

30<sup>th</sup> July 2025

<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 Sir / Madam,

**Sub: Presentation of Unaudited Standalone and Consolidated Financial Results for the quarter ended June 30, 2025**

Please find enclosed presentation of Unaudited Standalone and Consolidated Financial Results for the quarter ended June 30, 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)**

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**Investor Presentation**  
**Q1 FY'26**

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# Business Overview

# Presentation Flow

## Business Overview

Business Highlights Q1FY'26  
[Page No: 5](#)

Operational Highlights -Q1 FY'26  
[Page No: 6](#)

MF Industry & CAMS –Q1 FY'26  
[Page No: 7](#)

Operational Metrics Q1 FY'26  
[Page No: 8](#)

Business updates Q1 FY'26  
[Page No: 9-10](#)

Key Financial Highlights Q1 FY'26  
[Page No: 12](#)

## Financials

Revenue Highlights – Q1FY'26  
[Page No: 13](#)

Financial Highlights – Q1 FY'26  
[Page No: 14](#)

Revenue Profile  
[Page No: 15](#)

Consolidated Financial Highlights – Q1 FY'26  
[Page No: 16](#)

Standalone & Consolidated P&L –  
Q1 FY'26& FY'25  
[Page No: 17-20](#)

Update on ESG Initiatives  
[Page No: 22-23](#)

## About CAMS

Business at a Glance  
[Page No: 25](#)

Mutual Fund Services Business  
[Page No: 26-28](#)

Non-MF Businesses  
[Page No: 29-35](#)

Corporate Structure  
[Page No: 36](#)

Board of Directors  
[Page No: 37](#)

Management Team  
[Page No: 38-39](#)

History / Milestones  
[Page No: 40](#)

Awards & Accolades  
[Page No: 41](#)

Shareholding  
[Page No: 42](#)

# Business Highlights for Q1 FY'26



## Mutual Funds

- CAMS AuM crossed a new milestone of **Rs.50 Tn** in the month of June 2025. **Retains market leadership** with ~68% market share by AuM
- **Equity assets surpassed the Rs.25 Tn mark** and were at Rs.26.7 Tn with sustained inflows despite the volatility in the market
- CAMS AuM **grew 22% Y-o-Y in line with industry**. This growth was on the back of strong ahead-of-industry equity assets growth at 24% Y-o-Y
- New SIP registrations increased 19% Y-o-Y with 11.2 Mn registrations in Q1 FY'26, taking the **market share for the quarter up 6 percentage points to 67%**
- **Live SIPs grew 15% Y-o-Y in Q1** FY'26, market share improved from 57% to ~62%
- CAMS Unique investor base crossed **41 Mn mark** in the quarter, **grew 27% Y-o-Y, faster than industry** which grew at 22%
- **3 out of 7 newly acquired AMCs went live** including Jio BlackRock MF which launched its maiden NFO and garnered Rs.17.8 Bn (largest ever NFO). The remaining 4 AMCs are slated to go live in the next 3-6 months
- CAMS **went live with its first international client** in Asset management Space (Ceybank AMC – Sri Lanka)

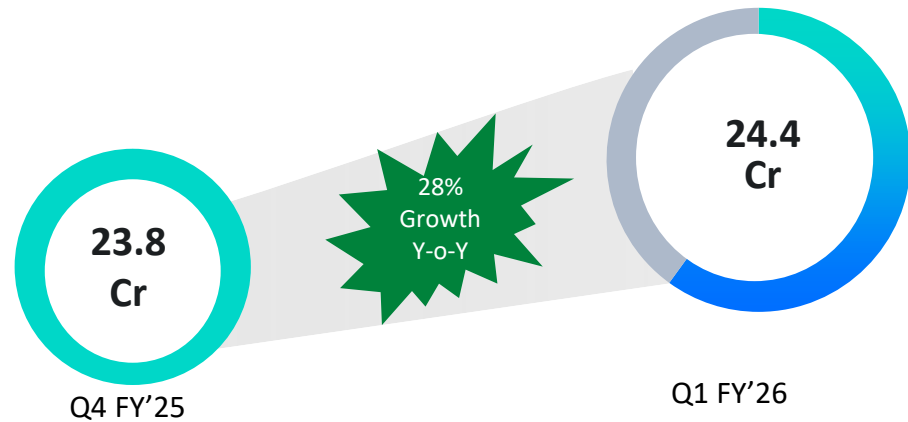


## Beyond Mutual Funds

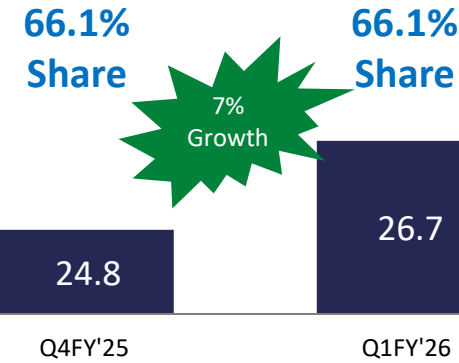
- CAMSPay's proprietary payment gateway infrastructure for cards became operational, with Mastercard, RuPay and Visa, assisted **revenue to grow by 26% Y-o-Y**
- CAMS Alternatives **solidified its market leadership** in Q1 FY'26 securing **50 mandates** including 24 new logos to its growing roster including 3 clients in GIFT City. Overall, AuM of CAMS Serviced AIFs **crossed Rs.2.7 Tn** in the quarter
- CAMSRep Policy base grew 41% in the last one year to 12 Mn policies, retaining **market share at greater than 40%**. LIC is expected to go-live for eInsurance accounts in Q2 FY'26
- CAMSKRA entered into definitive agreement for **acquiring the KRA business of NSE Data Analytics**, adding 1.3 Mn KYC records to its repository
- CAMSKRA continues to onboard strategic clients. Adds **one more of the top 5** brokerage houses in the country to its client roster, amongst an aggregate of 40 new logo additions
- Think360 is building an **industry first AI powered data and insights platform** for a US health-tech platform

# Mutual Funds – Operational Highlights – Q1 FY'26

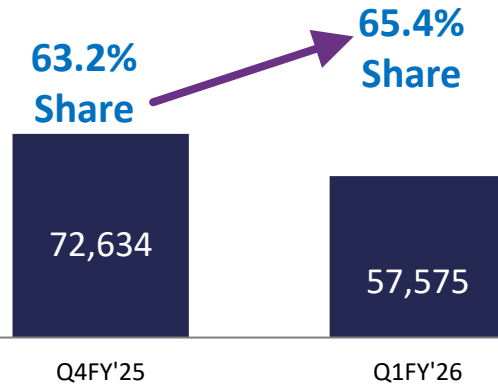
## New highs in transaction volume



## Equity AuM (Rs. Tn)

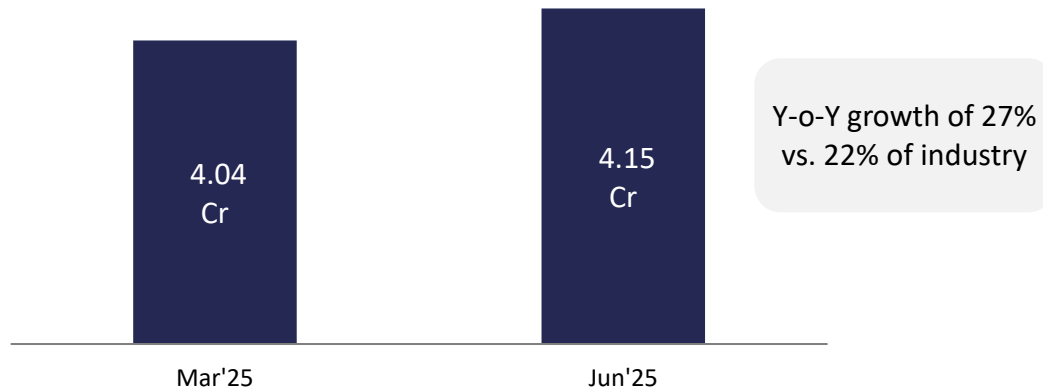


## Equity Net Sales\* (Rs. Cr)

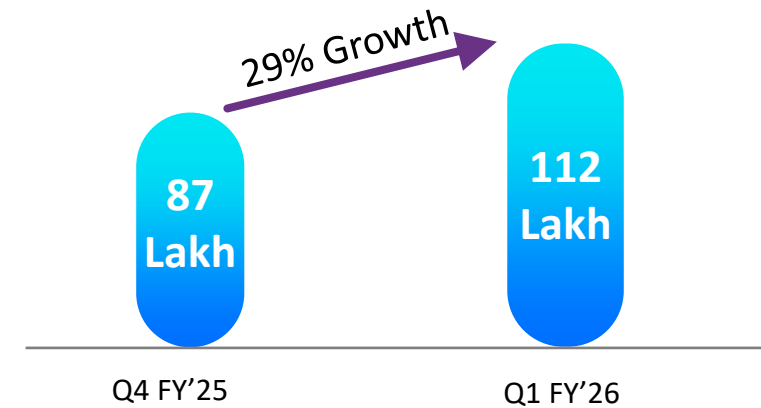


\*Equity includes Growth, Index Equity & Hybrid schemes excluding Arbitrage

## Unique Investor Growth



## New SIP registrations



❑ CAMS's share in SIP New registrations has increased to 67% from 61% in previous quarter

# Mutual Fund Industry vs. CAMS AAuM – Q1 FY'26

## CAMS – Market Share (based on Quarterly AAuM)

**~68%\***

Net flows into equity  
assets remain positive in  
Q1 FY'26 at Rs.57,575 Cr

Inflows through SIPs  
increased by  
**30% Y-o-Y / 4% Q-o-Q**

Q1FY'26

### AAuM Serviced by CAMS

**₹ 48.7 Tn**

▲ 22.1% Y-o-Y  
▲ 6.8% Q-o-Q

### Equity AAuM – CAMS

**₹ 26.7 Tn**

▲ 24.0% Y-o-Y  
▲ 7.4% Q-o-Q

### Industry AAuM

**₹72.1Tn**

▲ 22.3% Y-o-Y  
▲ 7.0% Q-o-Q

### Equity AAuM # - Industry

**₹40.4 Tn**

▲ 23.6% Y-o-Y  
▲ 7.4% Q-o-Q

\*Market share does not include fund of fund Domestic

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



# Operational Metrics – Q1 FY'26

**Transaction Volume**  
**244.3 Mn**

▲ Y-o-Y: 28%  
▲ Q-o-Q: 3%

**SIP Book**  
**56.6 Mn**  
**(as on June 30, 2025)**

▲ Y-o-Y: 15%  
▼ Q-o-Q: (-1%)

**Systematic Transactions Processed**  
**203.3 Mn**

▲ Y-o-Y: 34%  
▲ Q-o-Q: 3%

**Live Investor Folios**  
**97.3 Mn**  
**(as on June 30, 2025)**

▲ Y-o-Y: 24%  
▲ Q-o-Q: 3%

**Unique Investors Serviced**  
**41.5 Mn**  
**(as on June 30, 2025)**

▲ Y-o-Y: 27.3%  
▲ Q-o-Q: 2.7%

# Beyond MF



## CAMSPay®

- ❑ Revenue **grew by 26 %** (Q1 FY'26 vs. Q1 FY'25)
- ❑ Goes live with Payment Gateway for Cards, became operational, with Mastercard, RuPay, and Visa
- ❑ **Digital transactions grew 15% Y-o-Y**, maintaining strong momentum
- ❑ **BIMA ASBA Launched for premium payments** with 3 Major Insurance Clients
- ❑ CAMSPay **onboarded 21 new mandates** during Q1 FY'26, live boarded 3 Insurance customers on PG, while MF segments continues to grow in stable phase

## CAMS *for* ALTERNATIVES

- ❑ CAMS alternatives business recorded **11% Y-o-Y revenue growth** in Q1 FY'26
- ❑ The business solidified its market leadership in Q1 FY'26 securing 50 mandates including **24 new logos** to its growing roster
- ❑ CAMS WealthServ360 continues to gain strong traction across the industry. During the quarter, 1,874 investors were successfully onboarded digitally through the WealthServ platform
- ❑ Assets Under Service (AUS) surpassed **Rs. 2.70 Lakh Cr** in Q1 FY'26
- ❑ Fintuple continues to enhance its product suite with launch of Agenix. Agenix streamlines and simplifies agent onboarding across the BFSI industry, delivering unparalleled speed and a seamless experience

## CAMSRep Insurance Repository & Services

- ❑ **24% growth** in Q1 FY'26 revenue over Q1 FY'25
- ❑ On-boards a **large Life Insurance client for full policyholder lifecycle** servicing
- ❑ **61% growth over previous quarter** in service transactions on Bima Central, taking the total number to ~3.5 Lakh
- ❑ **Bima Central & IR services continue to retain >40% market share** with an eIA base of 9 Mn and 11.6 Mn policies
- ❑ **LIC** is expected to go live with eInsurance Accounts in Q2 FY'26

# Beyond MF



- ❑ CAMSKRA recorded a stable Q-o-Q performance. Y-o-Y revenue saw a decline in line with market conditions. Volumes show an uptick in the month of July
- ❑ **Went live with 4 leading brokerages (including 1 among the top 5 brokerages). Added 20+ new financial institutions** and FinTechs as its customers, significantly adding non-MF PANs to its stock
- ❑ CAMS KRA becomes the first KRA to be **ISO 9001:2015 certified** in line with its commitment for quality, consistency and customer satisfaction



- ❑ Think's **Kwik.ID went live** in the quarter with a leading credit card issuer bank, driving significant VideoKYC volume across its fintech partnerships
- ❑ **Recognized as leading Agentic AI Service Provider** by Analytics India Magazine
- ❑ For a US health-tech platform, Think360 is **building an industry first AI powered data and insights platform**



- ❑ **Transaction revenue grew 11% in Q1 FY'26 compared to last quarter**
- ❑ FIPs Live – 94, Amongst the largest integrations in ecosystem
- ❑ Number of clients went live – 16, Total Live – 176 with focus on lending & F&O opening use case



- ❑ Delivered **92% Y-o-Y revenue growth** on the back of similar growth in subscriber base
- ❑ NPS commands more than 10% market share within the retail segment
- ❑ **Two leading banks have integrated the NPS CRA platform** into their service offerings, strengthening the system's distribution and operational capabilities



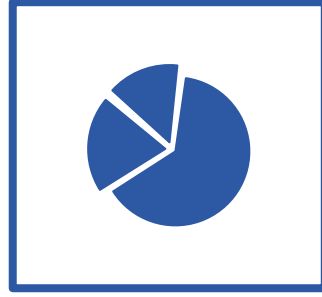
# Financials



# Key Financial Highlights Q1 FY'26



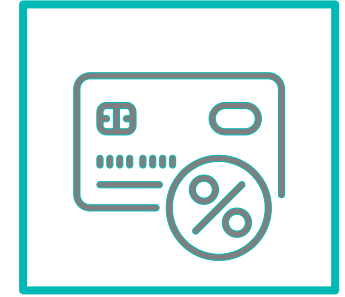
**Revenue grew  
by 6.9% Y-o-Y\***



**MF revenue grew by  
7.2% Y-o-Y**



**Non-MF revenue grew  
by 4.4% Y-o-Y**



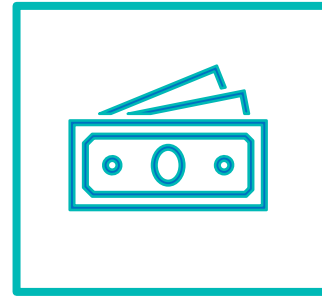
**Share of Non-MF  
revenue@ 13.0% of overall  
revenue**



**EBITDA grew  
by 2.8% Y-o-Y**



**EBITDA percentage  
stood at 43.7%**



**Profit After Tax grew  
by 0.8% Y-o-Y**



**Profit percentage  
stood at 29.7%**

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

# Revenue Highlights – Q1 FY'26

<b>Revenue</b>	<b>₹35,415.19 Lakh</b>	<b>▲ 6.9 % Y-o-Y</b> <b>▼ (0.6%) Q-o-Q</b>
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<b>Asset Based Revenue</b>	<b>8.8% Y-o-Y ▲</b> <b>1.8% Q-o-Q ▲</b>
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<b>Non-Asset Based Revenue</b>	<b>(1.1)% Y-o-Y ▼</b> <b>(8.0%) Q-o-Q ▼</b>
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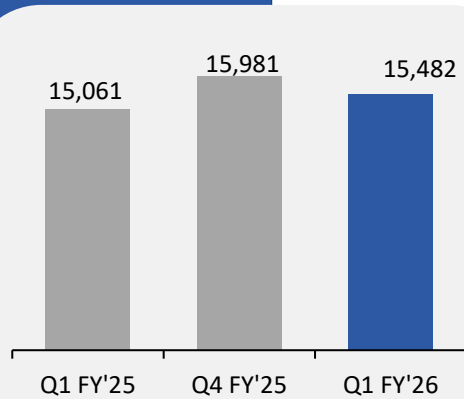
<b>MF Revenue</b>	<b>7.2% Y-o-Y ▲</b> <b>0.2% Q-o-Q ▲</b>
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<b>Non-MF Revenue</b>	<b>4.4% Y-o-Y ▲</b> <b>(5.6%) Q-o-Q ▼</b>
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<b>Asset Mix</b>	<b>Equity component: Q1 FY'26 @ 53.8% (Q1 FY'25: @ 53.2% / Q4 FY'25: @ 53.6%)</b>
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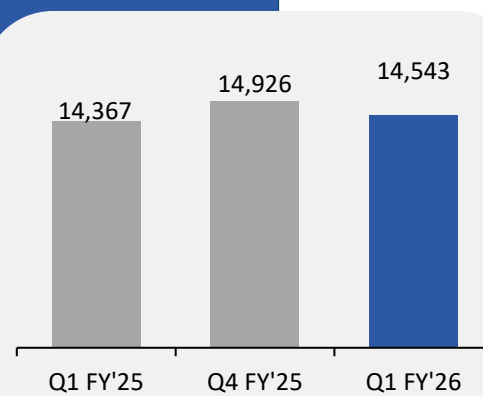
# Financial Highlights – Q1 FY'26

## Operating EBITDA – 43.7%



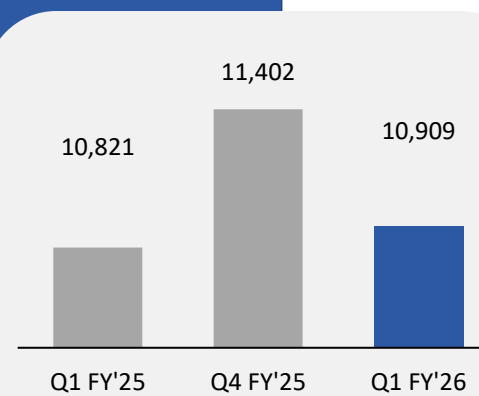
▲ 2.8 % Y-o-Y  
▼ (3.1)% Q-o-Q

## PBT – 39.6%



▲ 1.2% Y-o-Y  
▼ (2.6%) Q-o-Q

## PAT – 29.7%



▲ 0.8% Y-o-Y  
▼ (4.3%) Q-o-Q

Return on  
Net-Worth\*  
37.0%

\*\* Cash & Cash  
Equivalent as on  
30<sup>th</sup> June 25 was  
Rs 788.76 Cr

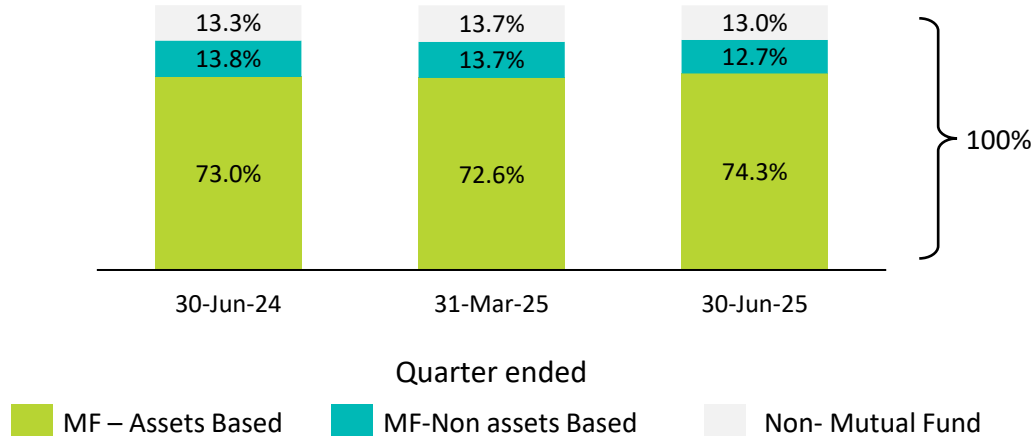
Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹4.2 Cr (Q1 FY'26), ₹3.3 Cr (Q1 FY'25) and ₹4.3 Cr (Q4 FY'25)

**Interim Dividend: Rs 11 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 | After considering share of loss in MFC JV

# Revenue Profile Q1 FY'26

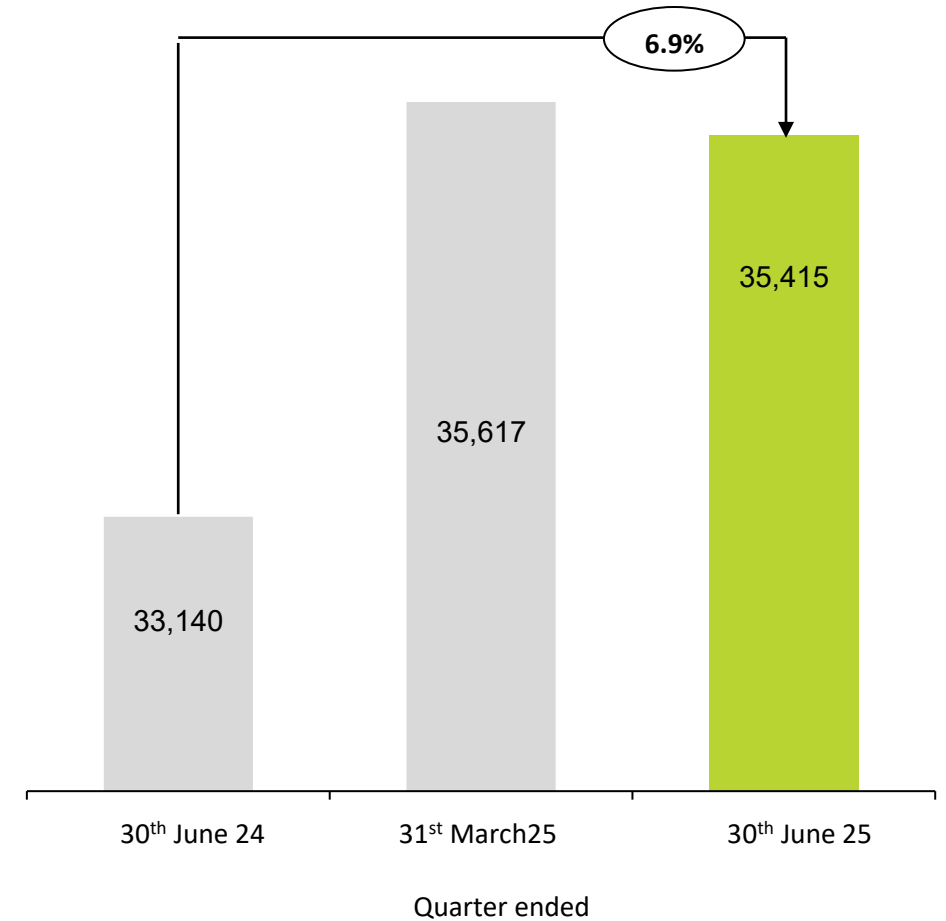
## Revenue Breakup



## Breakup of Non-Mutual Fund

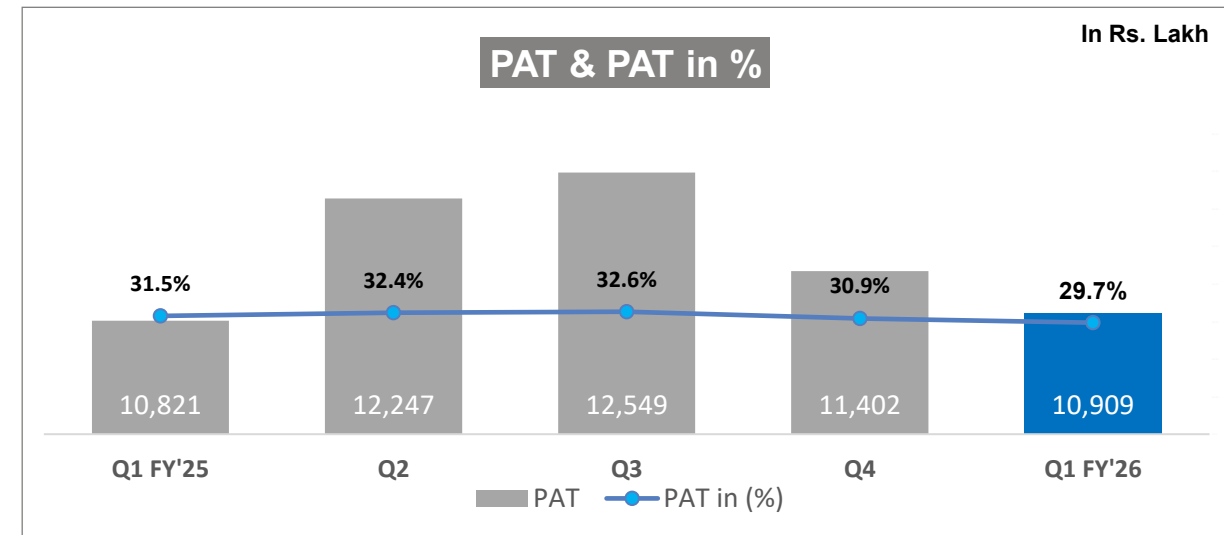
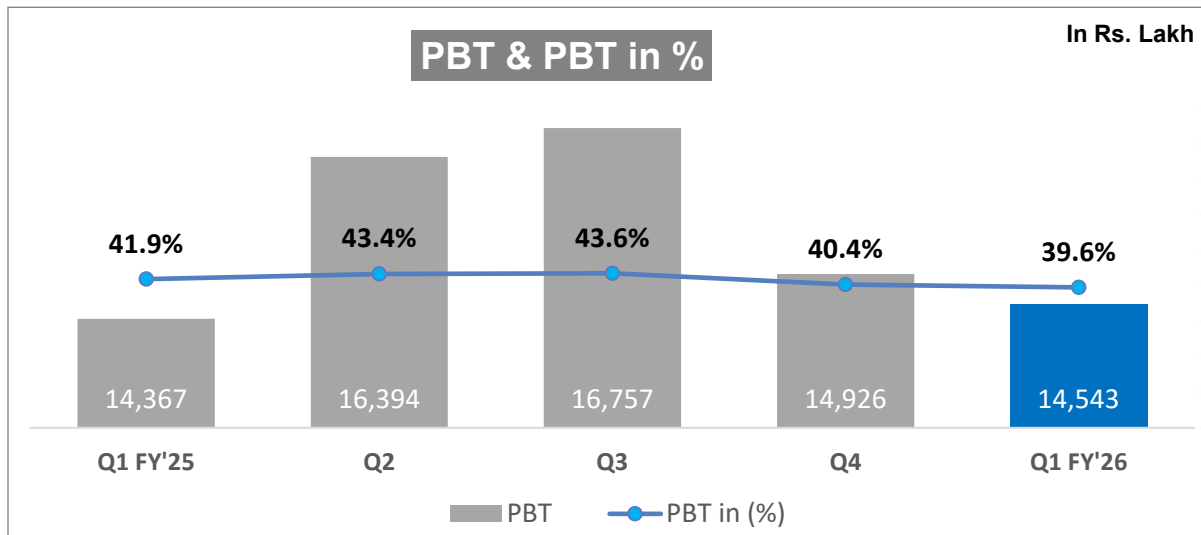
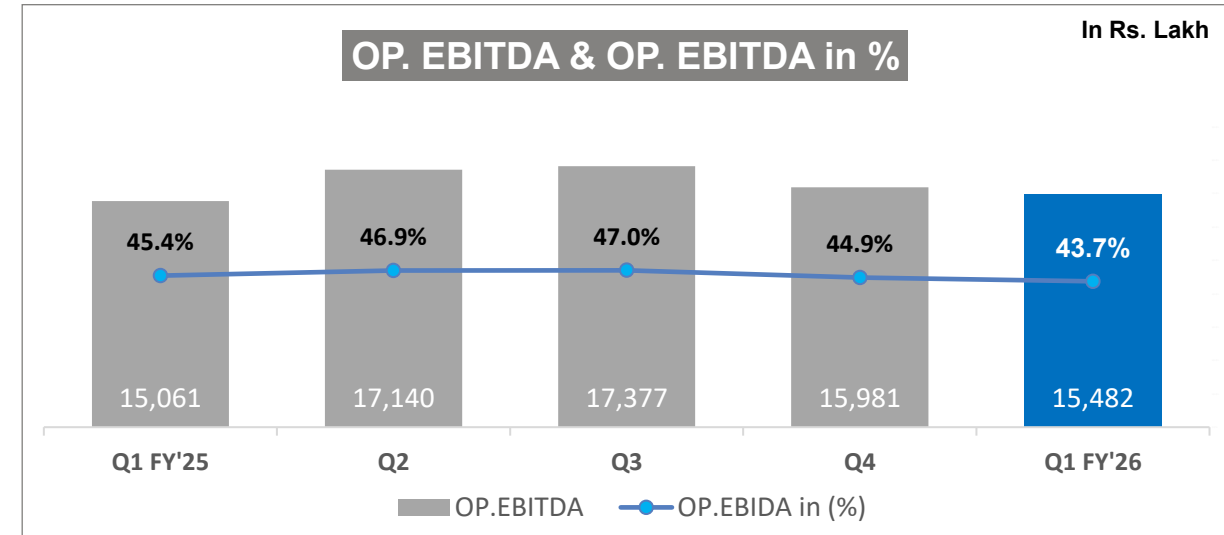
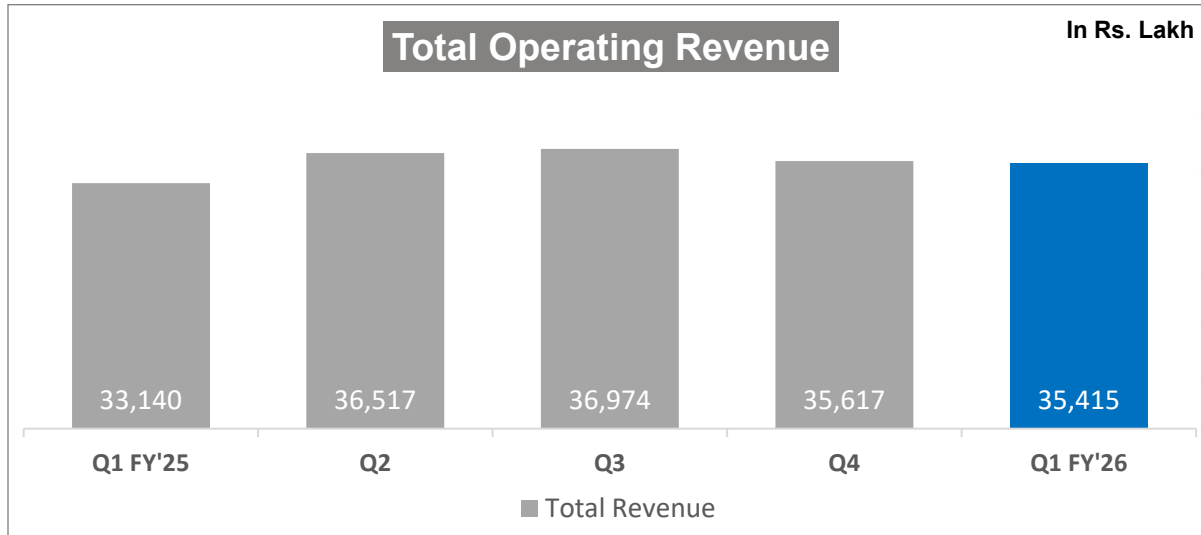
Particulars	Quarter ended		
	30 <sup>th</sup> June 24	31 <sup>st</sup> March 25	30 <sup>th</sup> June 25
AIF (incl. Fintuple)	2.7%	2.5%	2.8%
CAMS Pay	3.2%	4.5%	3.7%
CAMS REP	1.3%	1.7%	1.5%
Think360 AI	1.2%	0.9%	1.3%
CAMSKRA	3.7%	2.2%	2.1%
Others	1.2%	1.6%	1.6%
<b>Non Mutual Fund</b>	<b>13.3%</b>	<b>13.7%</b>	<b>13.0%</b>

## Revenue (In Rs. Lakh)





# Consolidated Financial Highlights – Quarterly



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

# Q1 FY'26 & FY'25 Standalone P&L

₹ in Lakh

Particulars	Q1 FY'26	Q1 FY'25	Y-o-Y	Q4 FY'25	Q-o-Q	FY'25
Revenue from operations	33,438.27	30,801.07	2,637.20	33,643.81	(205.54)	1,33,390.02
Other income	1,058.30	940.03	118.27	1,021.19	37.11	4,154.62
<b>Total revenue</b>	<b>34,496.57</b>	<b>31,741.10</b>	<b>2,755.47</b>	<b>34,665.00</b>	<b>(168.43)</b>	<b>1,37,544.64</b>
<b>Expenses</b>						
Employee benefits expense	9,705.65	8,932.03	(773.62)	9,433.36	(272.29)	37,300.40
Finance costs	162.71	183.38	20.67	170.14	7.43	716.41
Depreciation and amortisation expense	1,796.13	1,420.22	(375.91)	1,950.96	154.83	6,513.15
Other expenses	8,815.69	7,672.45	(1,143.24)	9,048.93	233.24	34,375.36
<b>Total expenses</b>	<b>20,480.18</b>	<b>18,208.08</b>	<b>(2,272.10)</b>	<b>20,603.39</b>	<b>123.21</b>	<b>78,905.32</b>
<b>Profit before tax</b>	<b>14,016.39</b>	<b>13,533.02</b>	<b>483.37</b>	<b>14,061.61</b>	<b>(45.22)</b>	<b>58,639.32</b>
<b>Tax expense</b>						
Current tax	3,508.56	3,380.08	(128.48)	3,502.96	(5.60)	14,623.35
Current tax expense of earlier years	-	-	-	-	-	-
Deferred tax	(11.17)	(37.21)	(26.04)	(49.01)	(37.84)	(86.39)
Net tax expense	<b>3,497.39</b>	<b>3,342.87</b>	<b>(154.52)</b>	<b>3,453.95</b>	<b>(43.44)</b>	<b>14,536.96</b>
<b>Profit / (Loss) for the period</b>	<b>10,519.00</b>	<b>10,190.15</b>	<b>328.85</b>	<b>10,607.66</b>	<b>(88.66)</b>	<b>44,102.36</b>
<b>Earnings per share (In ₹):</b>						
Basic	<b>21.28</b>	<b>20.72</b>		<b>21.47</b>		<b>89.49</b>
Diluted	<b>21.18</b>	<b>20.61</b>		<b>21.37</b>		<b>89.13</b>

# Q1 FY'26 & FY'25 Consolidated P&L

Our Mission... Your Growth



₹ in Lakh

Particulars	Q1 FY'26	Q1 FY'25	Y-o-Y	Q4 FY'25	Q-o-Q	FY'25
Revenue from operations	35,415.19	33,140.25	2,274.94	35,616.58	(201.39)	1,42,248.33
Other income	1,314.78	1,170.64	144.14	1,341.59	(26.81)	5,263.66
<b>Total revenue</b>	<b>36,729.97</b>	<b>34,310.89</b>	<b>2,419.08</b>	<b>36,958.17</b>	<b>(228.20)</b>	<b>1,47,511.99</b>
<b>Expenses</b>						
Employee benefits expense	12,243.71	11,299.90	(943.81)	11,780.55	(463.16)	46,907.85
Finance costs	193.67	213.36	19.69	203.17	9.50	847.31
Depreciation and amortisation expense	2,084.38	1,698.32	(386.06)	2,284.84	200.46	7,772.01
Other expenses	7,743.46	6,859.96	(883.50)	7,897.67	154.21	30,118.55
<b>Total expenses</b>	<b>22,265.22</b>	<b>20,071.54</b>	<b>(2,193.68)</b>	<b>22,166.23</b>	<b>(98.99)</b>	<b>85,645.72</b>
<b>Profit before tax from ordinary activities before Share of Profit / (Loss) of Joint venture</b>	<b>14,464.75</b>	<b>14,239.35</b>	<b>225.40</b>	<b>14,791.94</b>	<b>(327.19)</b>	<b>61,866.27</b>
Share of profit / (loss) of joint venture (net of tax)	(25.70)	-	25.70	-	25.70	
<b>Profit before tax for the period / year</b>	<b>14,439.05</b>	<b>14,239.35</b>	<b>199.70</b>	<b>14,791.94</b>	<b>(352.89)</b>	<b>61,866.27</b>
<b>Tax expense</b>						
Current tax	3,740.06	3,694.01	(46.05)	3,741.37	1.31	15,897.55
Current tax expense of earlier years	(59.01)	-	59.01	(143.50)	(84.49)	(142.98)
Deferred tax	(46.12)	(150.01)	(103.89)	(86.37)	(40.25)	(357.85)
Net tax expense	3,634.93	3,544.00	(90.93)	3,511.50	(123.43)	15,396.72
<b>Profit / (Loss) for the period</b>	<b>10,804.12</b>	<b>10,695.35</b>	<b>108.77</b>	<b>11,280.44</b>	<b>(476.32)</b>	<b>46,469.55</b>
Non-Controlling Interest	(104.93)	(126.02)	(21.08)	(121.71)	(16.78)	(549.83)
<b>Profit attributable to Owners of the Company</b>	<b>10,909.05</b>	<b>10,821.37</b>	<b>87.69</b>	<b>11,402.15</b>	<b>(493.10)</b>	<b>47,019.38</b>
<b>Earnings per share (In ₹):</b>						
Basic	22.07	22.01		23.08		95.41
Diluted	21.97	21.88		22.97		95.03

# Q1 FY'26 & FY'25 Standalone P&L (with split of operating & other expenses)

₹ in Lakh

Particulars	Q1 FY'26	Q1 FY'25	Y-o-Y	Q4 FY'25	Q-o-Q	FY'25
Revenue from operations	33,438.27	30,801.07	2,637.20	33,643.81	(205.54)	1,33,390.02
Other income	1,058.30	940.03	118.27	1,021.19	37.11	4,154.62
<b>Total revenue</b>	<b>34,496.57</b>	<b>31,741.10</b>	<b>2,755.47</b>	<b>34,665.00</b>	<b>(168.43)</b>	<b>1,37,544.64</b>
<b>Expenses</b>						
Employee benefits expense	9,705.65	8,932.03	(773.62)	9,433.36	(272.29)	37,300.40
Finance costs	162.71	183.38	20.67	170.14	7.43	716.41
Depreciation and amortisation expense	1,796.13	1,420.22	(375.91)	1,950.96	154.83	6,513.15
Operating expenses	6,298.38	5,381.06	(917.32)	6,603.59	305.21	24,746.07
Other expenses	2,517.31	2,291.39	(225.92)	2,445.34	(71.97)	9,629.29
<b>Total expenses</b>	<b>20,480.18</b>	<b>18,208.08</b>	<b>(2,272.10)</b>	<b>20,603.39</b>	<b>123.21</b>	<b>78,905.32</b>
<b>Profit before tax</b>	<b>14,016.39</b>	<b>13,533.02</b>	<b>483.37</b>	<b>14,061.61</b>	<b>(45.22)</b>	<b>58,639.32</b>
<b>Tax expense</b>						
Current tax	3,508.56	3,380.08	(128.48)	3,502.96	(5.60)	14,623.35
Current tax expense of earlier years	-	-	-	-	-	-
Deferred tax	(11.17)	(37.21)	(26.04)	(49.01)	(37.84)	(86.39)
<b>Net tax expense</b>	<b>3,497.39</b>	<b>3,342.87</b>	<b>(154.52)</b>	<b>3,453.95</b>	<b>(43.44)</b>	<b>14,536.96</b>
<b>Profit / (Loss) for the period</b>	<b>10,519.00</b>	<b>10,190.15</b>	<b>328.85</b>	<b>10,607.66</b>	<b>(88.66)</b>	<b>44,102.36</b>
<b>Earnings per share (In ₹):</b>						
Basic	<b>21.28</b>	<b>20.72</b>		<b>21.47</b>		<b>89.49</b>
Diluted	<b>21.18</b>	<b>20.61</b>		<b>21.37</b>		<b>89.13</b>



# Q1 FY'26 & FY'25 Consolidated P&L (with split of operating & other expenses)

₹ in Lakh



Particulars	Q1 FY'26	Q1 FY'25	Y-o-Y	Q4 FY'25	Q-o-Q	FY'25
Revenue from operations	35,415.19	33,140.25	2,274.94	35,616.58	(201.39)	1,42,248.33
Other income	1,314.78	1,170.64	144.14	1,341.59	(26.81)	5,263.66
<b>Total revenue</b>	<b>36,729.97</b>	<b>34,310.89</b>	<b>2,419.08</b>	<b>36,958.17</b>	<b>(228.20)</b>	<b>1,47,511.99</b>
<b>Expenses</b>						
Employee benefits expense	12,243.71	11,299.90	(943.81)	11,780.55	(463.16)	46,907.85
Finance costs	193.67	213.36	19.69	203.17	9.50	847.31
Depreciation and amortisation expense	2,084.38	1,698.32	(386.06)	2,284.84	200.46	7,772.01
Operating expenses	4,850.92	4,244.36	(606.56)	5,095.10	244.18	19,213.92
Other expenses	2,892.54	2,615.60	(276.94)	2,802.57	(89.97)	10,904.63
<b>Total expenses</b>	<b>22,265.22</b>	<b>20,071.54</b>	<b>(2,193.68)</b>	<b>22,166.23</b>	<b>(98.99)</b>	<b>85,645.72</b>
<b>Profit before tax from ordinary activities before Share of Profit / (Loss) of Joint venture</b>	<b>14,464.75</b>	<b>14,239.35</b>	<b>225.40</b>	<b>14,791.94</b>	<b>(327.19)</b>	<b>61,866.27</b>
Share of profit / (loss) of joint venture (net of tax)	(25.70)	-	25.70	-	25.70	
<b>Profit before tax for the period / year</b>	<b>14,439.05</b>	<b>14,239.35</b>	<b>199.70</b>	<b>14,791.94</b>	<b>(352.89)</b>	<b>61,866.27</b>
<b>Tax expense</b>						
Current tax	3,740.06	3,694.01	(46.05)	3,741.37	1.31	15,897.55
Current tax expense of earlier years	(59.01)	-	59.01	(143.50)	(84.49)	(142.98)
Deferred tax	(46.12)	(150.01)	(103.89)	(86.37)	(40.25)	(357.85)
Net tax expense	3,634.93	3,544.00	(90.93)	3,511.50	(123.43)	15,396.72
<b>Profit / (Loss) for the period</b>	<b>10,804.12</b>	<b>10,695.35</b>	<b>108.77</b>	<b>11,280.44</b>	<b>(476.32)</b>	<b>46,469.55</b>
Non-Controlling Interest	(104.93)	(126.02)	(21.08)	(121.71)	(16.78)	(549.83)
<b>Profit attributable to Owners of the Company</b>	<b>10,909.05</b>	<b>10,821.37</b>	<b>87.69</b>	<b>11,402.15</b>	<b>(493.10)</b>	<b>47,019.38</b>
<b>Earnings per share (In ₹):</b>						
Basic	22.07	22.01		23.08		95.41
Diluted	21.97	21.88		22.97		95.03



## ESG & CSR Activities

### **CAMS continues to make steady progress on the three pillars of ESG**

GHG inventorizing for Scope 1,2 and 3 emissions has been carried out through PWC for the year 2024-25. Efforts are being made to set the Net Zero target during the year.

Business Responsibility and Sustainability Reporting (BRSR) has been published.

In line with SEBI's guidelines on BRSR (Business Responsibility and Sustainability Report) Core reporting, intensity-based calculations have been introduced by CAMS for consistency and comparability across the industry. In cases where basic data is unavailable, a spend-based approach has been introduced to estimate the environmental footprint.



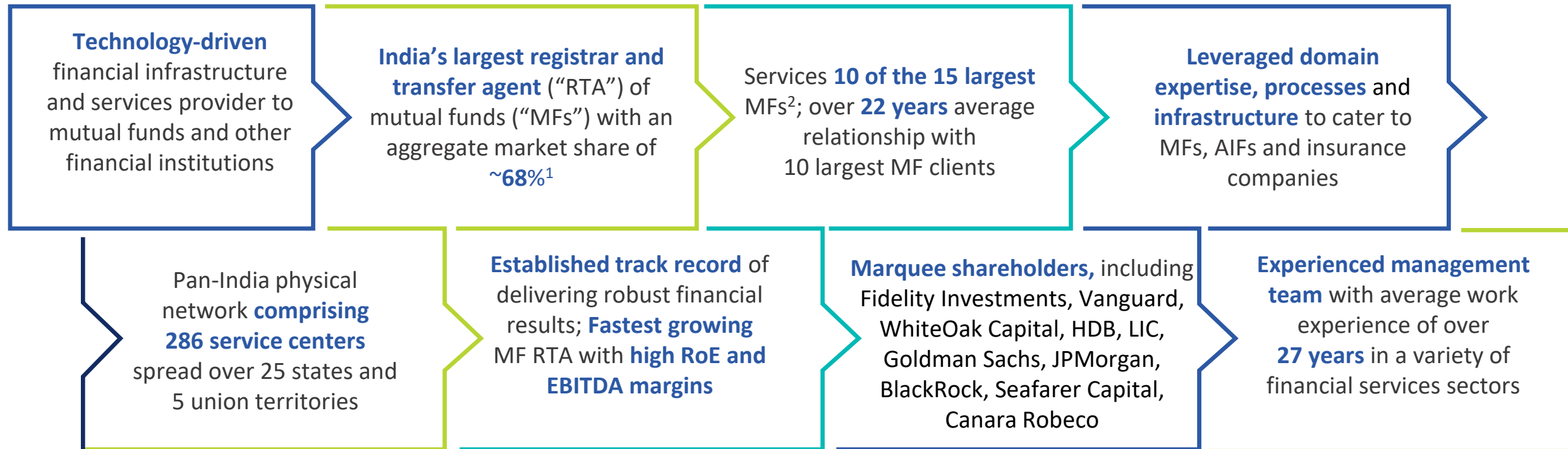
- Efforts are made to optimize the use of waste, water and energy consumption. Measures to continuous monitoring of the same is being introduced
- Disposal of e-waste is fully made as per the regulatory requirements
- The company continues to focus on environmental projects to protect and restore the natural resources under its CSR
- Including Lake restoration, urban tree plantation in alignment with Sustainability Development Goals (SDGs)
- Focus of CSR projects continues to be on Education, Healthcare , woman Empowerment
- The company's Focus on Governance has been widely recognized in the ESG ratings





## Company Overview

# CAMS – Business at a Glance

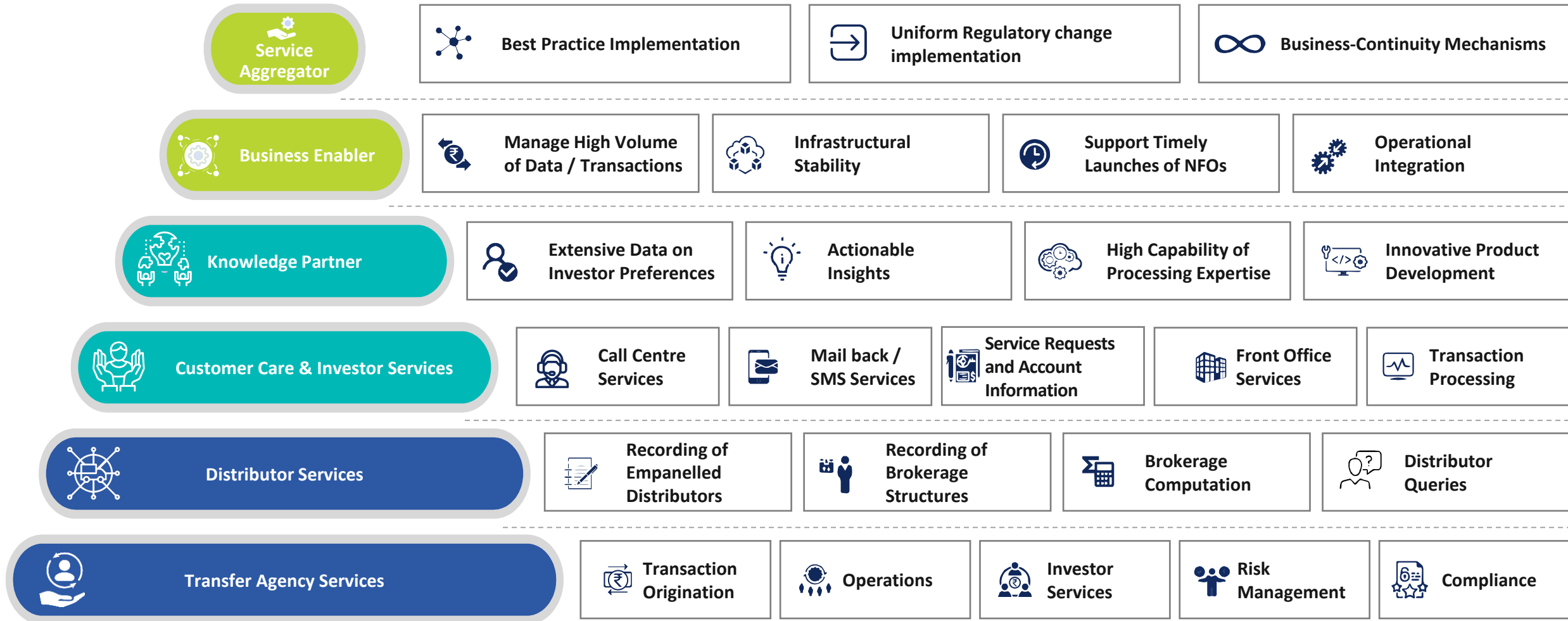


**Notes:** 1. Market share basis Q1 FY'26

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



# Nurturing Innovation Through Our Industry First Products & Solutions

## Mutual Funds



Business  
Intelligence  
Application



**myCAMS**  
Single gateway,  
multiple funds



**edge360**  
Platform for  
intermediaries



**GoCORP**  
Platform for  
intermediaries



**Opera360**  
Smart Audit  
Portal



**DiCE Pro**  
Distributor Commission  
& Empanelment  
Application



**Ferreto**  
AML Solutions



**Watchtower360**  
Insider trading  
monitoring

## CAMSKRA



Instant KYC

## CAMS for Alternatives



Feature-rich  
digital stack



Investment and  
Wealth Management  
Software



Insightful  
market  
intelligence



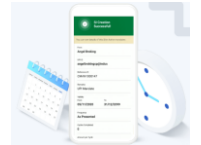
Global fund  
administration



COMPAREITNOW  
— a CAMS initiative —

Data Benchmarking  
Institution

## CAMSPay



UPI AutoPay

## CAMSRep



## Think360



Unconventional  
Alternative Data  
Insights



Account  
Aggregator  
Services



Digital  
Onboarding  
and Video KYC



Automate  
business APIs



Pincode level  
insights



Data Lake

# 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

Accept transaction requests from investors (both paper-based and electronic)

Initial verification of transaction request

Management of KYC requirements of investors

Transaction processing and payment services

Send transaction confirmation to investors and distributors

Reconcile bank accounts; Compute and pay brokerage fees; Report effect on unit capital

Front Office

Back Office

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

**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.

**490+**

funds serviced  
across 225+ fund houses

**₹2.7 Tn**

Assets Under  
Service

**220+**

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

**1<sup>st</sup>**

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

**fintuple**  
— a CAMS company —

 **WealthServ360**



**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 FY'25.

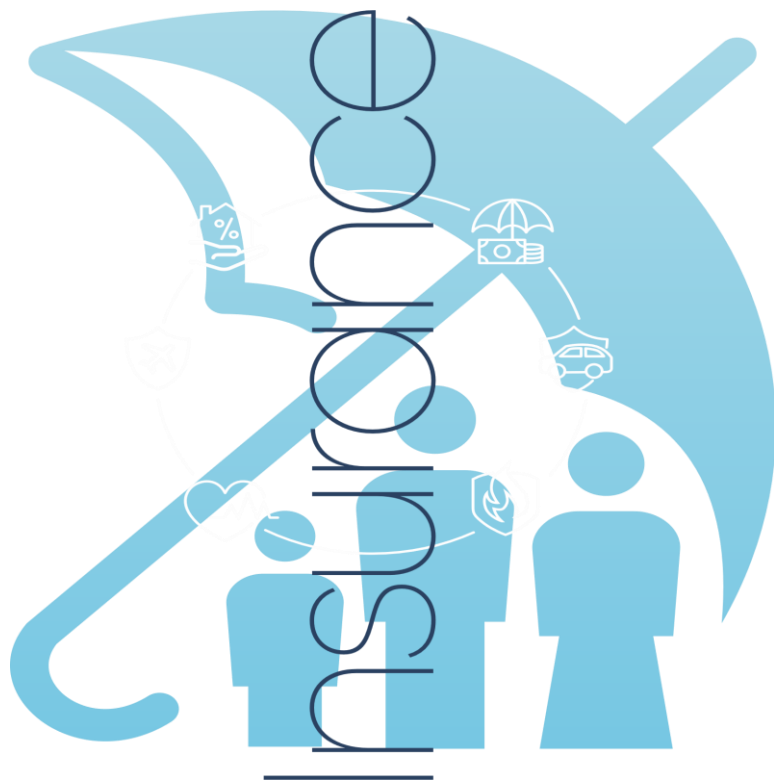
Leading from the front with first-in-the-industry initiatives

- 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

**2<sup>nd</sup>**  
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.

**bima central.**

**9 Mn+**

e-Insurance  
(eIA) accounts

**11 Mn+**

e-Policies  
under service

**0.8 Mn**

Unique Active  
Bima Central Users

**150 k**

Average Monthly  
Service Transactions

### Insurer Services

**14 Clients**

Across Life, Health &  
General Insurers

**3.3 Bn**

Premiums collected by  
agents across 2k+ pin  
codes

**2.5 Mn**

POS Transactions  
processed

## 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.

**4 Mn+**

UPI AutoPay Mandate Registrations

**~40%**

Of Overall Insurance Industry-NACH Transactions

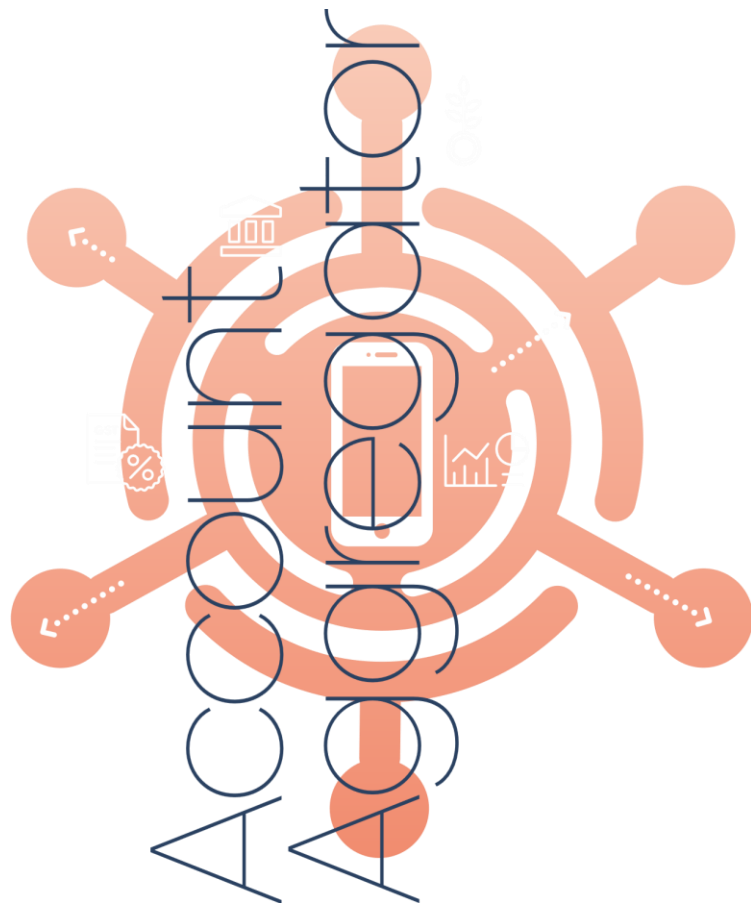
**1.5 Mn+**

NACH Mandate Registrations

**10.5 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

## 301 FIUs Signups

Brokers – 91  
Bank / NBFCs – 77  
AMCs / RIAs – 52  
HFC – 13  
Insurance – 21  
Q4 FY'25 – 19

## 176 FIUs Live

24% Market Share  
At the end of FY'25



## 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

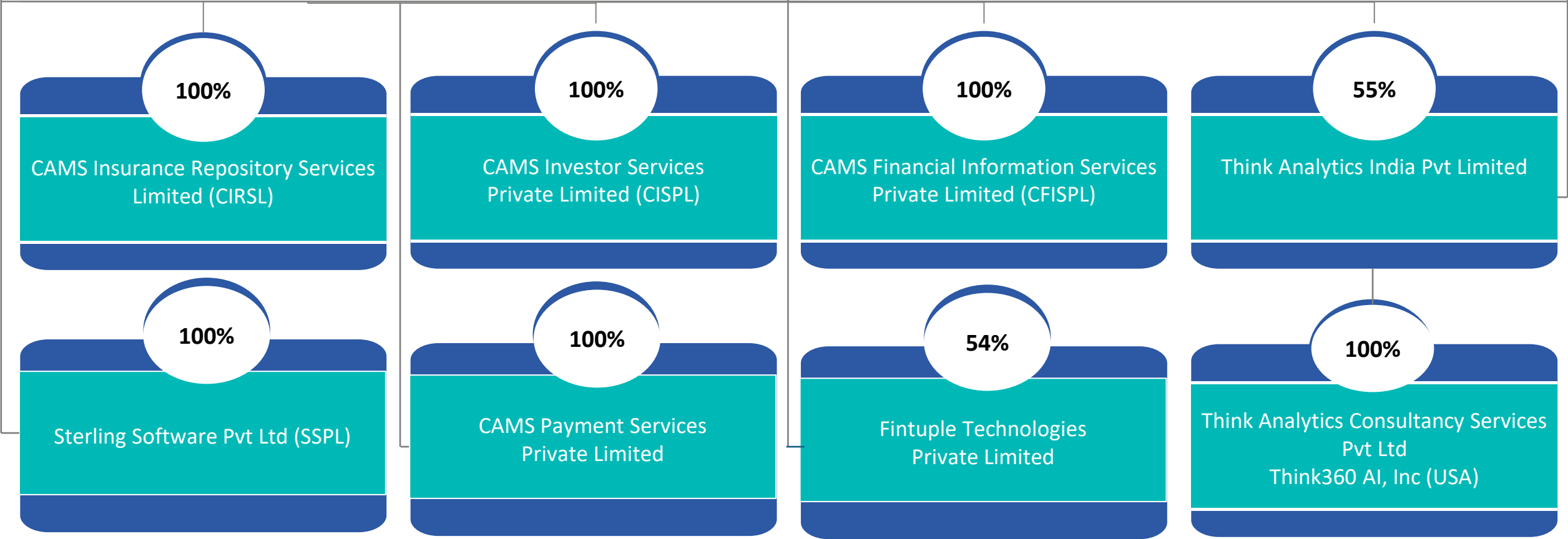
Crosses **10%**  
Market share in  
Retail business

**#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

## Neha Sanjeev – Chief of Staff

- Joined the company in October 2016
- Previously associated with TCS

# 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 October 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 2<sup>nd</sup> 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

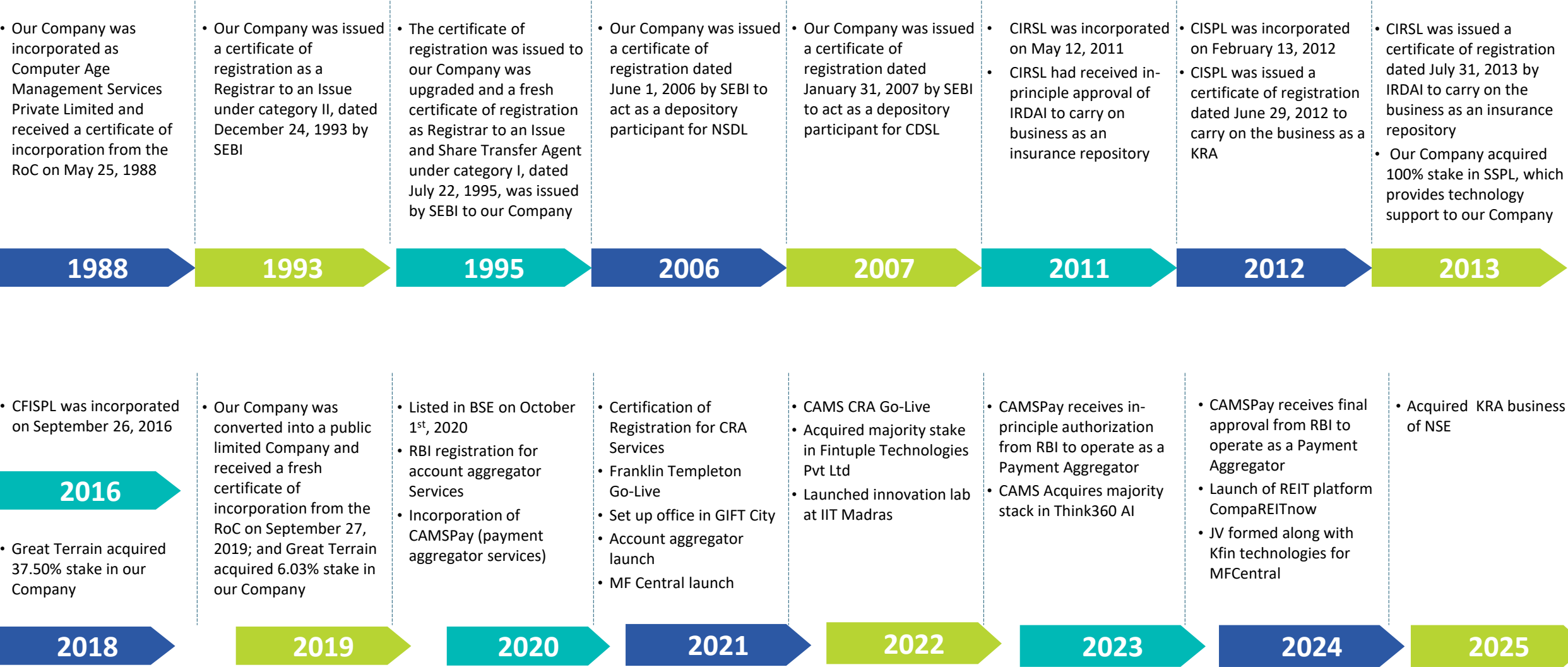
## Kaushik Narayan, Chief Executive Officer – Fintuple

- 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 **"16<sup>th</sup> 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 **"16<sup>th</sup> 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 Insurance Leaders Meet 2024 & Excellence Awards
- CAMSRep was awarded for **'Best in Class for Tech-Enabled Innovation'** at the ASSOCHAM 16<sup>th</sup> Global Insurance Summit & Award 2024
- Drivers of Digital Awards-Bima Central by CAMSRep – Best Use of Digital Media (Insurance Category)
- Drivers of Digital Awards-CAMSPay – Best Online Payments Solution (BFSI)

# Shareholders' Information

## Stock Data

Market Capitalisation  
**Rs.21,269.20 Cr**

Shares Outstanding  
**4,94,74,767**

Free Float  
**Rs.21,269.20 Cr**

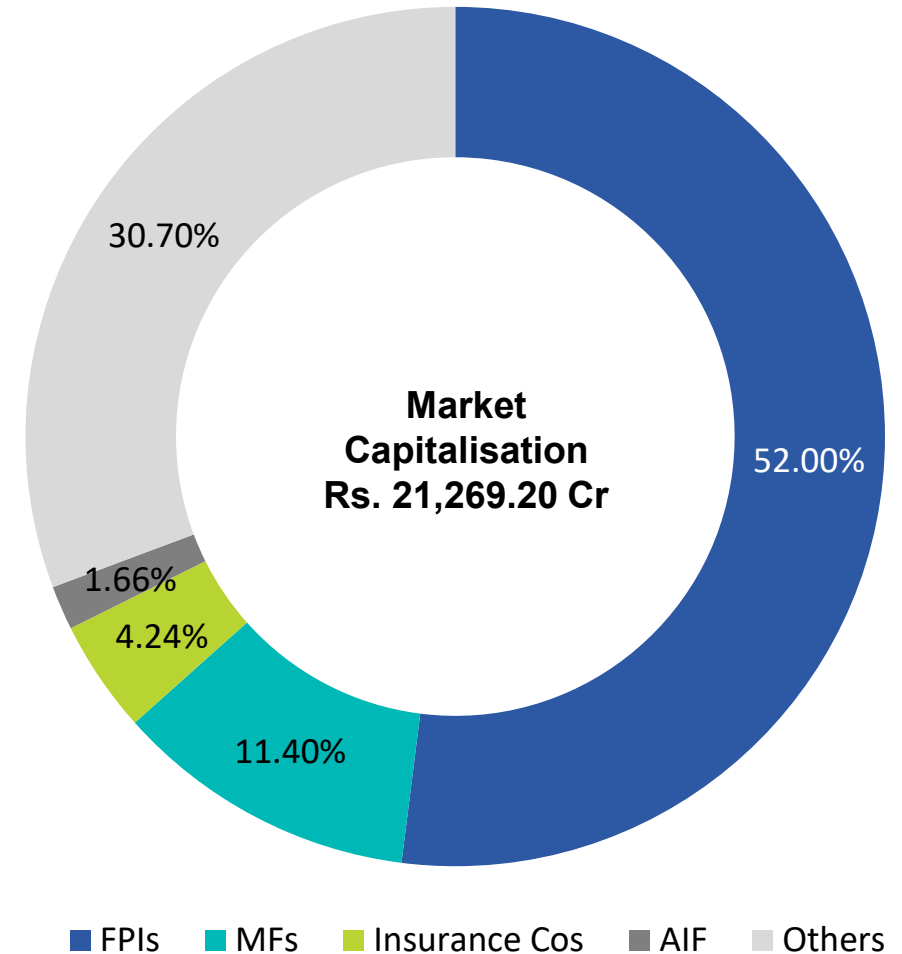
Scrip Symbol / Code  
**CAMS / 543232**

## Top Shareholders

Fidelity Investments	Vanguard Group	WhiteOak Capital Group	HDB Employee Welfare Trust	Life Insurance Corporation of India
Goldman Sachs Asset Mgt	JPMorgan Asset Mgt	BlackRock Investment Mgt	Seafarer Capital Partners	Canara Robeco Asset Mgt

Note : Data as on 30<sup>th</sup> June 2025

## Shareholding Pattern (%)





**COMPANY :**



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

Mr. Anish Sawlani | Head – IR | +91 72990 07973 | [anish.sawlani@camsonline.com](mailto:anish.sawlani@camsonline.com)

Ms. Gayathri Krishna | Executive - IR | +91 8754413541 | [gayathri.k@camsonline.com](mailto:gayathri.k@camsonline.com)

**INVESTOR RELATIONS ADVISORS :**



**MUFG Intime India Private Limited**

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+918718991940  
[masoom.rateria@in.mpms.mufg.com](mailto:masoom.rateria@in.mpms.mufg.com)

Mr. Bhavya Shah  
+918082748577  
[bhavya.shah@in.mpms.mufg.com](mailto:bhavya.shah@in.mpms.mufg.com)

**Thank You**

