
Our Mission... Your Growth
CAMS

Business Overview

Safe Harbour Statement

This presentation and the accompanying slides (the “Presentation”), which have been prepared by **Computer Age Management Services Limited (CAMS)** (the “Company”), have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment what so ever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

Certain matters discussed in this Presentation may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company’s ability to successfully implement its strategy, the Company’s future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this Presentation. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third party statements and projections.

Presentation Flow

Business Overview

Business Highlights Q4 FY'26
Page No: 5 - 6

MF - Operational Highlights – Q4 FY'26
Page No: 7 - 8

MF Industry vs. CAMS –Q4 FY'26
Page No: 9

Operational Metrics Q4 FY'26
Page No: 10

MF Industry vs. CAMS – FY'26
Page No: 11

Operational Metrics FY'26
Page No: 12

Business updates
Page No: 13 - 14

Financials

Revenue Highlights – Q4 FY'26
Page No: 16

Financial Highlights – Q4 FY'26
Page No: 17

Revenue Profile – Q4 FY'26
Page No: 18

Revenue Highlights – FY'26
Page No: 19

Financial Highlights – FY'26
Page No: 20

Revenue Profile FY'26
Page No: 21

Consolidated Financial Highlights – Quarterly
Page No: 22

Standalone & Consolidated P&L – FY'26 & FY'25
Page No: 23 - 24

Update on ESG Initiatives
Page No: 26 - 27

About CAMS

Business at a Glance
Page No: 29

Mutual Fund Services Business
Page No: 30 - 32

Non-MF Businesses
Page No: 33 - 39

Corporate Structure
Page No: 40

Board of Directors
Page No: 41

Management Team
Page No: 42 - 43

History / Milestones
Page No: 44

Awards & Accolades
Page No: 45 - 46

Shareholding
Page No: 47

Business Highlights for Q4 FY’26

Our Mission... Your Growth

Financial Highlights

- The Company reported its **highest ever quarterly revenue** in Q4 FY’26, fuelled by strong performance in its non-MF business portfolio, which recorded a 24.5% Y-o-Y growth
- **Enterprise revenue increased 11% Y-o-Y** (up 1.3% Q-o-Q), while the MF business demonstrated resilience amid a challenging external environment, with the segment revenues remaining stable on a Q-o-Q basis
- Improved operational efficiency and a significant ramp-up in automation initiatives helped absolute **EBITDA reach an all-time high of ₹183.66 Cr**. EBITDA margin was at a healthy **46.5%**

Mutual Funds

- **CAMS AuM was at ₹55.1 Lakh Cr**. in Q4FY’26, retaining market leadership with ~68% market share and delivering **21% Y-o-Y growth,** in line with the industry. Overall Active assets grew ahead of industry
- Equity assets surged to an **all-time high of ₹30.5 Lakh Cr.** improving share to a record **67.0%, up 90 bps Y-o-Y**, growing faster than the industry. **Equity net sales stood at ₹1,01,294 Cr.**, driving share in this segment to 76.3% from 71% the previous quarter
- New SIP registrations reached 1.26 Cr. in Q4FY’26, reflecting a strong **46% Y-o-Y growth**, outpacing the industry growth of 37%. Annual SIP registrations in FY’26 hit 4.7 Cr., up 17% over FY’25 - nearly double the industry growth of 9%
- SIP collections crossed the **₹20,000 Cr. milestone** in March, increasing **24% Y-o-Y** to ₹58,889 Cr. for Q4FY’26. Live SIPs expanded **17% Y-o-Y** compared with 4% for the industry, resulting in share increasing to 64.1% from 57.0% in the previous year
- CAMS unique investor base crossed 4.76 Cr. during the quarter, registering a **18% Y-o-Y** growth and outpacing industry growth of 13%
- CAMS added **Oaklane Capital LLP** and **Neo Investments Value Advisors Pvt. Ltd**. as MF RTA clients, reinforcing its strategy of building a high-quality, institution-led MF RTA franchise. The total number of MF RTA clients now stands at **31 AMCs**
- Transaction volumes for FY’26 reached 107 Cr., registering a strong **20% Y-o-Y growth**
- During the quarter, **4 SIFs launched** their maiden funds, taking the total number of SIFs serviced to 6. A strong pipeline remains in place, with **8 additional SIF launches** expected over the coming months
- Retail fund launches in GIFT City gained momentum. CAMS-serviced GIFT City Retail Fund AuM now stands at **US$35.3 Mn.**

Business Highlights for Q4 FY’26

Our Mission... Your Growth

Beyond Mutual Funds

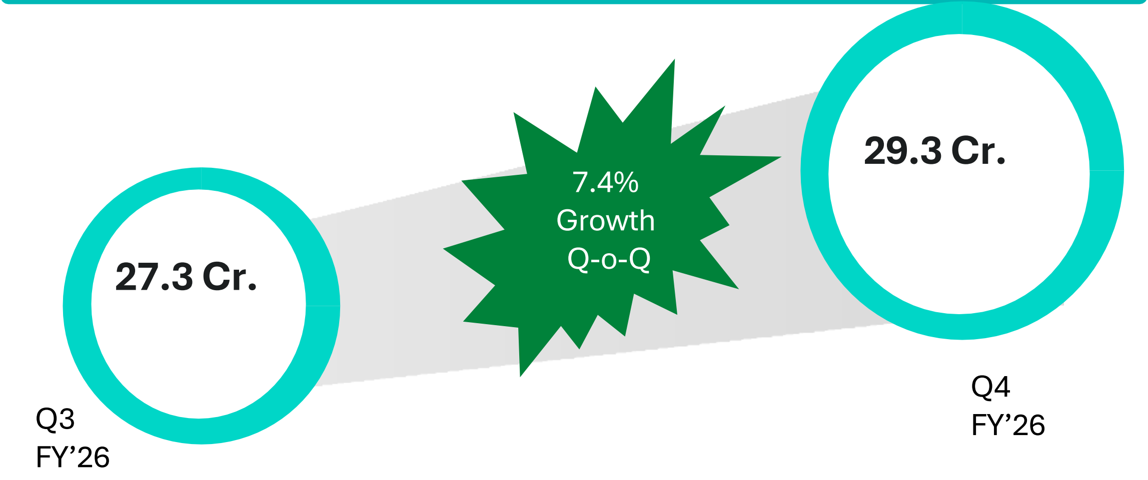
- **Non-MF Revenue contribution** to enterprise revenue increased to **15.3%** in Q4FY’26, underscoring the company’s decisive progress in building a balanced, diversified portfolio beyond core MF operations
- CAMSPay sustained its robust growth trajectory, delivering **22.8% Y-o-Y** revenue growth in Q4FY’26. The onboarding of 20+ new clients further cemented its business momentum
- CAMS Alternatives achieved a strong quarter, with revenue up **25.4% Y-o-Y** in Q4FY’26. With AuM crossing 3.1 Lakh Cr. (commanding 50%+ share of outsourced market), CAMS reinforced its dominance in the Alternatives market, winning **44 new mandates**, including 14 marquee new logos
- CAMS KRA delivered **28% Y-o-Y revenue growth** despite industry-wide headwinds impacting new account openings. The addition of two major broking houses during the quarter further strengthened its market positioning
- CAMSRep delivered a **6% Y-o-Y** revenue growth, supported by new client acquisitions and increasing active user engagement. Bima Central **doubled its active user base**, adding 12.6 Lakh in FY’26, while maintaining a commanding 40% IR market share
- **ConsenPro**, a consent lifecycle management platform jointly developed by CAMS and Think360, is being shaped to address specific industry-wide consent management challenges, with early engagement from BFSI and enterprise clients as organizations navigate evolving DPDPA compliance requirements

ReArch and AI

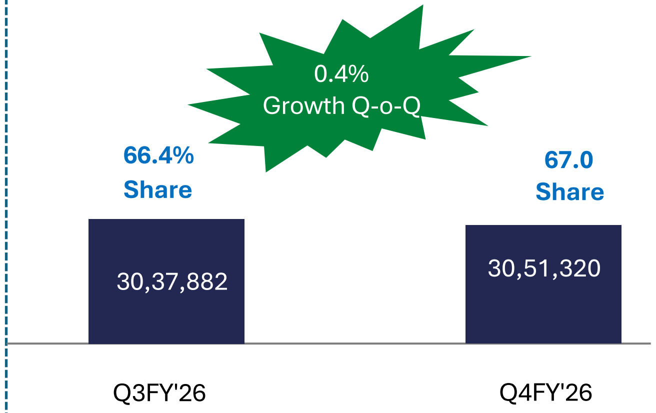
- CAMS multiyear platform re architecture has begun to deliver meaningful outcomes, driving improved operational efficiency and supporting revenue growth on a near flat headcount, reflecting benefits of sustained technology investments over the past two years
- Key capabilities are now beginning to go-Live on the new platform, led by AI-led form digitisation. This is leading to improved accuracy and is strengthening CAMS’ pole position in customer service as is displayed by lower percentage of investor complaints on an almost 2X transaction base. The next-gen transaction origination platform and the insights and analytics driven enterprise data warehouse are slated to go live in H1FY’27

Mutual Funds – Operational Highlights – Q4 FY’26

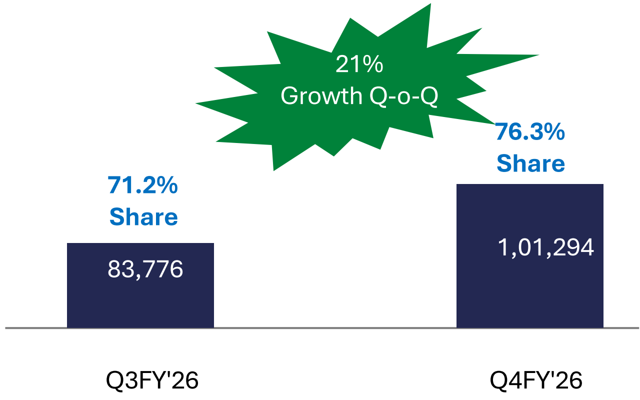
New highs in transaction volume



Equity AuM (Rs. Lakh Cr.)



Equity Net Sales* (Rs. Cr.)

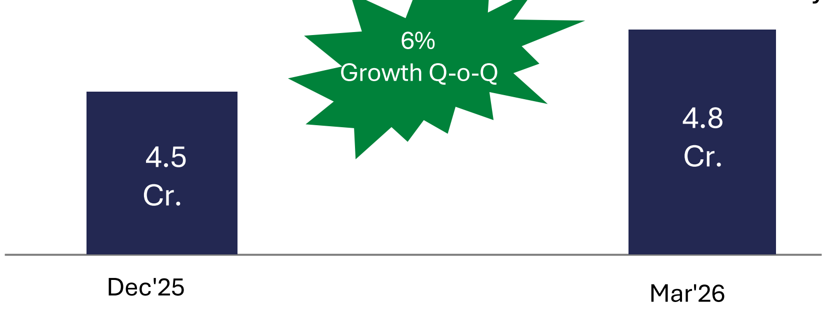


- Equity Net Sales increased by 21% Q-o-Q and 39% Y-o-Y . Industry growth was at 13% and 15%

NFO Mobilization (in Rs. Cr.)

Unique Investor Growth

Y-o-Y growth of 14%
vs. 11% of industry

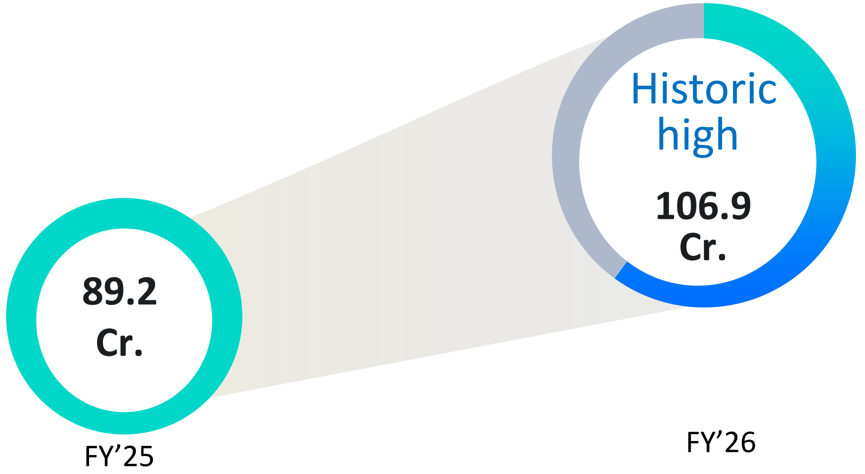


* CAMS’s share in MF Industry

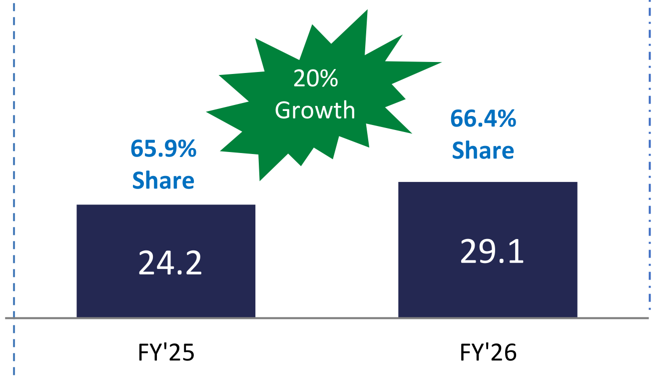
*Equity includes Growth ,Index Equity C Hybrid schemes excluding Arbitrage

Continued Growth in AuM, Unique Investors and New SIP registrations - FY’26

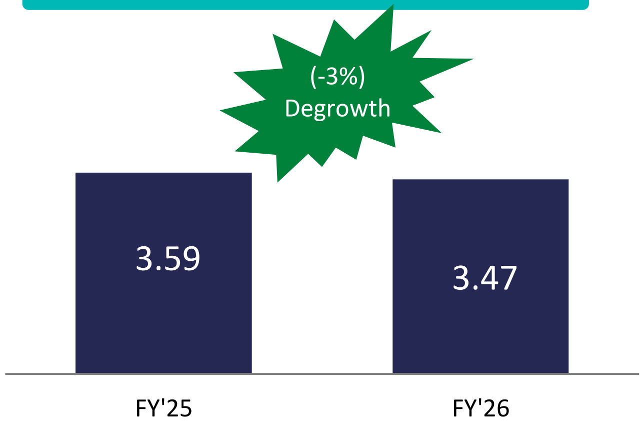
New highs in transaction volume



Equity AuM (Rs. Tn.)



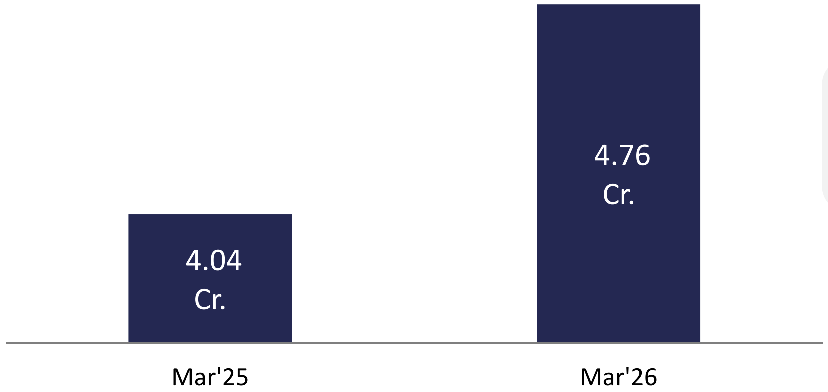
Equity Net Sales* (Rs. Tn.)



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

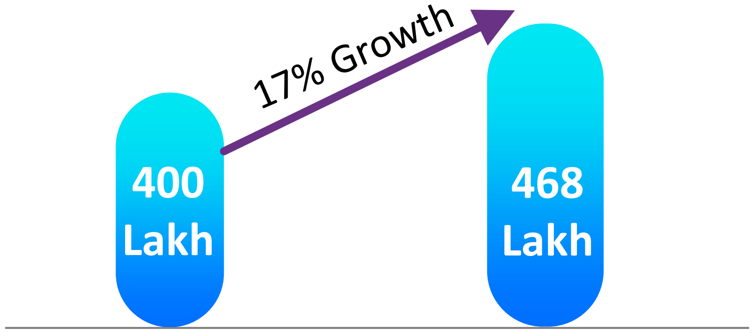
Rs. Trillion

Unique Investor Growth



Y-on-Y growth of 18% vs. 13% of industry

New SIP registrations



- CAMS’s share in SIP New registrations has increased to 65% from 61% in previous year

Mutual Fund Industry vs. CAMS AAuM – Q4 FY'26

Our Mission... Your Growth

CAMS – Market Share (based on Quarterly AAuM)

~68%*

Net flows into equity assets reached all time high in **Q4 FY'26 at Rs.1,01,294 Cr.**

Inflows through SIPs increased by **24% Y-o-Y / 5% Q-o-Q**

Q4 FY'26

AAuM Serviced by CAMS

₹ 55.1 Tn.

▲ **21.0%** Y-o-Y

▲ **~1.0 %** Q-o-Q

Equity AAuM – CAMS

₹ 30.5 Tn.

▲ **22.8%** Y-o-Y

▲ **0.4%** Q-o-Q

Industry AAuM

₹81.5 Tn.

▲ **20.9%** Y-o-Y

▲ **0.6 %** Q-o-Q

Equity AAuM # – Industry

₹45.5 Tn.

▲ **21.1%** Y-o-Y

▼ **(0.4%)** Q-o-Q

*Market share & AuM does not include fund of fund Domestic| AuM including FOF domestic for Q4 FY'26 - Rs.56.59Tn., Q3 FY'26 - RS 55.80Tn., Q4 FY'25 - Rs. 46.10Tn. Yield calculated on this AuM

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

Operational Metrics – Q4FY’26

Our Mission... Your Growth

Transaction Volume
293.0 Mn.

- Y-o-Y: 23%
- Q-o-Q: 7.4%

SIP Book
67.0 Mn.
(as on March 31, 2026)

- Y-o-Y: 17%
- Q-o-Q: 5%

Systematic Transactions Processed
233.8 Mn.

- Y-o-Y:18%
- Q-o-Q: 5%

Live Investor Folios
114.1 Mn.
(as on March 31, 2026)

- Y-o-Y: 21.1%
- Q-o-Q: 5.8%

Unique Investors Serviced
47.6 Mn.
(as on March 31, 2026)

- Y-o-Y: 18%
- Q-o-Q: 6%

Mutual Fund Industry vs. CAMS AAuM – FY'26

CAMS – Market Share (based on Quarterly AAuM)

~68%*

Net flows into equity assets remain positive **in FY'26 at Rs.3,47,187 Cr.**

Inflows through SIPs at Rs.2.16 Tn. increased by **23% Y-o-Y**

FY'26

AAuM Serviced by CAMS

₹ 52.7 Tn.

19.3% Y-o-Y

Equity AAuM – CAMS

₹ 29.1 Tn.

20.2% Y-o-Y

Industry AAuM

₹78.0 Tn.

19.4% Y-o-Y

Equity AAuM # – Industry

₹43.8 Tn.

19.2% Y-o-Y

*Market share and AUM does not include fund of fund Domestic | AuM including FOF domestic for FY'26 - Rs. 53.68 Tn., FY'25 - Rs.44.6 Tn. Yield calculated on this AuM

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

Operational Metrics – FY'26

Transaction Volume
1,069.9 Mn.
Y-o-Y: 19.9%

SIP Book
67.0 Mn.
(as on March 31, 2026)
Y-o-Y : 17%

Systematic Transactions Processed
873.0 Mn.
Y-o-Y : 21%

Live Investor Folios
114.1 Mn.
(as on March 31, 2026)
Y-o-Y: 21.1%

Unique Investors Serviced
47.6 Mn.
(as on March 31, 2026)
Y-o-Y: 18%

Beyond MF

Our Mission... Your Growth

CAMSPay

- CAMSPay posted robust performance in Q4, achieving a **22.8.% Y-o-Y revenue growth**
- Secured **15+ Deals** in the quarter with significant ramp-up in payment gateway (cards) business
- Achieved strong registration growth with Insurance **rising 36% Q-o-Q and NBFC increasing 3% Q-o-Q,** highlighting enhanced customer engagement, product relevance, and ongoing digital adoption
- Set new **all-time highs with ~1.75 Lakh Insurance mandate registrations** in March and validation of **17.7 Mn. bank accounts**, reflecting strong scale, trust, and platform adoption
- Following its launch in FY'25, the Cards business scaled rapidly, recording a **12.9x growth in FY'26**

CAMS for ALTERNATIVES

- CAMS Alternatives posted its **highest-ever quarterly revenue** in Q4 FY'26, marking a strong **25.4% Y-o-Y growth**
- Continued momentum in business acquisition with **44 new mandates**, including 14 first-time clients; Overall AUM crosses **Rs.3.10 Lakh Cr.**
- CAMS' digital stack for alternative segment continues to gain strong traction across the industry. Total signup's on **WealthServ crosses 268** with addition of 12 mandates during the quarter
- Strengthened GIFT City footprint with **40+ funds outsourcing services**. Launched digital onboarding for retail GIFT City funds

CAMSRep
Insurance Repository & Services

- CAMSRep **posted a 6% growth Y-o-Y.** Insurer services revenue grew by 5%, while Bima Central revenues grew by 8%
- Bima Central delivered **strong annual growth, adding 12.6 Lakh** unique users and doubling its active user base compared to FY'25. Service **volumes grew by 80%,** while total mobile app downloads **surpassed the 1 Lakh mark**
- LIC, IFFCO Tokio General Insurance, and Galaxy Health Insurance were **added as new insurers active on IR**
- **Tata AIA Life Insurance became the fourth insurer to integrate with Bima Central**
- The **Bima Central Administration platform is now fully prepared to onboard distributors and insurers,** with AP approvals secured for Hero Insurance Broking and Prudent Corporate Advisory Services

Beyond MF

CAMSKRA

- CAMS KRA revenue grew **28%** Y-o-Y, despite decline in new account opening in the capital markets
- The momentum in new client sign-ups continued, with 36 new intermediaries partnering with CAMS KRA for onboarding
- 2 Large broking houses went live with CAMS KRA in the quarter, deepening penetration into brokerages

CAMSfinserv

- CAMS Finserv recorded **a 45.9% Y-o-Y** growth on the back of strong product offerings
- AAmaze (analytics offerings on AA data) sees significant traction with over 60% Q-o-Q revenue growth
- Secured **25 new deals** which included stock brokers portfolio managers and lenders

Think360 AI

- **ConsenPro gaining strong momentum** with BFSI & enterprise pipelines; accelerating demand for DPDPA compliance solutions with end-to-end consent lifecycle management
- KYC interface live for Unifed lending interface by RBI Hub
- CKYC and Digilocker based onboarding live for PFRDA ecosystem

CAMS NPS National Pension System

- Revenue grew by **54.4% Y-o-Y and 7.8% Q-o-Q**
- ‘Swasthya’ PoC successfully launched
- **BSE STAR onboarding integration completed**; go-live in Q1
- Major banks preparing for integration with CAMS CRA and new onboarding channels being enabled via PFRDA, further expanding reach and relevance

Financials

Revenue Highlights – Q4 FY’26

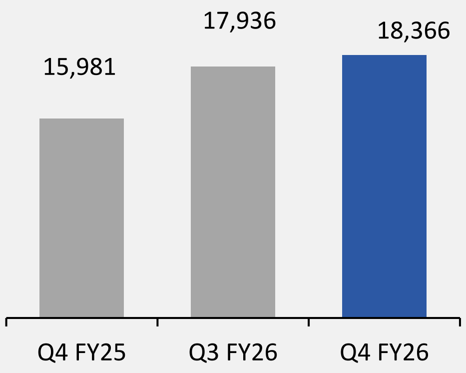
Revenue	₹39,522.02 Lakh	1.3% Q-o-Q ▲ 11.0 % Y-o-Y ▲

Asset Based Revenue	0.5% Q-o-Q ▲ 11.6% Y-o-Y ▲
Non-Asset Based Revenue	(0.5%) Q-o-Q ▼ (5.7)% Y-o-Y ▼
MF Revenue	0.4% Q-o-Q ▲ 8.8% Y-o-Y ▲
Non-MF Revenue	6.7% Q-o-Q ▲ 24.5% Y-o-Y ▲

Asset Mix	Equity component: Q4 FY26 @ 53.5% (Q4 FY25: @ 53.6% / Q3 FY26: @ 54.0%)

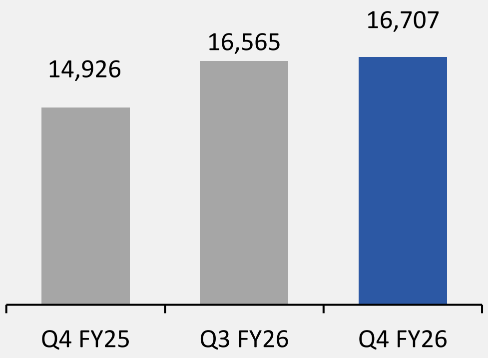
Financial Highlights – Q4 FY'26

Operating EBITDA – 46.5 %



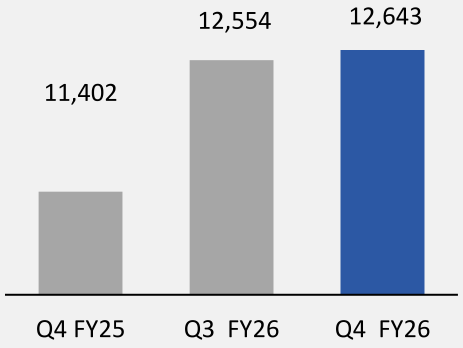
▲ **2.4%** Q-o-Q
▲ **14.9%** Y-o-Y

PBT – 40.9%



▲ **0.9%** Q-o-Q
▲ **11.9%** Y-o-Y

PAT – 31.0%



▲ **0.7%** Q-o-Q
▲ **10.9%** Y-o-Y

Return on Net-Worth*
38.9%

**** Cash & Cash Equivalent as on 31st March 26 was Rs 854.45 Cr.**

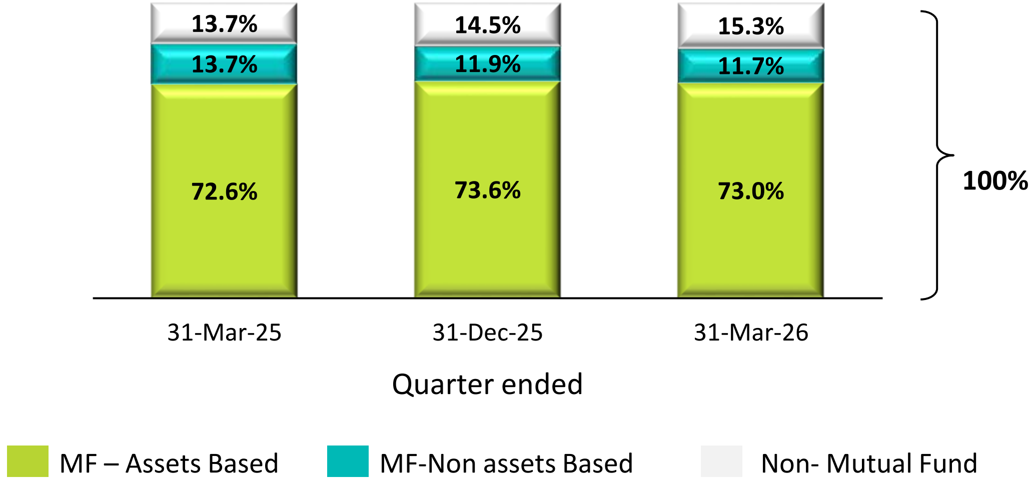
Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹2.4 Cr. (Q4 FY'26), ₹4.3 Cr. (Q4 FY'25) and ₹2.4 Cr. (Q3 FY'26)

Final Dividend: Rs. 4 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 Q4 FY'26

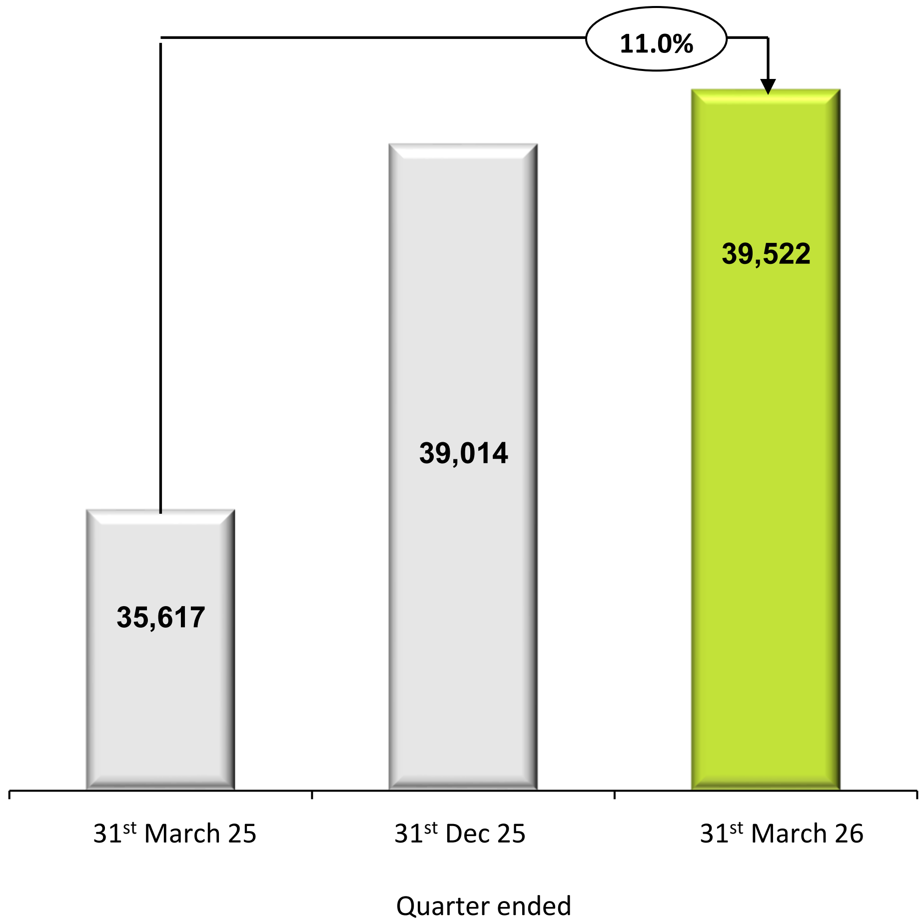
Revenue Breakup



Breakup of Non-Mutual Fund

Particulars	Quarter ended		
	31st March 25	31st Dec 25	31st March 26
AIF	2.8%	2.9%	3.1%
CAMS Pay	4.5%	4.6%	5.0%
CAMS REP	1.7%	1.4%	1.7%
Think360 AI	0.9%	1.2%	1.1%
CAMSKRA	2.2%	3.0%	2.6%
Others	1.6%	1.5%	1.8%
Non Mutual Fund	**13.7%**	**14.5%**	**15.3%**

Revenue (In ₹ Lakh)



Revenue Highlights – FY’26

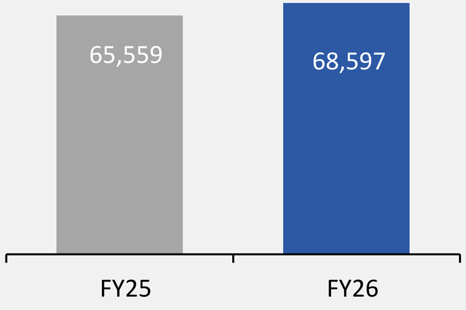
Revenue	₹1,51,624.90 Lakh	6.6% Y-o-Y ▲

Asset Based Revenue	7.1% Y-o-Y ▲
Non-Asset Based Revenue	(6.2)% Y-o-Y ▼
MF Revenue	5.0% Y-o-Y ▲
Non-MF Revenue	17.3% Y-o-Y ▲
Asset Mix	Equity component: FY’26 @ 53.8% (FY’25: @ 54.0%)

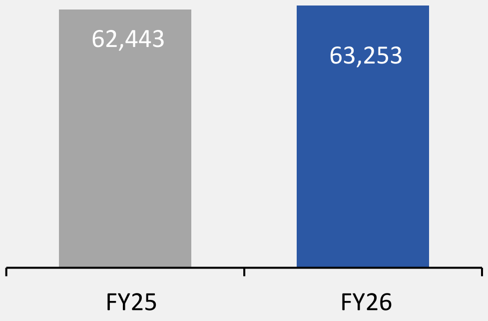
Financial Highlights – FY’26

Our Mission... Your Growth

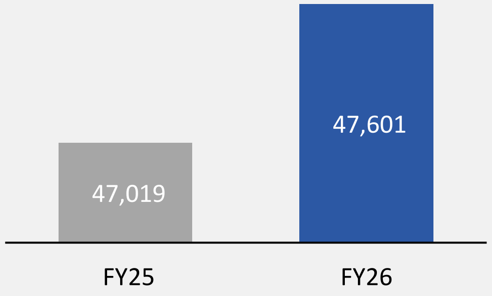
Operating EBITDA – 45.2%



PBT – 40.4%



PAT – 30.4%



Return on Net-Worth*
39.1%

1.3% Y-o-Y

1.3% Y-o-Y

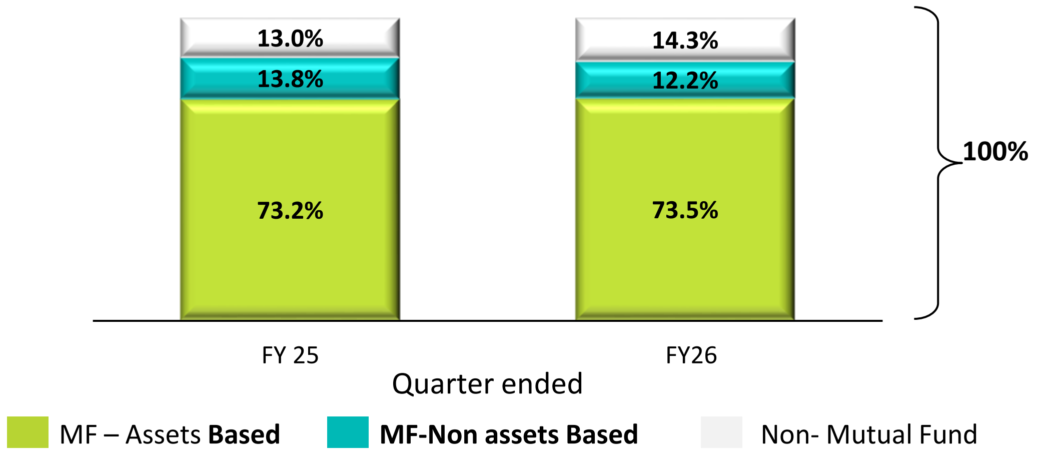
1.2% Y-o-Y

Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹13.2 Cr. (FY’26) and ₹14.7 Cr. (FY’25)

- * Return on Net-worth – PAT (annualized) / Average Equity for the quarter
- Numbers are after eliminating non-controlling interest in Think Analytics & Fintuple Technologies | After considering share of loss in MFC JV

Revenue Profile FY'26

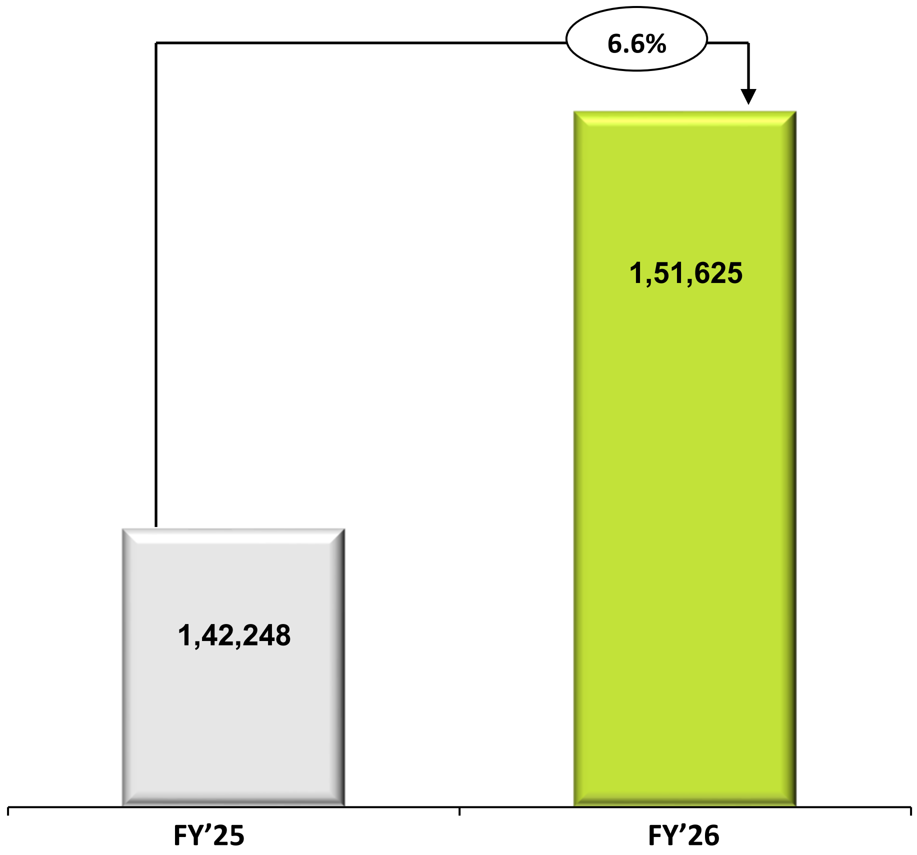
Revenue Breakup



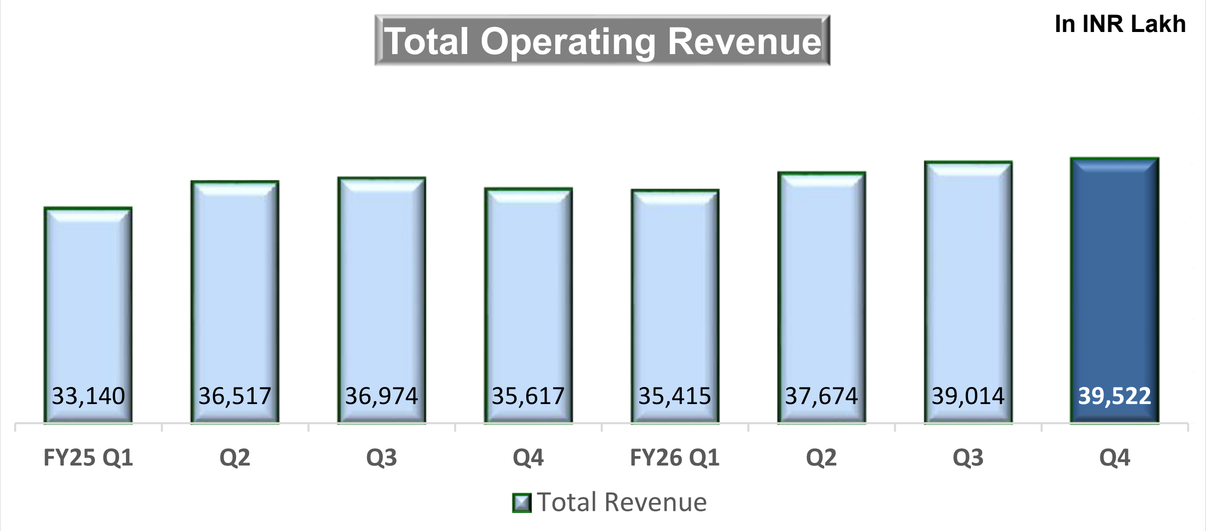
Breakup of Non-Mutual Fund

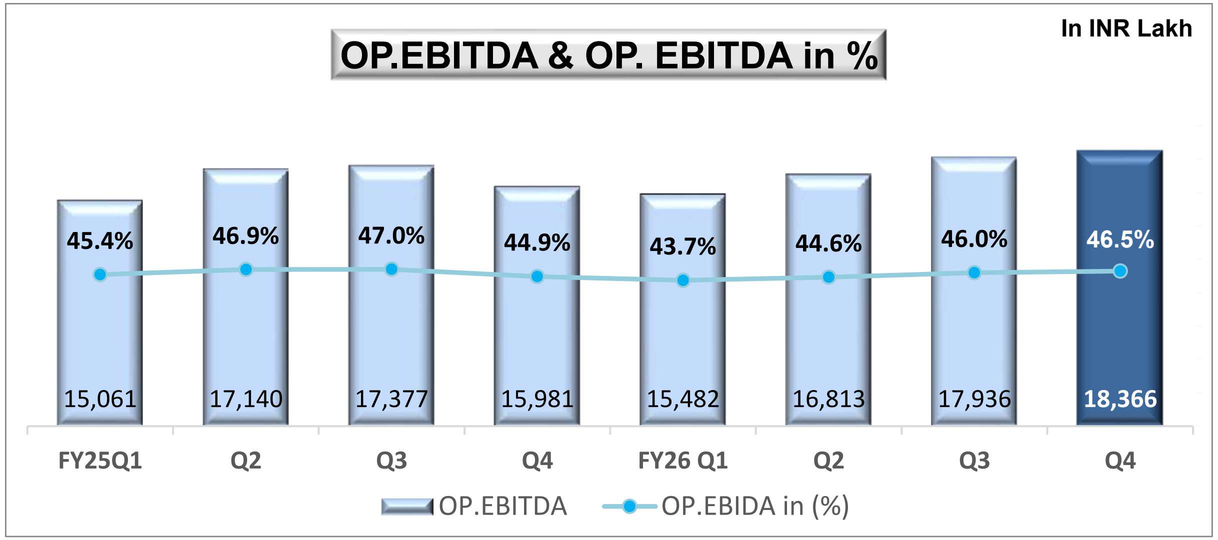
Particulars	Half Yearly	
	FY 25	FY 26
AIF	2.7%	2.9%
CAMS Pay	3.5%	4.5%
CAMS REP	1.4%	1.5%
Think360 AI	0.9%	1.2%
CAMSKRA	3.2%	2.7%
Others	1.3%	1.5%
Non Mutual Fund	**13.0%**	**14.3%**

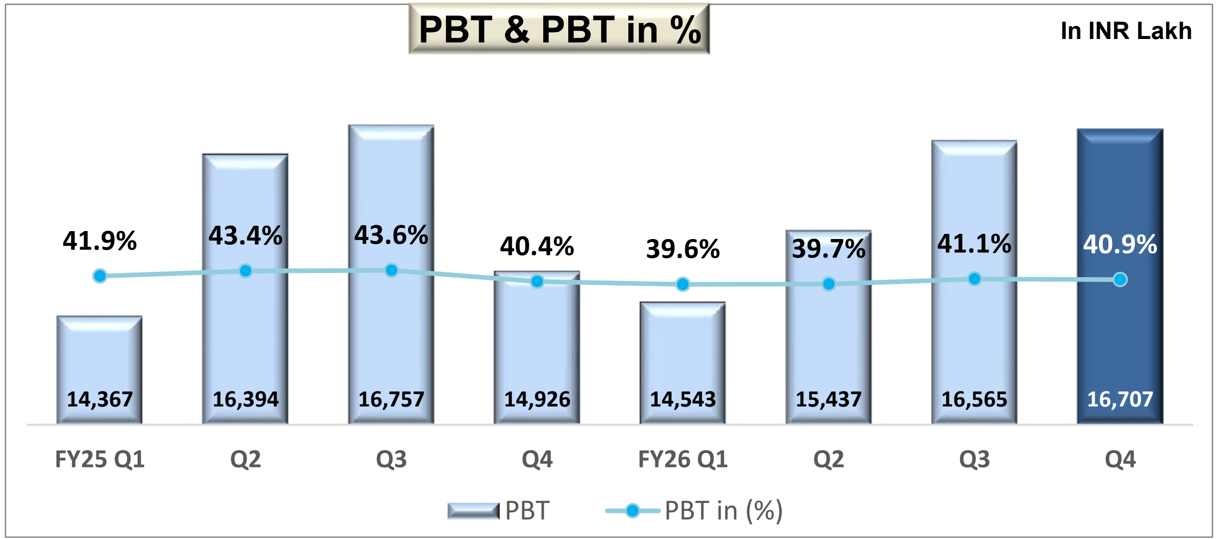
Revenue (In ₹ Lakh)

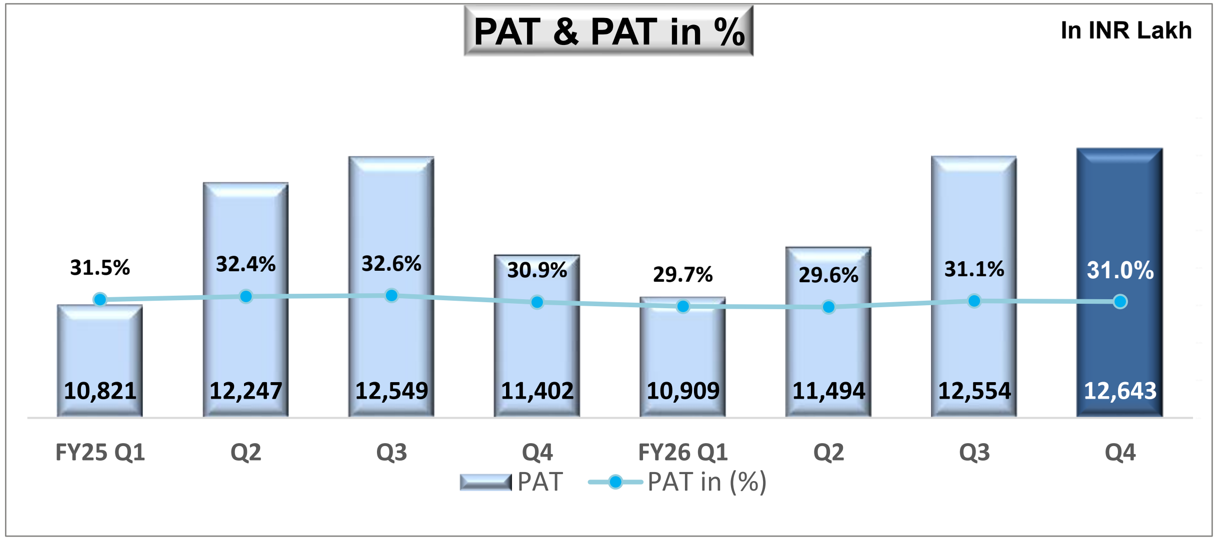


Consolidated Financial Highlights – Quarterly









Numbers are after eliminating non-controlling interest in Think Analytics & Fintuple Technologies | After considering share of loss in MFC JV

Consolidated P&L (FY'26 vs. FY'25 - Quarterly & Year end Results)

₹ *in Lakh*

Particulars	Q4 FY'26	Q4 FY'25	Y-o-Y	Q3 FY'26	Q-o-Q	FY'26	FY'25	FY 26 vs FY 25
Revenue from operations	39,522.02	35,616.58	3,905.44	39,013.90	508.12	1,51,624.90	1,42,248.33	9,376.57
Other income	1,293.77	1,341.59	(47.82)	1,287.98	5.79	5,116.71	5,263.66	(146.95)
Total revenue	**40,815.79**	**36,958.17**	**3,857.62**	**40,301.88**	**513.91**	**1,56,741.61**	**1,47,511.99**	**9,229.62**
Expenses								
Employee benefits expense	12,533.37	11,780.55	(752.82)	12,445.75	(87.62)	49,701.98	46,907.85	(2,794.13)
Finance costs	152.60	203.17	50.57	167.93	15.33	698.37	847.31	148.94
Depreciation and amortisation expense	2,804.07	2,284.84	(519.23)	2,533.15	(270.92)	9,877.37	7,772.01	(2,105.36)
Other expenses	8,677.06	7,897.67	(779.39)	8,678.15	1.09	33,532.36	30,118.55	(3,413.81)
Total expenses	**24,167.10**	**22,166.23**	**(2,000.87)**	**23,824.98**	**(342.12)**	**93,810.08**	**85,645.72**	**(8,164.36)**
Profit before tax from ordinary activities before Share of Profit / (Loss) of Joint venture	**16,648.69**	**14,791.94**	**1,856.75**	**16,476.90**	**171.79**	**62,931.53**	**61,866.27**	**1,065.26**
Share of profit / (loss) of joint venture (net of tax)	(40.85)	-	(40.85)	(5.35)	(35.50)	(76.20)	-	(76.20)
Profit before tax for the period / year	**16,607.84**	**14,791.94**	**1,815.90**	**16,471.55**	**136.29**	**62,855.33**	**61,866.27**	**989.06**
Tax expense								
Current tax	4,571.40	3,741.37	(830.03)	4,008.11	(563.29)	16,424.90	15,897.55	(527.35)
Adjustment of tax relating to earlier periods	(221.17)	(143.50)	77.67	(235.10)	(13.93)	(515.28)	(142.98)	372.30
Deferred tax	(286.76)	(86.37)	200.39	238.79	525.55	(256.12)	(357.85)	(101.73)
Net tax expense	4,063.47	3,511.50	(551.97)	4,011.80	(51.67)	15,653.50	15,396.72	(256.78)
Profit / (Loss) for the period	**12,544.37**	**11,280.44**	**1,263.93**	**12,459.75**	**84.62**	**47,201.83**	**46,469.55**	**732.28**
Non-Controlling Interest	(98.96)	(121.71)	(22.75)	(94.12)	4.84	(398.74)	(549.83)	(151.09)
Profit attributable to Owners of the Company	**12,643.33**	**11,402.15**	**1,241.18**	**12,553.87**	**89.46**	**47,600.57**	**47,019.38**	**581.19**
Earnings per share (In ₹):								
Basic	5.10	4.62		5.07		19.23	19.08	
Diluted	5.08	4.59		5.04		19.13	19.00	

Consolidated P&L (FY'26 vs. FY'25 - Quarterly & Year end Results) (with split of operating & other expenses)

₹ in Lakh

Particulars	Q4 FY'26	Q4 FY'25	Y-o-Y	Q3 FY'26	Q-o-Q	FY'26	FY'25	FY 26 vs. FY 25
Revenue from operations	39,522.02	35,616.58	3,905.44	39,013.90	508.12	1,51,624.90	1,42,248.33	9,376.57
Other income	1,293.77	1,341.59	(47.82)	1,287.98	5.79	5,116.71	5,263.66	(146.95)
Total revenue	**40,815.79**	**36,958.17**	**3,857.62**	**40,301.88**	**513.91**	**1,56,741.61**	**1,47,511.99**	**9,229.62**
Expenses								
Employee benefits expense	12,533.37	11,780.55	(752.82)	12,445.75	(87.62)	49,701.98	46,907.85	(2,794.13)
Finance costs	152.60	203.17	50.57	167.93	15.33	698.37	847.31	148.94
Depreciation and amortisation expense	2,804.07	2,284.84	(519.23)	2,533.15	(270.92)	9,877.37	7,772.01	(2,105.36)
Operating expenses	5,446.69	5,095.10	(351.59)	5,661.59	214.90	21,145.13	19,213.92	(1,931.21)
Other expenses	3,230.37	2,802.57	(427.80)	3,016.56	(213.81)	12,387.23	10,904.63	(1,482.60)
Total expenses	**24,167.10**	**22,166.23**	**(2,000.87)**	**23,824.98**	**(342.12)**	**93,810.08**	**85,645.72**	**(8,164.36)**
Profit before tax from ordinary activities before Share of Profit / (Loss) of Joint venture	**16,648.69**	**14,791.94**	**1,856.75**	**16,476.90**	**171.79**	**62,931.53**	**61,866.27**	**1,065.26**
Share of profit / (loss) of joint venture (net of tax)	(40.85)	-	(40.85)	(5.35)	(35.50)	(76.20)	-	(76.20)
Profit before tax for the period / year	**16,607.84**	**14,791.94**	**1,815.90**	**16,471.55**	**136.29**	**62,855.33**	**61,866.27**	**989.06**
Tax expense								
Current tax	4,571.40	3,741.37	(830.03)	4,008.11	(563.29)	16,424.90	15,897.55	(527.35)
Adjustment of tax relating to earlier periods	(221.17)	(143.50)	77.67	(235.10)	(13.93)	(515.28)	(142.98)	372.30
Deferred tax	(286.76)	(86.37)	200.39	238.79	525.55	(256.12)	(357.85)	(101.73)
Net tax expense	4,063.47	3,511.50	(551.97)	4,011.80	(51.67)	15,653.50	15,396.72	(256.78)
Profit / (Loss) for the period	**12,544.37**	**11,280.44**	**1,263.93**	**12,459.75**	**84.62**	**47,201.83**	**46,469.55**	**732.28**
Non-Controlling Interest	(98.96)	(121.71)	(22.75)	(94.12)	4.84	(398.74)	(549.83)	(151.09)
Profit attributable to Owners of the Company	**12,643.33**	**11,402.15**	**1,241.18**	**12,553.87**	**89.46**	**47,600.57**	**47,019.38**	**581.19**
Earnings per share (In ₹):								
Basic	5.10	4.62		5.07		19.23	19.08	
Diluted	5.08	4.59		5.04		19.13	19.00	

ESG & CSR Activities

ESG Strategic Initiatives

01
Consolidated BRSR Reporting
Group-level sustainability disclosures aligned with SEBI's BRSR framework, ensuring comprehensive ESG transparency.

02
Mandatory BRSR Core Assurance
Statutory third-party assurance on BRSR Core metrics mandated for top-500 listed entities by market capitalisation.

03
SGS India – Assurance Partner
Appointment of SGS India Pvt. Ltd. for independent assurance on BRSR Core indicators, reinforcing disclosure credibility.

04
PwC Engagement – Net Zero Roadmap
PwC engaged for GHG inventory, pre-assurance readiness, and Science-Based Net Zero target setting.

05
SBTi-Aligned Emissions Targets
Near- and long-term emission reduction targets anchored to Science Based Targets initiative (SBTi) pathways to achieve the net zero standards .

06
Environment as Strategic Priority
Environment formally designated as a Board-level key focus area, embedded in the Company's sustainability governance.

Environmental, Social and Governance (ESG)

Our Mission... Your Growth

CAMS

ESG Highlights:

Environment Score

The Environment pillar is driven by the following factors:

GHG emissions from direct operations and energy consumption- In line with industry averages

Carbon footprint from Scope 3 emissions - In line with the standard practices

Energy intensity - Aligned with the benchmark

Effective management of **waste intensity**

Waste recycling and recovery - High quantity as compared to peers

Social Score

The Social pillar is driven by the following factors:

Employees' health insurance coverage - At par with industry norms

Balanced workforce with a female employee percentage- In par with the industry standards

Lower rate of grievances from employees and workers

Frequency of **customer complaints lower** than the benchmarks

Governance Score

The Governance pillar is driven by the following factors:

Stronger presence of Independent Directors on the board than the minimum required by the regulations

Sufficient number of women director on the Board

Percentage of independent directors on the committees- Better than the statutory guidelines

Company Overview

CAMS – Business at a Glance

Technology-driven financial infrastructure and services provider to mutual funds and other financial institutions

India's largest registrar and transfer agent ("RTA") of mutual funds ("MFs") with an aggregate market share of **~68%**[1]

Services **10 of the 15 largest** MFs[2]; over **23 years** average relationship with 10 largest MF clients

Leveraged domain expertise, processes and **infrastructure** to cater to MFs, AIFs and insurance companies

Pan-India physical network **comprising 285 service centers** spread over 25 states and 5 union territories

Established track record of delivering robust financial results; **Fastest growing** MF RTA with **high RoE and EBITDA margins**

Marquee shareholders, including, HDB, Fidelity, Seafarer, LIC, Whiteoak, ICICI Prudential, Vanguard, Aditya Birla Sun Life, Franklin Templeton

Experienced management team with average work experience of over **27 years** in a variety of financial services sectors

Notes: *1. Market share basis Q4 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

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

Nurturing Innovation Through Our Industry First Products & Solutions

Our Mission... Your Growth

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 C Empanelment Application

Ferreto
AML Solutions

Watchtower360
Insider trading monitoring

CAMSKRA

Instant KYC

CAMS for Alternatives

WealthServ360
Feature-rich digital stack

WealthSpectrum
Investment and Wealth Management Software

WealthTrak
Insightful market intelligence

MULTIFONDS
Global fund administration

REITs/InvITs

COMPAREITNOW — a CAMS initiative —
Data Benchmarking Institution

CAMSPay

UPI AutoPay

CAMSRep

Bima Central

Think360

Algo360
Unconventional Alternative Data Insights

Amaze
Account Aggregator Services

Kwik.ID
Digital Onboarding and Video KYC

FlowXpert
Automate business APIs

Affluence 360
Pincode level insights

DataX360
Data Lake

RAIDAR
AI driven communications

adherence to regulatory standards

ConsenPro
Keep consent controlled and DPDP ready

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

Front Office

1. **Accept transaction requests from investors (both paper-based and electronic)**
2. **Initial verification of transaction request**
3. **Management of KYC requirements of investors**

Back Office

4. **Transaction processing and payment services**
5. **Send transaction confirmation to investors and distributors**
6. **Reconcile bank accounts; Compute and pay brokerage fees; Report effect on unit capital**

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

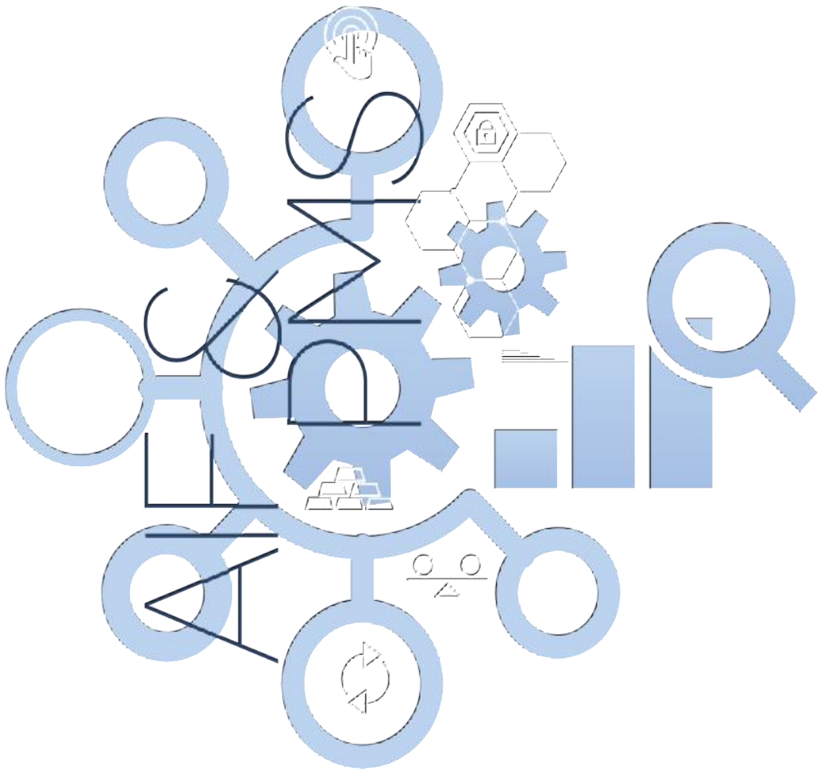
3 Services to MF Investors

- 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

CAMS *for* ALTERNATIVES



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.

550+

funds serviced
across 250 fund houses

₹3.1 Tn.

Assets Under
Service

265+

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

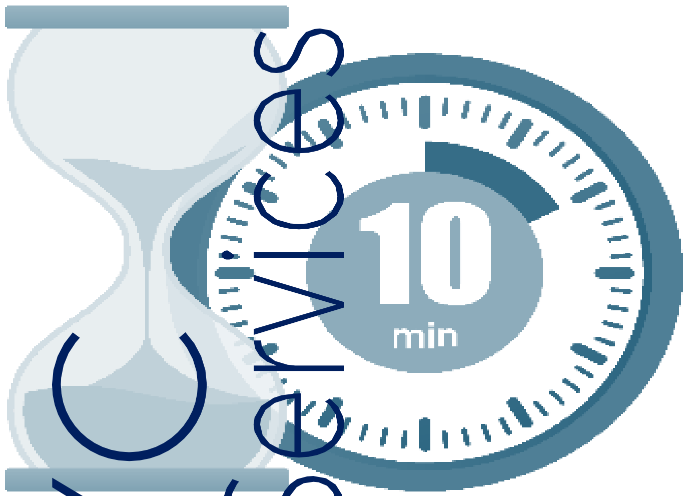
1st

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

fintuple — a CAMS company —

WealthServ360

KYC services



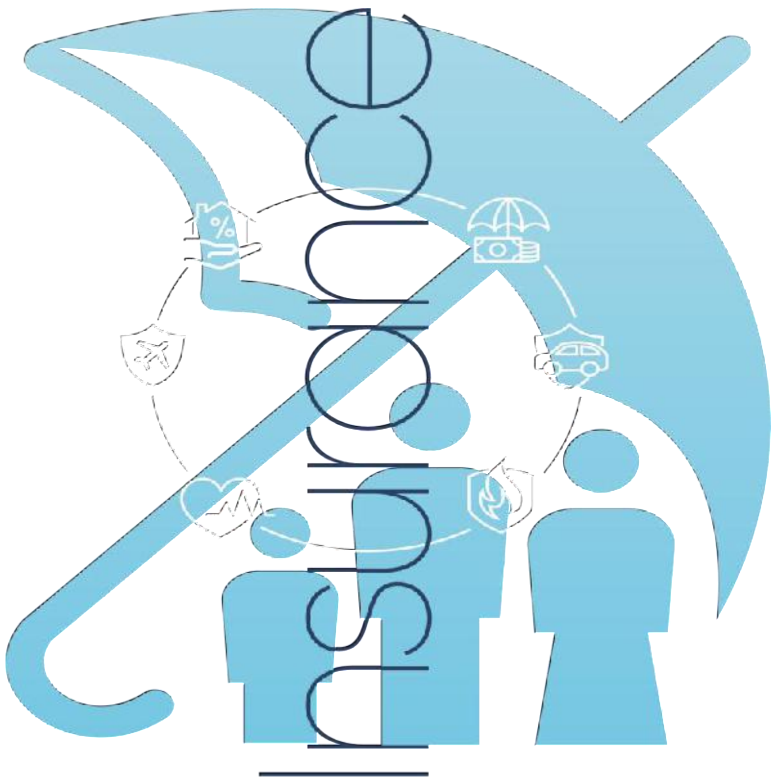
CAMS KRA, the second-largest KYC Registration Agency, is rapidly expanding its reach in the capital market. Leveraging AI and automation, we're offering innovative solutions like our 10-minute KYC process to streamline operations and attract new clients. Our focus on operational excellence and strategic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

2nd
largest KRA

20%
Market Share



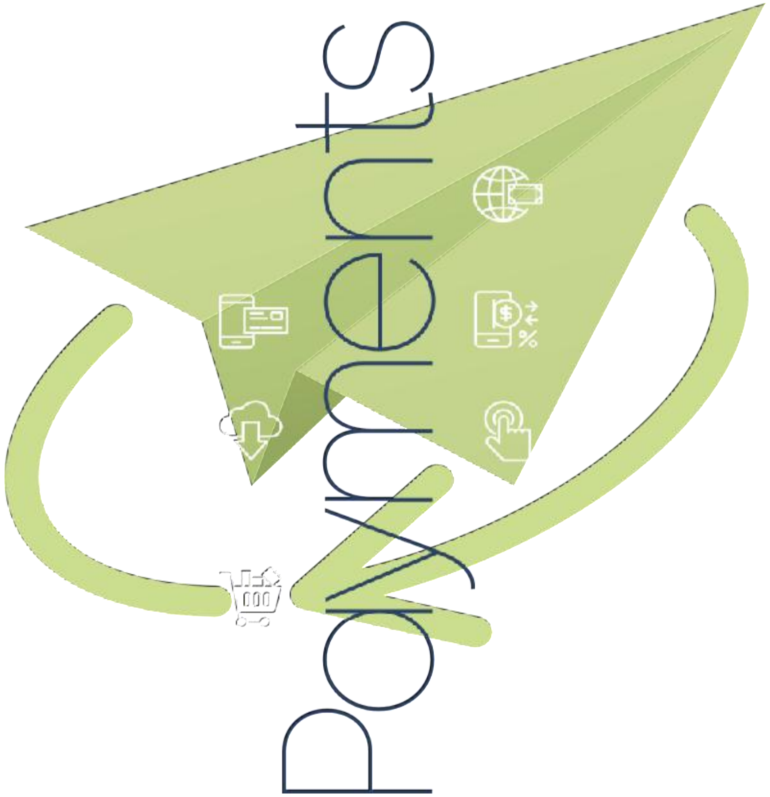
The premier customer experience platform in India to service both Insurance companies & policy holders empowers over 45 insurance companies with end-to-end operational support and technology-driven solutions. India's first insurance portfolio management platform, Bima Central, offers policy holder services, renewal reminders, cover dashboard, policy download, policy highlights, etc.

Bima Central.

10.5 Mn.	~14 Mn.+	1.9 Mn.	100 K
e-Insurance (eIA) accounts	e-Policies under service	Unique Active Bima Central Users	Average Monthly Service Transactions

Insurer Services

16 Clients	11.7 Bn.	3.1 Mn.
Across Life, Health & General Insurers	Premium collected	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.

2.8 Mn.+

UPI AutoPay Mandate Registrations

1.7 Mn.+

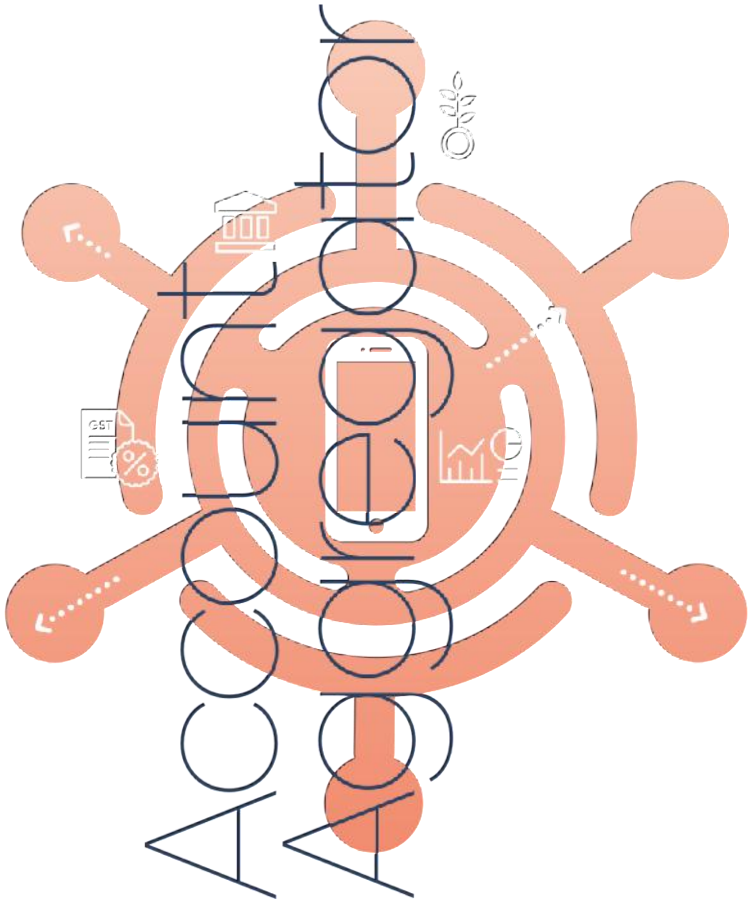
NACH Mandate Registrations

17.7 Mn.+

Bank Accounts Validated

~40%

Of Overall Insurance Industry-NACH Transactions



Winning strides in the path breaking Account Aggregator arena

CAMSfinserv 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.

9%
Market share

90+
FIPs Integrated including Banks, Insurance companies & CRA

363
Enterprises onboarded on CAMSfinserv

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

90 Mn.+
Customer IDs Processed

150+
AI & Data Science Experts

AI Products
ConsenPro pipeline: 50+ conversations; Expanded RAIDAR to AMFI; BFSI & enterprise proposals active. US AI Services client onboarded

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

6.5%

Market share in Non-Govt. business

#2

in eNPS onboarding

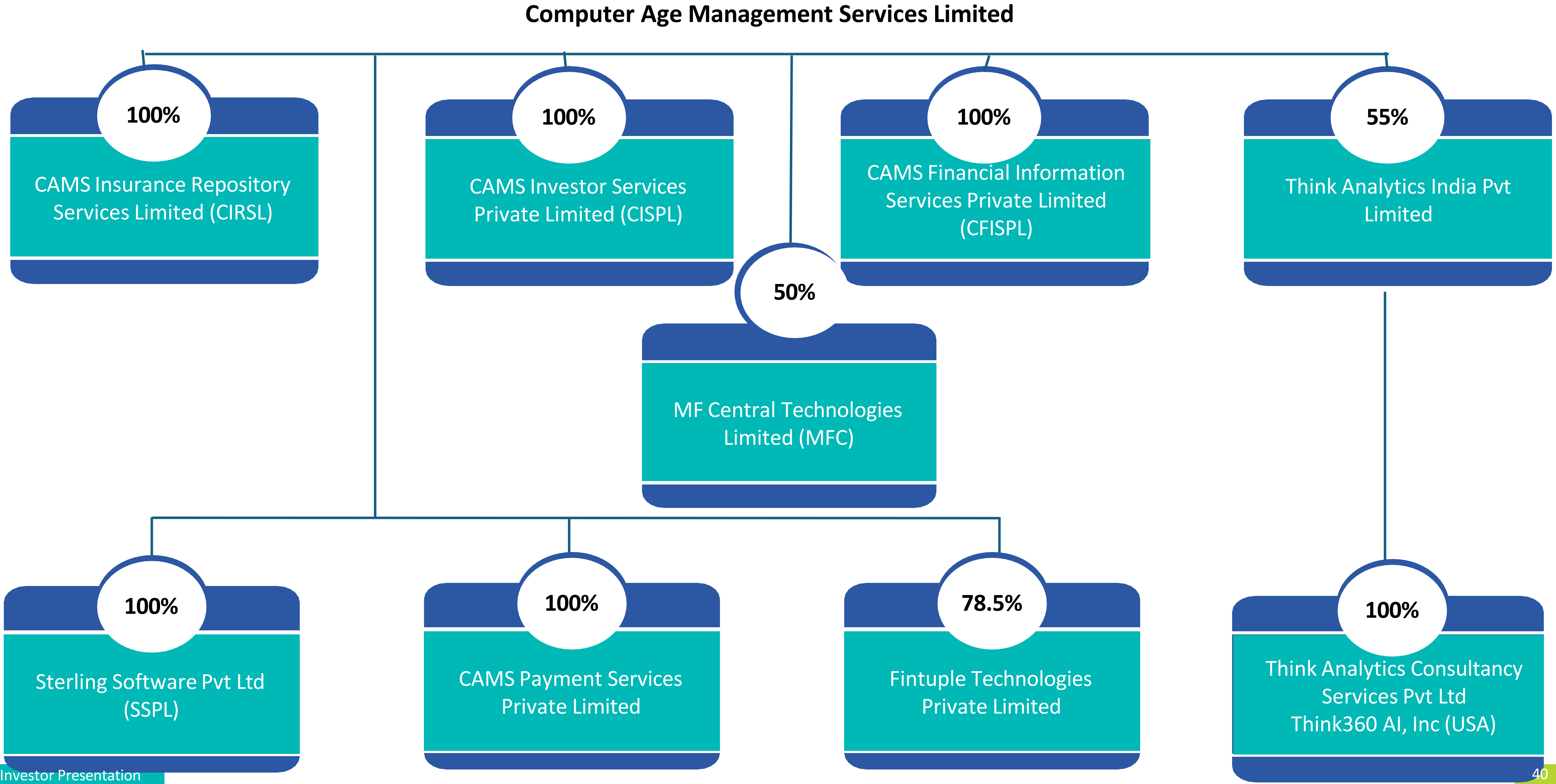
23

PoPs active on CAMS platform

90%

C-SAT score

Corporate Structure



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 – CAMSKRA

- 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

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

1988
- Our Company was incorporated as Computer Age Management Services Private Limited and received a certificate of incorporation from the RoC on May 25, 1988

1993
- Our Company was issued a certificate of registration as a Registrar to an Issue under category II, dated December 24, 1993 by SEBI

1995
- The certificate of registration was issued to our Company was upgraded and a fresh certificate of registration as Registrar to an Issue and Share Transfer Agent under category I, dated July 22, 1995, was issued by SEBI to our Company

2006
- Our Company was issued a certificate of registration dated June 1, 2006 by SEBI to act as a depository participant for NSDL

2007
- Our Company was issued a certificate of registration dated January 31, 2007 by SEBI to act as a depository participant for CDSL

2011
- CIRSL was incorporated on May 12, 2011
- CIRSL had received in-principle approval of IRDAI to carry on business as an insurance repository

2012
- CISPL was incorporated on February 13, 2012
- CISPL was issued a certificate of registration dated June 29, 2012 to carry on the business as a KRA

2013
- CIRSL was issued a certificate of registration dated July 31, 2013 by IRDAI to carry on the business as an insurance repository
- Our Company acquired 100% stake in SSPL, which provides technology support to our Company

2016
- CFISPL was incorporated on September 26, 2016

2018
- Great Terrain acquired 37.50% stake in our Company

2019
- Our Company was converted into a public limited Company and received a fresh certificate of incorporation from the RoC on September 27, 2019; and Great Terrain acquired 6.03% stake in our Company

2020
- Listed in BSE on October 1st, 2020
- RBI registration for account aggregator Services
- Incorporation of CAMSPay (payment aggregator services)

2021
- Certification of Registration for CRA Services
- Franklin Templeton Go-Live
- Set up office in GIFT City
- Account aggregator launch
- MF Central launch

2022
- CAMS CRA Go-Live
- Acquired majority stake in Fintuple Technologies Pvt Ltd
- Launched innovation lab at IIT Madras

2023
- CAMSPay receives in-principle authorization from RBI to operate as a Payment Aggregator
- CAMS Acquires majority stack in Think360 AI

2024
- CAMSPay receives final approval from RBI to operate as a Payment Aggregator
- Launch of REIT platform CompaREITnow
- JV formed along with Kfin technologies for MFCentral

2025
- Acquired KRA business of NSE

Awards and Accolades

FY23-24

- 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.

FY25-26

- 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 16th 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)

Awards and Accolades

FY25-26

- Awards 2025 – for Bima Central's role in solving insurance usage for the whole of India
- CAMSPay has been awarded for 'Excellence in Payment Aggregation – BFSI–Merchant Category' by Inkspell Media
- Best Insurance Tech Solution' Award at the Global Fintech Festival Awards 2025
- Best InsurTech of the Year' Award at the Asia Fintech Awards 2025 – First International Award
- 4-Star Innovation Rating by Aegis Graham Bell Award, recognized by Ministry of Electronics and Information Technology
  5th time TATAVA Annual Award Winner. 'Policyholder Payout Processing for Retail & Group' by ICICI Prudential Lif
- Think 360-Best RegTech Innovation at the ET BFSI Exceller Awards 2025
- Inclusion in the AIFintech100 (2025) list of the world's most innovative AI solution providers
- Recognition by AIM Research as one of the 50 Best Firms for Data Scientists to Work For (2025)
- CAMS was recognised for 'Best Innovation in RegTech' at the India FinTech Awards 2025
- CAMS's journey, with Anuj Kumar, Managing Director, CAMS, being honored with the 'ET Edge Impact CEO of the Year' award, in the category of Turnaround Leader
- CAMS has been honored with the **Sustainable Infrastructure Leader award** at the **Data Innovation Awards 2026**, presented recently by **Hitachi Vantara** and **Dataquest at Exchange India 2026 - Dehradun**

Shareholders’ Information

Stock Data

Market Capitalisation
15,518.87 Cr.

Shares Outstanding
24,79,84,498

Free Float
15,518.87 Cr.

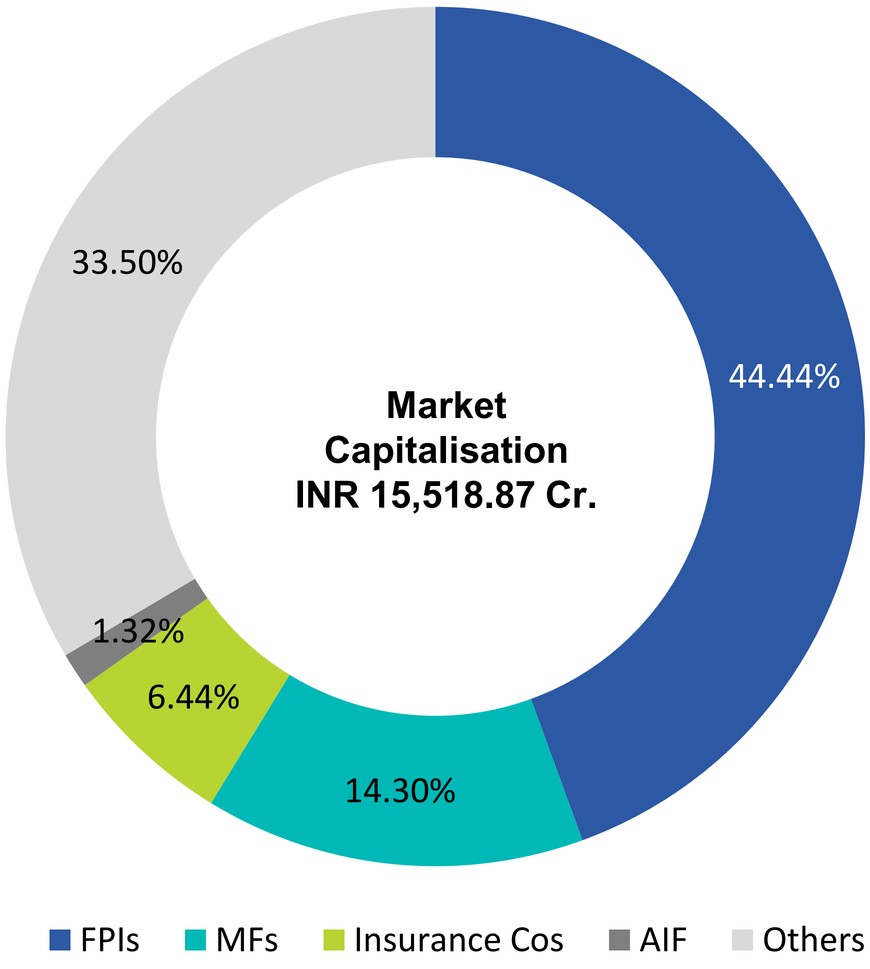
Scrip Symbol / Code
CAMS / 5,43,232

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
ICICI Prudential Innovation Fund	Vanguard Total International Stock Index Fund	Aditya Birla Sun Life ELSS Tax Saver Fund	Fidelity Investment Trust : Fidelity International Discovery Fund	Franklin Templeton Investment Funds - Franklin India Fund

Note : Data as on 31st March’ 26

Shareholding Pattern (%)



COMPANY :

Computer Age Management Services Limited (CAMS)

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

Ms. Gayathri Krishna | Executive - IR | +91 8754413541 | gayathri.k@camsonline.com

INVESTOR RELATIONS ADVISORS :

MUFG Intime India Private Limited

Mr. Nikunj Seth
+91 9773397958
nikunj.seth@in.mpms.mufg.com

Ms. Sejal Bhattar
+91 7666736666
sejal.bhattar@in.mpms.mufg.com

Meeting Request Link

Thank You