Your Services Solutions Partner

Our Mission... Your Growth

08th September 2023

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

Dear Sir / Madam,

Sub: Investor Presentation-Analyst Day

This has reference to our letter dated 01st September,2023 informing of the Analysts Day on 08th September 2023. Further to the above, we are attaching the presentations made at the meeting.

This presentation will also be 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

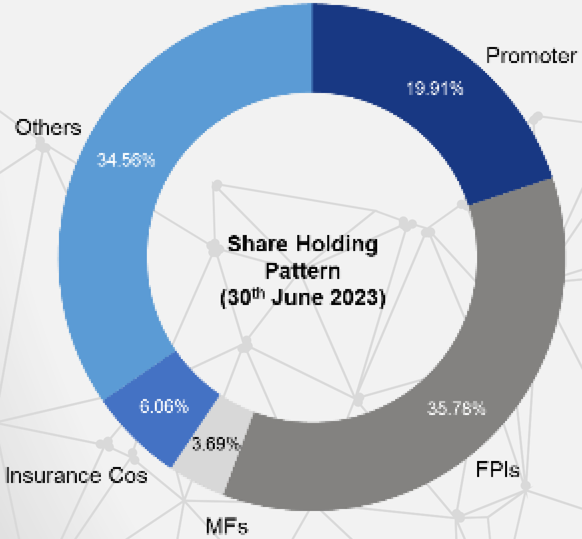
G. Manikandan

G Manikandan
Company Secretary and Compliance Officer

CAMS OVERVIEW

CAMS COMPANY OVERVIEW

- Founded in 1988 and institutionally owned until September 2020
- Company listed w.e.f 1st October, 2020, subsequent to an initial public offering through OFS by the existing shareholders
- Service partner to Mutual Funds, AIFs, PMS and Insurance Companies & Payment services
- Recent foray – CAMS Account Aggregator and CAMS NPS CRA



Directors


Mr. Dinesh Kumar Mehrotra
Chairman & Independent Director


Mrs. Vijayalakshmi Rajaram Iyer
Independent Director


Mr. Natarajan Srinivasan
Independent Director


Mr. Srinivasa Rangan
Non-Executive Director


Mr. Sandeep Kagzi
Non-Executive Nominee Director


Mr. Narendra Ostawal
Non-Executive Nominee Director


Mr. Anuj Kumar
Managing Director

Tech Committee Members


Dr. Nandlal L. Sarda
Former Prof. IIT, Mumbai


Prof. Shivakumar
Former Prof. IIT, Mumbai


Mrs. Ashalatha Govind
Former CISO SBI

A REGULATED AND ACCREDITED INTERMEDIARY

- Regulated by SEBI since 1993
- Q-RTA since 2018
- KRA license
- SCORES Project (Grievance Management System)

- Exclusive service partner to AMFI since 2002 for Intermediary governance services

- Secure ISO 27001:2005 for Information Security in 2007 and subsequently renewed to 27001:2013

CAMSRep
Insurance Repository & Services

- CAMSRep, an IRDA certified insurance repository

CAMSPay

- CAMSPay PCI-DSS compliant

CAMSfinserv

- Licensed by RBI since 2007 for Debit Mandate processing
- CAMSFinserv a NBFC-AA regulated by RBI

CAMS NPS
National Pension System

- Central Record-Keeping Agency (CRA)

- ISO 9001:2008 certified and subsequently renewed to ISO 9001:2015

- ISO 22301:2019 certification for Business Continuity Management System

- SOC-1 & SOC-2 (Service Organisation Control) Compliant TA

RTA: Registrar & Transfer Agency
AMFI: Association of Mutual Funds of India

Our Mission... Your Growth

BUSINESS OVERVIEW

PREFERRED STRATEGIC PARTNER TO INSTITUTIONS IN THE EXPONENTIALLY GROWING CAPITAL MARKET & FS SECTOR SPACE THROUGH OUR VARIOUS LINES OF BUSINESSES

Our Mission... Your Growth
CAMS

Our Mission... Your Growth
CAMS
MF RTA

STERLING SOFTWARE
a CAMS subsidiary
Technology Solutions

CAMS WealthServ
Alternatives Services

CAMSPay
Payments

CAMSRep
Insurance Repository & Services
Insurance Repository

CAMSKRA
KYC Services
KYC Services

CAMSfinserv
Account Aggregator

Think360 AI
– a CAMS company –
Advanced Analytics

CAMS NPS
National Pension System
NPS CRA

fintuple
Digital Transformations

Our Mission... Your Growth

A TRUSTED BRAND BY FINANCIAL INSTITUTIONS, FINTECHS AND CUSTOMERS

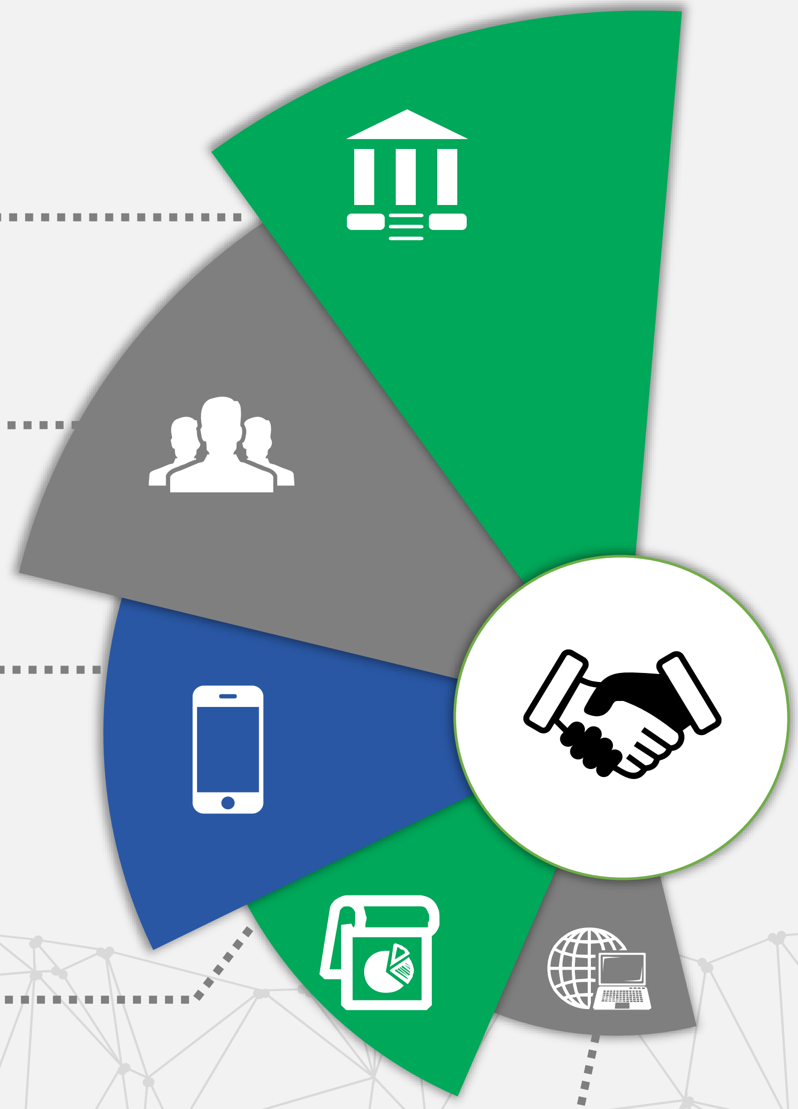
350 FINANCIAL INSTITUTIONS

40 M CUSTOMERS

6 M USERS — *my*CAMS LARGEST MF APP

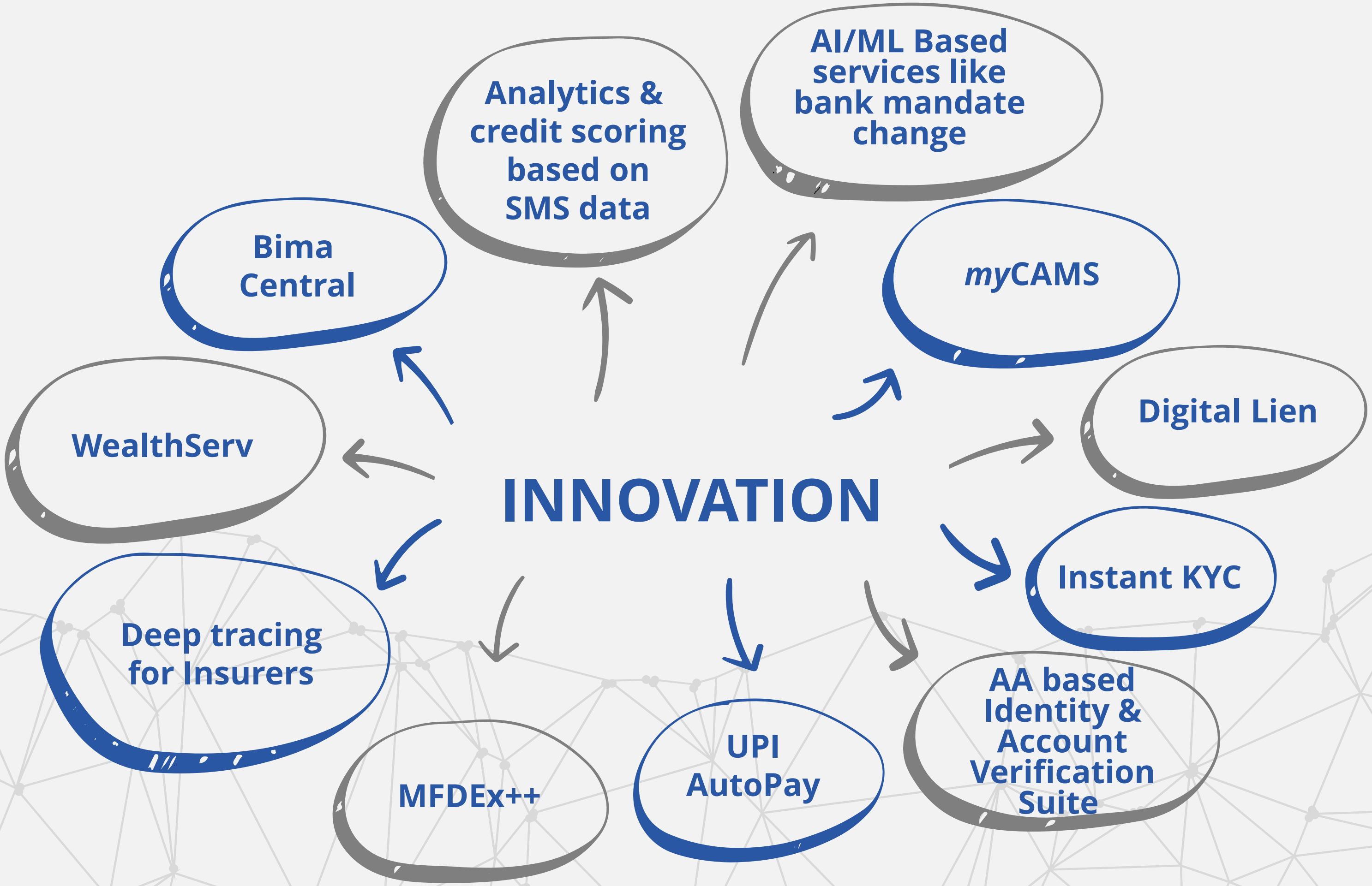
5 M INSURANCE POLICIES

700 VISITS / MIN CAMS Digital Properties



* Similarweb intelligence

NURTURING INNOVATION THROUGH OUR INDUSTRY FIRST SOLUTIONS



INDIA'S LARGEST PLATFORM & SERVICE PARTNER TO THE MUTUAL FUND INDUSTRY

- ❑ Catalyst to the growth of the Indian Mutual Fund industry
- ❑ Mature proprietary technology platform, digital applications
- ❑ Most comprehensive range of services
- ❑ Preferred partner for the industry's leading asset managers

~69%
market share of Indian MF industry assets

₹31.7 Tn*
Assets under service of the ~₹46.2 Trillion industry

9*
of Top 15 asset management companies in India

470 Mn
Transactions Volume for FY'23

₹152 Tn
Process as pay in & payout For FY'23

* All Numbers as of July 2023

MARQUEE CLIENTELE, PREFERRED PARTNER FOR NEW AGE, DIGITAL MUTUAL FUNDS

- Aditya Birla Capital
- DSP Mutual Fund
- HDFC Mutual Fund – Bharosa Apno Ka
- HSBC Global Asset Management
- NEW – Zerodha
- NEW – helios
- ICICI Prudential Mutual Fund
- IIFL Asset Management
- Kotak Mutual Fund
- Tata Mutual Fund
- NEW – Torus Oro Mutual Fund
- NEW – Angel One Mutual Fund
- SBI Mutual Fund – A Partner for Life
- PPFAS Mutual Fund – There's only one right way
- Bandhan Mutual Fund
- WhiteOak Capital Mutual Fund
- NEW – navi
- Mahindra Manulife Mutual Fund
- Union Mutual Fund
- Shriram Mutual Fund – Nurturing Trust, Shaping Dreams
- Franklin Templeton

CAMS has won 4 of the last 6 New-To-Market MF RTA mandates

FULL-STACK SERVICE PROVIDER FOR THE ALTERNATIVES INDUSTRY

- Versatile technology & contemporary digital utilities
- Full stack services for investor on-boarding, fund accounting and administration services
- Pioneering digitization initiatives leveraging CAMS technology stack and Fintuple Expertise

400+

funds serviced

₹1.80 Tn

assets under service

100+

Signups of CAMS Wealthserv & Fintuple digital onboarding solution

1st

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

* All Numbers as of July 2023

MARKET LEADER IN MUTUAL FUNDS PAYMENTS PROCESSING

CAMSPay®

- ❑ Scalable, full-stack BFSI-focused payments platform. A panoptic platform for payments
- ❑ CAMSPay received in-principle authorization from RBI to operate as a **Payment Aggregator**

20 Mn
Recurring Mandate Registrations

150,000 +
UPI AutoPay Mandate Registrations

₹ 1 Tn
Worth of Transactions

60 Mn
Bank Accounts Validated

* All Numbers as of 30th June 2023

INSTANT KYC, IMMEDIATE INVESTMENT

CAMSKRA
KYC Services

- '10-Minute KYC' – Industry First AI embedded KYC solution to Onboard Customers Instantly
- Fully compliant KYC solution to service entities governed by SEBI, RBI, PFRDA IRDAI with AI assisted Face match, OCR and Liveliness, with built-in OVD verification services
- Low Code Design Studio that introduces Video Interaction App (VIA) in any web or mobile app
- KYC services for Banks, NBFCs, Insurance, Fintech, Brokerage, Wallets & Payment Banks

18 Mn
KYC records

~200,000
Fresh KYC every month

* All Numbers as of 30th June 2023

THE SINGULAR PLATFORM IN INDIA TO SERVICE BOTH INSURANCE COMPANIES & POLICY HOLDERS

- Empowers over 50 insurance companies with end-to-end operational support and technology-driven solutions
- Proprietary servicing portal Policy Genie facilitates customer lifecycle management including policy generation, renewal, payout and policy holder services

5 Mn
e-Insurance (eIA) accounts

272
Insurance Service Centres

5+ Mn
e Policies under service

1^{st}
Industry first "Customer Deep tracing" solution

40%
Market Share

~₹10 Bn
Unclaimed amount traced

* All Numbers as of 30^{th} June 2023

FULL-STACK DATA SCIENCE & AI-FOCUSED FIRM

- Trusted Digital Partner to marquee Indian BFSI enterprises
- Pioneers in Alternative Data and AI Credit Scoring solutions
- Transforming digital customer onboarding & KYC with smart AI journeys
- Helping FIs to rapidly scale their API and Partnership infra
- Bringing modern AI capabilities and advisory to BFSI clients

100+
Clients Served

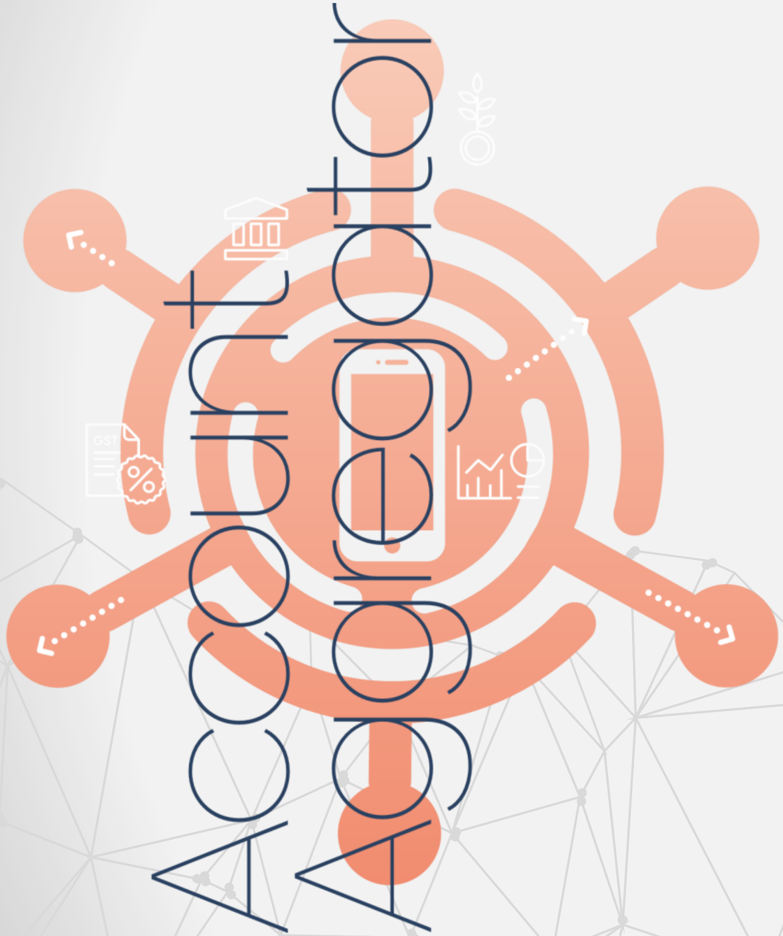
9
Years in Business

100+
AI & Data Science Experts

*CAMS Acquired Majority Stake in Think Analytics India Pvt Ltd in April 2023

* All Numbers as of 30th June 2023

WINNING STRIDES IN THE PATH BREAKING ACCOUNT AGGREGATOR ARENA



- ❑ Among the first RBI-licensed account aggregator platform
- ❑ Poised to shape the inevitable future of digital lending, onboarding and advisory
- ❑ Integrated offering with TSP solutions from Think360.ai & Sterling Software

15K
most downloaded AA mobile app

52
FIPs Integrated including Banks, Insurance Companies, MF & CRA

100+
Enterprises Signups for CAMSfinserv

* All Numbers as of 30th June 2023

CAMS INDUSTRY-FIRST NPS CRA PLATFORM ON CLOUD

- ❑ Designed to provide superior subscriber experience
- ❑ Only CRA to offer multiple KYC options
- ❑ Simplified user journey

SECOND

Position in the eNPS segment

Only CRA to offer multiple KYC options

CKYC and Aadhaar eKYC for easy onboarding

* All Numbers as of 30th June 2023

LEADING THROUGH INDUSTRY / ACADEMIA COLLABORATION

“CAMS – IIT (M) FINTECH INNOVATION LAB (CIFIL)”

AWARDS

FE CFO Award 2023

CAMS was selected in the Small Enterprises category and CFO Mr. Ramcharan Sesharaman was honoured with the prestigious "FE CFO Award 2023" by Mr. Nitin Gadkari, Minister of Road Transport and Highways of India

NASSCOM award for Cloud adoption

CAMSfinserv Wins Banking Frontier's Technoviti Award 2023

Business World HR Excellence Awards 2023

AWARDS

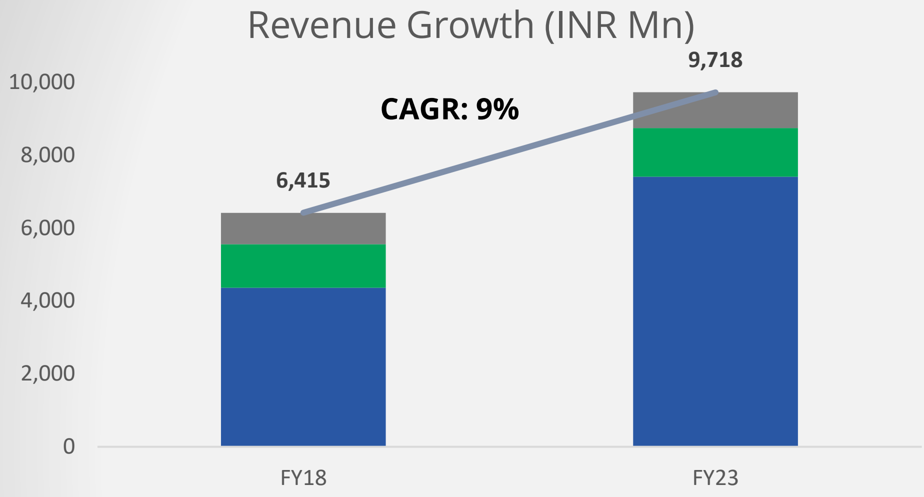
Think360 has been recognized by Fintech Global in the 3rd Edition of the AI Fintech100 list

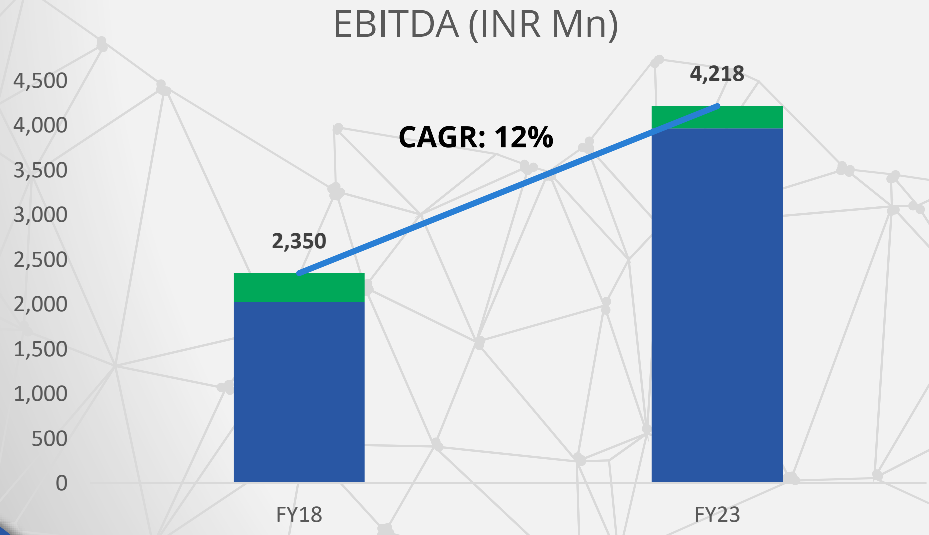
ET Datacon Awards 2023
CAMS wins 'Smart Data Applications Software' award for Predictive analytics in google cloud

Our Mission... Your Growth

MANAGEMENT COMMENTARY

CAMS HAS DEMONSTRATED STABLE REVENUE GROWTH, SUSTAINABLE MARGIN EXPANSION AND CONSISTENT PRODUCTIVITY IMPROVEMENTS OVER THE LAST 5 YEARS





- AAuM of CAMS Serviced funds has grown at a CAGR of 15% from ₹13.5 Tn to ₹27.3 Tn in the last 5 years
- **MF AUM** based revenue growth @ **11% CAGR** (in line with industry AAuM growth)
- CAMS Overall revenue has grown from **₹6,415 Mn to ₹9,718 Mn** in this period at a **CAGR of 9%**
- **Operating EBITDA** has improved from **37% in FY18 to ~44% in FY23 growing** @ a **CAGR or 12%**
- **PAT has grown @ 14% CAGR from ₹1497 Mn to ₹2,853 Mn**

CAMS WILL CONTINUE TO DRIVE THE KEY LEVERS OF VALUE CREATION …

Sustain Leadership Position in our business

- Maintain Gold Standards in all that we deliver
- Highest degree of compliance to cybersecurity standards
- Hawk Eyed focus on risk control and regulatory compliance posture
- Bottom line uplift by delivering technology led automation and productivity enhancements
- Leadership Augmentation to build depth of expertise

Accelerate the Momentum on Growth

- Be Future Ready through Platform Re-architecture
- Double-down on Digital – Committed investments to digital first initiatives across our businesses
- Augment non-MF revenue through a sales led approached – dedicated front line sales team
- Expand into adjacent markets – Alternative Services, Account Aggregator, NPS, Payment Services
- Pursue inorganic growth opportunities in high synergy business segments like data analytics and mid-office

Strong leadership team bringing in a blend of deep industry expertise, new age technology edge, vast operational delivery and strategy support experience

Syed Hassan
Chief Operating Officer
27 years
“DXC Technology, Britannia Industries & Unilever”

Ravi Kethana
Chief Platform Officer
29 years
“TCS & Wipro”

Ram Charan Sesharaman
Chief Financial Officer
25 years
“TVS , SSI , Lason India , Photon Interactive and Reliance Jio”

Vinodh Chelambathodi
Chief Human Resources Officer
30 years
“Godrej, Flextronics, HCL, Capgemini, Polaris, and FSS”

Soumendu Ganguly
Chief Product Officer & Business Head – New Platforms
18 years
“TCS, Infoedge, Siksha.com, Sulekha.com”

Govindranjan Kadambi
Chief Delivery Officer
24 years
“Infosys, Cognizant, FSS”

ES Varadarajan
Chief Process Officer (acting)
20+ years CAMS , “UTI”

Abhishek Mishra
Chief Risk Officer
25+ years
“Accenture, GE, Washington Mutual Bank ”

Girish Sankar
Deputy. Chief Strategy officer & Business Head - Alternatives
18 years
“Infosys, Barclays, Yes Bank, IDFC”

Kamala Radhakrishnan
Chief Marketing officer
28 years
“Standard Chartered, ANZ”

Prabal Nag
Chief Business Officer – Asset Mgmt Services
28 years
“JP Morgan, JM Financials”

Tejinder Singh
Chief Executive Officer CamsFinserv
25 years
“ICICI Bank, Airtel, ABN Amro bank”

Anish Sawlani
Business head – CAMS KRA Investor Relation Officer
13 years
“Idea Cellular, Sundaram Finance”

Kaushik Narayan
Chief Executive Officer and Co-founder, Fintuple
25 years
“Accenture, CapGemini”

Amit Das
Chief Executive Officer and Co-founder, Think360 AI
20 years + analytics experience
“EXL, PwC”

Suryadip Ghoshal
Chief Analytics Officer and Co-founder, Think360 AI
18 years + analytics experience
“FICO, PwC”

Vivek Bengani
Chief Executive Officer – CAMSRep
20 years
“Edelweiss Tokio Life, ING Group, Exide Life Insurance”

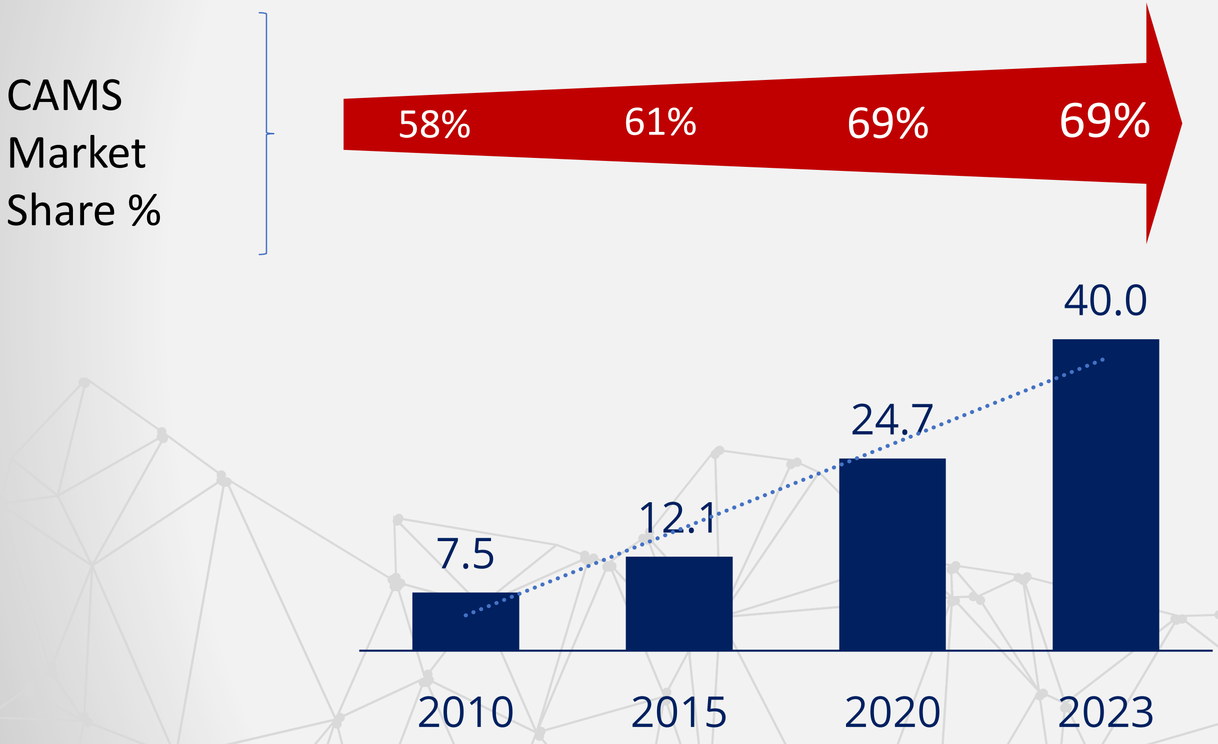
Vasanth Emmanuel Jeyapaul
Chief Executive Officer - CAMS Payment Services Pvt.
20 years
“Bennett, Coleman & Co. Ltd., Agenda Netmarketing Ltd. and Financial Software & Systems Pvt. Ltd”

THANK YOU

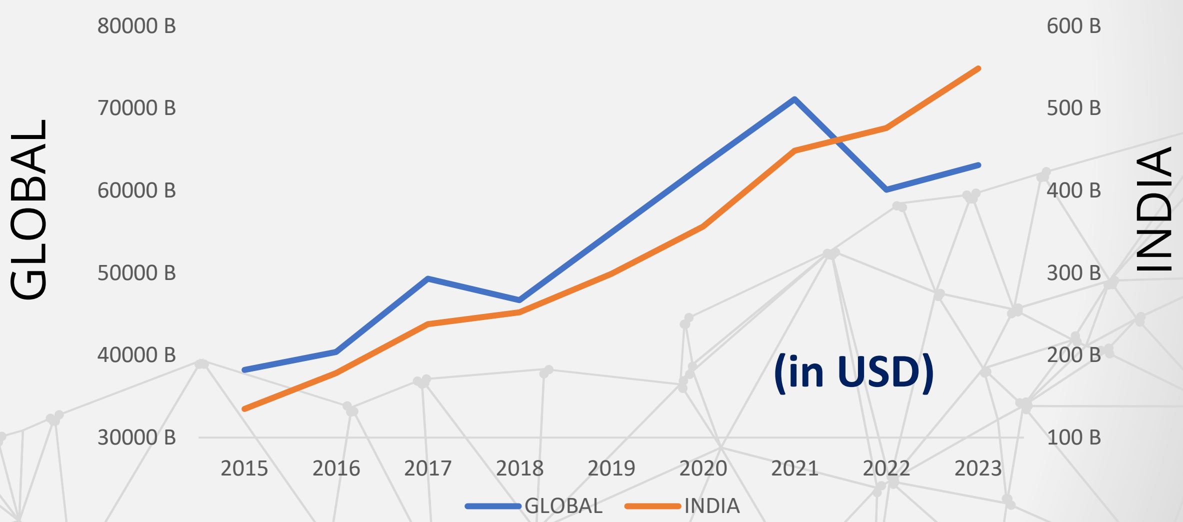
PROPELLING MUTUAL FUNDS INDUSTRY GROWTH

MF INDUSTRY HAS SEEN RAPID GROWTH – MOMENTUM EXPECTED TO CONTINUE

MF Industry AuM in Rs. Tn



MF Industry growth in India consistently high at ~15% YOY



Still a vast opportunity for MF to grow in India, in an under penetrated market

OUR PLATFORM POWERS 17 LARGE & FAST-GROWING AMCs

CAMS

CAMS services

~₹31.7 Trillion AuM*

of the

₹46.2 Trillion

Indian MF industry

~69%

market share

4 out of Top 5 AMCs

&

9 of the Top 15 AMCs

* AuM as of July'23

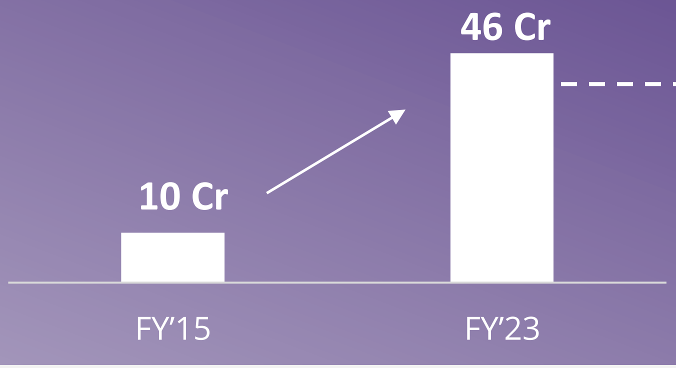
CAMS TECHNOLOGY HAS BEEN **CENTRAL TO THE RAPID RETAIL GROWTH** OF THE MF INDUSTRY

- ❑ Technology – Key enabler for consistent & reliable services
- ❑ Digital Drive - Paper Transactions on decline from 45% to 15%

Folio Growth

July'23

Transactions Growth



Transaction Value Processed

Rs.151 Tn

CAMS Data

CAMS Unique Investors

PAN-2.7 Cr

Jul'23

Live SIP Accounts

Mar'15 0.44 Crore

Jul'23 3.8 Crore

98%

Transactions are electronic / digital

Complaints

0.002%

of financial transactions

96.2%

C-SAT Score Very Satisfied / Satisfied

FY'23 CAMS Data

CAMS has powered the evolution and growth of the MF Industry as a service partner for most of the leading Asset Management Companies

CAMS WON MANDATES FROM REPUTED FINANCIAL BRANDS AND SUPPORTED THEIR RAPID GROWTH

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CAMS

CAMS Last 5 launches	COMPETITION Last 5 launches
▪ 360 One MF (formerly known as IIFL MF) ▪ Shriram MF ▪ PPFAS MF ▪ Mahindra Manulife MF ▪ White Oak MF	▪ ITI MF ▪ Trust MF ▪ NJ India ▪ Samco MF ▪ Bajaj Finserv
AuM Rs 65,564 Cr	**AuM Rs.14,472 Cr**

CAMS served new clients have witnessed greater than 4x AuM growth compared to competition

Source: AMFI
AAuM for Jul'23

NEW AMC ENTRANTS HAVE CHOSEN CAMS FOR TECHNOLOGY, LEADERSHIP & DOMAIN EXPERTISE

Sustaining Leadership & Winning New Clients

ZERODHA | helios | AngelOne | TORUS ORO MUTUAL FUND

4 out of the last 6 AMC mandates won by CAMS

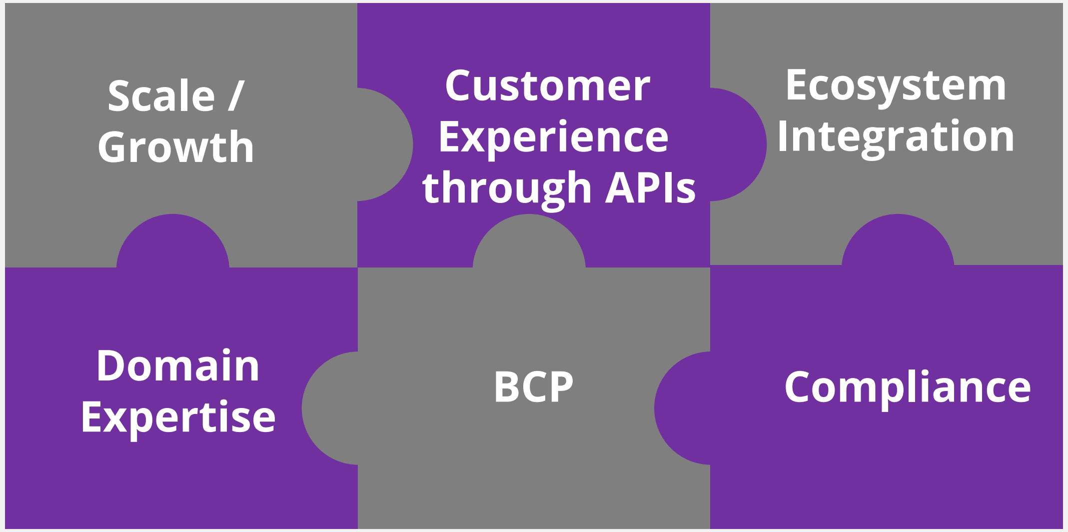
navi MUTUAL FUND

Migrated to CAMS in March 2023

OUR VALUE DIFFERENTIATORS

CAMS HAS TRANSFORMED THE MF LANDSCAPE

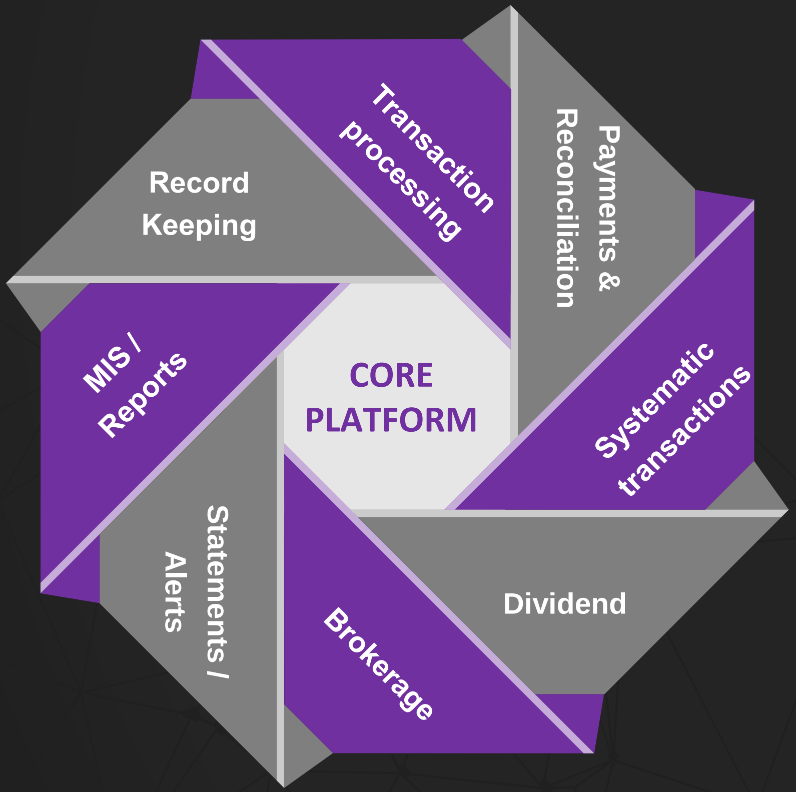
End-to-end automation and technology has enabled consistent & reliable services



TRANSACTIONS	APIs	EMAILS / YEAR	SMS/YEAR	APPLICATIONS
480 Mn	2 Bn	960+ Mn	740+ Mn	145

RTA DB SIZE	STORAGE	SERVERS	DATA CENTERS	N / W LINKS	N / W DEVICES	LOCATIONS
680+ TB	5+ PB	1,250	3	552	415	280

WE ARE POWERED BY A PROPRIETARY TECHNOLOGY PLATFORM & VAST SUITE OF INTEGRATED APPLICATIONS AND SOLUTIONS



Distributor order capture

Digital eKYC for investors & intermediaries

Portal for institutional investors

Sales incentive administration

Self serve chat bot

www.camsonline.com
Online value added services

Mobile App & portal for investors

Self-service portal

VISION
Browser-based fund accounting

Data-warehousing application

Transaction and CRM platform

Platform for intermediaries

AMC interface for brokerage structure

Automated Reconciliation – Defect free, Reduced risks

Application for compliance with PMLA

OUR "FIRST TO INDUSTRY" DIGITAL INITIATIVES HAVE POWERED AMCs TO RIDE THE RECENT DIGITAL WAVE

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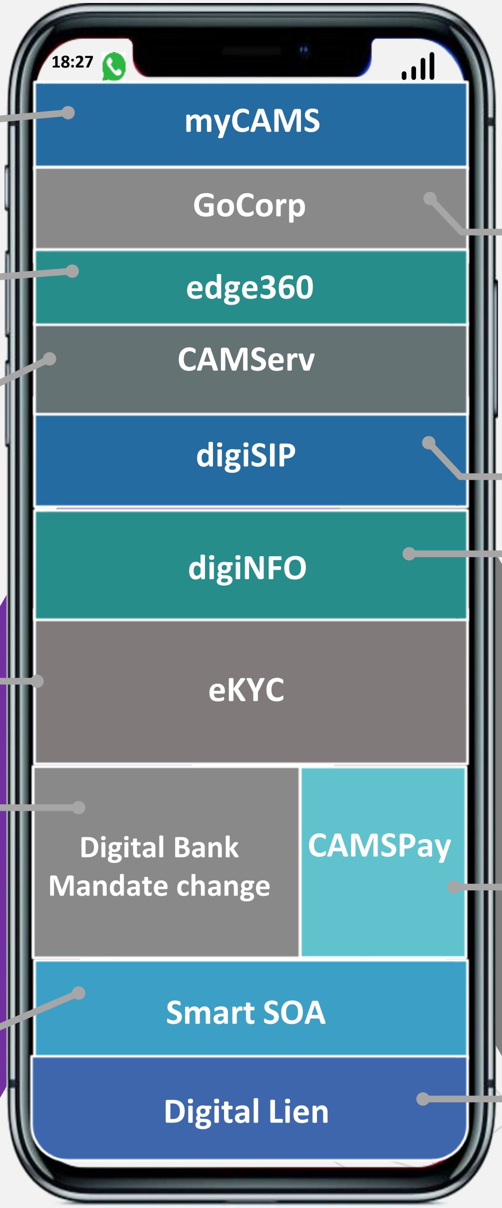
CAMS



myCAMS – largest MF focused platform

Largest MF platform for Institutional Investors

Platform for distributors

Chatbot with extension to WhatsApp and Facebook

One click SIP renewal, pause and restart

Digital NFO in 2 clicks

OTP based Aadhaar eKYC

Digital bank mandate change using computer vision-based imaging technique and neural network

eMandate, UPI, UPI AutoPay

SMART statement – interactive statement with click and view facilities

Digital loans against MF holdings – Instant online lien marking

AUTOMATION DEEPLY EMBEDDED IN THE VALUE CHAIN

Our Mission... Your Growth
CAMS

We moved from People & Service led platform to Automation led transformation for touch-free processes

1. New KYCs in 10 mins
2. Purchase, Redemption, Systematic, NFT orders
3. Auto Posting & Auto Reconciliation of transactions & credit
4. Payouts
   No touch redemptions through IMPS validations
5. Brokerage
   Auto import structures, calculations & strategic insights

Customer service powered with APIs

A DAY IN LIFE AT CAMS

15,000
New Investors

85,000
New Folios

₹45,000 Cr
Transaction Value

92,000
SIP Registrations

CAMS IS THE SINGLE SOURCE OF **BUSINESS INTELLIGENCE AND ANALYTICS** FOR THE ENTIRE INDUSTRY

CAMS

MFDEx

MFDEx PLUS

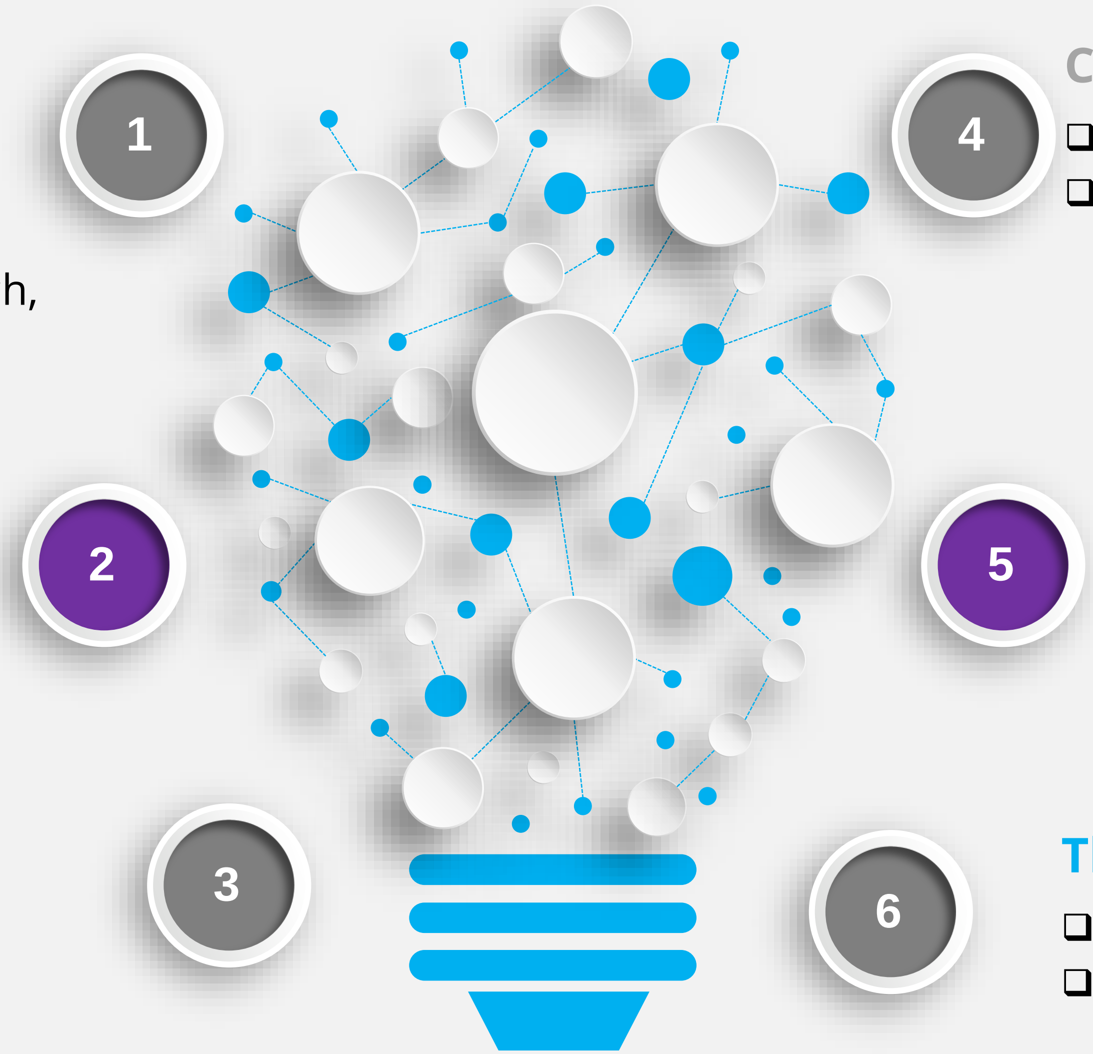
- MFDEx* Plus is the most comprehensive Data Bureau service designed to present rich, accurate Mutual Fund data structured intelligently using multi-dimensional parameterization

CAMS smart

- Sales Management & Results Tracking platform

mfCRM

- Sales CRM



Custom BI

- Actionable insights for AMC
- Used for annual business planning by AMCs

Predictive Analytics

- **Purchase:** Model predicts Investors likely to make another purchase with the fund house in next 90 days
- **SIP Cease:** Predicts which of the active SIPs are likely to be ceased in next 90 days
- **Churn:** Model predicts investor likely to do Redemption

Thought Leadership

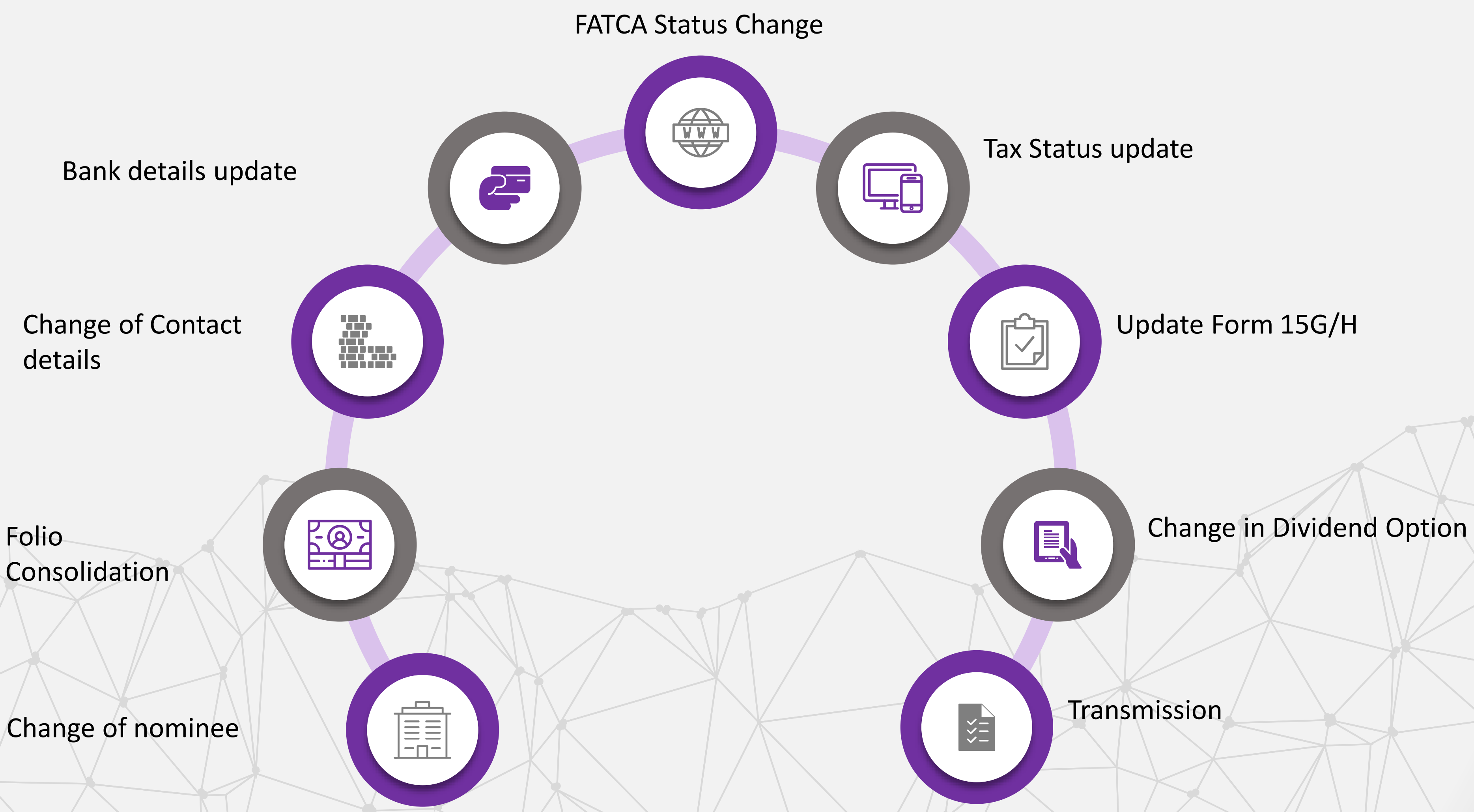
- Women Investor Trends
- Millennial Investor trends

WE ARE READY

To serve the next Rs.30 trillion assets and 100 million customers in Mutual Funds

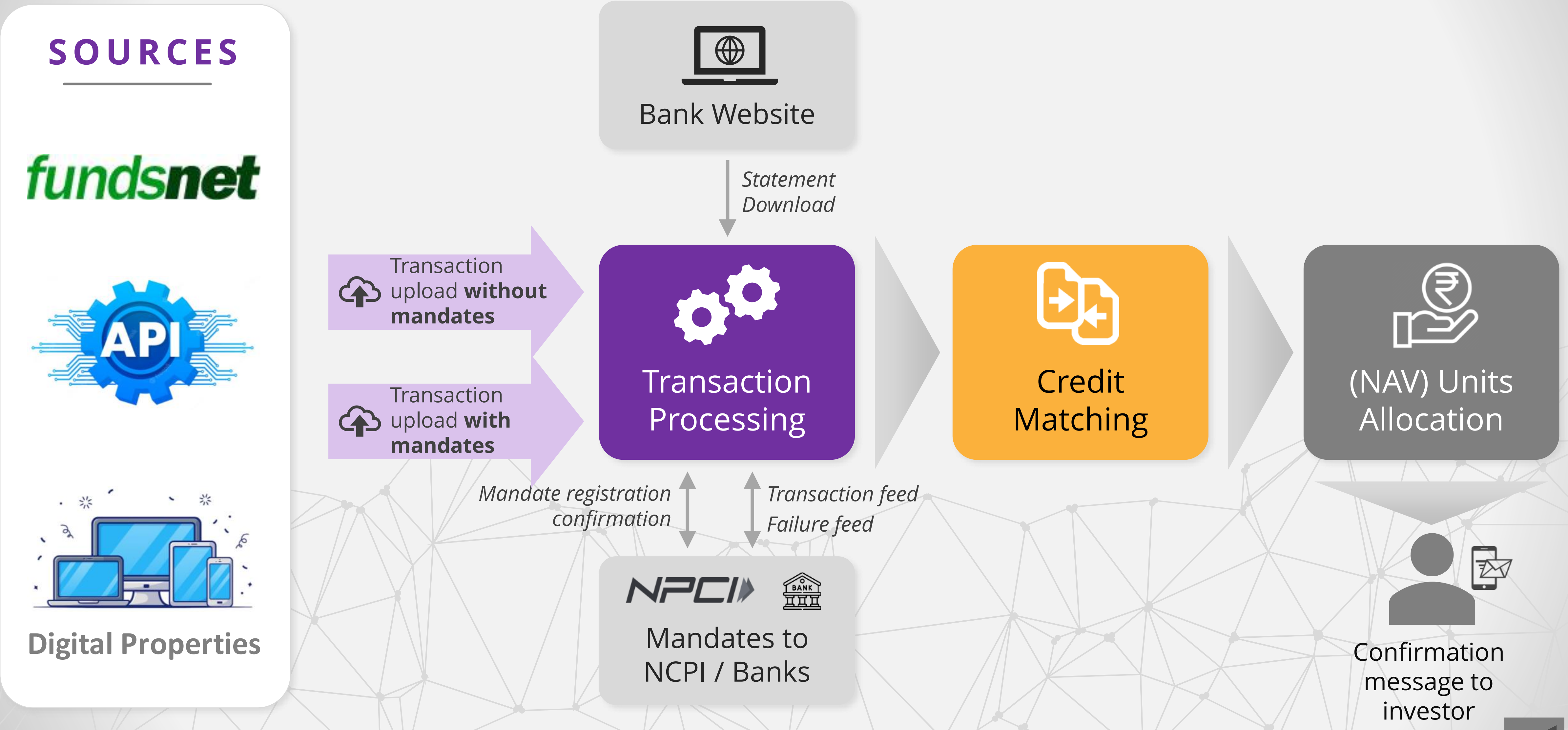
THANK YOU

COMPLETE API suite AVAILABLE TO POWER INVESTOR SERVICES



* Extended Internal Rate of Return

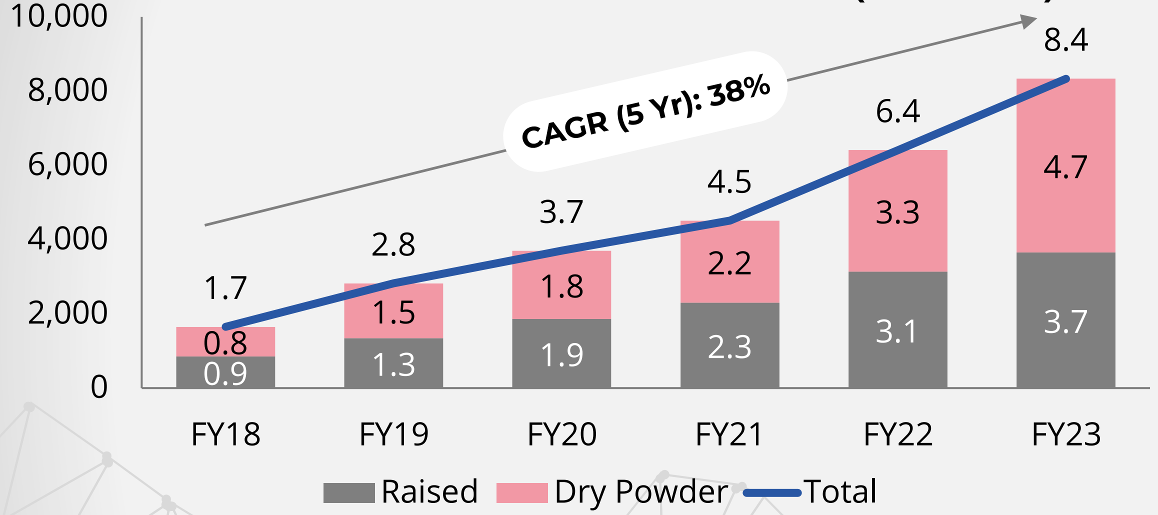
TRANSACTION PROCESSING

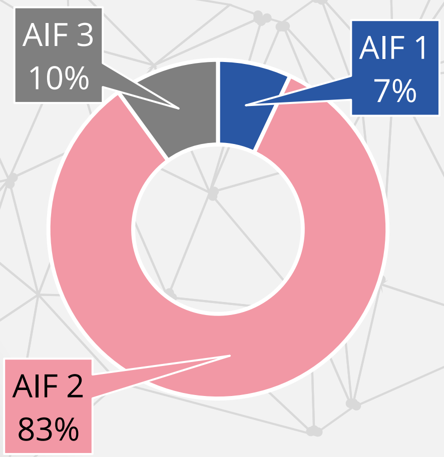


CAMS FOR ALTERNATIVES

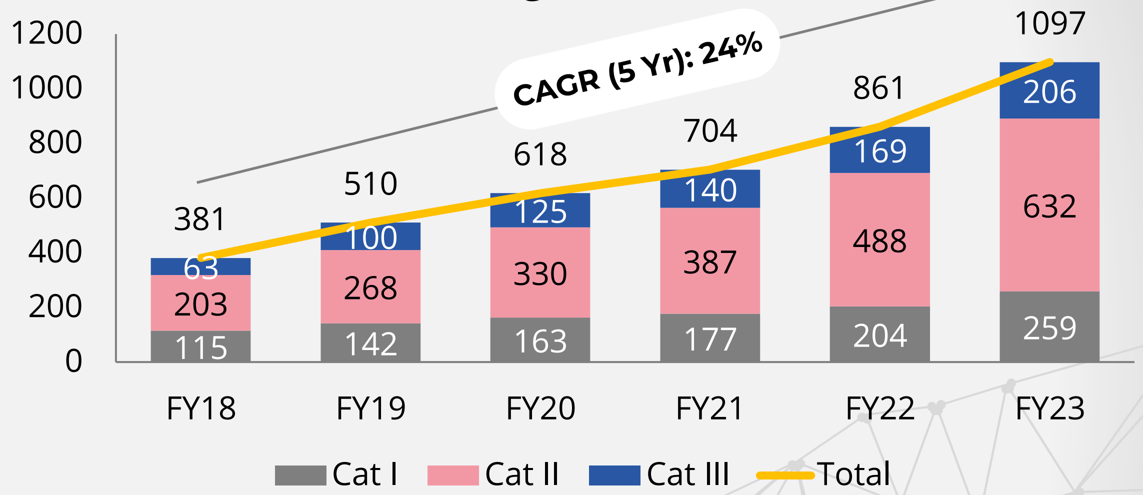
ALTERNATIVES INDUSTRY HAS GROWN EXPONENTIALLY IN THE LAST 3 YEARS @ ~30% CAGR

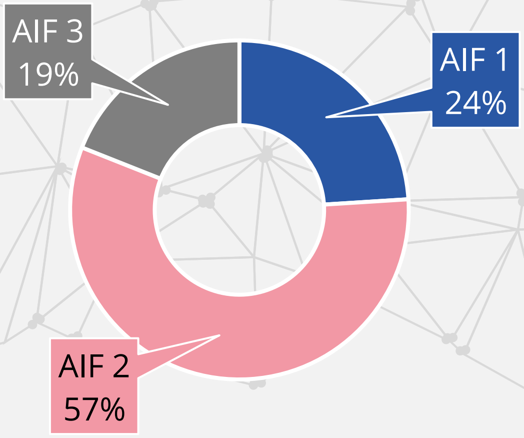
AIF Commitments & Contributions (₹ Lakh Cr)





AIF Registrations





AND IS EXPECTED TO CONTINUE THIS GROWTH TRAJECTORY FOR THE NEXT 5 YEARS

Superior returns profile + Structuring options

Enabling regulatory framework

Declining attractiveness of real assets

Liquidity - Higher allocation by LPs

The Industry is pegged to grow anywhere between 27-29% CAGR till FY 2027

(CRISIL Research)

FUNDS ARE MORE INCLINED NOW
TO OUTSOURCE FUND ADMINISTRATION ACTIVITIES

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CAMS

EARLY STAGE

Industry was driven by institutional investors and large ticket investments

Funds preferred to manage operations inhouse, given low volume and reduced compliance requirements

Low penetration of outsourced service partners

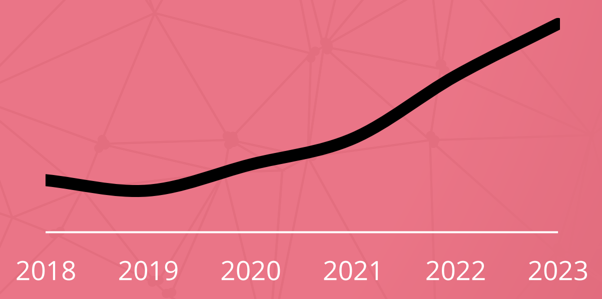
LAST 3 YEARS

Funds have become more broad-based with **increased retail participation**

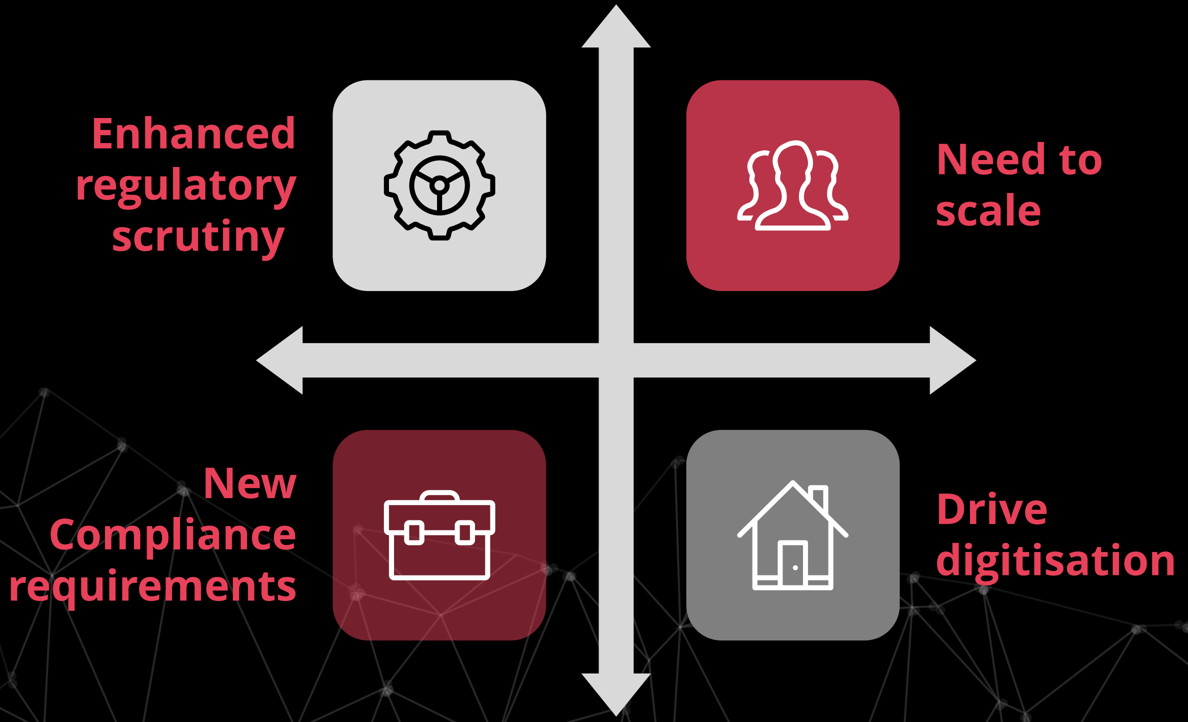
Increasing **regulations & scrutiny**

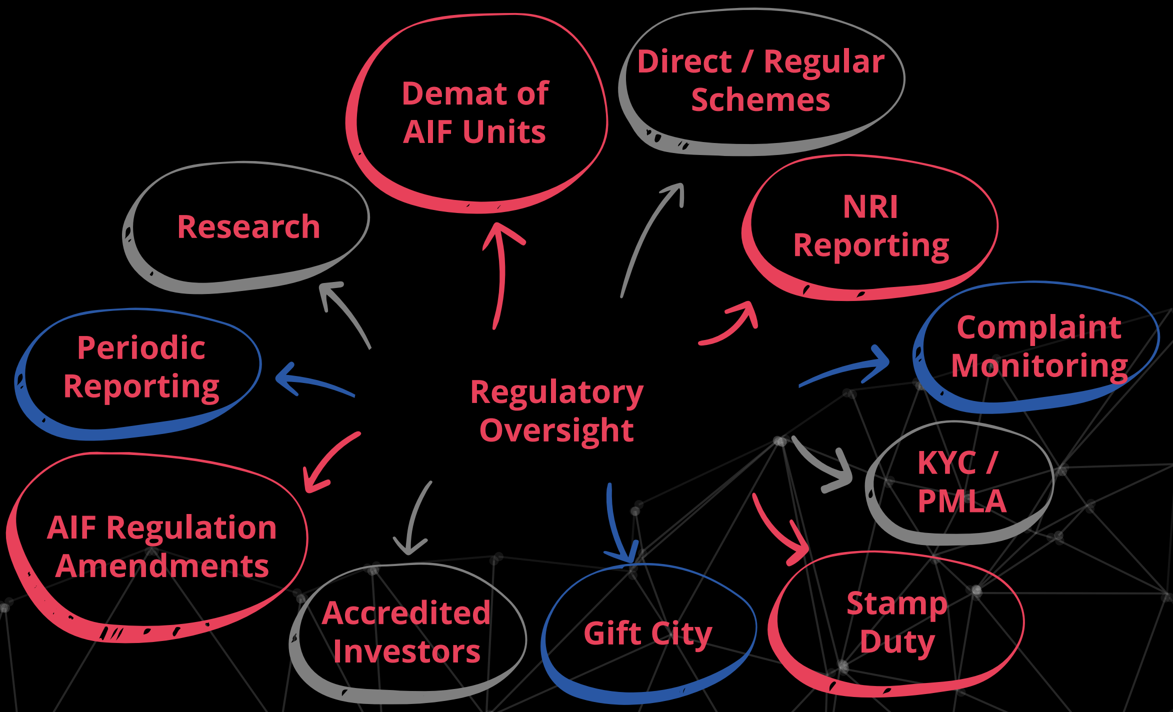
Gradual shift in market outlook **favorable to outsourcing**

AIF Regulations / Circulars



FUNDS ARE MORE INCLINED NOW
TO OUTSOURCE FUND ADMINISTRATION ACTIVITIES





INCREASING PREFERENCE FOR A SPECIALISED PLATFORM

SCALE

Mature platform & expertise honed over 15+ years for fund administration

2008

- 1 Client
- 1 Scheme
- 1 Location
- 4 Employees

2023

- **₹1,80,000+ Cr** AuS
- **100,000+** Folios
- **160+** Clients
- **400+** Schemes
- **3** Locations
- **260+** Employees

Largest service partner to the Domestic Alternative Investment segment: **greater than 50% share** of the outsourced market

STACK

1st to industry initiatives – Pioneering New to Market Initiatives for the segment

1st RTA as a Scope for the Alternatives Industry

Full range of services covering TA, Fund Accounting, Compliance, Digital Solutions and other value-added services

1st RTA at GIFT City

Fund administration services to **12 Clients** through its branch office in GIFT City

1st Multi-tenant Digital Onboarding Platform

CAMS WealthServ

Onboarding platform with features to support services

100+ clients, ~30% of new investments happen digitally

1st of its kind WealthTrak analytics

Analytics Platform for Alternative Investments leveraging breadth of data of over ₹ 1.80 lakh Cr of AUM

PLATFORM INFRASTRUCTURE TO SUPPORT GROWTH AT SCALE

INVESTRAK

Core Platform for Liability Operations

camsonline.com

Investor & Distributor Portals, Mailback services

MULTIFONDS

Multi-Currency, Multi Geography Accounting for offshore funds, GIFT City funds

WealthTrak

First of its Kind analytics platform for Alternatives Industry

WealthSpectrum

AIF/PMS Accounting platform

NSDL e-Sign

Integrations for eSign and eStamp

CAMS WealthServ

Digital Onboarding & Servicing Stack

REFINITIV

AML Screening & Reporting

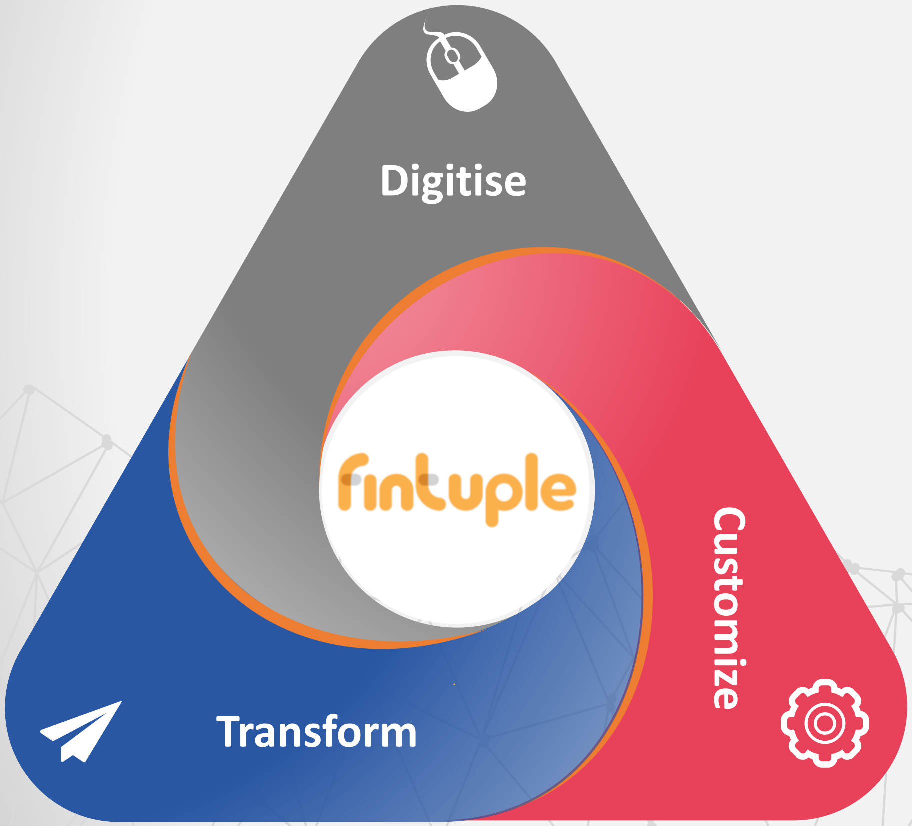
fintuple

Custom digital solutions for the ecosystem

API Stack to power client properties

FINTUPLE IS NOW A DIGITAL TRANSFORMATION PARTNER FOR BANKS AND CAPITAL MARKETS ECOSYSTEM

Build & reuse growing IP in Capital Markets to consult, customise, transform and redeploy



Digitize

- Growing base IP a.k.a. reusable "digital Lego bricks" in multiple focus areas
- Package as solution pivots and leverage base configurations, as a template
- Enable self-service capabilities to limit support effort from Fintuple

Customize

- Build custom, final "Lego model" by reusing existing pieces
- Customise the solution pivots through tailormade bundles
- Digitise existing client capabilities & software as integrations

Transform

- Be highly prescriptive & consultative (act as CDO office for clients)
- Provide long-term digital roadmap of capabilities under single umbrella
- Unify existing digital services into the platform one-by-one

SPECIALIZATION

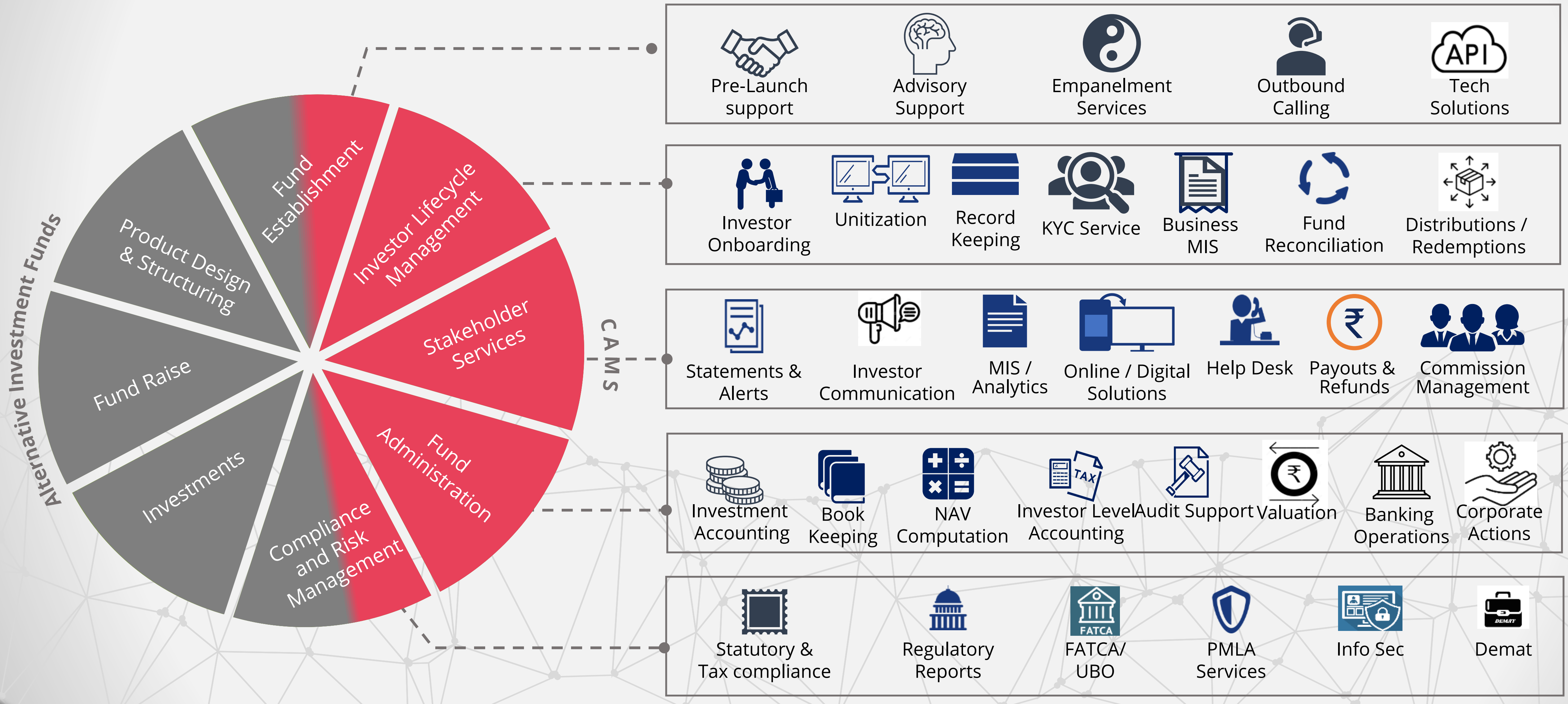
Our Mission... Your Growth
CAMS

260 Domain specialists

360° Services

0 Investment by clients in technology and talent for fund admin operations

FULL-STACK FUND ADMINISTRATION



WE ARE READY FOR ACCELERATED GROWTH
OVER THE NEXT 5 YEARS

Early success with CAMS being the preferred partner for new to market funds and subsequent launches for existing funds

50 Mandates in FY'24 and counting…
WealthServ crosses 100 signups

ENHANCED CAPABILITY STACK

FOCUSED SALES EFFORTS

GIFT & MUMBAI CENTERS EXPANSION

THANK YOU

RIDING THE WAVE OF THE BOOMING PAYMENT INDUSTRY

INDIA STEALS THE SPOTLIGHT

With India accounting for an impressive 46% of global real-time payments in 2022, its fascinating to witness how the market is not only growing but also dominating the global landscape. The advent of various innovative solutions has further facilitated India’s ascent to the top.

Source: Times of India, Outlook India

THE PAYMENTS REVOLUTION: CHANGING THE WAY WE PAY

2005
Launch of NEFT

2008
Launch of NPCI

2012
Launch of Rupay

2013
Introduction to BBPS

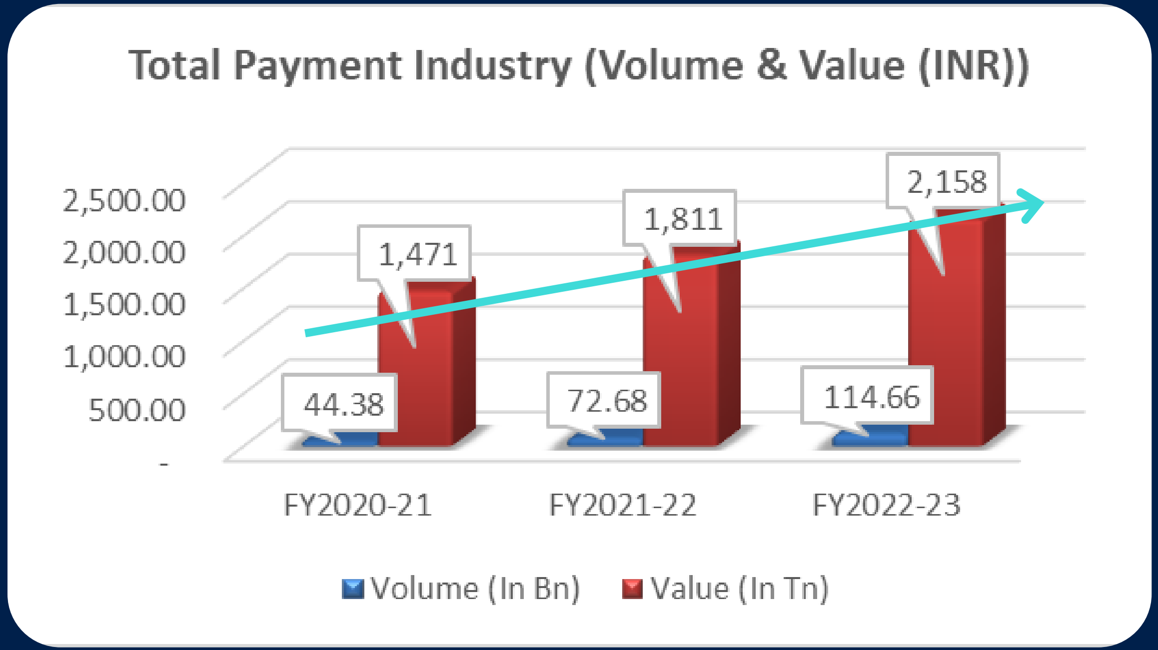
2016
Launch of UPI

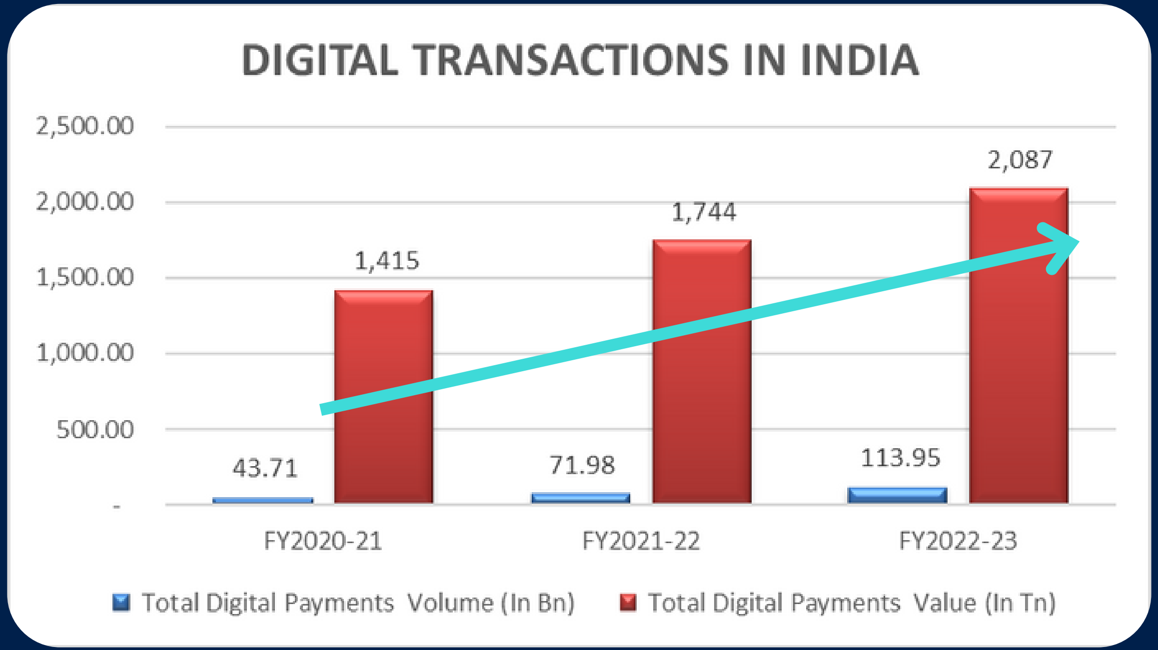
2017
Rise of Digital Wallets

2022
Launch of Digital Currency

Source: https://www.cashbook.com/changes-in-payment-trends-over-the-last-10-years/

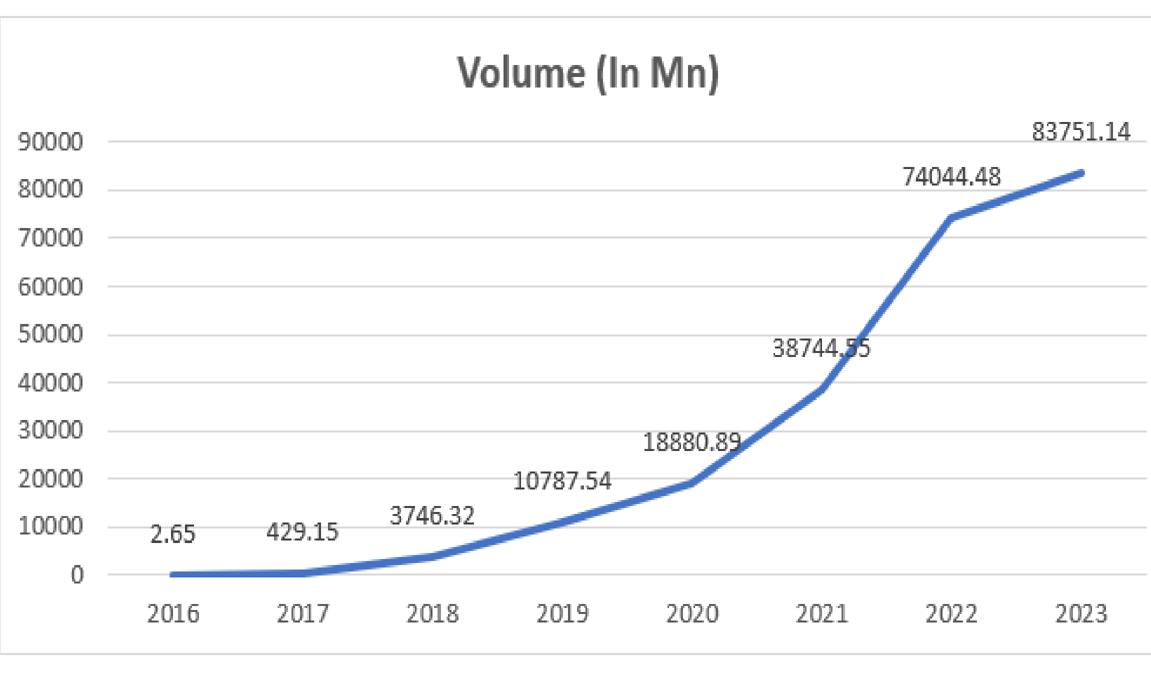
THE INDIAN FINANCIAL REALM



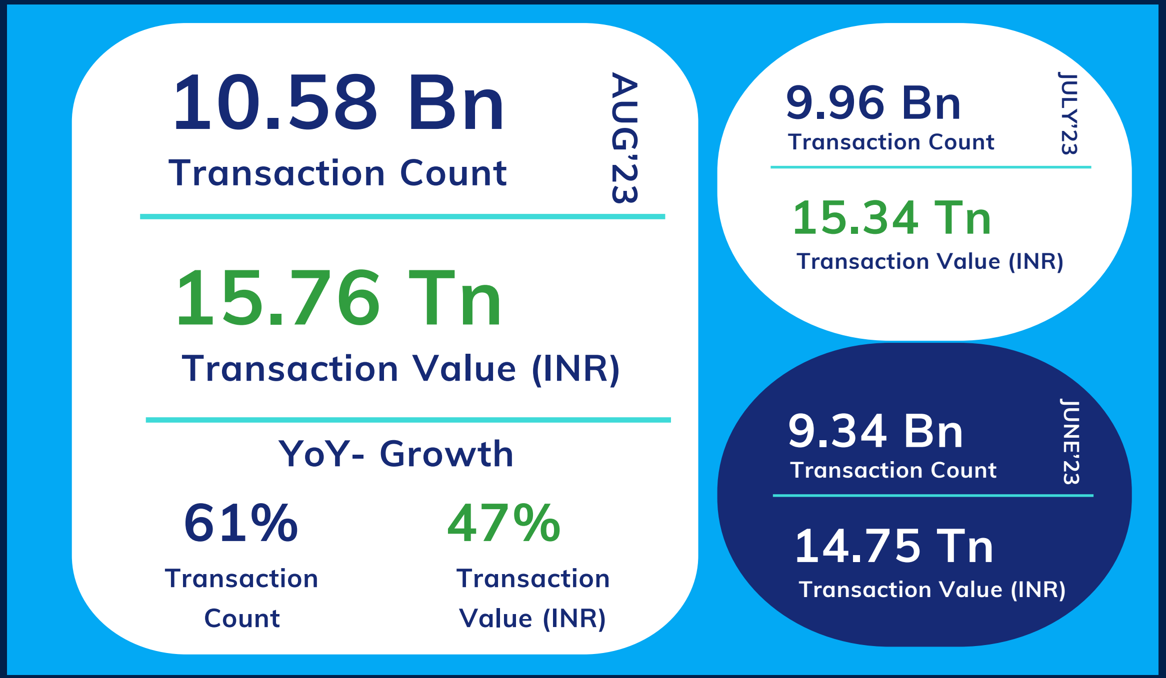


44%

THE LAST 3 YEARS' volume CAGR



UPI GROWTH- SINCE INCEPTION



UPI CROSSES 10BN FOR THE FIRST TIME

The total payment industry has seen a significant growth of 3X in volume and 1.5X in value, in the last three years.

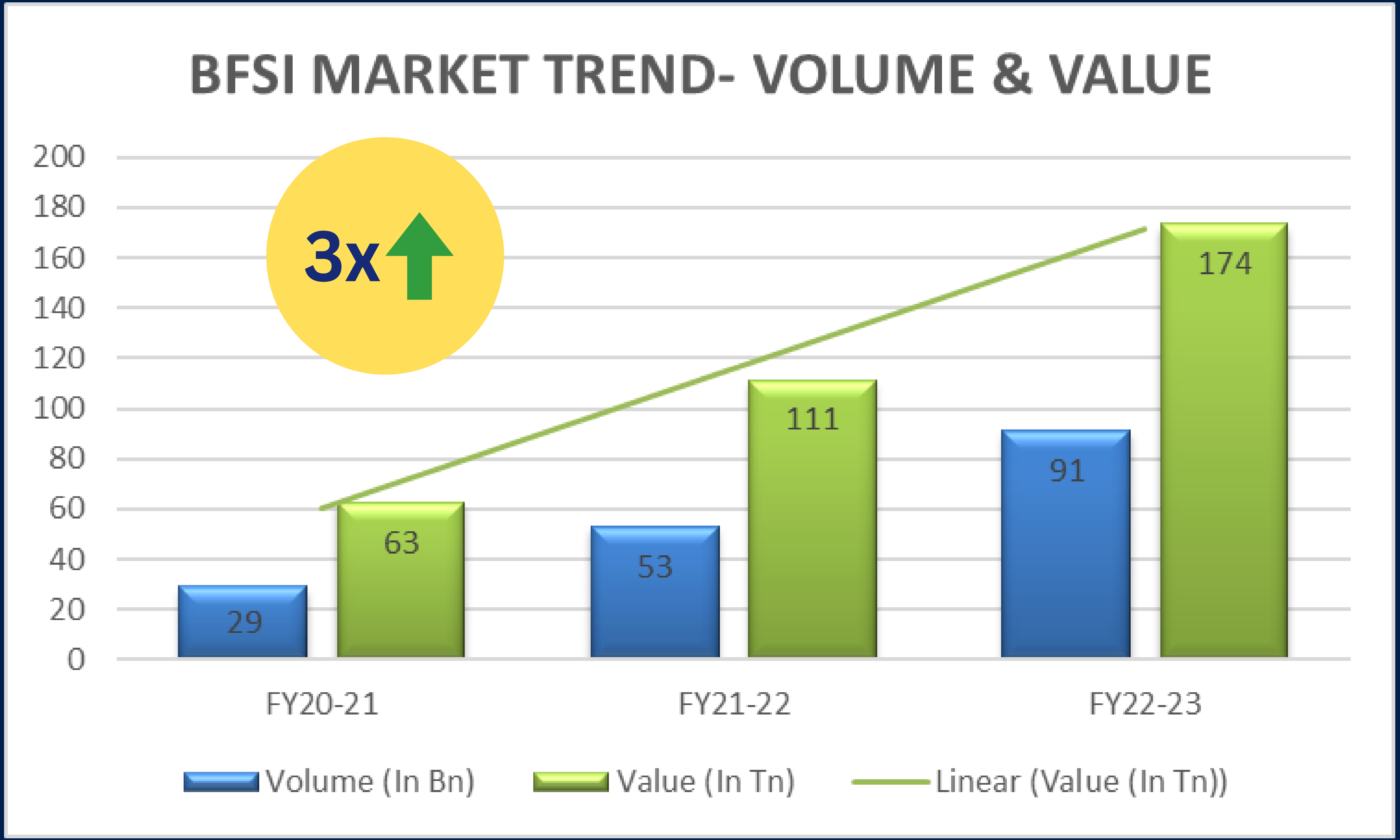
Source: RBI | NPCI

All values are in INR

CAMSPay®

EVOLVING TRENDS: BFSI LANDSCAPE

Amongst all industries, BFSI sector is growing exponentially



~INR 150 BILLION*

Current Market Size

~40%

Expected CAGR over the next 5 years

~INR 400 BILLION*

Expected Market Size by FY'28

Source: RBI | PwC Estimates

*Overall Market Value

A COMPREHENSIVE SUITE OF PAYMENT PLATFORM

CAMSPay is a Strategic Business Unit within CAMS that offers a panoramic range of payment solutions through its comprehensive platform. Using advanced technology and a range of features, CAMSPay offers secure and seamless payment services customized for the needs of the BFSI and Educational sectors.

WHO WE WORK WITH

MUTUAL FUND

INSURANCE

NBFC

ED-TECH

OUR PRODUCT PORTFOLIO

Our mission is to simplify and streamline transactions by providing a secure and efficient payment aggregation platform. We aim to empower businesses with seamless payment experiences, enabling them to transact effortlessly across various payment methods.

CAMSPay®

RECURRING PAYMENTS

We provide the industry best recurring payments solutions and transaction life cycle management with highest success rate. Our API based solutions with real-time response levels-up your business.

DIGITAL PAYMENTS

A reliable and secure payments platform that helps businesses improve their payment collection processes. We offer a wide range of payment methods including Cards, UPI & Net-Banking

AUTHENTICATION SERVICES

CAMSPay provides varied validation techniques to verify the bank account and customer details that prevents Money Laundering, Fraud and helps combat financial terrorism.

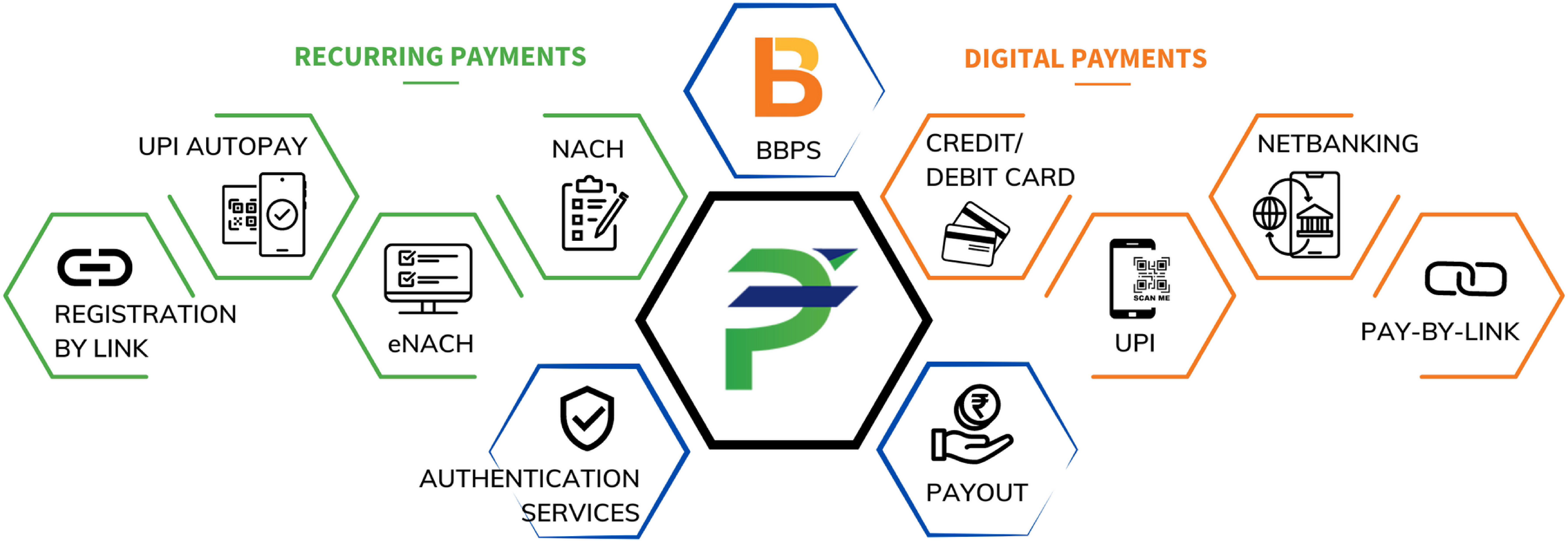
BHARAT BILL PAYMENT SYSTEM

Along with NPCI, CAMSPay is pioneering in enabling payment system through Bharat Bill Payment System (BBPS) for BFSI & Ed-Tech.

PAYOUT

A highly scalable solution to carry out bulk/ individual payouts to your customers in a most secure fashion.

ONE-STOP SHOP FOR PAYMENTS



WHY CLIENTS CHOOSE US?

Security

State-of-the-art encryption standards and multi-tiered safeguards for ironclad transactions

Compliance

Ensuring compliance with RBI & PCI DSS standards along with ISO standards

Native Interfaces to MF, Insurance & NBFC

Our payment solution are designed to solve BFSI payment problems

Customisable UI/UX

Easily customizable interface as per the requirements of the merchants.

CAMSPay®

OUR SUCCESS HISTORY

Received in-principle authorisation from Reserve Bank of India (RBI) to be a payment aggregator.

20 Mn
Recurring Mandate Registrations (Active)

710 Mn
Transactions Processed

1 Tn
Worth of Transactions

60 Mn
Bank Accounts Validated

ADAM SMITH 2019

Proud Winner of Adam Smith Award for "Harnessing the Power of Technology'

FINNOVITI 2021

Winner of Finnoviti 2021 for Innovation

CORPORATE TECHNOLOGY ADOPTION '23

Recognized by HDFC Bank in 2023 as Best Corporate Technology Adoption

CAMSPay®

OUR MAJOR CLIENTS

HDFC MUTUAL FUND

ICICI PRUDENTIAL MUTUAL FUND TARAKKI KAREIN!

ADITYA BIRLA CAPITAL Mutual Funds

Mahindra MUTUAL FUND

WHITEOAK CAPITAL MUTUAL FUND

PPFAS MUTUAL FUND There's only one right way®

Bandhan Mutual Fund

navi MUTUAL FUND

360 ONE

SBI MUTUAL FUND A PARTNER FOR LIFE

uti UTI Mutual Fund

BAJAJ ASSET MANAGEMENT

helios Think Bullish

AngelOne™

BAJAJ FINSERV

SBI Life Apne liye. Apno ke liye.

Muthoot Finance

Mahindra FINANCE

Among the top 10 AMCs, CAMSPay is processing majority of the payments for 8 of them.

Associated with the Largest Life Insurance Company

MARKET TRANSFORMATION - NEXT 5 YEARS

LARGE BREAK-OUT EVENTS

Streamlining of PA license by RBI

Consolidation of Players

Financial Inclusion Tier 4, 5 (5G & 6G)

Impact of Compliance & Regulation Cost

MODEL LEVEL THREATS

Evolution of Eco-System Based Payments

ZERO commission services disrupting current businesses

COMPETITIVE LANDSCAPE

Highly intense competition with scaled players

Digitization leading to drop in pricing

OUR OPERATIONAL FOCUS

TALENT

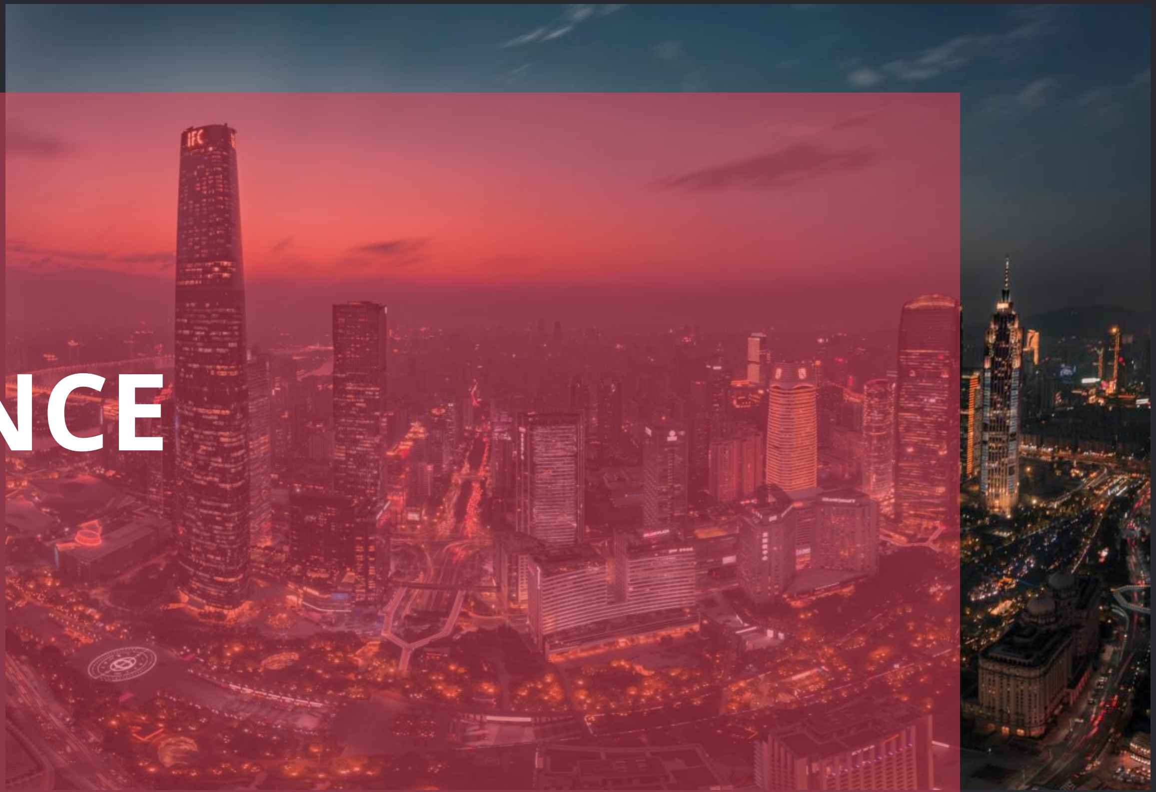
TECHNOLOGY

NEW PARTNERSHIPS WITH TOP BANKS & OTHERS

THANK YOU!!

CAMSRep
Insurance Repository & Services

TRANSFORMING THE INSURANCE EXPERIENCE



DISCLAIMER

This presentation contains certain forward looking statements concerning CAMS Rep's future business prospects and business profitability, which are subject to several risks and uncertainties and the actual results could materially differ from those in such forward-looking statements.

The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition, economic growth in India, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, government policies and actions with respect to investments, fiscal deficits, regulations, etc., interest and other fiscal costs generally prevailing in the economy.

Past performance may not be indicative of future performance. The company does not undertake to make any announcement in case any of these forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the company

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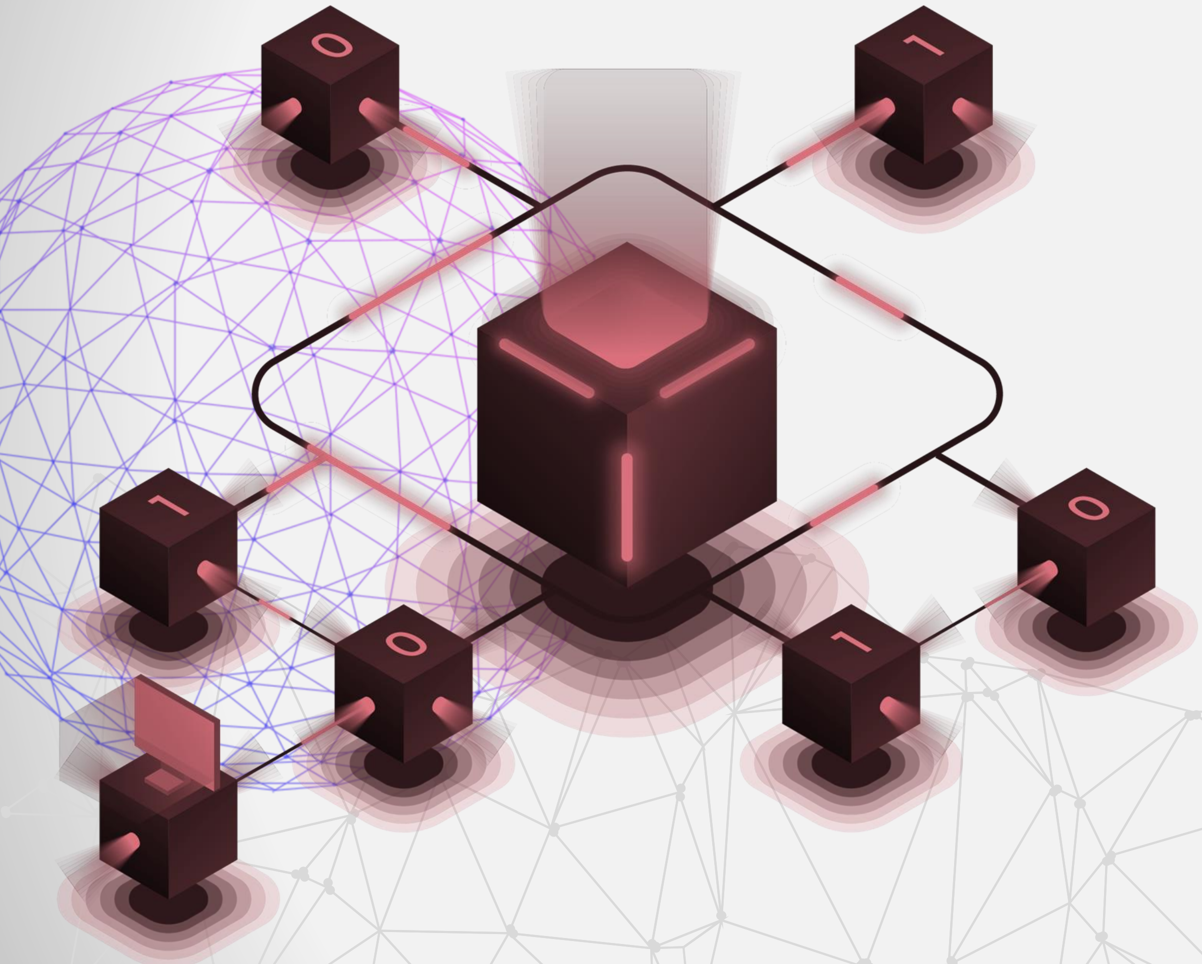


INSURANCE IS A DYNAMIC INDUSTRY WITH RAPID GROWTH

	Life Insurance	General Insurance
Total Premium *(FY22)*	6.9 Lakh Cr	2.2 Lakh Cr
Installed retail policy base	30 Cr	20 Cr
Annual Growth	11%	14%
Private Player Premium Share	38%	59%

Source: IRDAI Insurance database FY’22

CAMS REP **BUSINESS OFFERINGS**

CAMSRep
Insurance Repository & Services

Insurance Repository

Offering eIA services to policyholders, enabling them to maintain their insurance portfolio in digital (demat) form.

45 We work with 45 insurers across Life, General & Health

40% Close to 40% market share in demat policies

6 million 6 million policies held in ~5 million eIAs

Insurer Services

We offer plug-n-play customer interaction channels and processing capability to insurers.

5 Long-standing relation with 5 of the top 10 life insurers

800 Cr 800 Cr worth of unclaimed benefits processed via Digital Deep Contact tracing

End-to-End End-to-end policy servicing capability

IRDAI'S VISION OF REFORM & GROWTH

CAMSRep
Insurance Repository & Services

Focus on Digital tech is good momentum for IR

Private Life Insurers see improved acceptance on demat policies – new issuance share up to 55%(FY23) from 27% (FY20)

Mandating KYC for General Insurance products has expanded the addressable

Exposure Draft on mandating de-materialization of all policies released in Oct 2022

Making right products available to right customers

- Creating robust grievance redressal mechanism
- Facilitating ease of doing business in the insurance sector

Ensuring the regulatory architecture is aligned with the market dynamics

Principle based regulatory regime - Boosting innovation, competition and distribution efficiencies with technology

REIMAGINING IR SCOPE

Expanding the policy holder servicing opportunity

CAMSRep
Insurance Repository & Services

Industry Base

50 Cr
User base

Total customer base across insurance industry (individual, Group, Govt Schemes) may top 50 Cr (not unique user group)

Opportunity Base

16 Cr
Annual

16 Cr policy base is annual base, which will be available every year

5 Cr
One Time

5 Cr is one-time policy base for conversion in Life insurance

Transaction Base

7 Cr

Basic Service Transactions

3 Cr

Premium Service Transactions

Derived from IRDAI Insurance database FY22

ESTABLISHING THE FIRST EVER POLICYHOLDER SERVICING PLATFORM OFFERING WINNING SOLUTIONS TO BOTH INSURER AND POLICYHOLDER

Advantage to Policyholder

- One platform to manage your insurance portfolio
- Allow the policyholder to integrate and aggregate benefits across policies
- Enhances insurance benefit understanding and hence insurance appeal
- Aligned interest – No push to purchase or buy more products

Advantage to Insurer

- Syndication advantage: Insurer benefits from any and all profile updates by policyholder at a fraction of the cost
- Access to readymade ecosystem to use (like Digital Assignment along with choice of financiers)
- Improved & Deeper engagement due to portfolio aggregation and ability to combine benefits
- Pay only for usage (by policyholder)
- Opportunity to innovate new product and service use cases

BIMA CENTRAL.

TO NEW FRONTIERS

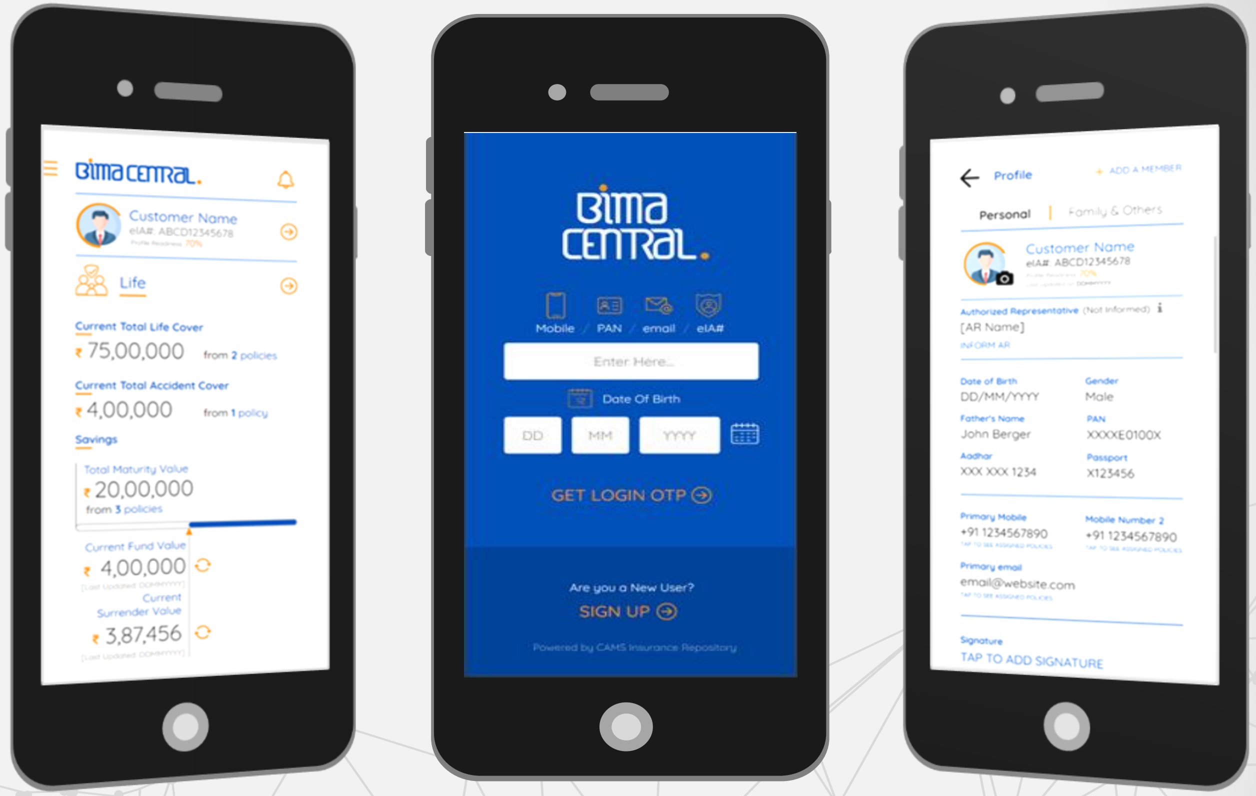
CAMSRep
Insurance Repository & Services

BIMA CENTRAL.

CAMSRep
Insurance Repository & Services

The first ever insurance benefit realization platform.

- Aligned interest with policyholder
- No sales
- Customer consent based
- Neutral access to all insurers



Journey so far...

Road Map

WHY US?

We are uniquely positioned

CAMS Legacy

- Industry Scale Platforms
- Tech capability
- Focus on Customer Service
- Equal Treatment of all Stakeholders

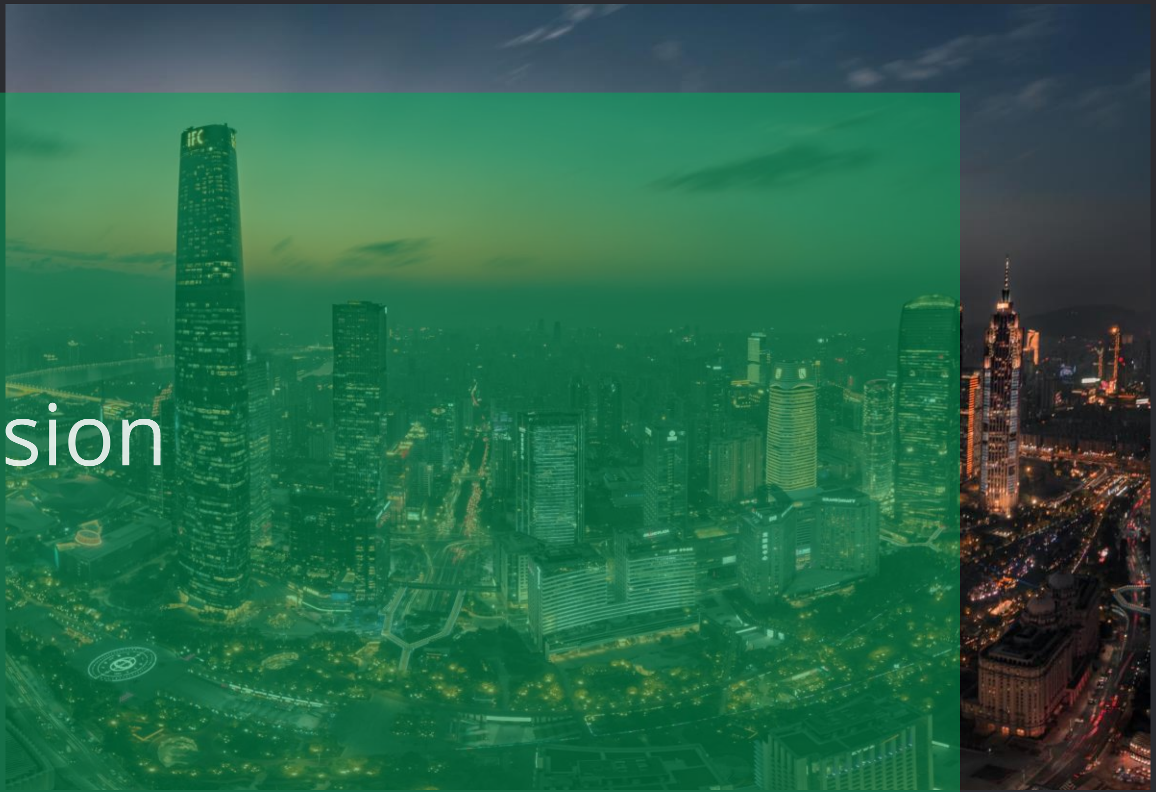
Regulatory Tailwinds

- Push towards Digital
- EoM
- Composite License


THANK YOU

CAMSfinserv

Powering Financial Inclusion for a Billion Indians



MARKETS

1.5 BILLION USE CASES FOR FINANCIAL DATA AGGREGATION OR ANALYSIS A YEAR **MARKET PENETRATION STILL IN SINGLE DIGITS**

CAMSfinserv

Use Case ***(# in Mn)***	**FY23**	**FY24**	**FY25**	**FY26**	**AGR**
Credit Underwriting	247	268	291	315	8.50%
Credit Monitoring	260	286	315	346	10%
KYC	700	777	862	957	11%
Life Insurance U/W	3	3	4	4	3%
Insurance renewal monitoring	144	166	190	219	15%
Insurance Tech Comparison	15	16	17	18	6%
Total	**1,521**	**1,690**	**1,880**	**2,091**	**11%**

67% Indians
are ready to take loans to upgrade their lifestyle

75% of India
doesn't have life insurance, 30% not covered under any health scheme

Only 7% of India
has capital markets account, 3% active

THE MAGIC OF ACCOUNT AGGREGATOR

THE FUTURE OF DATA SHARING

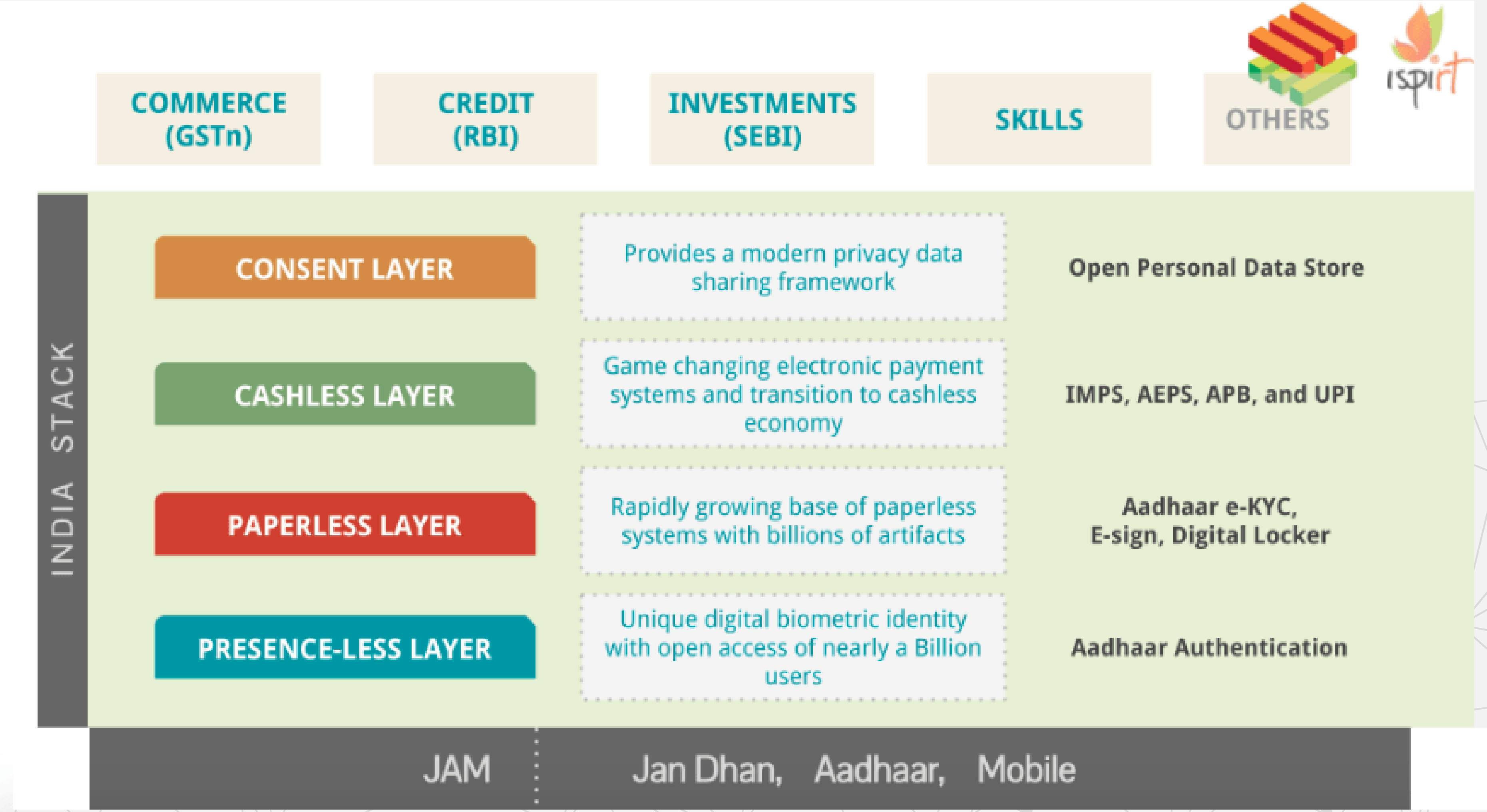
Consent-based data sharing – customers share their data for their own needs

Access authentic data from reliable data sources – consolidated view of financial data scattered across

Obtain quality data and information in near real time – Faster, cheaper, better

RBI regulated with data governance and advanced data security measures

ACCOUNT AGGREGATOR AND INDIA STACK – SOLVING FOR FINANCIAL INCLUSION



CUSTOMER CONTROLS THE DATA, ALWAYS

CAMSfinserv

Simple. Secure. Superior.

AA cannot share customer's data without consent

AA does not store or process customer's data

Financial data is encrypted by AA. AA cannot read the data

Customer can give or revoke data access anytime

WHAT DATA CAN WE GET ACCESS TO USING AA?

CAMSfinserv

Type of Financial Institution	Banks and Deposit NBFC	RTAs and Depositories		Revenue
Type of Financial Data	▪ Recurring and Fixed Deposits ▪ Savings and Current Accounts	▪ SIP ▪ Equities ▪ MF ▪ ETF	▪ IDR ▪ AIF ▪ CIS ▪ INVIT ▪ REIT	▪ GST
Use Cases Applicable	▪ Account Opening ▪ Loan Underwriting ▪ Monitoring	▪ Personal Networth underwriting ▪ Financial Planning ▪ Estate Planning		▪ Account Opening ▪ Loan Under writing ▪ Monitoring ▪ Financial Planning

Live In progress

PROPOSED DATA IN PIPELINE

CAMSfinserv

Type of Financial Institution	Debt Market	Investments	Pension	Others
Type of Financial Data	Commercial Papers Certificate of Deposits G-Sec	Bonds Debentures ULIP	NPS EPF PPF	CBDT OND Insurance
Use Cases Applicable	Wealth planning Financial Planning Loan Underwriting	Wealth planning Financial Planning Loan Underwriting	Retiral planning Financial Planning	Retiral planning Financial Planning

Live In progress

THE STORY SO FAR …

2023 – YEAR OF CONTINUOUS EXCELLENCE IN CAPITAL MARKET SPACE

CAMSfinserv

Wealth Management (19)

Stock Broking (24)

Asset Management Companies (17)

FIP+FIU

FIP

LEADING TRANSFORMATION OF CAMS FROM A CAPITAL MARKET CENTRIC PLAYER TO A COMPLETE FINANCIAL MARKET PLAYER!

CAMSfinserv

NBFC – 33

NISSAN FINANCIAL SERVICES
SUNDARAM FINANCE Enduring values. New age thinking.
SHRIRAM Finance
BAJAJ FINSERV
AVANSE FINANCIAL SERVICES
SONATA FINANCE
rupyy
UBFC
Credifyn
smc finance
CAPRI LOANS
LORD FINCAP LTD.
Techfino
PROGCAP CAPITAL FOR PROGRESS
CONATUS
Mahindra FINANCE
ziploan
Lenditt
FriendLoan
MANAPPURAM FINANCE LIMITED
The Muthoot Group

HFC - 8 /Bank - 2 / Coop Bank - 1 / Others - 2

shubham
हुतात्मा सहकारी बँक लि. वाळवा, जि. सांगली
Aavas
CSC eGovernance Services India Limited
JAR
MOTILAL OSWAL
Aadhar Housing Finance Ltd GHAR BANEGA, TOH DESH BANEGA.
ADITYA BIRLA CAPITAL Home Finance
AGRIM HOUSING FINANCE AB GHAR LENA AASAN
homefirst
CUB

Insurance – Life Insurance - 4 / General Insurance - 8 / Insurance Broker - 1

niva Bupa Health Insurance
SUD Life
Universal Sompo General Insurance Co. Ltd.
SHRIRAM General Insurance BE INSURED... REST ASSURED
TATA AIG INSURANCE
FUTURE GENERALI FG LIFE
Insurance Dekho
IndiaFirst LIFE INSURANCE
ICICI Lombard GENERAL INSURANCE
ManipalCigna Health Insurance
FUTURE GENERALI TOTAL INSURANCE SOLUTIONS
SBI general INSURANCE SURAKSHA AUR BHAROSA DONO
Edelweiss Tokio Life

AA+TSP BUSINESS IS GAINING MOMENTUM WITH EXPANDED OUTREACH AND SUPERIOR PRODUCT POSITIONING

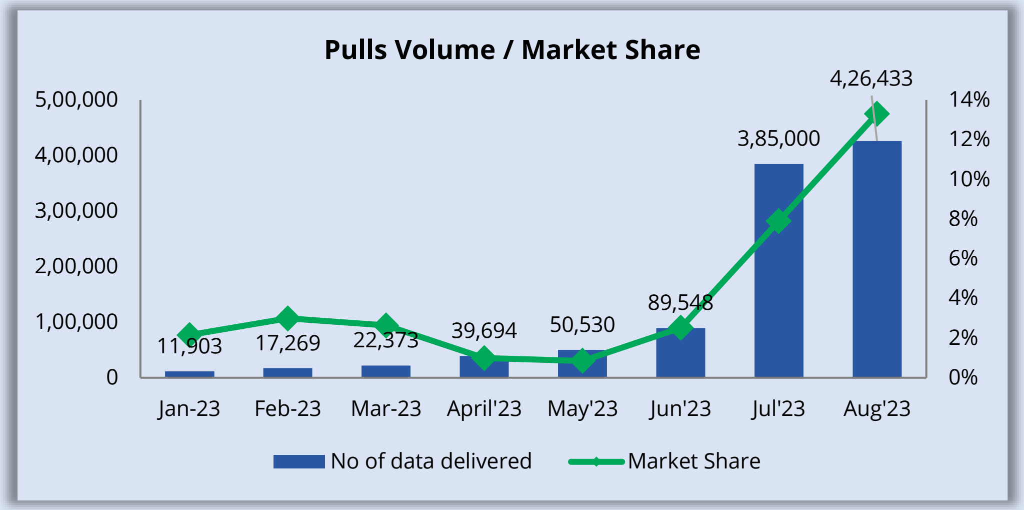
CAMSfinserv

Business Wins

- 490% growth over June'23
- 57% MoM growth over last 8 months
- 332% growth – Q1'F24 / Q4FY23

- Highest per day market share – **17%**

- Monthly Run Rate of **5L** pulls through AA, **12%+** market share and growing



Business Updates

- GST Live
- 20-22% MOM Industry volume growth

- Technoviti Award – Bank Validation use case

Our Winning Formula

SECURITY IS IN OUR DNA – HIGHEST BITSIGHT SCORE AMONGST ALL ACCOUNT AGGREGATORS

BitSight Security

800

ADVANCED

BitSight ratings measure a company's security effectiveness

A FULL STACK ANALYSER HELPING FIUs WITH LENDING, ADVISORY AND MONITORING

CAMSfinserv

Data Ingestion

- Bank statement data from AA
- GST data from AA
- Mutual Fund data from AA
- Insurance data from AA

Additional non-AA data:

- Internet Banking APIs
- PDF uploads
- Bureau data

Processing

- Data Standardization
- Transaction Categorization
- GST-Bank Reconciliation
- Bureau-Bank Reconciliation

Output

- Personal Finance Manager — **B2B2C**
- Bank Statement Analyzer
- Affluence Score
- Risk Score

B2B (Bank Statement Analyzer, Affluence Score, Risk Score)

Reports in JSON and Excel

1500+
Overall variables

70+
Transaction Categories

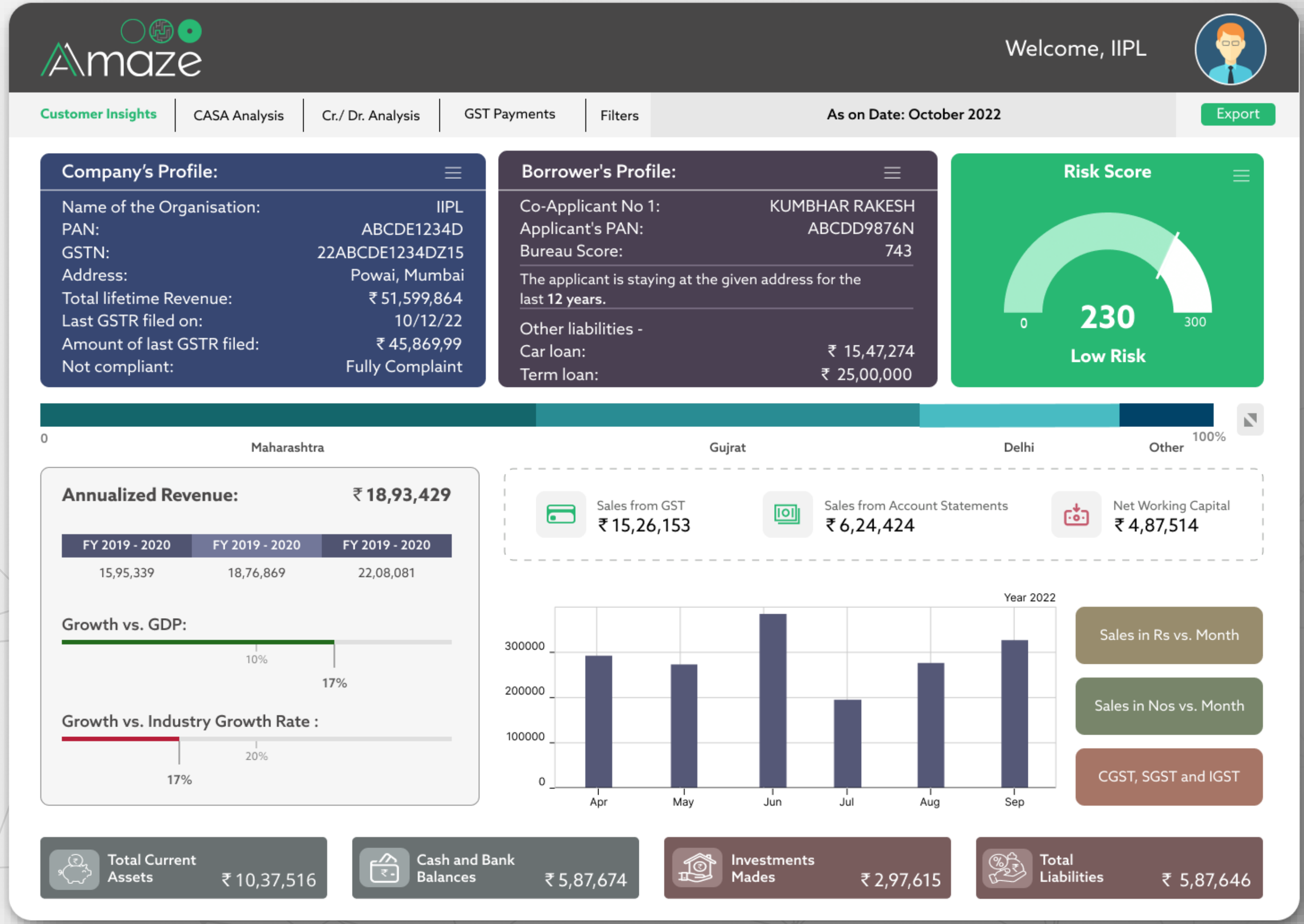
150+
GST Variables

BANK STATEMENT REPORT

CAMSfinserv

Understand customer's financial behaviour for their consolidated CASA accounts

- Cashflow analysis
- FOIR & Dr/Cr ratio
- Transaction classification
- Balance trends
- Transaction network
- Risk Triggers
- Match against obligations from bureau



CREDIT ASSESSMENT MEMO –
BASED ON BANK AND GST DATA

CAMSfinserv

Understand customer's financial behavior for their consolidated CASA accounts

CAM Report:

- Understand customer's financial behavior for their consolidated CASA accounts
- CAM Report:
  - Cashflow analysis
  - GST Analysis
  - Understanding of Obligations
  - Monthly ABB
  - Heatmap showing probable EMI Date
  - Understanding of monthly growth based on GST payments
  - Revenue from GST & Bank Statements
  - Understanding of annual growth/ dip in business
- Consumption APIs delivering CAM reports and JSON output for internal systems to consume

Banking Sheet and ABB

CONSOLIDATED BANKING (2022-2023)

Annualised Credit: 4,84,59,519

Month	Inflow (Credit)	Outflow (Debit)	Inflow % (Credit)	Inflow % (Debit)	Credit Entries	Debit Entries	Banking Utilization 1st	5th	10th	15th	20th	25th	Maximum EOD	Minimum EOD	ABB
Apr-22	17,36,481.0	18,85,099.0	10.8%	11.2%	3.00	13.00	15,56,296.67	13,07,475.67	3,38,582.67	3,38,582.67	4,24,982.67	3,52,532.67	16,55,775.67	3,38,582.67	7,08,491.50
May-22	13,88,804.0	16,39,399.0	8.6%	9.7%	2.00	9.00	14,07,678.67	1,07,678.67	88,734.67	88,734.67	1,04,574.67	1,04,574.67	14,07,678.67	88,734.67	2,57,970.70
Jun-22	20,49,004.0	17,06,148.0	12.7%	10.1%	3.00	10.00	11,57,083.67	1,55,383.67	4,84,715.67	4,84,715.67	4,02,455.67	4,02,455.67	17,43,334.67	1,36,415.67	5,04,623.97
Jul-22	18,23,148.0	14,31,487.0	11.3%	8.5%	4.00	8.00	14,99,939.67	14,99,939.67	1,48,909.67	6,65,242.67	5,92,792.67	5,92,792.67	18,91,600.67	1,44,142.67	7,62,130.57
Aug-22	22,37,015.0	32,36,360.0	13.8%	19.2%	4.00	16.00	15,40,996.67	2,17,796.67	2,02,800.67	2,02,800.67	1,30,890.67	1,30,890.67	15,40,996.67	1,30,890.67	4,44,960.73
Sep-22	11,88,556.0	6,20,206.0	7.4%	3.7%	2.00	6.00	8,92,255.67	8,92,255.67	3,50,559.67	3,64,509.67	3,64,509.67	3,58,449.67	14,60,605.67	3,50,559.67	6,85,498.60
Oct-22	19,14,560.0	22,03,639.0	11.9%	13.1%	5.00	18.00	11,92,206.67	1,65,330.67	1,55,111.67	5,67,474.67	4,37,964.67	4,37,964.67	11,92,206.67	1,55,111.67	5,22,823.64
Nov-22	12,59,383.0	11,53,869.0	7.8%	6.9%	4.00	9.00	11,71,526.67	1,88,404.67	3,14,994.67	2,45,517.67	3,75,117.67	3,75,117.67	12,77,040.67	1,73,534.67	4,34,892.74
Dec-22	14,47,807.3	22,25,830.0	9.0%	13.2%	4.00	20.00	8,31,872.67	1,05,834.67	1,05,344.67	2,11,394.67	94,334.67	94,334.67	8,31,872.67	94,334.67	2,81,868.65
Jan-23	11,08,414.8	7,36,066.0	6.9%	4.4%	3.00	5.00	4,99,018.00	4,75,198.00	4,71,958.00	3,75,965.00	8,71,366.78	8,71,366.78	8,71,366.78	3,75,965.00	6,24,589.45
														Average	5,22,785.06

CONSOLIDATED BANKING (2021-2022)

	20th	25th	Maximum EOD	Minimum EOD	ABB
81.64	3,89,726.64	7,51,526.64	7,51,526.64	3,89,726.64	5,72,572.99
32.64	4,77,532.64	4,77,532.64	5,58,332.64	2,78,502.64	5,12,038.12
42.64	5,57,542.64	5,57,522.64	6,40,302.64	2,78,502.64	5,53,779.34

Sales Summary

Monthly Avg Sales	Annualised	Growth/Dip %
4,44,695	48,68,220	42%

GSTR 2022-23

Month	Total Taxable value	Integrated tax	Central Tax	State T
Apr-22	4,02,500.00	-	36,225.00	3
May-22	4,02,500.00	-	36,225.00	3
Jun-22	4,02,500.00	-	36,225.00	3
Jul-22	4,02,500.00	-	36,225.00	3
Aug-22	4,02,500.00	-	36,225.00	3
Sep-22	5,22,500.00	-	47,025.00	4
Oct-22	5,22,500.00	-	47,025.00	4
Nov-22	6,30,887.10	-	56,779.84	5
Dec-22	6,08,583.33	-	54,772.50	5
Jan-23	5,71,250.00	-	51,412.50	5
Total	48,68,220.43	-	4,38,139.84	4,3
Average	4,86,822.04	-	43,813.98	4

Lender	Obligations Monthly Avg Obligation	2019-10	2019-11	2019-12	2020-01	2020-02
BAJAJ FINANCE	2,534	-	-	-	-	-
EMI CHQ	15,445.50	-	-	-	-	-
HDB FINANCIAL SERVICES	3,214.00	-	-	-	-	-
HOMECREDIT	2,302.00	-	-	-	-	-
BAJAJ	3458.5	-	-	-	-	-
INSTAJUMBO LOAN		-	-	-	-	-

Loan Disbursement

transactionTimestamp	narration	type	amount
2023-01-13 00:00:00	INSTA JUMBO LOAN8199160981679817222	CREDIT	1,05,000.00

GSTR 2021-22

Month	Total Taxable value	Integrated tax	Central Tax	State Tax	Total Invoice value	Cumulative	Growth/ Dip Rate
Apr-21	3,35,000.00	-	30,150.00	30,150.00	3,95,300.00	3,95,300.00	
May-21	3,35,000.00	-	30,150.00	30,150.00	3,95,300.00	7,90,600.00	0%
Jun-21	3,35,000.00	-	30,150.00	30,150.00	3,95,300.00	11,85,900.00	0%

PFM USE CASES

CAMSfinserv

- Reconciliation btw bank statement & Capital markets
- TaxMan
- Spends Tracker
- Family Offices
- Wealth Mgmt Banks
- Financial Information + Advisory
- IFAs

Wealth planning

- Spending Trends
- Investment fees
- Asset Allocation
- Emergency Fund Ratio
- Return on Investment
- Personal Net Cash Flow
- Passive Income
- Inflation Hedge
- Discretionary & Non-Discretionary
- Income (Rent + Salary + Investments + Interest) Calendar Rolling
- Obligation (Credit Card + Rent Paid + Loan + Tax + Utility) Calendar Rolling

Self Assessment

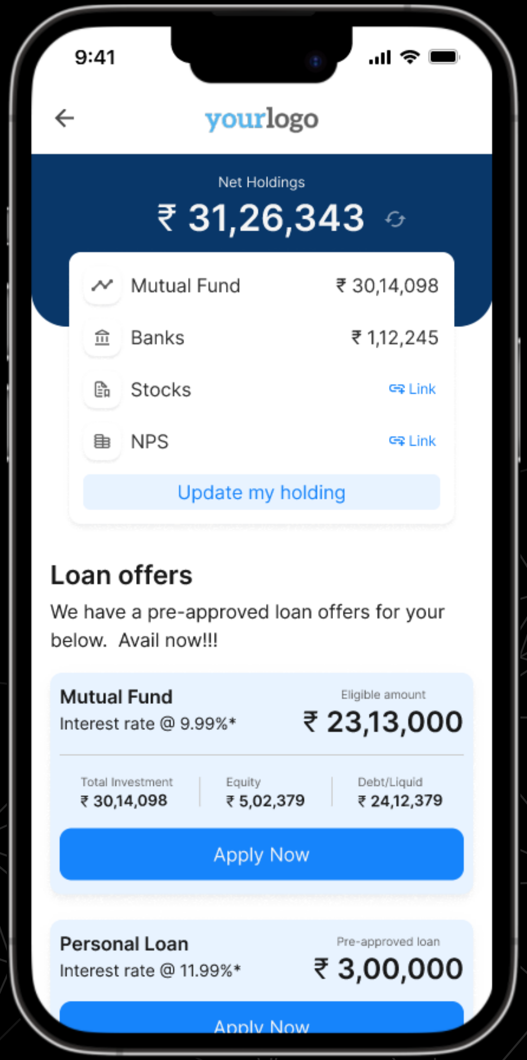
- Debit to Credit Ratio
- Front End Ratio
- Mortgage Ratio
- FOIR Calendar Rolling
- Risk of Default

Retirement

- Savings to Income Ratio
- Financial Freedom Ratio
- Retirement Savings / FI Ratio
- Investment Assets to Gross ratio
- Age Based Salary Multipliers
- Retirement Replacement Ratio

CAMSfinserv

PRE-BUILT FLOWS LAMF – PREAPPROVED LOAN



PATH TO OUR DREAM

THE DREAM - FY28

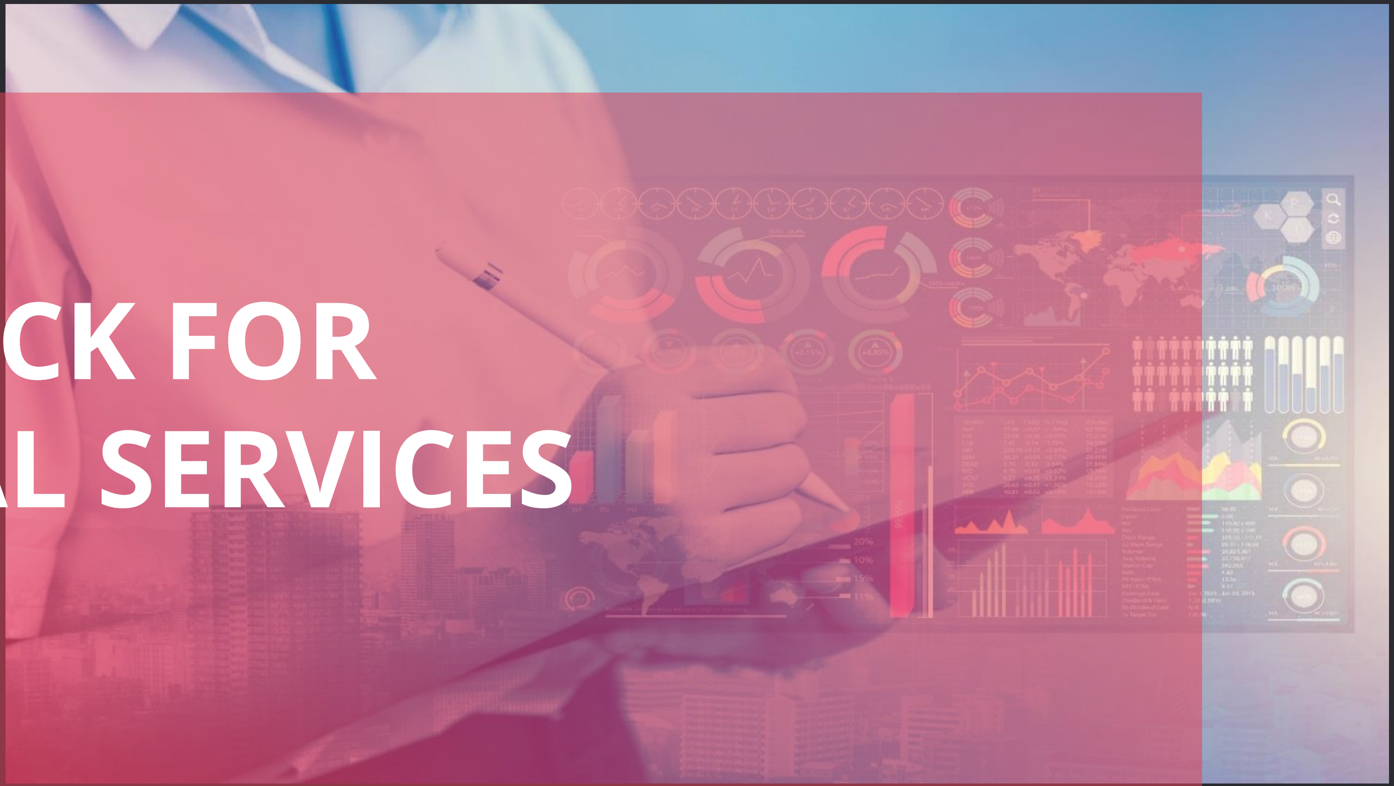
1 Mn a day

Pulls and analysis

THANK YOU

Think360 AI
– a CAMS company –

THINK360 – AI STACK FOR DIGITAL FINANCIAL SERVICES



Think360.AI IS AN AWARD WINNING FULL-STACK AI FIRM IN LENDING SPACE

Think360 AI
— a CAMS company —

Only Indian Company in the list

Challenging industry veterans like PwC / E&Y

Winner, 2022

Finalist 2022
(Best Use of AI in Fintech)
Finalist 2021
(Best Fintech Startup of the year)

Finalist 2022
(Fintech Startup of the Year Impacting Financial Inclusion)

1st Runner Up, 2019

Winner 2019

Talent Appreciation

WE WORK WITH MARQUEE CLIENTS ACROSS THE SPECTRUM

Think360 AI — a CAMS company —

Banks	SBI card	बैंक ऑफ़ बड़ौदा Bank of Baroda	सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India 1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911	केनरा बैंक Canara Bank	UNITY
NBFCs	BAJAJ FINSERV	ADITYA BIRLA CAPITAL PROTECTING INVESTING FINANCING ADVISING	TATA CAPITAL Count on us	TVS CREDIT	ICICI Home Finance
Fintechs	navi	BharatPe	KreditBee	zest EMI FOR EVERYONE	freo

... Trusted by 100+ clients

WE WORK WITH OUR CLIENTS TO EXPAND REACH TO NEWER MARKETS, TRANSFORM CUSTOMER ON-BOARDING & DRIVE SMARTER DECISIONS

Think360 AI — a CAMS company —

Origination

Onboard customers through multiple channels

FlowXpert

Helping financial Institutions scale their API and Partnership infra. Managing **300+ APIs** for our clients across **100+ partnerships**

Onboarding Experiences, Assessment and Underwriting

Make more data driven and smarter decisions

Data

Kwik.ID

Fast, secure, compliant customer onboarding and digital KYC platform for digital transformation; **3 of Top10 PSBs** work with us; Powering **10MM+ sessions**

Algo360

India's largest Alternative Data and AI Credit Scoring solutions **with 80 Mn+ customer profiles**, **800+ customer insight variables**, and real-time alerts, nudges and decisions

Amaze

Account Aggregator Analytics TSP with the largest FIP footprint, embedded AI use-cases including PFM, Risk Assessment, real time triggers, and **4000+ variables**

Intelligence

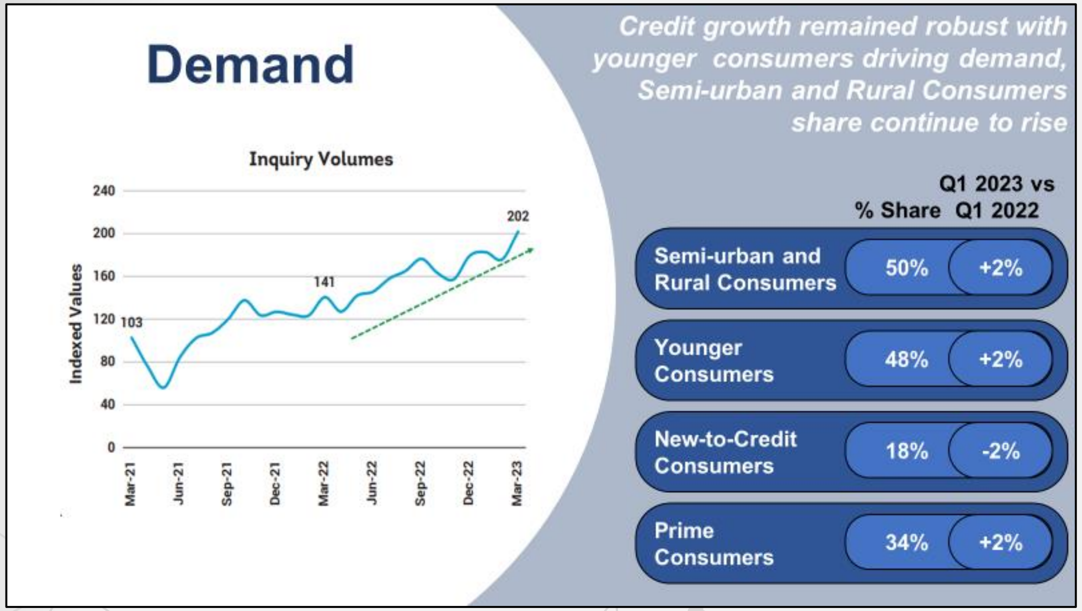
ML and statistical models for smarter decisioning

- **Risk Scorecards**
- **Income and Wealth Estimation**
- **Propensity Models**
- **Data Harmonization**
- **Recommendation Engines**
- **Modern Apps**

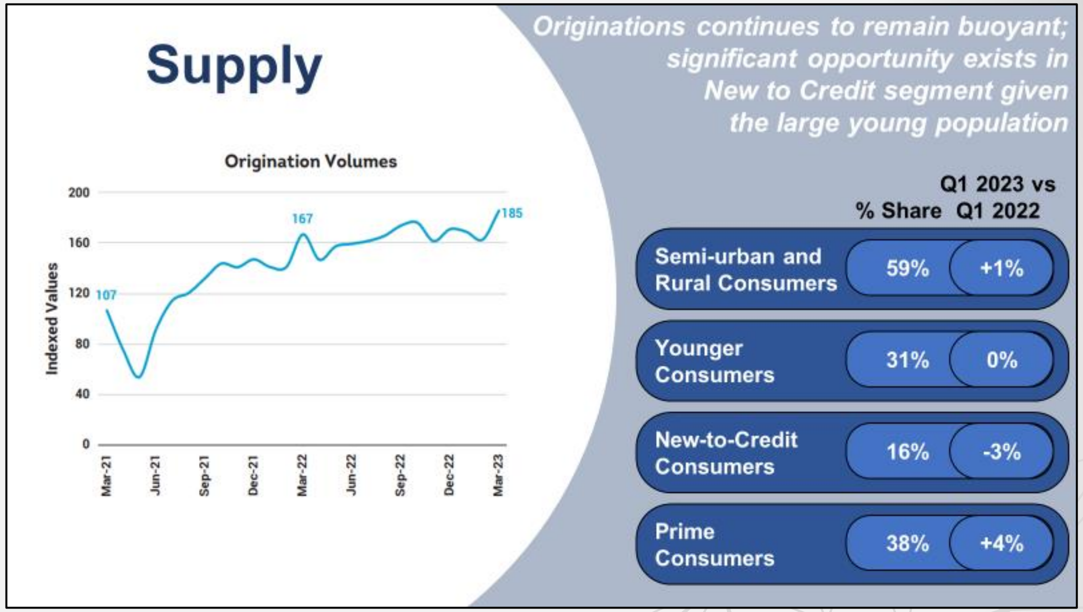
FlowXpert Business rule engine

LENDING IS A YOUTH SEGMENT
DRIVEN RAPIDLY GROWING MARKET

Think360 AI
— a CAMS company —



Source: "Credit Market Indicator Report" by TransUnion CIBIL (2023, July)



Source: "Credit Market Indicator Report" by TransUnion CIBIL (2023, July)

% Market Share of Unsecured Products FY 22-23

Business Loan **6%**

Personal Loan **72%**

Consumer Loan **15%**

Source: "Fintech Lending Trends FY 2022-2023" by Equifax (2023, July)

Share of young customers (<40 years)

80%

Source: "Fintech Lending Trends FY 2022-2023" by Equifax (2023, July)

AI LED BEHAVIORAL, FINANCIAL, AND RISK ASSESSMENT OF CUSTOMERS WITH ALGO360

Think360 AI – a CAMS company –

01 Fully unstructured data

02 100 + ML models run for every application

03 1000+ features created and assessed for each application

04 TAT of less than 15 seconds

05 Multidimensional view of customer – goes beyond traditional data

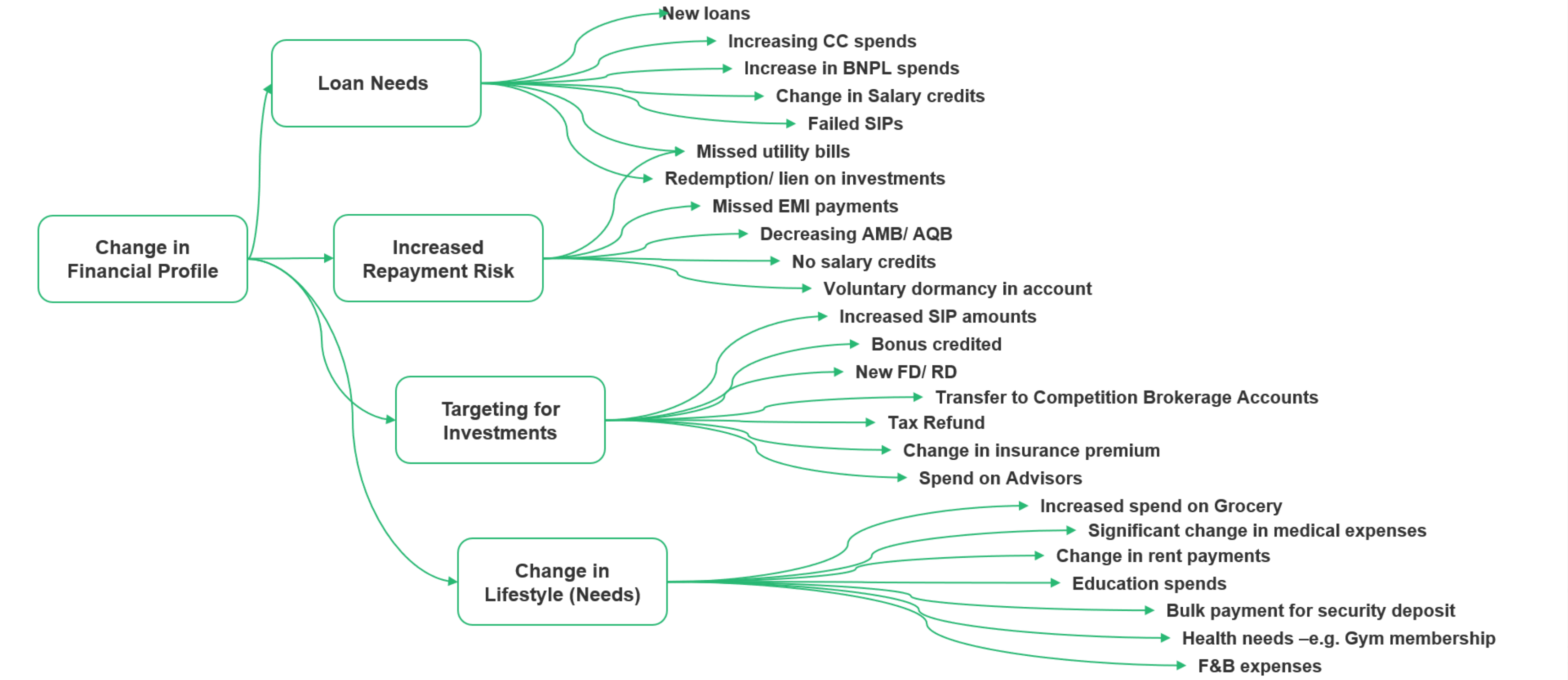
06 80 million applicant underwritten using Algo360

Algo360

Harness the power of consented access to user's device data for high value use-cases

NEAR REAL-TIME PERSONALIZATION OF NUDGES AND ALERTS WITH AAMAZE

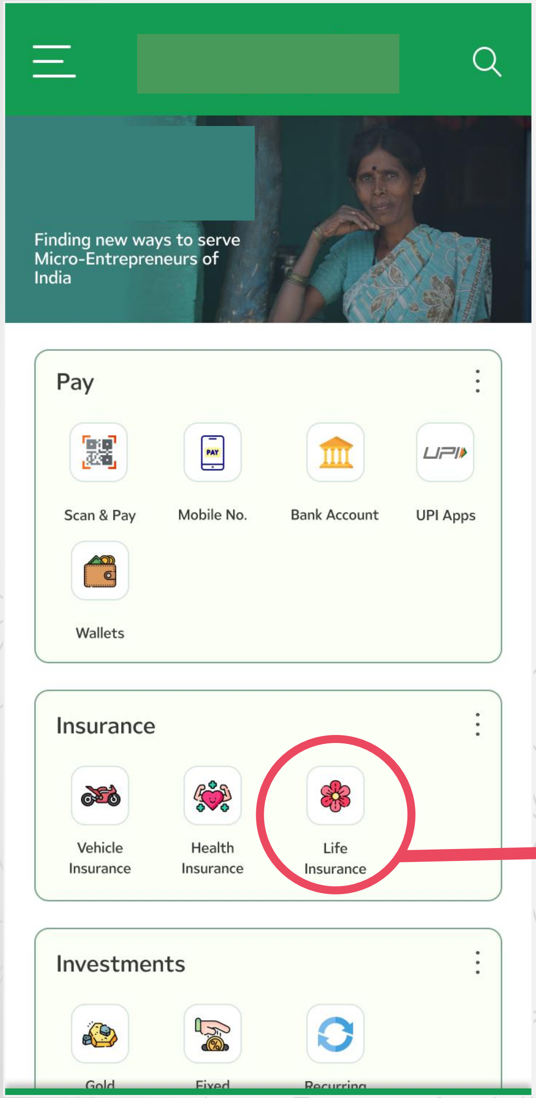
Using multiple data pipes (such as Account Aggregator, device data) to create real time intervention at right time

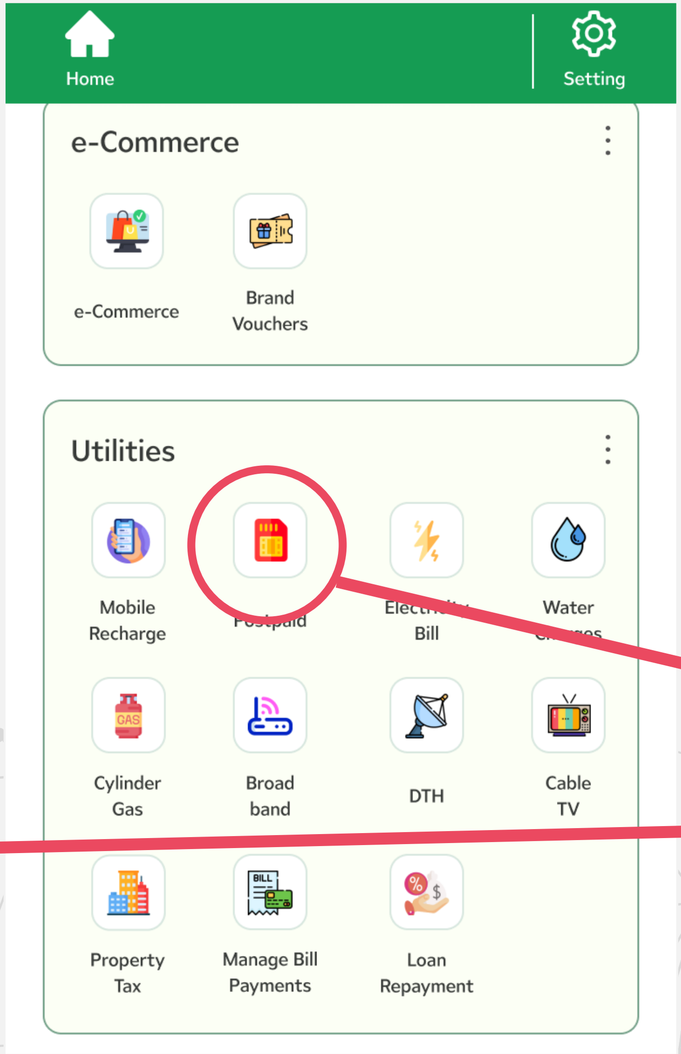


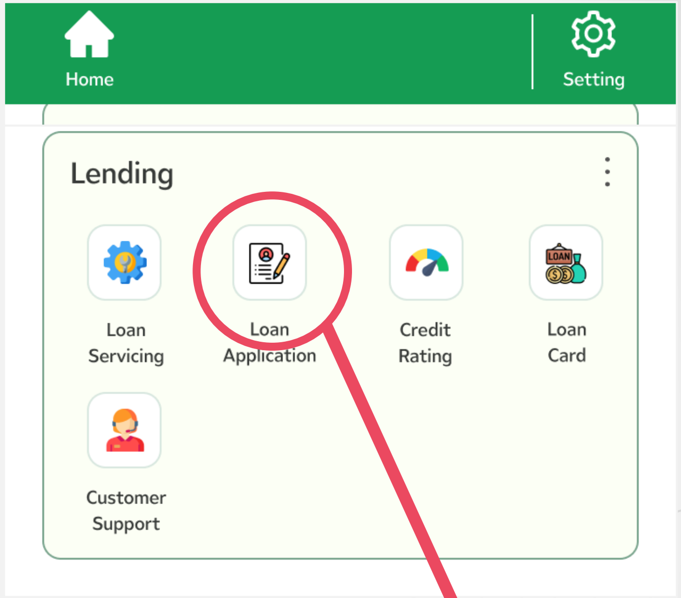
- Cross-sell new products
- Up-sell new products
- Affluence Assessment
- Customer Life-time Value
- Credit Risk Assessment
- Payment Activation
- Early Warning Signals
- Alliances and Partnerships
- New Product Development …

SUPER-APP WITH 50+ ALLIANCES IN 3 MONTHS USING FLOWXPERT

Think360 AI
– a CAMS company –

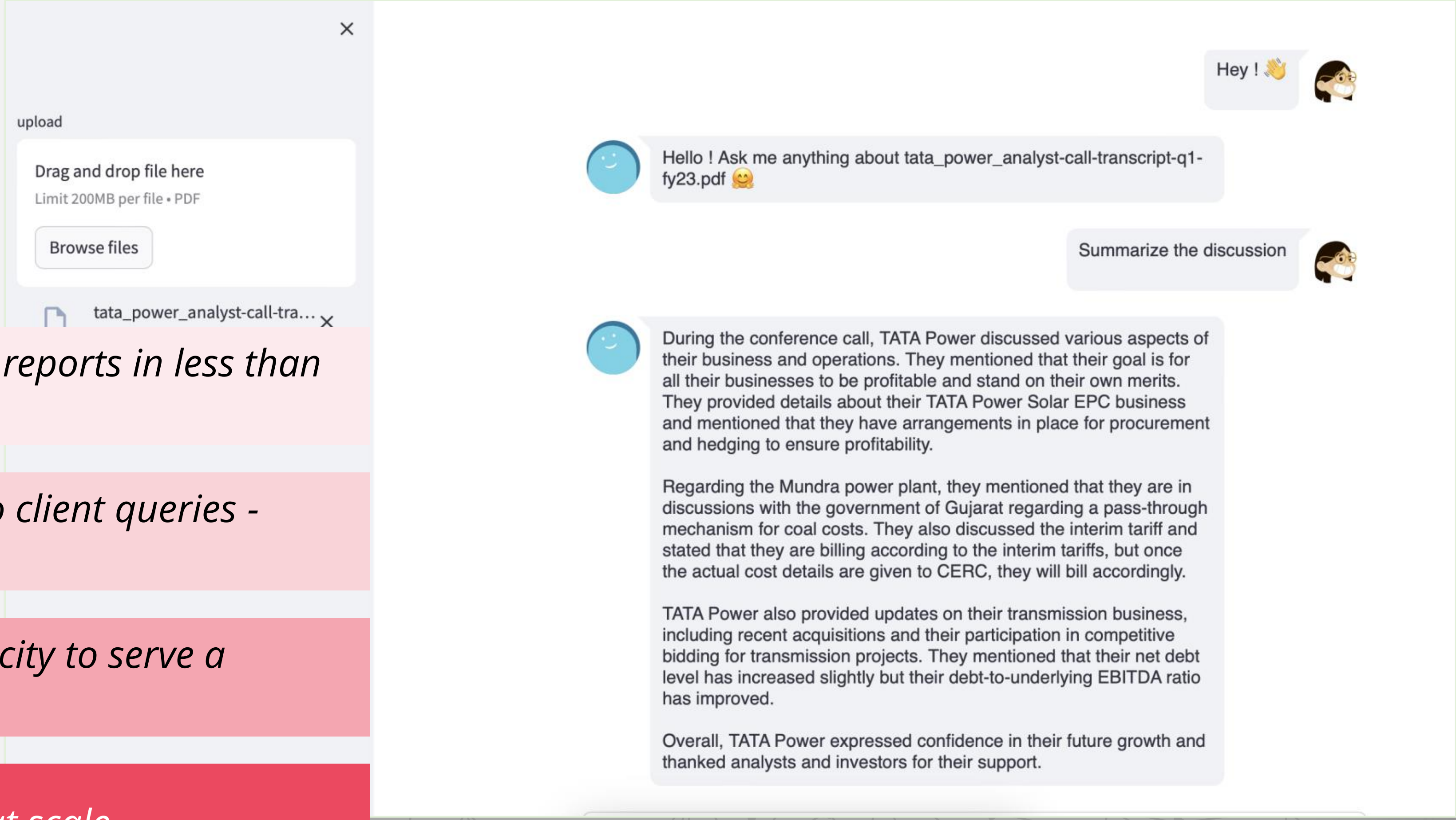






Each button leads to either a partner journey or own journeys

CUSTOM TRAINED GEN AI MODELS FOR SPECIFIC USE CASES



Mine through hundreds of contextual reports in less than a minute

Summarize, ask questions, respond to client queries - quickly

Support advisors' training; build capacity to serve a growing market

Automate customer service requests at scale

CAMS + THINK360 – BRINGING EXCITING POSSIBILITIES OVER THE NEXT QUARTERS

Think360 AI
– a CAMS company –

CAMSfinserv Finduit Amaze

AI in Account Aggregator Ecosystem

AI Service Desk

Think360 + CAMS

Data Products

Virtual RM

Centralized on-demand AI Capabilities Service Desk for the industry participants

Differentiated, industry leading data products

Power of video and AI technologies based customer engagement capabilities of KwikID to Relationship Managers, RIAs and more

When you think AI, Think360.AI

#AcceleratingIntelligentTransformation

THANK YOU

Your Services Solutions Partner

CAMS
Our Mission... Your Growth

08th September 2023

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

Dear Sir / Madam,

Sub: Investor Presentation-Analyst Day

This has reference to our letter dated 01st September,2023 informing of the Analysts Day on 08th September 2023. Further to the above, we are attaching the presentations made at the meeting.

This presentation will also be 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

G Manikandan
Company Secretary and Compliance Officer