

13th June 2025

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

Sub: Disclosure of Business Responsibility and Sustainability Report for the financial year 2024-2025

Pursuant to provisions of Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing the Business Responsibility and Sustainability Report for the financial year 2024-2025. Additionally, the business responsibility and sustainability report is also being uploaded on the website of the Company at www.camsonline.com

Kindly take the above on record.

Thanking you,

Yours faithfully,
For Computer Age Management Services Limited

G Manikandan
Company Secretary and Compliance Officer

Computer Age Management Services Limited

Member of the Registrars Association of India (RAIN)

CIN : L65910TN1988PLC015757

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

Phone : +91 44 6109 2992 / 2843 2792, E-mail : secretarial@camsonline.com, Website : www.camsonline.com

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

Business Responsibility and Sustainability Report

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L65910TN1988PLC015757
2.	Name of the Listed Entity	Computer Age Management Services Limited
3.	Year of incorporation	1988 (May 25)
4.	Registered office address	Computer Age Management Services Limited, New No.10, Old No 178, M.G.R. Salai, Nungambakkam, Chennai (Madras), Tamil Nadu, 600034
5.	Corporate address	Computer Age Management Services Limited, No.158, Rayala Towers, Tower - I, 3rd Floor, Anna Salai Chennai 600002
6.	E-mail	secretarial@camsonline.com
7.	Telephone	044-61092992
8.	Website	https://www.camsonline.com/
9.	Financial year for which reporting is being done	FY 2024-25
10.	Name of the Stock Exchange(s) where shares are listed	BSE Limited (BSE) and the National Stock Exchange of India (NSE)
11.	Paid-up Capital	₹ 494,298,490 (As on March 31, 2025)
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Mr. Manikandan Gopalakrishnan secretarial@camsonline.com
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together)	Consolidated
14.	Name of assessment or assurance provider*	None
15.	Type of assurance obtained*	None

*The applicability of assurance or assessment for CAMS is in the financial year 2025-26 owing to the market capitalization.

II. Products/services

16. Details of business activities (accounting for 90% of the turnover):

S. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Registrar and transfer agent (RTA) for mutual funds (MFs)	Technology-driven financial infrastructure and services provider to Asset Management Companies, Alternate Investment Funds, Insurance Companies. Payment Aggregator & Account Aggregator services. Central Record keeping Agency for NPS., Client Digital on-boarding, eKYC, fund reports and other digital solutions for AIF and PMS.	87%

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1	Service Partner to Asset Management Company	62099	87%

III. Operations**18. Number of locations where plants and/or operations/offices of the entity are situated:**

Location	Number of plants	Number of offices	Total
National	Not Applicable	8 Back offices 280 Service Centres PAN India 3 Data centers	291
International	Not Applicable	Not Applicable	Not Applicable

19. Markets served by the entity:**a. Number of locations**

Locations	Number
National (No. of States)	25 States and 5 UTs
International (No. of Countries)	1

b. What is the contribution of exports as a percentage of the total turnover of the entity?

0.013%.

c. A brief on types of customers

CAMS is a Registrar and Transfer Agent (RTA) for mutual funds (MFs) and Alternate Investment Funds with a widespread customer base of more than 400. CAMS is a B2B service partner offering technology-driven financial infrastructure solutions to Mutual funds, Alternate Investment funds, and Insurance companies. The company is a market leader serving 68% (approx.) of average assets under management as of March 31, 2025. Further, the company also serves customers through variety of touch points such as the PAN-INDIA network of service center, mobile apps and chatbots.

MF & Alternate investment Funds	Insurance vertical	Account Aggregator	Payment Aggregator
Asset Management Companies, Alternate investment funds	Insurance companies	Banks and financial market intermediaries	Asset Management Companies, NBFCs

IV. Employees**20. Details as of the end of Financial Year:****a. Employees and workers (including differently abled):**

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
EMPLOYEES						
1.	Permanent (D)	7,932	5,544	70.00	2,388	30.00
2.	Other than Permanent (E)	396	308	78.00	88	22.00
3.	Total employees (D + E)	8,328	5,852	70.00	2,476	30.00
WORKERS						
4.	Permanent (F)	0	0	0.00	0	0.00
5.	Other than Permanent (G)	0	0	0.00	0	0.00
6.	Total workers (F + G)	0	0	0.00	0	0.00

b. Differently abled Employees and workers:

S. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	19	18	95.00	1	5.00
2.	Other than Permanent (E)	4	3	75.00	1	25.00
3.	Total differently abled employees (D + E)	23	21	91.00	2	9.00
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	0	0	0.00	0	0.00
5.	Other than Permanent (G)	0	0	0.00	0	0.00
6.	Total differently abled workers (F + G)	0	0	0.00	0	0.00

21. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	6	1	17
Key Management Personnel	3	NIL	0

22. Turnover rate for permanent employees and workers

	FY 2024-25 (Turnover rate in current FY) [values in %]			FY 2023-24 (Turnover rate in previous FY) [values in %]*			FY 2022-23 (Turnover rate in the year prior to the previous FY) [values in %]*		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
	Permanent Employees*	24	38	31	28	39	34	34	37
Permanent Workers	Not Applicable								

*Regrouped wherever required and includes the details pertaining to the holding company and all the subsidiaries and the calculation for the previous financial years have been revised in accordance with the guidance note issued by SEBI.

V. Holding, Subsidiary and Associate Companies (including joint ventures)**23 . Names of holding / subsidiary / associate companies / joint ventures**

S. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	CAMS Insurance Repository Services Limited	Subsidiary	100	Yes
2	CAMS Investor Services Private Limited	Subsidiary	100	Yes
3	Sterling Software Private Limited	Subsidiary	100	Yes
4	CAMS Financial Information Services Private Limited	Subsidiary	100	Yes
5	CAMS Payment Services Private Limited	Subsidiary	100	Yes
6	Fintuple Technologies Private Limited	Subsidiary	54	Yes
7	Think Analytics India Private Limited	Subsidiary	55	Yes
8	Think Analytics Consultancy Services Private Limited	Step Down Subsidiary	55	Yes
9	THINK360 AI, INC	Step Down Subsidiary	55	Yes
10	MFC Technologies Private Limited	Joint Venture	50	Yes

VI. CSR Details

24. i. Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No) - YES
- ii. Turnover (in ₹) - 142,248.33 Lakhs
- iii. Net worth (in ₹) - 111,855.38 Lakhs

VII. Transparency and Disclosures Compliances

25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) if Yes, then provide web-link for grievance redress policy	FY 2024-25			FY 2023-24			If NA, then provide the reason
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	
Communities ¹	Yes	0	0	None	0	0	None	
Investors (other than shareholders) ²	Yes	217	1	None	157	4	None	
Shareholders ³	Yes	9	0	None	12	1	None	
Employees and workers ⁴	Yes	3	0	None	0	0	None	
Customers ⁵	Yes	0	0	None	0	0	None	
Value Chain Partners ⁶	Yes	0	0	None	0	0	None	

Note:

- The company undertakes various CSR initiatives in the areas of education and health and also manage effective grievance redressal of the communities, if any. The company's nature of operation does not have any negative externalities to the community.
- The grievance redressal process for investors are enlisted at: <https://www.camsonline.com/Investors/Support/Query&Complaint-Form>
- <https://www.camsonline.com/about-cams/shareholder-relations/shareholder-support>
- There is a grievance redressal policy for employees and it is available on the intranet of the company which is accessible to all its employees.
The company conducts regular employee engagement programmes and any grievances raised by employees are addressed periodically. No grievances were received through grievance boxes and other HR records. For more details, refer to Corporate Governance section in Page 78-79.
- A dedicated customer relation manager for each customer interacts on a regular basis and addresses the grievance of the customers.
- The grievance redressal mechanism for value chain partners has been enlisted at: <https://www.camsonline.com/Distributors/Support/Grievances>

In addition to the above mechanisms, the company has in place whistle blower policy which is available on the website of the company. Web-link of the policy: [CAMS- Whistle blower policy](#)

26. Overview of the entity's material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/ opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Cyber security risk	R	The company relies heavily on its technology and infrastructure. As majority of transactions are processed digitally, it increases cyber security risk.	The company has a robust technology committee-governing cyber security policy which is regulated by internal and external teams including external specialist firms. The company has a dedicated Chief Information Security officer who proactively monitors the threats.	Negative
2.	Compliance risk	R	The frequent regulatory changes make it difficult for the company to stay compliant and any default could result in fines and penalties.	To mitigate this risk, the company has internal compliance monitoring tools and specific set of individuals for tracking compliance.	Negative
3.	Operational risk	R	The company faces risks relating to error or omissions in the operations which could significantly impact the monetary and reputational losses.	The company mitigates the risk by critical incident reporting tracker and proactive monitoring of the potential risks.	Negative
4.	Customer satisfaction	R	The company has been actively diversifying into new business lines and the client servicing has become increasingly complex and dynamic.	To mitigate this risk, client satisfaction surveys are conducted by the company.	Negative
5.	Regulatory Risk	R	The company's businesses are guided by various regulators and any non-compliance to regulations could result in observations from authorities, which may significantly lead to fines, penalties and even cancellation of licenses.	The company has internal compliance monitoring tools, which is an external-third party tool for identifying and mitigating any potential violations or defaults.	Negative

SECTION B – MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements of administering responsible activity.

The National Voluntary Guidelines on Social, Environmental and Economic Responsibilities of Business (NVGs) released by the Ministry of Corporate Affairs has adopted nine areas of Business Responsibility. These briefly are as follows:

Principle 1	Businesses should conduct and govern themselves with integrity and in a manner that is ethical, transparent, and accountable
Principle 2	Businesses should provide goods and services in a manner that is sustainable and safe
Principle 3	Businesses should respect and promote the well-being of all employees, including those in their value chains
Principle 4	Businesses should respect the interests of and be responsive to all its stakeholders
Principle 5	Businesses should respect and promote human rights
Principle 6	Businesses should respect and make efforts to protect and restore the environment
Principle 7	Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent
Principle 8	Businesses should promote inclusive growth and equitable development
Principle 9	Businesses should engage with and provide value to their consumers in a responsible manner

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available	Yes, we have an ESG policy, approved by our CSR & ESG committee, which covers all National Guidelines on Responsible Business Conduct ("NGRBC") principles. In addition, we also have various other policies relevant to NGRBC Principles and the details of policies can be accessed through the company's website. Some of the policies are internal which are accessible to internal stakeholders. The web-link for accessing the policies are as follows: https://www.camsonline.com/about-cams/shareholder-relations/policies								
2. Whether the entity has translated the policy into procedures. (Yes / No)	The company has translated its policies into procedures by implementing regular training programs and establishing internal systems to enhance governance in focus areas related to the NGRBC principles.								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	Yes								

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
4. Name of the national and international codes/ certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.									
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.									
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.									
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements Refer to the Section MD’s speech in page number 28-29									
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).									

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9																									
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes.																																	
	<p>The CSR and ESG committee of the board is responsible for oversight of the sustainability-related matters and provides guidance, leadership and necessary oversight for ESG initiatives of the company.</p> <p>The scope of the committee includes the following:</p> <ol style="list-style-type: none"> a. Monitor, evaluate, if appropriate, and provide guidance on the Company's policies, procedures, and practices with respect to ESG Matters. b. Review and monitor the Company's non-financial reporting with respect to ESG Matters. c. Oversee the Company's public disclosure on ESG Matters including any sustainability reports. d. Review and monitor the Company's initiatives to manage and mitigate its environmental impact. e. Monitor actions or initiatives taken to prevent, mitigate and manage risks related to ESG Matters which may have a materially adverse impact on the Company or are otherwise, pertinent to its stakeholders and provide guidance hereon. f. Monitor and review, as appropriate, any significant examination or audit by external auditors, regulators or key ESG rating agencies on ESG Matters. g. Coordinate with the other Board Committees for specific overlapping ESG Matters <p>The composition of the CSR and ESG committee of the company is as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e0e0e0;"> <th>Sl. No</th> <th>Name</th> <th>Designation</th> <th>DIN</th> <th>Category</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Mr. Dinesh Kumar Mehrotra</td> <td>Chairman</td> <td>00142711</td> <td>Non-Executive Non-Independent Director</td> </tr> <tr> <td>2.</td> <td>Mr. N V Sivakumar*</td> <td>Member</td> <td>03534101</td> <td>Independent Director</td> </tr> <tr> <td>3.</td> <td>Mr. Anuj Kumar</td> <td>Member</td> <td>08268864</td> <td>Executive Director</td> </tr> <tr> <td>4.</td> <td>Mrs. Vijayalakshmi Rajaram Iyer*</td> <td>Member</td> <td>05242960</td> <td>Independent Director</td> </tr> </tbody> </table> <p>* The committee was re-constituted effective December 17, 2024. Mrs. Vijayalakshmi Rajaram Iyer ceased to be a member of the committee and Mr. N V Sivakumar was appointed as the member of the committee</p>									Sl. No	Name	Designation	DIN	Category	1.	Mr. Dinesh Kumar Mehrotra	Chairman	00142711	Non-Executive Non-Independent Director	2.	Mr. N V Sivakumar*	Member	03534101	Independent Director	3.	Mr. Anuj Kumar	Member	08268864	Executive Director	4.	Mrs. Vijayalakshmi Rajaram Iyer*	Member	05242960	Independent Director
Sl. No	Name	Designation	DIN	Category																														
1.	Mr. Dinesh Kumar Mehrotra	Chairman	00142711	Non-Executive Non-Independent Director																														
2.	Mr. N V Sivakumar*	Member	03534101	Independent Director																														
3.	Mr. Anuj Kumar	Member	08268864	Executive Director																														
4.	Mrs. Vijayalakshmi Rajaram Iyer*	Member	05242960	Independent Director																														

Policy and management processes

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually (A)/ Half yearly(H)/ Quarterly(Q)/ Monthly (M) / Weekly(W))								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	B	D	C	C	B	C	B	B	B	Q	Q	Q	Q	Q	Q	Q	Q	Q
Compliance with statutory requirements of relevance to the principles and, rectification of any non-compliances	B	B	B	B	B	B	B	B	B	Q	Q	Q	Q	Q	Q	Q	Q	Q

*B- Board of Directors *D- Director *C- CSR and ESG Committee of the Board

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.

Yes. The processes and compliances are subject to review and inspections as applicable by the internal and external auditors. The policies are reviewed on a periodical basis by the respective departments, and updated accordingly. The updated policies are placed before the Board for its approval, as applicable. An internal assessment of workings of the policies has been carried out as stated above.

12. If answer to question (1) above is “No” i.e. not all Principles are covered by a policy, reasons to be stated:

If answer to question (1) above is “No” i.e. not all Principles are covered by a policy, reasons to be stated:	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the Principles material to its business (Yes/No)									
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

Not Applicable

SECTION C: PRINCIPLE-WISE PERFORMANCE DISCLOSURE

PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

ESSENTIAL INDICATOR

1. Percentage coverage by training and awareness programmes on any of the principles during the financial year.

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	% of persons in respective category covered by the awareness programmes
Board of Directors / Key Managerial Personnel (KMP)	8	Presentations were made to the Board on Company policies, changes in the regulatory environment applicable to the Company, the industry, market and customers, operations, equity performance, earnings outlook, operational efficiencies, service and product offerings, digitisation initiatives, customer engagement strategies, risk management framework, fraud prevention, cyber security, CSR, ESG and sustainability initiatives, business sustenance and employee practices.	100%
Employees other than Board of Directors or KMPs	70	Financial Awareness, Functional Skill Development Effective communication, English Language program, Excel, Technology training programs, Leadership development programs. Functional Skill Development (MF ops, MIS, AIF, Risk trainings etc.) Effective communication, Data Analyst Training Programs, English Language program, Excel, Technology training programs, Leadership development programs. These programs have enhanced the skill levels of the employees	95%
Workers	Not Applicable		

2. Details of fines/penalties/punishment/award/compounding fees/settlement amount paid in proceedings (by the entity or by directors/KMPs) with regulators/law enforcement agencies/judicial institutions, in the financial year, in the following format (Note: The entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):

	Monetary				
	NGRBC Principle	Name of the regulatory / enforcement agencies / judicial institutions	Amount (₹)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/Fine	Nil	Nil	Nil	Nil	Nil
Settlement					
Compounding Fee					

	Non-Monetary			
	NGRBC Principle	Name of the regulatory / enforcement agencies / judicial institutions	Brief of the case	Has an appeal been preferred? (Yes/No)
Imprisonment			Nil	
Punishment				

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision referred in cases where monetary or non-monetary action has been appealed:

Case details	Name of the regulatory/ enforcement agencies/ judicial institutions
	Not Applicable

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

The company has established Anti-Bribery and Corruption policy for the Board of Directors and Employees promoting the adherence to highest standards of ethics, integrity and fairness. As a part of commitment, all forms of bribery/ corruption/ gifts/offers are unacceptable and will not be tolerated. The employees are provided trainings on anti-corruption and anti-bribery. Code of Conduct outlines the rules and standards to be observed by the employees and Board of Directors. Further, the Vigil mechanism of the Company encourages the employees to report the genuine concerns which could impact the operations and performances. The value chain partners viz., vendors are also communicated the Company's objectives through vendor code of conduct. For more details, refer to webpage on company's policies. <https://digital.camsonline.com/cams/documents/policies/Anti-bribery%20and%20corruption%20policy.pdf>

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/corruption:

	FY 2024-25	FY 2023-24
Directors	NIL	NIL
KMPs	NIL	NIL
Employees	NIL	NIL
Workers	NIL	NIL

6. Details of complaints with regard to conflict of interest

	FY 2024-25		FY 2023-24	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	NIL	NIL	NIL	NIL
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	NIL	NIL	NIL	NIL

7. Provide details of any corrective action taken or under way on issues related to fines/penalties/action taken by regulators/law enforcement agencies/judicial institutions, on cases of corruption and conflicts of interest.

Not Applicable

8. Number of days of accounts payables:

	FY 2024-25	FY 2023-24
Number of days of accounts payables	19	35

9. Open-ness of business Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY 2024-25	FY 2023-24
Concentration of Purchases	a) Purchases from trading houses as % of total purchases	NIL	NIL
	b) Number of trading houses where purchases are made from	NIL	NIL
	c) Purchases from top 10 trading houses as % of total purchases from trading houses	NIL	NIL
Concentration of Sales	a) Sales to dealer / distributors as % of total sales	NIL	NIL
	b) Number of dealers / distributors to whom sales are made	NIL	NIL
	c) Sales to top 10 dealers / distributors as % of total sales to dealer / distributors	NIL	NIL
Share of RPTs in	a) Purchases (Purchases with related parties as % of Total Purchases)	NIL	NIL
	b) Sales (Sales to related parties as % of Total Sales)	NIL	NIL
	c) Loans & advances given to related parties as % of Total loans & advances	NIL	NIL
	d) Investments in related parties as % of Total Investments made	NIL	NIL

LEADERSHIP INDICATORS**1. Awareness programmes conducted for value chain partners on any of the principles during the financial year.**

Total No of awareness program Held*	Topic/principle covered under the training	% of value chain partners covered (by value of business done with such Partners) under the awareness program
NIL	NIL	NIL

*The company during periodic interactions with various stakeholder groups including contractors, vendors and customers emphasises the adherence of various aspects of NGRBC principles and directs the group to conduct business responsibly.

2. Does the entity have processes in place to avoid/manage conflict of interests involving members of the board?

(Yes/No) If yes, provide details of the same.

Yes. The company has established a Code of Conduct for the Board of Directors and Senior Management Personnel highlighting the circumstances to avoid that may likely to lead to conflict of interest. The employees, Senior management personnel and the Board shall not engage in any business, relationship or activity, which is likely to develop a conflict of interest with the Company. The code of conduct established by the Company details the probable instances leading to conflicts of interests which is as below: Any activity / employment that interferes with the performance or responsibility to the company or is otherwise in conflict with or prejudicial to the company - Investments by them / their family members viz. parents, spouse, and sons / daughters, in unlisted entities of competitors, customers, suppliers and any other investments that compromise their responsibility to the company.

For more details, refer to <https://digital.camsonline.com/cams/documents/policies/Code%20of%20Conduct%20for%20Directors%20and%20Senior%20Management.pdf>

PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe

1. **Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

	FY 2024-25	FY 2023-24	Details of improvements in environmental and social impacts
R&D	0	0	0
Capex	0	0	0

None, owing to nature of business

2. **a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

Yes. The company has implemented Supplier Code of Conduct as a part of contract adhering to integrate with the ESG principles into their systems and processes. This policy is based on CAMS values of honesty, integrity, respect, fairness, purposefulness, trust, responsibility, citizenship and caring. Suppliers are expected to comply with these code, with a focus on: Diversity and inclusion, Environmental stewardship, Ethics and Anti-Corruption.

- b. If yes, what percentage of inputs were sourced sustainably?**

The percentage of sustainable sourcing has not been aggregated for the current reporting period. However, the company provides opportunity to start-ups and local vendors and ensures to procure majority from local vendors.

3. **Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for Plastics (including packaging), E-waste, Hazardous waste and other waste**

Not Applicable, owing to the nature of business

4. **Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**

No

LEADERSHIP INDICATORS

1. **Has the entity conducted Life Cycle Perspective/Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?**

The company has not conducted Life Cycle Perspective/ Assessments in the current reporting period.

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective/Assessments (LCA) or through any other means, briefly describe the same along with action taken to mitigate the same.

Name of Product/ Service	Description of the Risk/ Concern	Action Taken
Not Applicable		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 2024-25	FY 2023-24
Not Applicable, owing to the nature of business.		

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

	FY 2024-25			FY 2023-24		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)						
E-waste	Not Applicable			Not Applicable		
Hazardous waste						
Other waste						

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.
Not Applicable, owing to the nature of business.

PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

1. a. Details of measures for the well-being of employees

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity Benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	5,544	5,544	100	5,544	100	0	0	5,544	100	0	0
Female	2,388	2,388	100	2,388	100	2,388	100	0	0	0	0
Total	7,932	7,932	100	7,932	100	2,388	100	5,544	100	0	0
Other than Permanent employees											
Male	308	308	100	308	100	0	0	308	100	0	0
Female	88	88	100	88	100	88	100	0	0	0	0
Total	396	396	100	396	100	88	100	308	100	0	0

b. Details of measures for the well-being of workers: *Not Applicable*

Category	% of workers covered by										
	Total (A)	Health insurance		Accident insurance		Maternity Benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent workers- Not Applicable											
Male											-
Female											-
Total											-
Other than Permanent workers- Not Applicable											
Male											-
Female											-
Total											-

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	FY 2024-25	FY 2023-24
Cost incurred on wellbeing measures as a % of total revenue of the company	0.78%	0.88%

2. Details of retirement benefits for the current and previous financial year

Benefits	FY 2024-25			FY 2023-24		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100	0	Yes	100	0	Yes
Gratuity	100	0	Yes	100	0	Yes
ESI*	100	0	Yes	100	0	Yes
Others - please specify						

Note:

Employees successfully completed 5 years of tenure are entitled for Gratuity benefits

*The above figures pertains only to permanent employees based on the applicability.

3. Accessibility of workplaces

Are the premises/offices accessible to differently abled employees as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes. All CAMS offices are accessible to differently abled employees in line with the requirements of Rights of Persons with Disabilities Act, 2016. The offices are equipped with ramps, fully furnished restrooms for differently abled employees and elevators for easy accessibility of differently abled employees.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes. For more details, please refer : <https://digital.camsonline.com/cams/documents/policies/Equal%20opportunity%20policy.pdf>

5. Return to work and retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	NA	NA
Female	100%	86%	NA	NA
Total	100%	93%	NA	NA

6. Is there a mechanism available to receive and redress grievances for the Permanent and Non-permanent employees' categories of employees? If yes, give details of the mechanism in brief.

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Not Applicable
Other than Permanent Workers	
Permanent Employees*	Yes
Other than Permanent Employees*	Yes

*The Company has in place a POSH policy, Whistle blower policy and Employee safety policy applicable for all employees. The employees and the Board of Directors shall express the grievances or concerns relating (not limited to) to illegal or unethical practices of behavior, actual or suspected fraud or violation of the company's code of conduct or ethics policy. In addition, the POSH policy and Employee safety policy outlines the mechanisms to report concerns on sexual harassment and safety issues. At the time of onboarding, the employees are apprised on the grievance mechanisms.

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	FY 2024-25			FY 2023-24		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees*	0	0	0.00	0	0	0.00
- Male	0	0	0.00	0	0	0.00
- Female	0	0	0.00	0	0	0.00
Total Permanent Workers*	0	0	0.00	0	0	0.00
- Male	0	0	0.00	0	0	0.00
- Female	0	0	0.00	0	0	0.00

*Note: CAMS does not have any employees and workers' unions or association. The Company, however, recognises the right to freedom of association and does not discourage collective bargaining.

8. Details of training given to employees

Category	FY 2024-25					FY 2023-24*				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
EMPLOYEES										
Male	5852	600	10	5109	87	5277	537	10	537	10
Female	2476	300	12	2200	88	2329	260	11	260	11
Total	8328	900	11	7309	88	7606	797	10	797	10
WORKERS- Not Applicable										
Male	-									
Female	-									
Total	-									

* Regrouped wherever required and included the details pertaining to the holding and subsidiaries and the calculation for the previous financial year have been revised.

9. Details of performance and career development reviews of employees

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	5852	5852	100.00	5277	5277	100.00
Female	2476	2476	100.00	2329	2329	100.00
Total	8328	8328	100.00	7606	7606	100.00
WORKERS- Not Applicable						
Male	-					
Female	-					
Total	-					

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage of such a system?

Concerning the nature of business, there are no significant occupational health risks in the operating premises. However, the company has adopted well-defined Occupational health and safety (OHS) systems to ensure safety at the workplace of the employees and the company checks effectiveness of internal safety systems on a periodical basis. Further, the company also maintains robust physical security with security guards, biometric access control, and CCTV systems, alongside environmental security measures including DG sets, UPS and fire safety with evacuation protocols.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

We conduct Quarterly fire drills at all our branches and corporate offices which ensures preparedness among the occupants and internal controls. Fire extinguishers are kept stocked to ensure that they can be used effectively in the event of an emergency. Employee are informed about assembly points for the corporate offices. The floor plans of the premises are exhibited at strategic spots. The display board at offices also includes emergency contact information such as police, hospitals, and the fire department. We have full-fledged physical security systems which includes Security guards, Biometric access control system & CCTV systems. Electrical safety measures are in place as per the statutory norms. Many offices have in-house medical teams for any first-aid treatments. Various initiatives

were launched to promote physical and mental well-being and nudge employees to develop healthy behaviours and habits. All employees and their immediate families are eligible for hospitalization coverage. The company has enhanced the employee benefits for protection of health and well-being such as Group Term Insurance and Personal accident insurance. In addition to the quarterly drills, the entity also conducts annual safety audit to identify risks and to implement safety measures.

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks.

Not applicable, since the company has no workers.

d. Do the employees/workers of the entity have access to non-occupational medical and healthcare services?

Yes, the Company operates an on-site health center offering medical and healthcare support and provides a range of non-occupational medical services to its employees in order to safeguard their physical and mental well-being. A number of initiatives are listed below.

- BFIT competition to encourage healthy behaviour through exercise, walking, and mindful eating. The leader boards were monitored by e-portal tracking, and teams that demonstrated excellence were recognised. Employees responded enthusiastically to the initiative as well.
- Virtual yoga, meditation, and stress management programmes - Awareness programmes to promote a healthy lifestyle
- Webinars on Gratitude, Anxiety, and Depression.
- Awareness programmes for enabling healthy lifestyle
- First aid kits are always maintained and are available on the premises.
- The Company encourages employees to avail of top up insurance plan on personal accident insurance for themselves and top up Medclaim for their eligible dependents.
- The Company has Gym facilities, Table Tennis facilities with high workforce concentration. We conducted wellness sessions on various health related topics during the year.

11. Details of safety-related incidents

Safety Incident/Number	Category	FY 2024-25	FY 2023-24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	NIL	NIL
	Workers	NA	NA
Total recordable work-related injuries	Employees	NIL	NIL
	Workers	NA	NA
No. of fatalities	Employees	NIL	NIL
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	NIL	NIL
	Workers	NA	NA

12. Describe the measures taken by the entity to ensure a safe and healthy workplace

The company conducts safety audits, fire evacuation drills and fire safety awareness training, while providing ergonomic chairs and access to a wellness club.

13. Number of complaints on the following made by employees:

	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	NIL	NIL	None	NIL	NIL	None
Health & Safety	NIL	NIL	None	NIL	NIL	None

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100
Working Conditions	100

15 Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health and safety practices and working conditions.

Not applicable as there have been no incidents in the current reporting period

LEADERSHIP INDICATORS**1. Does the entity extend any life insurance or any compensatory package in the event of death of?**

(A) **Employees (Y/N)** = Yes, the company has constituted "Bereavement Grant Policy", under which a grant equivalent to 24 months' gross salary, capped at ₹ 50 Lakhs, will be provided.

(B) **Workers (Y/N)** = Not Applicable

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

We duly undertake measures to ensure that the statutory dues have been deducted and deposited by the value chain partners in accordance to the contract with the company. The company has statutory and internal audit policies and procedures to ensure the above. CAMS ensures that statutory dues for the transactions within the remit of the company are deducted and deposited duly. The company expects its value chain partners to uphold transparency and accountability in any transactions initiated. We regularly perform vendor audits to ensure compliance with all statutory regulations.

3. Provide the number of employees having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Employees	NIL	NIL	NIL	NIL
Workers	Not Applicable			

4. Does the entity provide transition assistance programmes to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/No)

No. However, the company has complied with the business requirements.

5. Details on assessment of value chain partners

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	0
Working Conditions	0

6. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from assessments of health and safety practices and working conditions of value chain partners.

Not Applicable

PRINCIPLE 4 Businesses should respect the interests of and be responsive to all its stakeholders

ESSENTIAL INDICATOR

1. Describe the processes for identifying key stakeholder groups of the entity.

CAMS is committed to be a responsible business player by adhering to high standards of corporate governance and continues to be a good corporate citizen. We follow a structured process for identification and prioritization of stakeholder groups. We prioritize the stakeholder groups by the level of importance they exert on the business and have strategized structured process for engaging with the stakeholder groups. The Company ensures that the interests of diverse stakeholder groups are balanced in all strategic decision-making processes and responds to their concerns including Environmental, Social, Economic, and Governance issues in a timely manner.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group

Stakeholder Group	Whether identified as vulnerable and Marginalized Group (Yes/ No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice, Board, Website), Others	Frequency of engagement (Annually/ Half Yearly/ Quarterly/ Others- Please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Customers	No	Email, Mobile apps, Customer Satisfaction Surveys, Websites, Face to face meetings	Monthly	Service delivery and Customer satisfaction
Employees	No	Emails, Internal communications, Career reviews	Regular	Performance appraisal, Career growth, Skill development training, Fair remuneration, safe workplace, employee satisfaction.
Suppliers/ Contractors	No	Email, Personal Meetings	Regular	Code of Conduct, Responsible Business practices, Delivery of services
Investors/ Shareholders	No	Email, Website, Newspaper ads Conferences ,Analyst and Investor calls, Financial results, Stock Exchange filings	Quarterly	Financial Performance
Community	Yes	Newspaper, Notice Board, Community Meeting	Need based	Implementation of CSR activities across key scope areas like Health, Education and, Skill development.
Governments/ Regulatory bodies	No	Email, Regular Meetings Representation	Regular	Regulatory Compliance
Media	No	Press Release, Presentation meetings	Regular/ Quarterly	Stakeholder Engagement

LEADERSHIP INDICATORS**1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

The company through the Stakeholder Relationship committee conducts regular consultations with internal and external stakeholder groups on a regular basis through various platforms such as grievance mechanisms, general meetings, and so on, and mutually discusses EES issues. The feedback from stakeholder group is considered on a periodical basis by the board members and strategic direction in decision-making and policy development follows from the Board. We also have CSR and ESG committee to review, monitor and provide a strategic direction to our CSR practices and social initiatives.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into the policies and activities of the entity.

Yes, the company identified the key focus areas for CSR intervention through proactive engagement with stakeholder groups. Also, the key material topics for the organisation is prioritised considering the impact on the stakeholder groups and the impact of the business on Environment, Economy and Society.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups.

We engage with vulnerable/ marginalized stakeholder groups especially EWS, Tribals, through CSR outreach programmes. The programmes are not just limited to philanthropy but also encompass on holistic community development, institution building and sustainability-related initiatives while focusing on vulnerable and marginalized groups. The CSR policy aims to provide dedicated approach to community development in Education and vocational training, health and hygiene, water conservation and protection of environment, women's empowerment, gender equality, environmental sustainability and rural development. Some of the initiatives through which CAMS continue supporting society's most marginalized segments are as follows:

- Providing support to senior citizens who do not have children/relatives
- Women self-help groups for enhancing the entrepreneurial skills.
- Tree plantation to improve the green cover.

PRINCIPLE 5 Businesses should respect and promote human rights**1. Employees who have been provided training on human rights issues and policy(ies)-**

Category	FY 2024-25			FY 2023-24		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Employees						
Permanent	7,932	7,932	100.00	7,137	7,137	100.00
Other than permanent	396	396	100.00	469	469	100.00
Total Employees	8,328	8,328	100.00	7,606	7,606	100.00
Workers- Not Applicable						
Permanent						
Other than permanent				-		
Total Workers						

2. Details of minimum wages paid to employees and workers

Category	FY 2024-25					FY 2023-24				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	7,932	0	0.00	7,932	100.00	7,137	0	0.00	7,137	100.00
Male	5,544	0	0.00	5,544	100.00	4,906	0	0.00	4,906	100.00
Female	2,388	0	0.00	2,388	100.00	2,231	0	0.00	2,231	100.00
Other than permanent	396	0	0.00	396	100.00	469	0	0.00	469	100.00
Male	308	0	0.00	308	100.00	371	0	0.00	371	100.00
Female	88	0	0.00	88	100.00	98	0	0.00	98	100.00
Workers – Not Applicable										
Permanent										
Male										
Female										
Other than permanent										
Male										
Female										

3. Details of remuneration/salary

a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (₹ in Lakhs)	Number	Median remuneration/ salary/ wages of respective category (₹ in Lakhs)
Board of Directors (BoD) (Managing Director)*	1	643	0	0
Key Managerial Personnel (Other than BoD)*	2	178	0	0
Employees other than BoD and KMP*	4,995	2.61	2,091	2.61
Workers*	NA	NA	NA	NA

*Above disclosure is provided for standalone boundary of CAMS.

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY 2024-25	FY 2023-24
Gross wages paid to females (Gross wages paid to females as % of total wages)	22.57	23.13

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes, the employees of CAMS can raise concerns about human rights issues with HR department.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

We are committed to ensuring an inclusive environment where people are treated with respect and dignity. Staff members can contact the Human Resources team for any concerns pertaining to human right issues. The grievances are duly addressed, and appropriate corrective measures are implemented.

6. Number of Complaints on the following made by employees and workers:

	FY 2024-25			FY 2023-24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	3	0	The company has taken timely measures for the effective redressal of grievances	0	0	0
Discrimination at workplace	0	0	0	0	0	0
Child Labour	0	0	0	0	0	0
Forced Labour/Involuntary Labour	0	0	0	0	0	0
Wages	0	0	0	0	0	0
Other human rights related issues	0	0	0	0	0	0

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2024-25	FY 2023-24
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	3	0
Complaints on POSH as a % of female employees / workers	0.12	0.00
Complaints on POSH upheld	3	0

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases

We believe in providing equal opportunity / affirmative action. We have formulated and implemented Whistle-blower policy and Policy on the Prevention of Sexual Harassment of Women at Workplace in accordance with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013. The POSH committee, oversees implementation of internal controls to prevent harassment incidents. The Company is intolerant of any discrimination or harassment issues and takes prompt action to address the complaint. We also encourage employees and directors to report genuine concerns, such as illegal or unethical practices or behaviour, while maintaining complete confidentiality. We educate employees on the prevention of sexual harassment in the workplace on a regular basis through internal communications and training programmes.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)

Yes, human rights mandates are included in business agreements and contracts.

10. Assessments for the year

	% of offices that were assessed (by entity or statutory authorities or third parties)
Child labour	
Forced/involuntary labour	
Sexual harassment	100%
Discrimination at workplace	
Wages	
Others – please specify	-

11. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from the assessments at Question 10 above.

No significant risk was identified as an outcome of the above-mentioned assessment by the entity.

LEADERSHIP INDICATORS**1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.**

We have not encountered any concern requiring a change in our business processes because of addressing human rights grievances/ complaints.

2. Details of the scope and coverage of any human rights due-diligence conducted.

The Company conducts periodic audits and engages with all the employees and other related stakeholders for identifying instances of human rights related issues across the operating boundary. Any serious concerns identified are taken up on an immediate basis and fair and timely resolution is sought to respected parties. The details and coverage of human rights due diligence is covered in the essential indicators of the principle 5.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Yes, the company's premise/office is accessible to visitors with special needs and adheres to the provisions of the Rights of Persons with Disabilities Act, 2016.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual harassment	
Discrimination at workplace	
Child labour	
Forced labour/Involuntary labour	
Wages	
Others – please specify	

These parameters are currently not assessed

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

Not Applicable in view point no 4.

PRINCIPLE 6 Businesses should respect and make efforts to protect and restore the environment**Essential Indicators****1. Details of total energy consumption (in Joules or multiples) and energy intensity.**

Parameter	Please specify unit	FY 2024-25	FY 2023-24*
From renewable sources			
Total electricity consumption (A)	GJ	60.98	62.53
Total fuel consumption (B)	GJ	0	0
Energy consumption through other sources (C)	GJ	0	0
Total energy consumed from renewable sources (A+B+C)	GJ	60.98	62.53
From non-renewable sources			
Total electricity consumption (D)	GJ	29,892.35	23,290.79
Total fuel consumption (E)	GJ	815.20	688.79
Energy consumption through other sources (F)	GJ	0	238.39
Total energy consumed from non-renewable sources (D+E+F)	GJ	30,707.55	24,217.98
Total energy consumed (A+B+C+D+E+F)	GJ	30,768.53	24,280.50
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	GJ / Million rupees of turnover	2.16	2.13
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)#	GJ/ USD	0.0000446	0.0000435
Energy intensity in terms of physical output	GJ	Not Applicable	Not Applicable
Energy intensity (optional) - the relevant metric may be selected by the entity		0	0

#The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2023-24 and 2024-25 by International Monetary Fund for India given in the link: <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND>

* Reinstated in accordance with Industry Standards on Reporting of BRSR Core

Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency. (Y/N) If yes, name of the external agency.

No

2. Does the entity have any sites/facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

No

3. Provide details of the following disclosures related to water.

Parameter	Please specify unit	FY 2024-25 *	FY 2023-24*
Water withdrawal by source (in kilolitres)			
(i) Surface water	kilolitres	0	0
(ii) Groundwater	kilolitres	0	0
(iii) Third party water	kilolitres	86,194.8	78722.1
(iv) Seawater / desalinated water	kilolitres	0	0
(v) Others	kilolitres	0	0
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	kilolitres	86,194.8	78722.1
Total volume of water consumption (in kilolitres)	kilolitres	9,577.2	8746.9
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	Kilolitres / million rupees of turnover	0.67	0.77
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)(Total water consumption / Revenue from operations adjusted for PPP)#	Kilolitres/USD	0.000014	0.000016
Water intensity in terms of physical output	kilolitres	Not Applicable	Not Applicable
Water intensity (optional) - the relevant metric may be selected by the entity	kilolitres	0	0

#The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2024 and 2025 by International Monetary Fund for India given in the link: <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND>

Note: Water consumption is estimated based on the document by the Central Ground Water Authority (CGWA), which specifies that a water requirement of office employee which is 45 litres per day per head. The document also specifies the breakup of 45 litres per day per head into 20 litres per day per head for flushing and 25 litres per day per head for domestic use. This quantity is recorded as water withdrawn from third party source i.e. local municipalities.

Further the water discharged is considered as aggregate of 80% of the water withdrawn for domestic consumption from source based on Central Pollution Control Board (CPCB) database report dated December 24, 2009 and 20 litres per day per head for flushing. Therefore, water consumption is reported as "Water Withdrawal – Water Discharge = Water Consumption".

Refer link for references for above assumptions:

Water Consumption: <https://cgwa-noc.gov.in/landingpage/Guidelines/NBC2016WatRequirement.pdf>

Water discharge: https://prod-qt-images.s3.amazonaws.com/indiawaterportal/import/sites/default/files/iwp2/status_of_water_supply_and_wastewater_generation_and_treatment_in_class_i_cities_and_class_ii_towns_of_india_cpcb_2009.pdf

*The data relating to Water Consumption and discharge has been reinstated in accordance with Industry Standards on Reporting of BRSR Core.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No

4. Provide the following details related to water discharged:

Parameter	Please specify unit	FY 2024-25*	FY 2023-24*
Water discharge by destination and level of treatment (in kilolitres)			
(i) To Surface water	kilolitres	0.00	0.00
- No treatment	kilolitres	0	0
- With treatment - please specify level of treatment	kilolitres	0	0
(ii) To Groundwater	kilolitres		
- No treatment)	kilolitres	0	0
- With treatment - please specify level of treatment	kilolitres	0	0
(iii) To Seawater	kilolitres		
- No treatment	kilolitres	0	0
- With treatment - please specify level of treatment	kilolitres	0	0
(iv) third party water	kilolitres		
- No treatment	kilolitres	76617.6	69975.2
- With treatment - please specify level of treatment	kilolitres	0	0
(v) Others	kilolitres		
- No treatment	kilolitres	0	0
- With treatment - please specify level of treatment	kilolitres	0	0
Total water discharged (in kilolitres)	kilolitres	0.00	0.00

*Refer Note given above in Principle 6 Essential 3 for method of estimation.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

No

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2024-25	FY 2023-24
NOx	Tonne	NA	NA
SOx	Tonne	NA	NA
Particulate matter (PM)	Tonne	NA	NA
Persistent organic pollutants (POP)	Tonne	NA	NA
Volatile organic compounds (VOC)	Tonne	NA	NA
Hazardous air pollutants (HAP)	Tonne	NA	NA
Others - please specify			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2024-25	FY 2023-24*
Total Scope 1 emissions (Break-up of the GHG into CO 2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	tCO2e	908.50	-
Total Scope 2 emissions (Break-up of the GHG into CO 2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	tCO2e	6089.28	-
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	tCO2e / Million rupees of turnover	0.49	-
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)#	tCO2ePerUSD	0.0000088	-
Total Scope 1 and Scope 2 emission intensity in terms of physical output		Not Applicable	-
Total Scope 1 and Scope 2 emission intensity (optional) - the relevant metric may be selected by the entity		0	-

#The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2024 and 2025 by International Monetary Fund for India given in the link: <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND>

* GHG inventorization was not carried out during the previous reporting period. Hence, the details are not available.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No

8. Does the entity have any project related to reducing Green House Gas emission?

No

If Yes, then provide details.

9. Provide details related to waste management by the entity, in the following format:

Parameter	Parameter	FY 2024-25	FY 2023-24
Total Waste generated (in metric tonnes)			
Plastic waste (A)	metric tonnes	0.67	0.52
E-waste (B)	metric tonnes	0	0
Bio-medical waste (C)	metric tonnes	0	0
Construction and demolition waste (D)	metric tonnes	0	0
Battery waste (E)	metric tonnes	9.30	0.896
Radioactive waste (F)	metric tonnes	0	0
Other Hazardous waste. Please specify, if any. (G)	metric tonnes	0	0
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	metric tonnes	70.27	74.20
Total (A+B + C + D + E + F + G + H)	metric tonnes	80.24	75.62
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	metric tonnes/ Million rupees of turnover	0.0056	0.0067

Parameter	Parameter	FY 2024-25	FY 2023-24
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)#	metric tonnes/ USD	0.00000012	0.00000014
Waste intensity in terms of physical output	metric tonnes	Not Applicable	Not Applicable
Waste intensity (optional) - the relevant metric may be selected by the entity	metric tonnes	0	0
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)			
Category of waste			
(i) Recycled	metric tonnes	80.24	75.62
(ii) Re-used	metric tonnes	0	0
(iii) Other recovery operations	metric tonnes	0	0
Total	metric tonnes	80.24	75.62
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)			
Category of waste			
(i) Incineration	metric tonnes	0	0
(ii) Landfilling	metric tonnes	0	0
((iii) Other disposal operations	metric tonnes	0	0
Total	metric tonnes	0.00	0.00

#The revenue from operations has been adjusted for PPP based on the latest PPP conversion factor published for the year 2024 and 2025 by International Monetary Fund for India given in the link: <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC/IND>

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce the usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

The company has appropriate processes and mechanisms in place to sustainably dispose the wastes generated. Concerning the nature of business, there are no processes involving the production of hazardous or toxic chemicals. E-wastes, which form the major share of the waste generated, are given to authorised recyclers for extending the lifecycle and disposing the wastes responsibly causing no harm to the surrounding environment. Reduction in paper printing and consumption: We have implemented strong measures for digitizing processes to reduce the need for paper. Further minimizing the usage of paper across offices is an ongoing activity. Customer accounts have now transitioned to digital platforms. Paper based Office stationeries also have now been stopped apart from the mandatory ones.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones, etc.) where environmental approvals/clearances are required, please specify details in the following format:

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N)	If no, the reasons there of and corrective action taken, if any.
Not Applicable, as the company does not have any offices in or near areas that are ecologically sensitive.				

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
Not Applicable					

13. Is the entity compliant with the applicable environmental law/regulations/guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, and Environment Protection Act and Rules thereunder (Y/N). If not, provide details of all such non-compliances.

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
Yes. CAMS adheres to all applicable environmental laws, regulations, and guidelines in India				

LEADERSHIP INDICATOR

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

Water withdrawal, consumption and discharge in areas of water stress

(i) Name of the area	0
(ii) Nature of operations	0

(iii) Water withdrawal, consumption and discharge in the following format:

Parameter	Please specify unit	FY 2024-25	FY 2023-24
Water withdrawal by source (in kilolitres)			
Surface water	kilolitres	0	0
Groundwater	kilolitres	0	0
Third party water	kilolitres	0	0
Seawater / desalinated water	kilolitres	0	0
Others	kilolitres	0	0
Total volume of water withdrawal (in kilolitres)	kilolitres	0	0
Total volume of water consumption (in kilolitres)	kilolitres	0	0
Water intensity per rupee of turnover (Water consumed / turnover)	kilolitres	0	0
Water intensity (optional) - the relevant metric may be selected by the entity	kilolitres	0	0
Water discharge by destination and level of treatment (in kilolitres)			
(i) Into Surface water	kilolitres	0	0
- No treatment	kilolitres	0	0
- With treatment - please specify level of treatment	kilolitres	0	0
(ii) Into Groundwater	kilolitres	0	0
- No treatment	kilolitres	0	0
- With treatment - please specify level of treatment	kilolitres	0	0
(iii) Into Seawater	kilolitres	0	0
- No treatment	kilolitres	0	0
- With treatment - please specify level of treatment	kilolitres	0	0

Parameter	Please specify unit	FY 2024-25	FY 2023-24
(iv) third party water	kilolitres	0	0
- No treatment	kilolitres	0	0
- With treatment - please specify level of treatment	kilolitres	0	0
(v) Others	kilolitres	0	0
- No treatment	kilolitres	0	0
- With treatment - please specify level of treatment	kilolitres	0	0
Total water discharged (in kilolitres)	kilolitres	0	0

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No

If yes, name of the external agency.

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2024-25	FY 2023-24*
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)*	tCO ₂ e	11668.42	0
Total Scope 3 emissions per rupee of turnover	tCO ₂ e / Million rupees of turnover	0.82	0
Total Scope 3 emission intensity (optional) - the relevant metric may be selected by the entity	tCO ₂ e	0	0

* GHG inventorization was not carried out during the previous reporting period. Hence, the details are not available.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)

No

If yes, name of the external agency.

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.

Not Applicable

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

S. No.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
		None in the current reporting period	

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/web-link

The company has in place a Business Continuity Management plan that outlines the guidelines for implementing risk mitigation plans in the event of a disaster and is accessible to all the employees via intranet. The company has implemented best-in-class Business Continuity management practises and conducts BCP drills on a regular basis to assess their effectiveness. The Company has a Business Continuity Policy in place. The Policy is duly approved by the Risk Management Committee of the Company. The purpose of the Policy is to formalise the business continuity program of the Company and to provide guidelines for developing, implementing, exercising, and maintaining group specific business continuity plans for the respective groups. More importantly, the policy seeks to provide for the recovery of critical and important processes

in accordance with pre-established timeframes, restoration of the processing site and ultimately return to a permanent operating environment.

CAMS provides stakeholders with a competitive advantage through its robust Pan-India infrastructure and cutting-edge digital technologies. The service centres are linked to a central data center, which is supported by back offices in Chennai and Coimbatore, as well as a central distributor helpdesk. In the event of a disaster, the disaster recovery site in Mumbai ensures business continuity across all critical functions. The stakeholders are informed on the discontinuity of services through SMS, Emails and other channels and alternative solutions are offered for preventing the glitches in the delivery of services.

Web-link : *CAMS- Business continuity and planning policy*

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?

During the year under review, there was no reported detrimental effect on the environment as a result of the business activities.

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

Environmental impact assessments for the value chain partner as part of our sustainability evaluation process will be initiated going forward.

8. How many Green Credits have been generated or procured:

a. By the listed entity	0
b. By the top ten (in terms of value of purchases and sales, respectively) value chain partner	0

PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

ESSENTIAL INDICATORS

1. a. Number of affiliations with trade and industry chambers/associations.

Number of affiliations with trade and industry chambers/associations – Six (6)

b. List the top 10 trade and industry chambers/associations (determined based on the total members of such a body) the entity is a member of/affiliated to.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1.	Madras Management Association	State
2.	National Association of Software and Services Companies (NASSCOM)	National
3.	Madras Chamber of Commerce and Industry	State
4.	Registrars Association of India (RAIN)	National
5.	National Investment Company Service Association (NICSA)	International
6.	The Institute of Directors	National

2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
During the current reporting period, there were no proven circumstances of anti-competitive conduct by the entity or any adverse orders from regulatory authorities.		

LEADERSHIP INDICATORS

1. Details of public policy positions advocated by the entity:

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others - please specify)	Web Link, if available
None					

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA notification No.	Date of notification	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes / No)	Relevant Web Link
None					

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity.

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
Nil						

3. Describe the mechanisms to receive and redress grievances of the community.

CAMS has systems in place to acknowledge and tackle the concerns of various stakeholder groups as enlisted in Question 25 of Section A of this report. The stakeholders can register their grievances through various channels as listed in the website. The company has also put in place a mechanism to monitor CSR projects and concerns of the beneficiary community. The company has also engaged an external agency to carry out assessment on a voluntary basis on the impact of the project and its reach.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers.

	*FY 2024-25	FY 2023-24
Directly sourced from MSMEs/ small producers	Refer note below	Data not available
Directly from within India		

*Note:

The same shall be assessed by the company going forward. However, the company provides opportunity to start-ups and local vendors to participate in its operations through off site locations situated across the country.

5. Job creation in smaller towns - Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Location	FY 2024-25 (Current Financial Year)	FY 2023-24 (Previous Financial Year)
Rural	0.10%	Data not available
Semi-Urban	0.06%	
Urban	24.64%	
Metropolitan	75.20%	

LEADERSHIP INDICATORS

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
Not Applicable	

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

S. No.	State	Aspirational District	Amount spent (In INR)
None			

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised / vulnerable groups? (Yes/No)

No

- (b) From which marginalised / vulnerable groups do you procure?

Not Applicable

- (c) What percentage of total procurement (by value) does it constitute?

Not Applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge.

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
None				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the Case	Corrective action taken
None		

6. Details of beneficiaries of CSR Projects

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
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For details on CSR projects and beneficiaries, refer Social and Relationship Capital in page number 65-73

PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

ESSENTIAL INDICATORS

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

CAMS business philosophy is centred on driving continuous focus on enhancing the customer experience, with convenience being at the core of CAMS customer service proposition. The customers of the company are investors of various mutual funds. The Customers can register complaints or feedback through various touchpoints and the company has detailed procedures in place to ensure that complaints are resolved at the earliest. Customers can also address their concerns to the compliance officer for effective redressal. CAMS also conducts customer satisfaction surveys to gather stakeholder complaints. The survey results are used to develop strategies for enhancing the customer experience with the company.

2. Turnover of products and/services as a percentage of turnover from all products/services that carry information about:

	As a percentage to total turnover
Environmental and social parameters relevant to the product	0
Safe and responsible usage	0
Recycling and/or safe disposal	0

3. Number of consumer complaints in respect of the following:

	FY 2024-25 (Current Financial Year)			FY 2023-24 (Previous Financial Year)		
	Received during the year	Pending resolution at end of year	Remark	Received during the year	Pending resolution at end of year	Remarks
Data privacy	Nil	Nil	None	Nil	Nil	None
Advertising	Nil	Nil	None	Nil	Nil	None
Cyber-security	Nil	Nil	None	Nil	Nil	None
Restrictive Trade Practices	Nil	Nil	None	Nil	Nil	None
Unfair Trade Practices	Nil	Nil	None	Nil	Nil	None
Others	Nil	Nil	None	Nil	Nil	None

4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls	NA	NA
Forced recalls	NA	NA

5. Does the entity have a framework/policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes, CAMS has a policy on cyber security and the risks associated with data access and privacy, which can be accessed via the [link](#). The Board's Risk Management Committee and Technology Committee review cyber security systems on a periodic basis. CAMS has also been ISO-27001 certified for information security, ensuring that sensitive data is only accessible to authorized users through appropriate internal controls. The policy defines the terms under which users have access to the Data and the steps to protect the database, servers, and specified data from unauthorized access. Bitsight has given the company a score of 800, which is among the highest in the BFSI sector regarding the effectiveness of internal systems.

Web-link: [CAMS- Cyber security and cyber resilience policy](#)

6. **Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.**

During the reporting period, no complaints about cyber security or data privacy were received.

7. **Provide the following information relating to data breaches:**

- a. **Number of instances of data breaches along-with impact**

NIL

- b. **Percentage of data breaches involving personally identifiable information of customers**

NIL

- c. **Impact, if any, of the data breaches**

None

Leadership Indicators

1. **Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).**

Information about the company's products and services can be accessed through the company's website (<https://www.camsonline.com/>) and other social media platforms including You tube, Facebook, Linked In, Instagram and Twitter.

2. **Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.**

CAMS focuses on enhancing customer experience through various digital solutions and technological upgradations. The company has witnessed growth of digital transaction modes among the customers, post pandemic times. The company improved the monitoring of electronic linkages, APIs and overall network in order to ensure uninterrupted powering of electronic touchpoints.

3. **Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.**

In case of disruption/ discontinuation of essential services, the customers are updated via Email and SMS.

4. **Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

Yes. The company displays product information on the product which is over and above mandated by the regulator. The company undertakes customer satisfaction surveys and the results of the survey is available in the website.