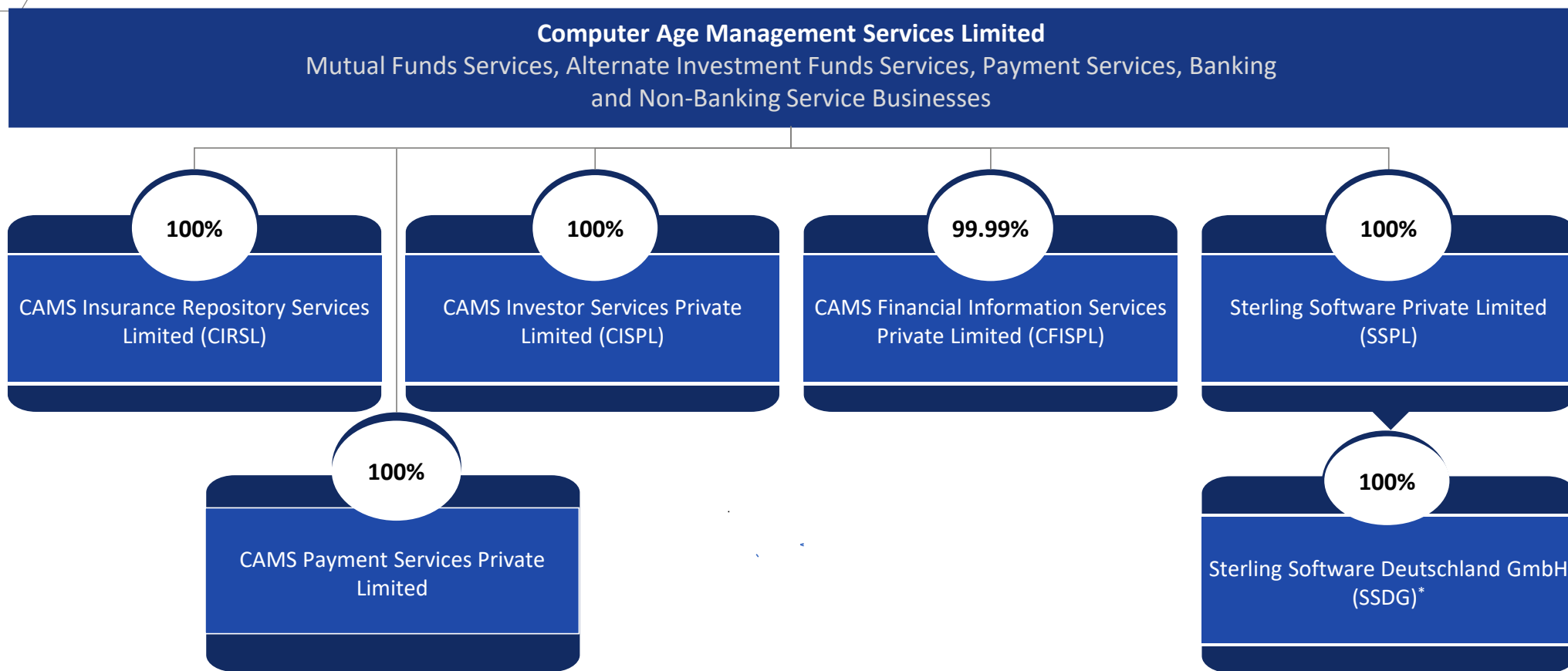


APPENDIX

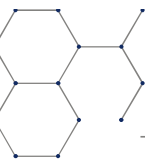




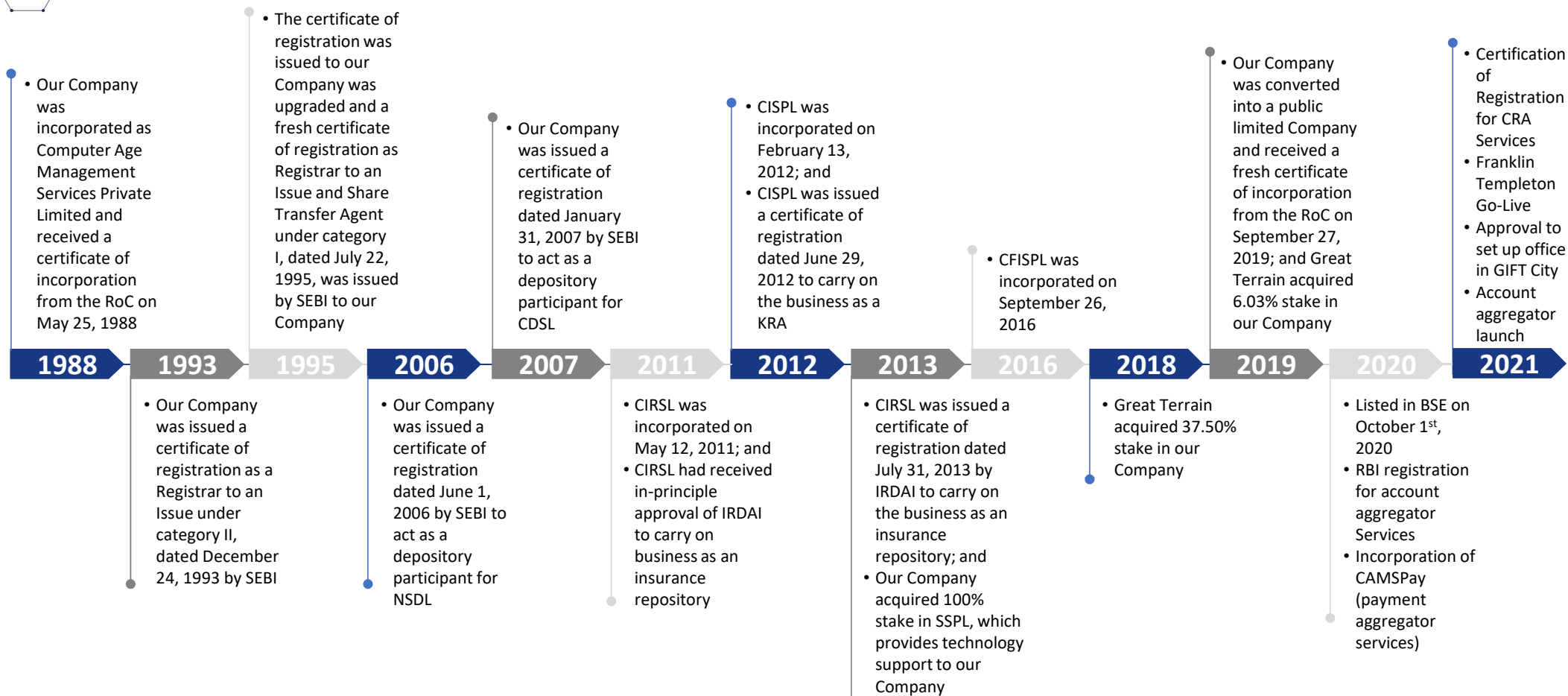
## CORPORATE STRUCTURE

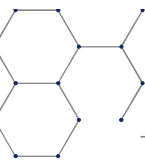


**Note:** \* Currently in the process of winding down the operations of Sterling Software (Deutschland) GmbH. | Currently in the process of closing banking and non-banking services business.



## HISTORY/MILESTONES





## AWARDS AND ACCOLADES



2015

- Our Company was awarded 'Best App' for 'myCAMS' app under finance category at the Global Mobile App Summit and Awards
- CIRSL was awarded 'Best Newcomer Award' at Asia Insurance Technology Awards
- CIRSL was awarded 'Best Service Provider' award in 'Feet on Street Collections' category by ICICI Prudential Life Insurance Company Limited at Tatva Annual Meet



2016

- Our Company was awarded SME Business Excellence Awards in mid-corporate IT and IT-enabled services category by Dun and Bradstreet and RBL Bank Limited
- Our Company was awarded 'Best App' for 'myCAMS' app under finance category at the Global Mobile App Summit and Awards



2017

- Our Company was awarded 'Best use of digital media/platform' in the mutual fund category for 'myCAMS' app at the Drivers of Digital Awards
- Our Company was awarded 'Best App' for 'myCAMS' app under finance category at the Global Mobile App Summit and Awards
- CIRSL was awarded 'Best Newcomer Award' at Asia Insurance Technology Awards
- CIRSL received the Celent Award for CIRSL's iCare services
- 20 most promising capital market solution provider



2018

- Our Company was awarded 'Special Mention for Use of Digital Media in the Mutual Fund Category' for 'GoCorp' app at the Drivers of Digital Awards 2018
- Our Company was awarded 'Best Application of Technology' for 'myCAMS' app at 4th edition of CX Strategy Summit and Awards
- CIRSL was awarded 'Best Service Provider' award



2019

- CIRSL was awarded 'OSCAR' by TATA AIA for outstanding support in DJFM 2019
- CIRSL was awarded 'Best Service Provider' award in 'Mandate Registration and Insurance Repository' category by ICICI Prudential Life Insurance Company Limited at Tatva Annual Meet
- SSPL was awarded "20 Most Promising Capital Market Solution Providers – 2019" by CIO Review India
- Our Company was awarded "Highly Commended – Harnessing the Power of Technology" at the Adam Smith Awards Asia 2019
- SSPL was awarded for "Digital and Fintech Solutions" at the SME Business Excellence Awards 2019 by Dun & Bradstreet and RBL Bank Limited

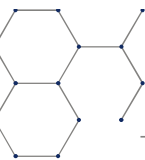


2020

- Recognized as the Star of FinTech in Tamil Nadu (highest category recognition) by Tamil Nadu Government

2021

- CAMSPay won the prestigious FINNOVITI 2021 Award
- CAMS Insurance Repository Services limited has been recognized as 'Feet on Street (FOS)-Best Service provider' by ICICI Prudential Life Insurance company limited at the 15<sup>th</sup> Annual TATVA annual awards 2021



## SHAREHOLDERS' INFORMATION

### Stock Data as on 30<sup>th</sup> September 2021

**Market Capitalisation**  
**14,819 Crores**

**Shares Outstanding**  
**4,88,25,520**

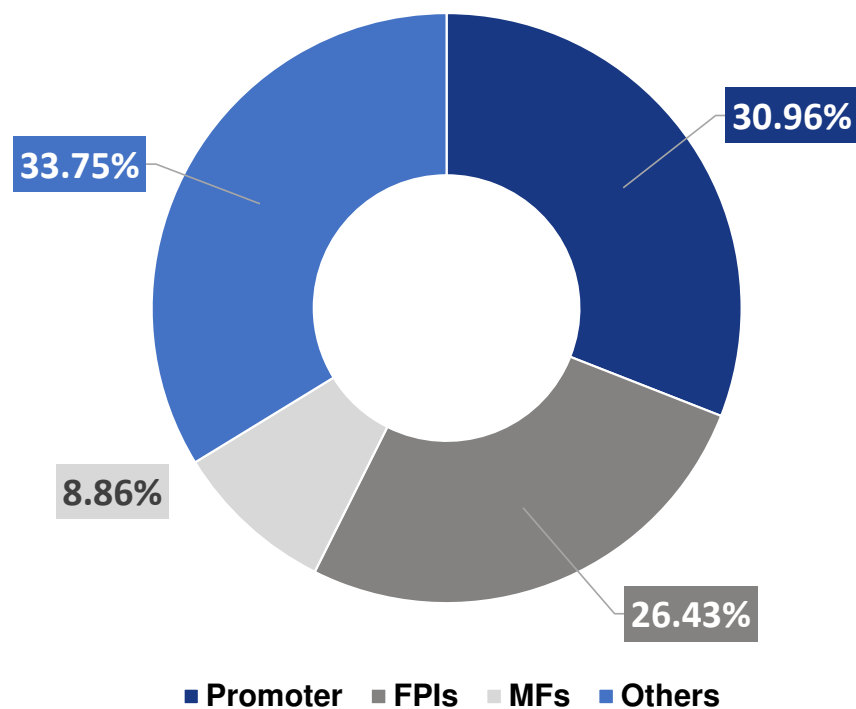
**Free Float**  
**11,857.44 Crores**

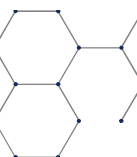
**Scrip Symbol / Code**  
**CAMS/543232**

#### Top Institutional Holders

- ICICI Prudential Long Term Equity Fund Tax Savings
- SBI Small Cap Fund
- HDFC Balanced Advantage Fund
- IIFL India Private Equity Fund - Series 1A
- HDFC Bank Ltd
- Smallcap World Fund, Inc
- Fidelity Investment Trust Fidelity Emerging Asia Fund
- Goldman Sachs Emerging Markets Equity Portfolio
- SBI Life Insurance Co. Ltd
- ACACIA Banyan Partners
- Housing Development Finance Corporation Limited
- Edelweiss Equity Savings Fund

### Shareholding Pattern (%)





# GLOSSARY

Term	Description
AAUM	Average Assets under Management
ACH	Automated Clearing House
Aditya Birla Capital	Aditya Birla Capital Limited
AIF	Alternative Investment Fund
AMC	Asset Management Company
AUM	Assets under Management
B2C	Business-to-Customer
c.	Approximately
CEO	Chief Executive Officer
DDT	Dividend Distribution Tax
DNS	Domain Name System
DSP Investment Managers	DSP Investment Managers Private Limited
EBITDA	Earnings before Interest, Tax, Depreciation and Amortization
ECS	Electronic Clearance Services
FI	Financial Institutions
FII	Foreign Institutional Investors
GDP	Gross Domestic Product
Great Terrain	Great Terrain Investment Ltd
HDFC	Housing Development Finance Corporation
HDFC AMC	HDFC Asset Management Company Limited
HDFC Bank	HDFC Bank Limited
HNI	High Net worth Individual
ICICI Prudential AMC	ICICI Prudential Asset Management Company Limited
ICICI Securities	ICICI Securities Limited
IIT	Indian Institute of Technology
IRDAI	Insurance Regulatory and Development Authority of India
IT	Information Technology

Term	Description
Kotak	Kotak Mahindra Capital Company Limited
Kotak Mahindra AMC	Kotak Mahindra Asset Management Company Limited
KRA	KYC Registration Agency
KYC	Know your Customer
MCA	Ministry of Corporate Affairs
MF	Mutual Fund
MIS	Management Information Systems
NACH	National Automated Clearing House
NBFC	Non Banking Financial Company
NSE Investments	NSE Investments Limited
Nomura	Nomura Financial Advisory and Securities (India) Private Limited
PAN	Permanent Account Number
PAT	Profit after Tax
RBI	Reserve Bank of India
RFI	Regulated Financial Institutions
RM	Relationship Manager
RoE	Return on Equity
RTA	Registrar and Transfer Agent
SBI Fund Management	SBI Fund Management Private Limited
SEBI	Securities and Exchange Board of India
SIP	Systematic Investment Plan
SM	Sales Manager
SMS	Short Message Service
SSPL	Sterling Software Private Limited
TB	Terabyte
TER	Total Expense Ratio
UT	Union Territory



**Company Name:**

Computer Age Management  
Services Limited  
(CAMS)



**Contact Person:**

Mr. Anish Sawlani



**Contact Numbers:**

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**Email Address:**

[shareholderrelations@camsonline.com](mailto:shareholderrelations@camsonline.com)



**Investor Relations**

Orient Capital



**Contact Person:**

Ms. Neha Shroff



**Contact Numbers:**

+91 77380 73466



**Email Address:**

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