

29th October 2026

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: Presentation of Unaudited Standalone and Consolidated Financial Results for the quarter and half year ended September 30, 2026

We enclose the presentation of Unaudited Standalone and Consolidated Financial Results for the quarter and half year ended September 30, 2026.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,
For Computer Age Management Services Limited

Manikandan
Gopalakrishn
an
Digitally signed by Manikandan
Gopalakrishnan
DN: cn=Manikandan
Gopalakrishnan c=IN o=Personal
Reason: I am the author of this
document
Location:
Date: 2026.10.29 19:52+05:30

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.



(for the quarter and period ended September 30, 2026)

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- 1. Business Overview**
2. Financials
3. ESG & CSR Activities
4. Company Overview



Financial Highlights



Operating revenue grew **10.0% Y-o-Y** to **₹414.47 crore**, reflecting sustained business momentum



EBITDA increased **13.5% Y-o-Y** to **₹190.86 crore**, demonstrating the resilience of CAMS's business model and continued operating momentum amid a dynamic market environment



EBITDA margin expanded by **140 basis points Y-o-Y** to **46.0%**, driven by operating leverage and disciplined cost management



PAT grew **14.4% Y-o-Y** to **₹131.49 crore**, delivering a healthy **PAT margin of 30.7%** and reinforcing CAMS's ability to translate growth into higher profitability



Diversification momentum accelerated, with non-mutual fund businesses growing **21.7% Y-o-Y**, while **CAMSPay** crossed the **6% revenue contribution milestone** for the first time

Business Highlights Q2 FY'27

Our Mission... Your Growth



Mutual Funds



CAMS MF AuM grew **12.1% Y-o-Y** to a record **₹58.4 lakh crore** in Q2 FY'27, maintaining its leadership position with a **67% market share**



Equity MF AuM increased **15.5% Y-o-Y** to a record **₹33.2 lakh crore**, continuing to outperform the industry growth of **15.2%**.



Strong equity net sales drove CAMS's above-industry equity AUM growth, capturing 70% of the industry's equity net sales over the last 12 months



SIP collections grew **16.5% Y-o-Y** to **₹61,369 crore** in Q2 FY'27, outperforming industry growth of **12.4%**



Live SIP accounts reached **6.96 crore**, up **12.9% Y-o-Y**, outperforming industry growth and further strengthening CAMS's market share to **63.9% from 63.4% a year ago**



CAMS' **unique investor base** expanded **15.1% Y-o-Y** to over **4.98 crore investors**, surpassing industry growth of **11.1%**



Specialized Investment Funds (SIFs) continue to witness **strong adoption**, with 12 SIFs launched and cumulative AuM exceeding **₹20,000 crore**. Participation has broadened to over **10,200 distributors** and **85,000 investors**, creating a strong runway for future growth



GIFT City retail funds continues to scale with 5 funds live and AuM crossing ₹1500 crore. 2 more funds planned for launch in the coming quarter



InCred Money AMC appointed CAMS as its MFRTA, expanding CAMS' client roster to **32** out of 64 licensed AMCs

ASK Investments and **Carnelian AMC** successfully **launched** their maiden funds during the quarter while **Oaklane AMC** and **Neo AMC** are expected to go live over the coming quarter, supporting future growth



Beyond Mutual Funds

Non-mutual fund revenue contribution increased to 15.9%, up 150 basis points Y-o-Y, reflecting continued progress in building meaningful growth vectors beyond the core MF business



CAMSPay delivered another exceptional quarter, with revenue growing 52.2% Y-o-Y and 13.1% Q-o-Q, supported by 21 new client wins during Q2 FY'27



CAMS Alternatives strengthened its market leadership, reporting 22% Y-o-Y revenue growth. With AuM exceeding ₹3.3 lakh crore, the business secured 54 new mandates, including 15 marquee client relationships



CAMS KRA recorded strong operational momentum, delivering 51% Q-o-Q revenue growth, with 5 of the top 10 brokerage houses actively doing business



CAMSRep crossed 15 million demat policies and drove strong momentum in Bima Central, commencing business with two insurance brokers. Achieved a 9% Y-o-Y revenue growth in Q2 FY'27



Account Aggregator business grew 19% Y-o-Y, seeing significant uplift in the analytics use cases. Potential benefits of the new AA pricing model expected to roll out from Q4 onwards



ConsenPro, a pioneering DPDP implementation platform sees strong adoption in the BFSI segment, is under implementation with 20 clients



Re-arch And AI



Strategic platform modernization remains firmly on track, with **FundsNet 2.0 successfully going live** and complete migration of transaction origination from the legacy platform targeted by Q4 FY'27



AI-led transformation initiatives continue to scale meaningfully, with six of eight extraction use cases already deployed fuelling significant employee productivity



CAMS Lens strengthened its market recognition through selection by **NISM** as an AI-powered training partner for Compliance and RegTech initiatives



Enterprise-wide data and reporting modernization is progressing as planned, positioning CAMS to unlock meaningful operational efficiencies beginning Q4 FY'27



Launched DIY portal for GIFT City retail investors - enabling end-to-end onboarding, transactions, and payments for AMCs while powering ecosystem participants through API-led integration

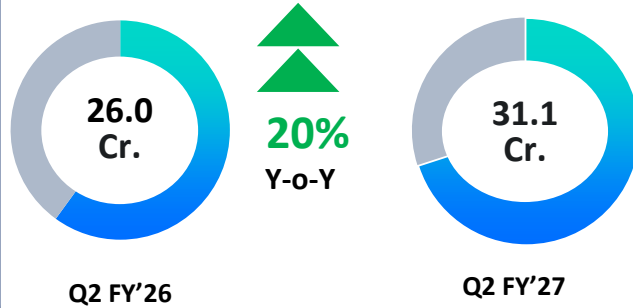


KYCHUB, CAMS' new-generation e-KYC platform, was launched successfully, enabling seamless customer onboarding across the capital markets ecosystem and attracting multiple fintech integrations

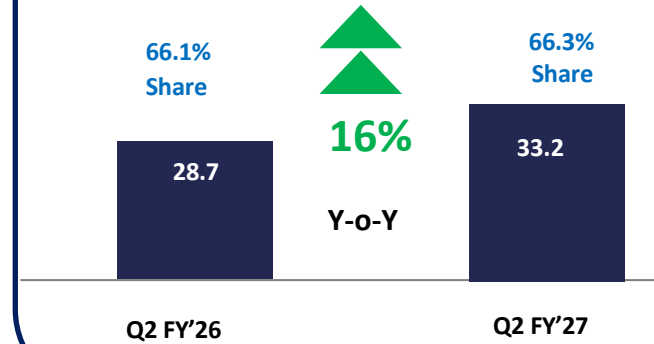
Mutual Funds – Operational Highlights – Q2 FY'27



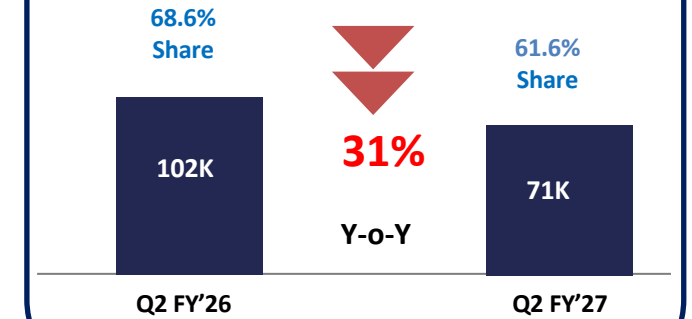
Transaction volume



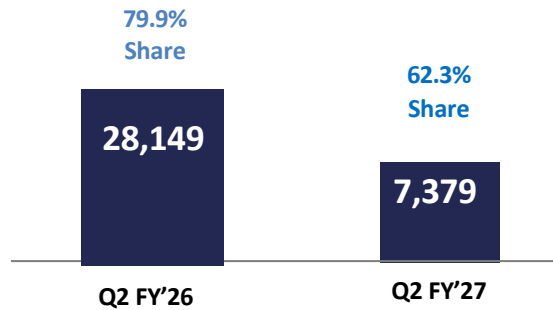
Equity AUM (Rs Lakh Cr.)



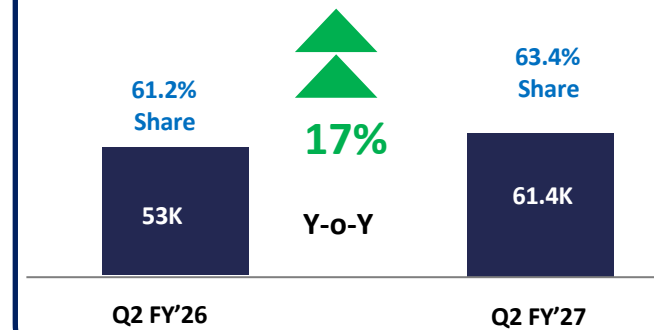
Equity Net Sales^ (₹ Cr.)



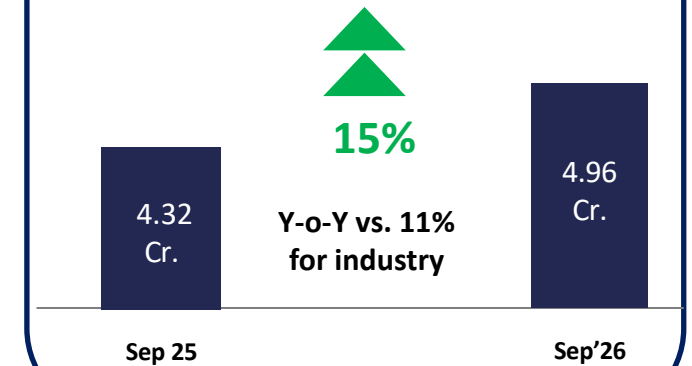
NFO Mobilization (in ₹ Cr.)



SIP Collections (₹ Cr.)



Unique Investor Growth



Mutual Fund Industry vs. CAMS AAuM – Q2 FY'27



CAMS – Market Share
(based on Quarterly AAuM)

67%*



Net flows into equity
assets reached
₹70,578 Cr. in
Q2 FY'27



Inflows through SIPs
increased by
17% Y-o-Y / 3% Q-o-Q

Q2 FY'27

AAuM Serviced by CAMS

₹58.4 Tn.

▲ 12.1% Y-o-Y

▲ 4.5 % Q-o-Q

Industry AAuM

₹87.2Tn.

▲ 13.1% Y-o-Y

▲ 4.9 % Q-o-Q

Equity AAuM – CAMS

₹33.2 Tn.

▲ 15.5% Y-o-Y

▲ 5.7% Q-o-Q

Equity AAuM # – Industry

₹50.1 Tn.

▲ 15.2% Y-o-Y

▲ 6.5% Q-o-Q

*Market share & AuM does not include fund of fund Domestic | AuM including FOF domestic and excluding SIF for Q2 FY'27 - ₹ 59.97 Tn., Q1 FY'27 - ₹57.33 Tn., Q2 FY'26 - ₹52.97 Tn., Yield calculated on this AuM
Equity includes Growth & Equity Oriented schemes, Index-Equity & Hybrid excluding Arbitrage

Operational Metrics – Q2FY'27



Transaction Volume

311.1 Mn.

▲ Y-o-Y: **19.8%**

▲ Q-o-Q: **6.4%**



SIP Book

69.6 Mn.

(as on Sep. 30, 2026)

▲ Y-o-Y: **12.9%**

▲ Q-o-Q: **3.6%**



Systematic Transactions
Processed

251.2 Mn.

▲ Y-o-Y: **17.7%**

▲ Q-o-Q: **4.5%**



Live Investor
Folios

119.9 Mn.

(as on Sep 30, 2026)

▲ Y-o-Y: **17.3%**

▲ Q-o-Q: **3.2%**



Unique Investors
Serviced

49.8 Mn.

(as on Sep 30, 2026)

▲ Y-o-Y: **15.1%**

▲ Q-o-Q: **2.7%**

Operational Metrics – H1FY'27



Transaction Volume

603 Mn.

▲ Y-o-Y: **19.7%**



SIP Book

69.6 Mn.

(as on Sep. 30, 2026)

▲ Y-o-Y: **12.9%**



Systematic Transactions

Processed

491.5 Mn.

▲ Y-o-Y : **17.9%**



Live Investor Folios

119.9 Mn.

(as on Sep 30, 2026)

▲ Y-o-Y: **17.3%**



Unique Investors

Serviced

49.8 Mn.

(as on Sep 30, 2026)

▲ Y-o-Y: **15.1%**

Beyond MF

CAMSPay®

- **Operating revenue up 52% Y-o-Y and 13.1% Q-o-Q**
- **Digital up 71% Y-o-Y (21% Q-o-Q); Cards up 44% Q-o-Q**
- **21 deals** signed in Q2
- **Received RBI authorisation** as a Cross-Border Payment Facilitator
- **Best Payments Solution** awards at **GFF 2026** and **Technoviti 2026** for CAMSPay UPI Offline Plus
- **15 Mn+** bank accounts validated; **1.3 Mn** NACH mandates registered

CAMS *for* ALTERNATIVES

- CAMS Alternatives delivered **22 % Y-o-Y** revenue growth in Q2FY'27
- Continued momentum in business acquisition with **54 new mandates**; overall AUM crossed **₹3.30 Lakh Cr**
- CAMS' digital stack continues to gain strong traction, with **300+ WealthServ sign-ups** and more than 100% Q-o-Q growth in digital transactions
- GIFT City operations maintained strong momentum, with 40+ funds outsourcing services, AUM crosses USD 2.8 Bn

CAMSKRA

- CAMS KRA's revenue grew 2% Y-o-Y in Q2 FY'27 despite a **market wide recommended rate revision of ~25%**
- Onboarded **58 new intermediaries** during the quarter reflecting deep market confidence in CAMS KRA's technology-led platform and service quality
- **5 of the top 10 brokerage** houses are now integrated with CAMS KRA
- Working towards going live as **IFSCA- authorised KYC Registration Agency (KRA)** in **GIFT City**

CAMSRep Insurance Repository & Services



- Bima Central aggregate **demat policy base crossed 15Mn**; cumulative unique user base reaches 3 Mn



- **Niva Bupa, Ageas Federal** chose Bima Central as their preferred IR partner



- **Hero Insurance & Prudent Corp Advisory**, went live with eIA integrations to provide servicing access to more than 1cr policyholders

Think360^{AI}



- **ConsenPro** booked its **first external revenue in Q2 FY27** as DPDP compliance demand accelerates; BFSI and enterprise proposals active



- 20 new clients added in Q2, including Farmers Insurance (US), PhonePe, ICICI Pension Fund, Mizuho Capsave and Vastu Housing Finance

CAMSfinserve



- CAMS finserve recorded a **19% Y-o-Y** growth in revenue on the back of strong product offerings



- Client addition momentum continues with 30 new clients going live in Q2



- Potential benefits of the new AA pricing model expected to roll out from Q4 onwards

CAMS NPS National Pension System



- CAMS CRA registered **143% Y-o-Y** growth on subscriber base



- **Nivruti Platform** (PoP solution) continues to gain momentum with a successful deployment with NPS Central

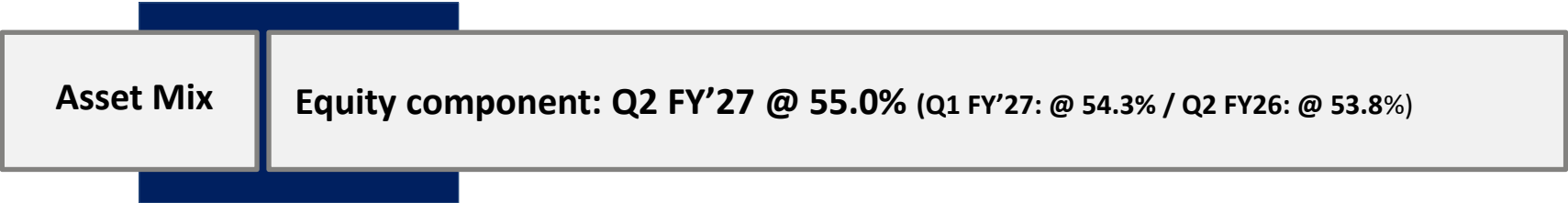
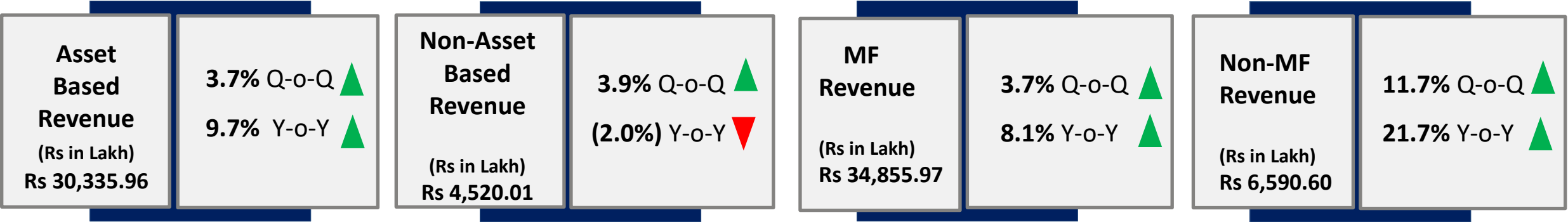


- e-NPS accounted for 8% of new accounts in Q2 of FY'27



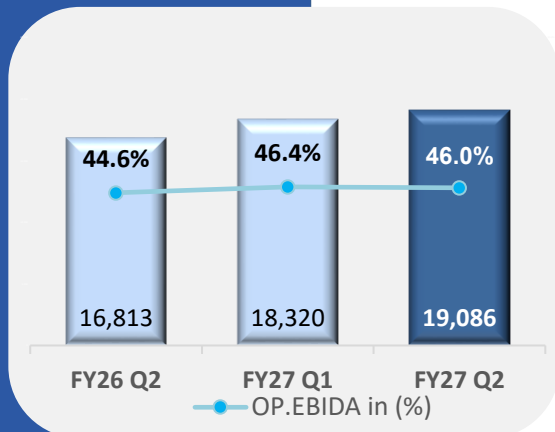
1. Business Overview
- 2. Financials**
3. ESG & CSR Activities
4. Company Overview

Revenue Highlights – Q2 FY’27



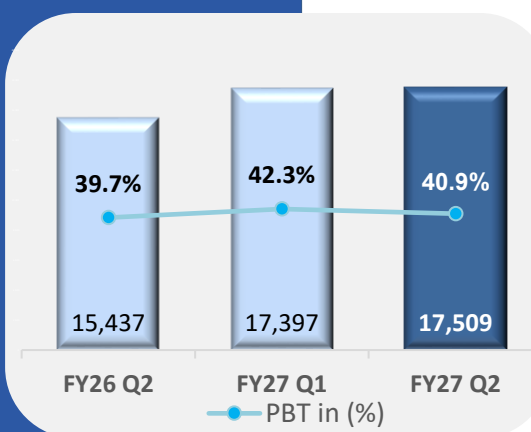
Financial Highlights – Q2 FY'27

Operating EBITDA – 46.0 %



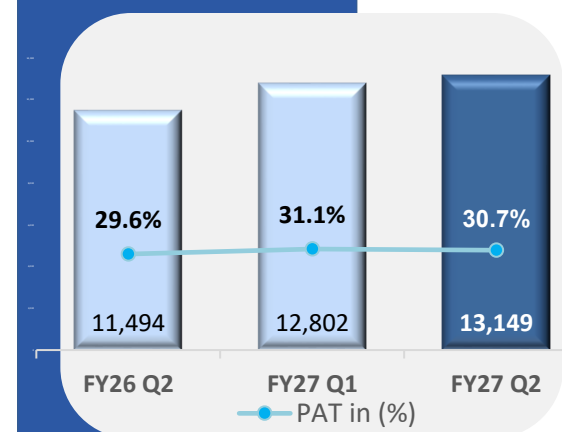
▲ **4.2% Q-o-Q**
▲ **13.5% Y-o-Y**

PBT – 40.9%



▲ **0.6% Q-o-Q**
▲ **13.4% Y-o-Y**

PAT – 30.7%



▲ **2.7% Q-o-Q**
▲ **14.4% Y-o-Y**

**Return on
Net-Worth***
36.22%

**** Cash & Cash
Equivalent as on
30th Sep 26 was
Rs 875.10 Cr.**

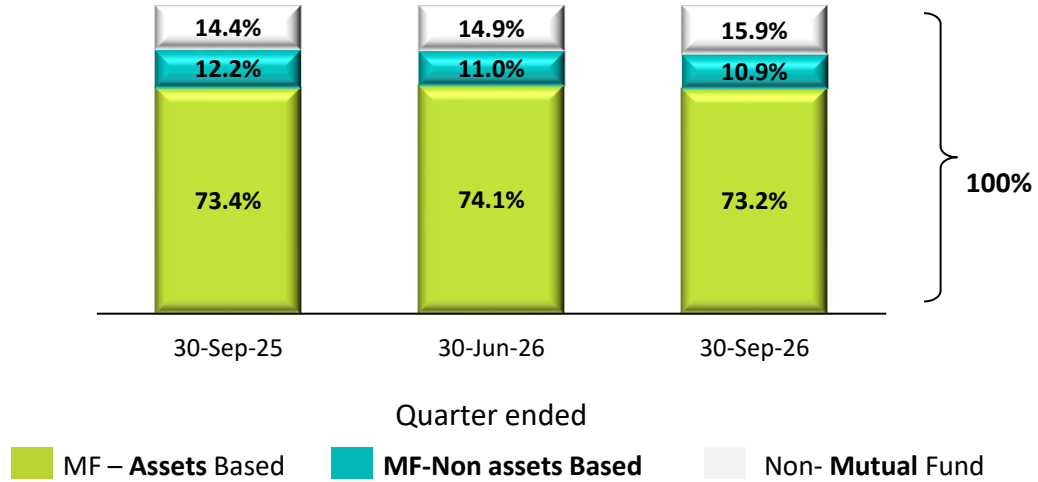
Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹ 2.0 Cr. (Q2 FY'27), ₹ 1.9 Cr. (Q1 FY'27) and ₹ 4.3 Cr. (Q2 FY'26)

Interim Dividend: Rs. 3.25 Per share

- * Return on Net-worth – PAT (annualized) / Average Equity for the quarter| ** Includes Bank balances, Fixed deposit, Govt Bond & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection A/c & Money in unpaid dividend A/c
- Numbers are after eliminating non-controlling interest in Think Analytics & Fintuple Technologies | After considering share of loss in MFC JV

Revenue Profile Q2 FY'27

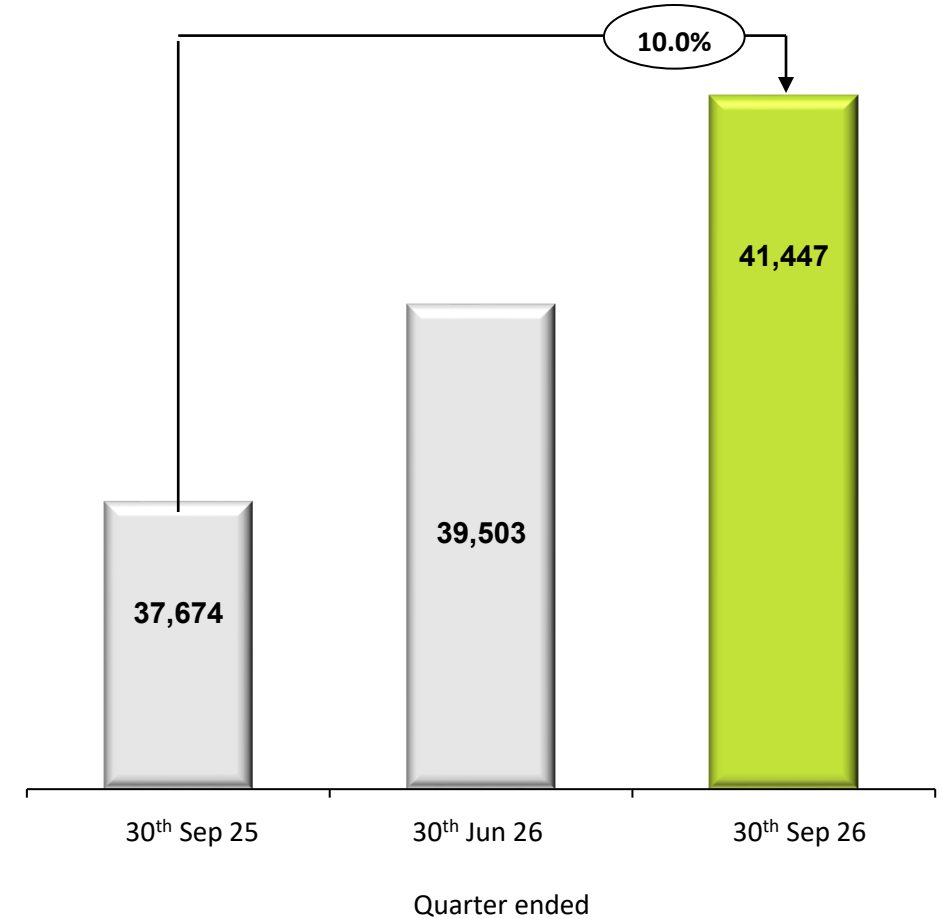
Revenue Breakup



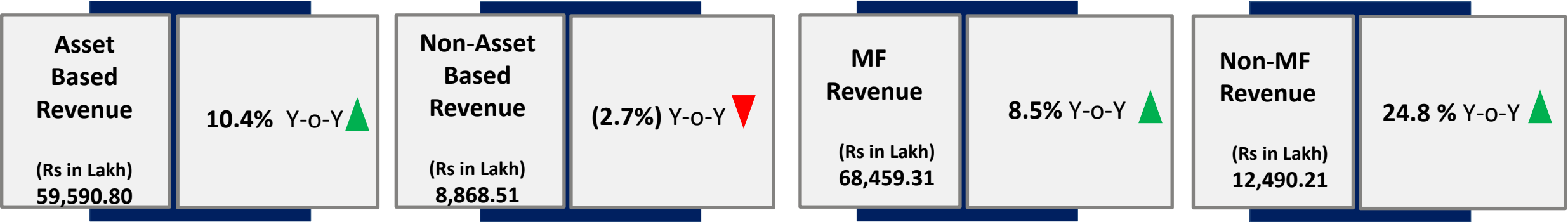
Breakup of Non-Mutual Fund

Particulars	Quarter ended		
	30 th Sep 25	30 th Jun 26	30 th Sep 26
AIF	2.9%	3.1%	3.2%
CAMS Pay	4.4%	5.7%	6.1%
CAMS REP	1.3%	1.4%	1.3%
Think360 AI	1.2%	1.1%	1.1%
CAMSKRA	2.9%	1.9%	2.7%
Others	1.7%	1.7%	1.5%
Non Mutual Fund	14.4%	14.9%	15.9%

Revenue (In ₹ Lakh)

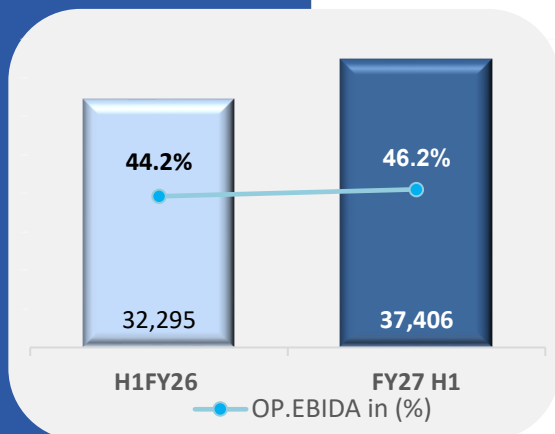


Revenue Highlights – H1 FY'27



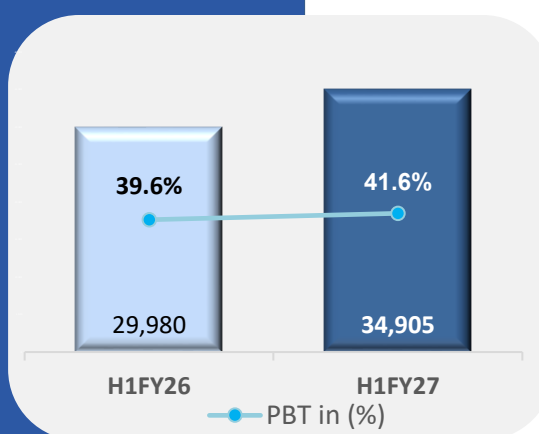
Financial Highlights – H1 FY'27

Operating EBITDA – 46.2 %



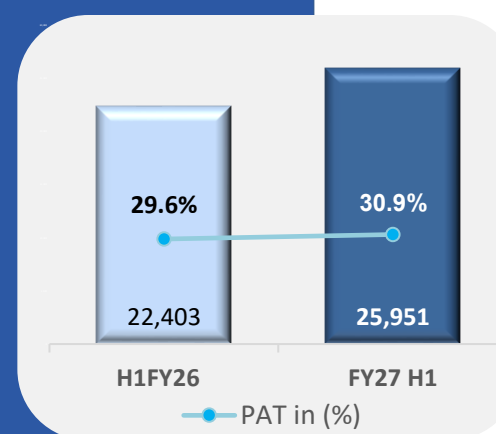
▲ 15.8% Y-o-Y

PBT – 41.6%



▲ 16.4% Y-o-Y

PAT – 30.9%



▲ 15.8% Y-o-Y

Return on
Net-Worth*
37.58%

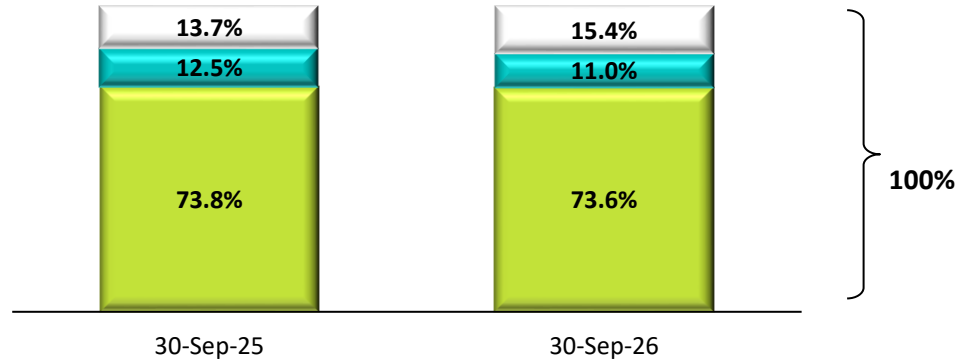
** Cash & Cash
Equivalent as on
30th Sep 26 was
Rs 875.10 Cr.

Profit numbers are after considering the non-cash charge (ESOPs) amounting to ₹ 3.9 Cr. (H1 FY'27), ₹ 8.5 Cr. (H1 FY'26)

- * Return on Net-worth – PAT (annualized) / Average Equity for the quarter| ** Includes Bank balances, Fixed deposit, Govt Bond & Investment in MF / Excludes money held in trust (ECS, NPS & Stamp duty collection A/c & Money in unpaid dividend A/c
- Numbers are after eliminating non-controlling interest in Think Analytics & Fintuple Technologies | After considering share of loss in MFC JV

Revenue Profile – H1 FY'27

Revenue Breakup



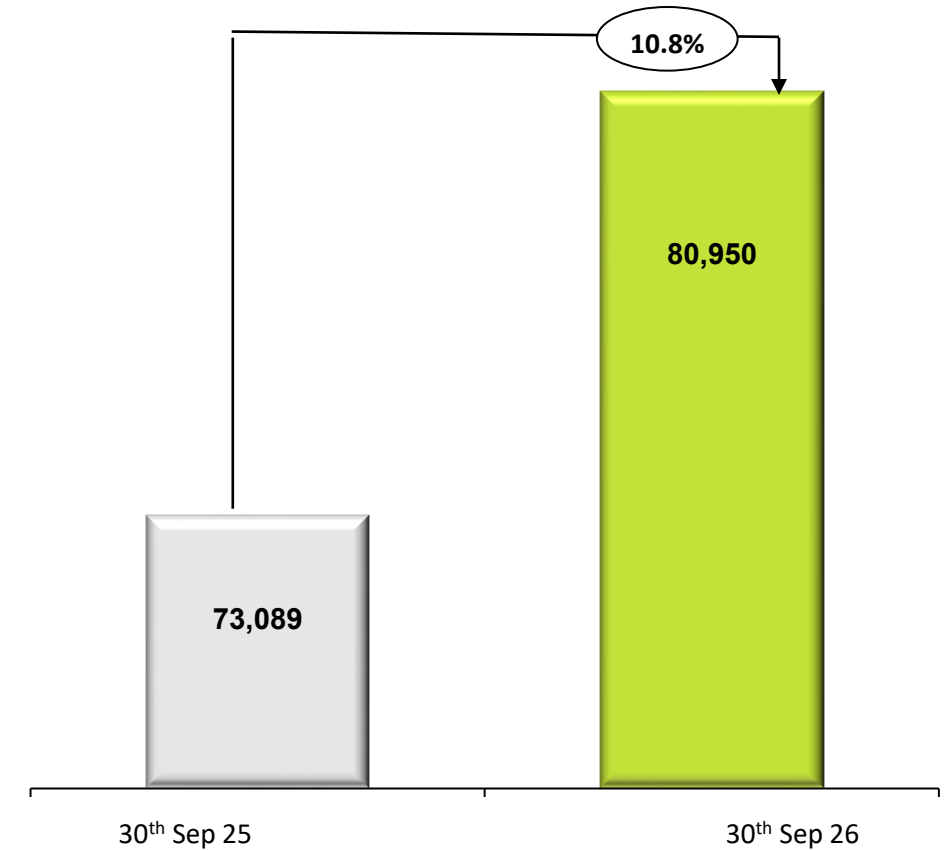
H1 Year ended

■ MF – Assets Based
 ■ MF-Non assets Based
 ■ Non- Mutual Fund

Breakup of Non-Mutual Fund

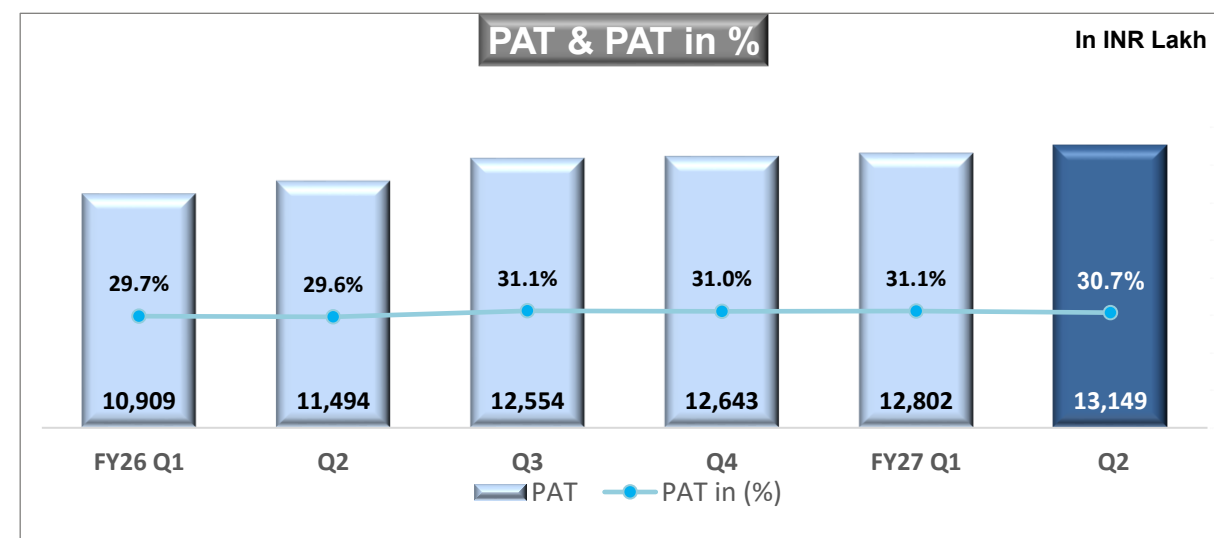
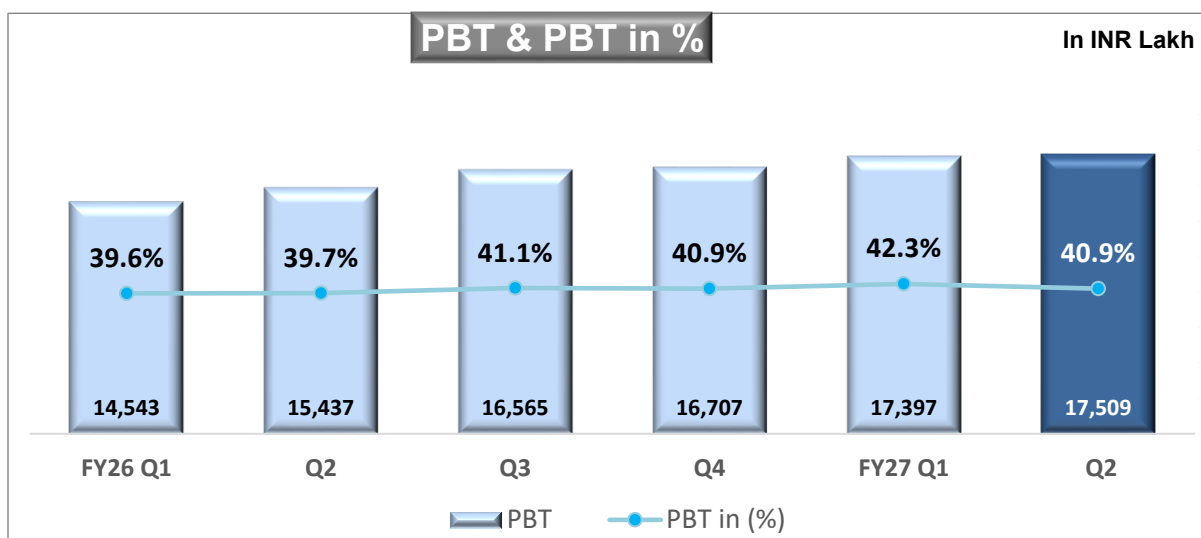
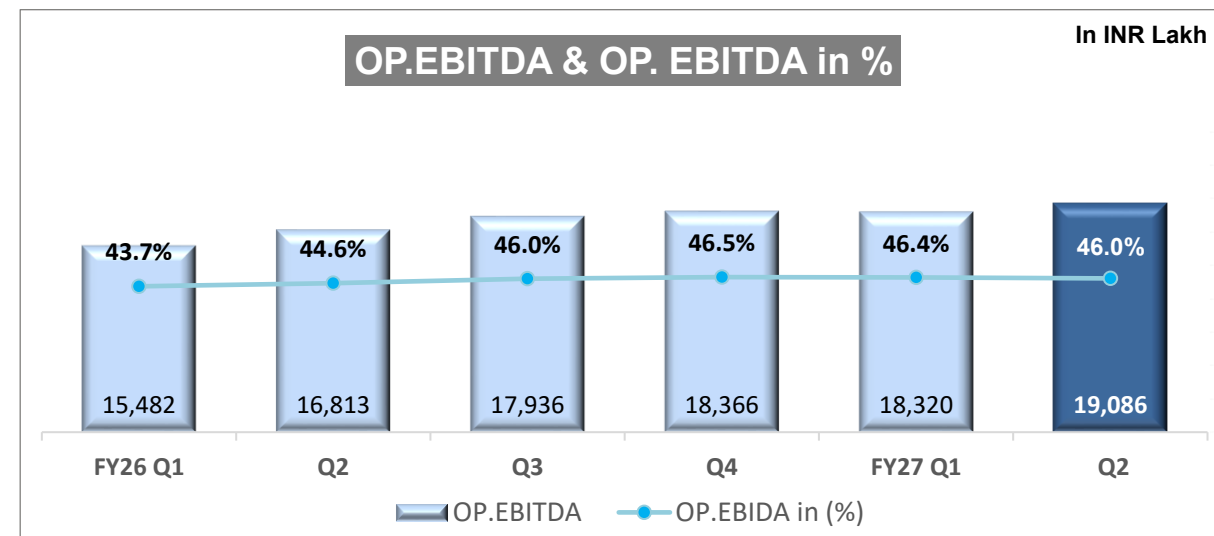
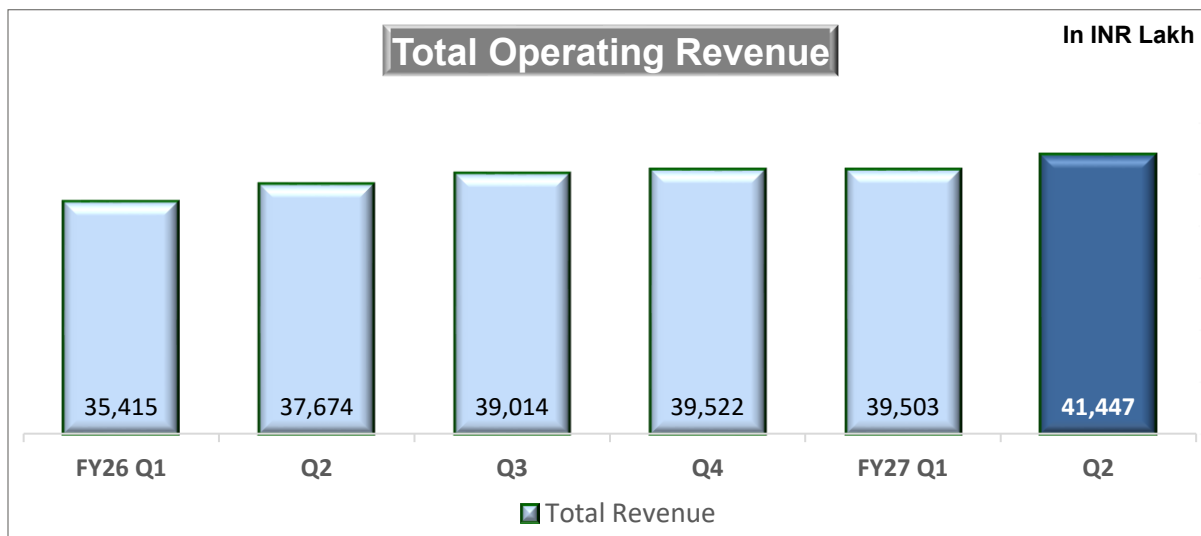
Particulars	Half Year ended	
	30 th Sep 25	30 th Sep 26
AIF	2.9%	3.2%
CAMS Pay	4.1%	5.9%
CAMS REP	1.4%	1.4%
Think360 AI	1.2%	1.1%
CAMSKRA	2.5%	2.3%
Others	1.6%	1.5%
Non Mutual Fund	13.7%	15.4%

Revenue (In ₹ Lakh)



Quarter ended

Consolidated Financial Highlights – Quarterly



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

₹ in Lakh

Q2 FY'27 & FY26 Standalone P&L

Particulars	Q2 FY'27	Q2 FY26	Y-o-Y	Q1 FY'27	Q-o-Q	H1 FY'27	H1 FY 26	Y-o-Y	FY26
Revenue from operations	36,646.30	35,389.47	1,256.83	35,304.80	1,341.50	71,951.10	68,827.74	3,123.36	1,41,225.69
Other income	1,159.21	1,008.61	150.60	1,464.16	(304.95)	2,623.37	2,066.91	556.46	4,238.05
Total revenue	37,805.51	36,398.08	1,407.43	36,768.96	1,036.55	74,574.47	70,894.65	3,679.82	1,45,463.74
Expenses									
Employee benefits expense	10,292.77	9,891.85	(400.92)	9,519.89	(772.88)	19,812.66	19,597.50	(215.16)	39,256.72
Finance costs	120.59	155.72	35.13	128.82	8.23	249.41	318.43	69.02	592.38
Depreciation and amortisation expense	2,495.40	2,151.76	(343.64)	2,163.56	(331.84)	4,658.96	3,947.89	(711.07)	8,661.14
Other expenses	8,659.75	9,387.47	727.72	8,636.36	(23.39)	17,296.11	18,203.16	907.05	38,534.16
Total expenses	21,568.51	21,586.80	18.29	20,448.63	(1,119.88)	42,017.14	42,066.98	49.84	87,044.40
Profit before tax	16,237.00	14,811.28	1,425.72	16,320.33	(83.33)	32,557.33	28,827.67	3,729.66	58,419.34
Tax expense									
Current tax	3,963.02	3,801.04	(161.98)	4,075.46	112.44	8,038.48	7,309.60	(728.88)	15,205.97
Current tax expense of earlier years	(108.02)	-	108.02	-	108.02	(108.02)	-	108.02	(456.43)
Deferred tax	149.62	(83.49)	(233.11)	63.51	(86.11)	213.13	(94.66)	(307.79)	(39.81)
Net tax expense	4,004.62	3,717.55	(287.07)	4,138.97	134.35	8,143.59	7,214.94	(928.65)	14,709.73
Profit / (Loss) for the period	12,232.38	11,093.73	1,138.65	12,181.36	51.02	24,413.74	21,612.73	2,801.01	43,709.61
Earnings per share (In ₹):									
Basic	4.93	4.48		4.91		9.84	8.74		17.66
Diluted	4.91	4.46		4.89		9.80	8.69		17.56

₹ in Lakh

Q2 FY'27 & FY26 Standalone P&L (with split of operating & other expenses)

Particulars	Q2 FY'27	Q2 FY26	Y-o-Y	Q1 FY'27	Q-o-Q	H1 FY'27	H1 FY 26	Y-o-Y	FY26
Revenue from operations	36,646.30	35,389.47	1,256.83	35,304.80	1,341.50	71,951.10	68,827.74	3,123.36	1,41,225.69
Other income	1,159.21	1,008.61	150.60	1,464.16	(304.95)	2,623.37	2,066.91	556.46	4,238.05
Total revenue	37,805.51	36,398.08	1,407.43	36,768.96	1,036.55	74,574.47	70,894.65	3,679.82	1,45,463.74
Expenses									
Employee benefits expense	10,292.77	9,891.85	(400.92)	9,519.89	(772.88)	19,812.66	19,597.50	(215.16)	39,256.72
Finance costs	120.59	155.72	35.13	128.82	8.23	249.41	318.43	69.02	592.38
Depreciation and amortisation expense	2,495.40	2,151.76	(343.64)	2,163.56	(331.84)	4,658.96	3,947.89	(711.07)	8,661.14
Operating expenses	5,815.01	6,486.91	671.90	5,797.56	(17.45)	11,612.57	12,785.29	1,172.72	25,795.57
Other expenses	2,844.74	2,900.56	55.82	2,838.80	(5.94)	5,683.54	5,417.87	(265.67)	12,738.59
Total expenses	21,568.51	21,586.80	18.29	20,448.63	(1,119.88)	42,017.14	42,066.98	49.84	87,044.40
Profit before tax	16,237.00	14,811.28	1,425.72	16,320.33	(83.33)	32,557.33	28,827.67	3,729.66	58,419.34
Tax expense									
Current tax	3,963.02	3,801.04	(161.98)	4,075.46	112.44	8,038.48	7,309.60	(728.88)	15,205.97
Current tax expense of earlier years	(108.02)	-	108.02	-	108.02	(108.02)	-	108.02	(456.43)
Deferred tax	149.62	(83.49)	(233.11)	63.51	(86.11)	213.13	(94.66)	(307.79)	(39.81)
Net tax expense	4,004.62	3,717.55	(287.07)	4,138.97	134.35	8,143.59	7,214.94	(928.65)	14,709.73
Profit / (Loss) for the period	12,232.38	11,093.73	1,138.65	12,181.36	51.02	24,413.74	21,612.73	2,801.01	43,709.61
Earnings per share (In ₹):									
Basic	4.93	4.48		4.91		9.84	8.74		17.66
Diluted	4.91	4.46		4.89		9.80	8.69		17.56

Q2 FY'27 & FY26 Consolidated P&L

₹ in Lakh



Particulars	Q2 FY'27	Q2 FY26	Y-o-Y	Q1 FY'27	Q-o-Q	H1 FY'27	H1 FY 26	Y-o-Y	FY26
Revenue from operations	41,446.57	37,673.79	3,772.78	39,502.95	1,943.62	80,949.52	73,088.98	7,860.54	1,51,624.90
Other income	1,369.13	1,220.18	148.95	1,658.17	(289.04)	3,027.30	2,534.96	492.34	5,116.71
Total revenue	42,815.70	38,893.97	3,921.73	41,161.12	1,654.58	83,976.82	75,623.94	8,352.88	1,56,741.61
Expenses									
Employee benefits expense	13,318.70	12,479.15	(839.55)	12,366.49	(952.21)	25,685.19	24,722.86	(962.33)	49,701.98
Finance costs	139.09	184.17	45.08	148.04	8.95	287.13	377.84	90.71	698.37
Depreciation and amortisation expense	2,814.31	2,455.77	(358.54)	2,454.73	(359.58)	5,269.04	4,540.15	(728.89)	9,877.37
Other expenses	9,091.78	8,433.69	(658.09)	8,862.56	(229.22)	17,954.34	16,177.15	(1,777.19)	33,532.36
Total expenses	25,363.88	23,552.78	(1,811.10)	23,831.82	(1,532.06)	49,195.70	45,818.00	(3,377.70)	93,810.08
Profit before tax from ordinary activities before Share of Profit / (Loss) of Joint venture	17,451.82	15,341.19	2,110.63	17,329.30	122.52	34,781.12	29,805.94	4,975.18	62,931.53
Share of profit / (loss) of joint venture (net of tax)	(25.75)	(4.30)	(21.45)	(24.50)	(1.25)	(50.25)	(30.00)	(20.25)	(76.20)
Profit before tax for the period / year	17,426.07	15,336.89	2,089.18	17,304.80	121.27	34,730.87	29,775.94	4,954.93	62,855.33
Tax expense									
Current tax	4,400.48	4,105.33	(295.15)	4,425.21	24.73	8,825.69	7,845.39	(980.30)	16,424.90
Current tax expense of earlier years	(108.02)	-	108.02	-	108.02	(108.02)	(59.01)	49.01	(515.28)
Deferred tax	67.34	(162.03)	(229.37)	170.07	102.73	237.41	(208.15)	(445.56)	(256.12)
Net tax expense	4,359.80	3,943.30	(416.50)	4,595.28	235.48	8,955.08	7,578.23	(1,376.85)	15,653.50
Profit / (Loss) for the period	13,066.27	11,393.59	1,672.68	12,709.52	356.75	25,775.79	22,197.71	3,578.08	47,201.83
Non-Controlling Interest	(82.95)	(100.72)	(17.76)	(92.07)	(9.11)	(175.02)	(205.65)	(30.63)	(398.74)
Profit attributable to Owners of the Company	13,149.22	11,494.31	1,654.92	12,801.59	347.63	25,950.81	22,403.36	3,547.45	47,600.57
Earnings per share (In ₹):									
Basic	5.30	4.65		5.16		10.46	9.06		19.23
Diluted	5.27	4.62		5.14		10.41	9.00		19.13

₹ in Lakh

Q2 FY'27 & FY'26 Consolidated P&L (with split of operating & other expenses)

Particulars	Q2 FY'27	Q2 FY26	Y-o-Y	Q1 FY'27	Q-o-Q	H1 FY'27	H1 FY 26	Y-o-Y	FY26
Revenue from operations	41,446.57	37,673.79	3,772.78	39,502.95	1,943.62	80,949.52	73,088.98	7,860.54	1,51,624.90
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Expenses									
Employee benefits expense	13,318.70	12,479.15	(839.55)	12,366.49	(952.21)	25,685.19	24,722.86	(962.33)	49,701.98
Finance costs	139.09	184.17	45.08	148.04	8.95	287.13	377.84	90.71	698.37
Depreciation and amortisation expense	2,814.31	2,455.77	(358.54)	2,454.73	(359.58)	5,269.04	4,540.15	(728.89)	9,877.37
Operating expenses	5,818.89	5,185.93	(632.96)	5,696.72	(122.17)	11,515.61	10,036.85	(1,478.76)	20,971.42
Other expenses	3,272.89	3,247.76	(25.13)	3,165.84	(107.05)	6,438.73	6,140.30	(298.43)	12,560.94
Total expenses	25,363.88	23,552.78	(1,811.10)	23,831.82	(1,532.06)	49,195.70	45,818.00	(3,377.70)	93,810.08
Profit before tax from ordinary activities before Share of Profit / (Loss) of Joint venture	17,451.82	15,341.19	2,110.63	17,329.30	122.52	34,781.12	29,805.94	4,975.18	62,931.53
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Current tax expense of earlier years	(108.02)	-	108.02	-	108.02	(108.02)	(59.01)	49.01	(515.28)
Deferred tax	67.34	(162.03)	(229.37)	170.07	102.73	237.41	(208.15)	(445.56)	(256.12)
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Diluted	5.27	4.62		5.14		10.41	9.00		19.13



1. Business Overview
2. Financials
- 3. ESG & CSR Activities**
4. Company Overview

Building A Stronger ESG Foundation

From science-based targets to external ESG benchmarking and sustainability support



A structured ESG roadmap: set measurable targets → benchmark externally → embed stronger sustainability practices

ESG Ratings

Independent recognition of CAMS' ESG progress

Strong scores across leading ESG assessments reflect continued focus on responsible growth, governance and transparent disclosures.



ESG Risk

69

ESG SCORE

EXCELLENT

Recognized as “Excellent” under the rating disclosures.



CRISIL ESG

69

ESG SCORE

LEADER

Categorized as a “Leader” by CRISIL ESG Ratings & Analytics.



SES

81.1

ESG SCORE

HIGH SCORE • LOW RISK

2026 ESG Footprint Grade Score rated “High” with “Low” risk.



Niche99

79

ESG SCORE

LEADER

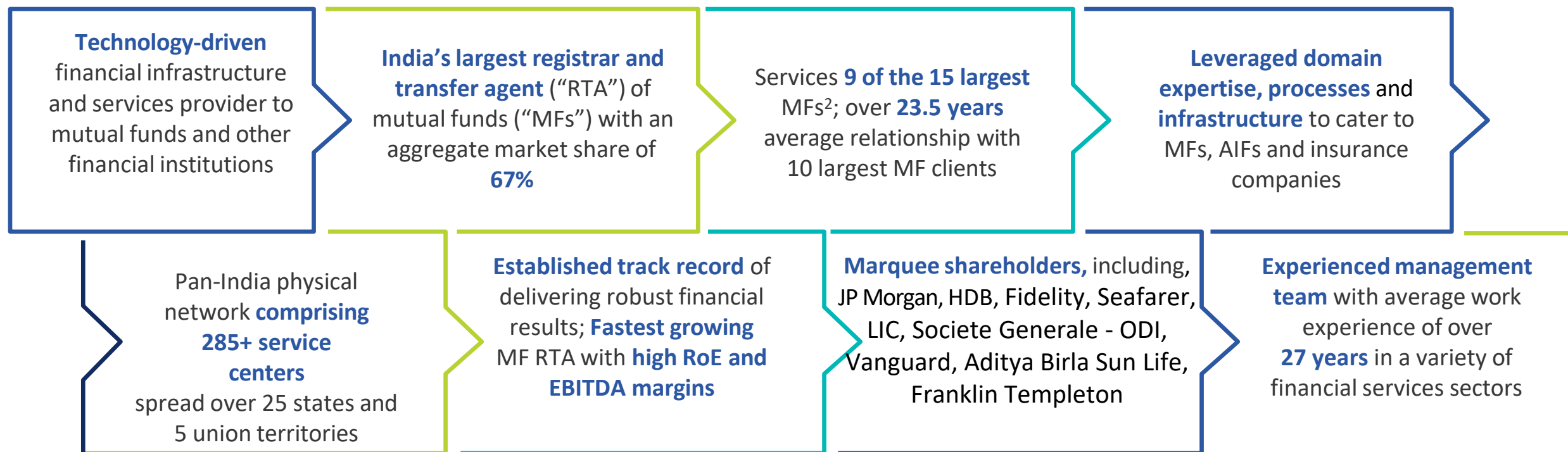
ESG rating of 79, reflecting a “Leader” categorization.

Four independent assessments reinforce CAMS' positioning on ESG quality and responsible business practices.



1. Business Overview
2. Financials
3. ESG & CSR Activities
- 4. Company Overview**

CAMS – Business at a Glance

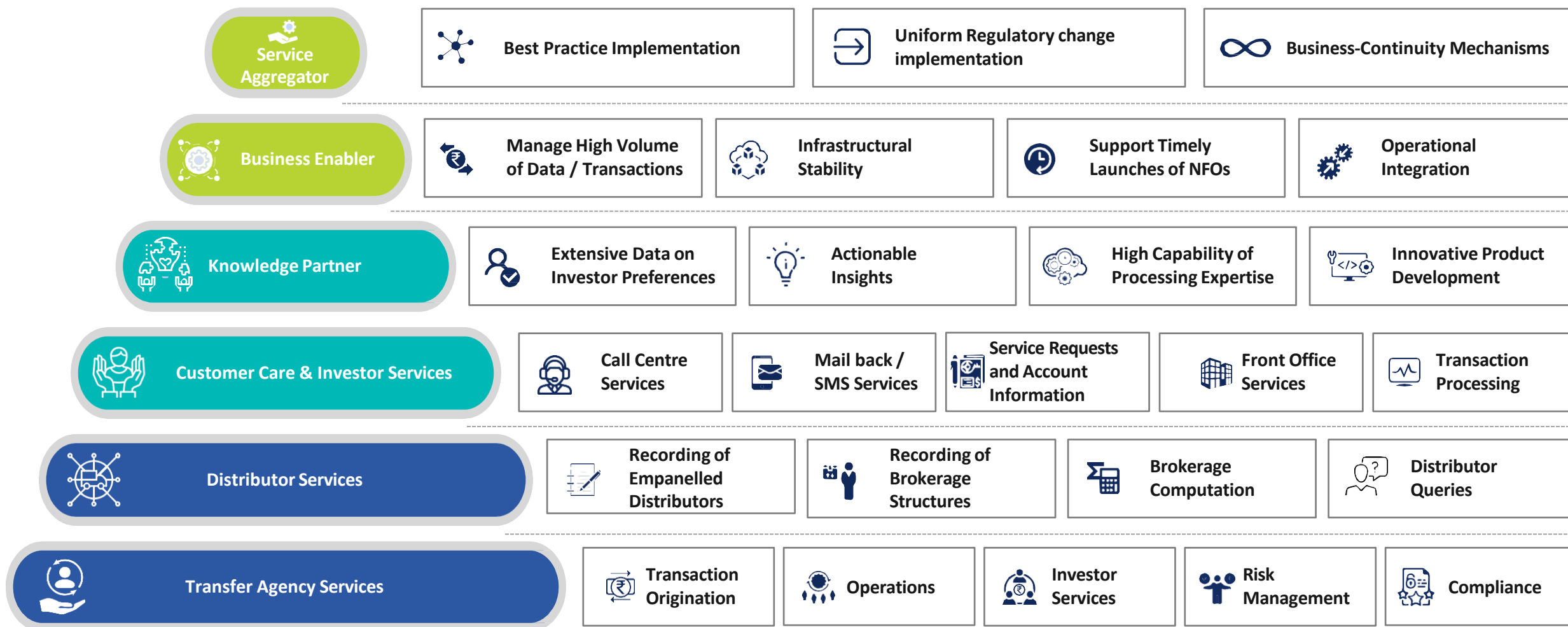


Notes: 1. Market share basis Q2 FY'27

2. Based on mutual fund average assets under management managed by clients and serviced by CAMS as per AMFI

CAMS – Mutual Fund Services Business

Provides a range of technology-enabled infrastructure to mutual funds –
Involved through the life cycle of an account from account creation to processing transactions and redemption of the amount invested



Nurturing Innovation Through Our Industry First Products & Solutions

Mutual Funds



Business
Intelligence
Application



myCAMS
Single gateway,
multiple funds



edge360
Platform for
intermediaries



GoCORP
Platform for
intermediaries



Opera360
Smart Audit
Portal



DiCE Pro
Distributor Commission
& Empanelment
Application



Ferreto
AML Solutions



Watchtower360
Insider trading
monitoring

CAMSKRA



Instant KYC

CAMS for Alternatives



Feature-rich
digital stack



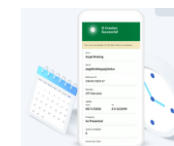
Insightful
market
intelligence

INVITs & REITs



Data Benchmarking
Institution

CAMSPay



UPI AutoPay

CAMSRep



eIA Customer
Servicing for
Insurers and
Brokers



Unconventional
Alternative Data
Insights



Account
Aggregator
Services



Digital
Onboarding
and Video
KYC

Think360



Pin code level
insights



Data Lake



Marketing
Communication
Surveillance

DPDP



CAMSAI



Regulatory
Compliance

Mutual Fund Services Provided by CAMS

CAMS is involved through the life cycle of an account – from account creation to processing to redemption;
Also provides statutory statements, transaction origination, operations, investor and distributor services, risk management services and compliance services

1

Transaction Origination and Processing

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

Initial verification of transaction request

Management of KYC requirements of investors

Transaction processing and payment services

Send transaction confirmation to investors and distributors

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

Front Office

Back Office

2

Services to Asset Management Companies

Record keeping and management

Anti-money laundering services

Reporting to govt. authorities

Suspicious transaction reporting

Compliance with KYC regulations

Compliance with scheme document

Compliance with SEBI regulations

Management information reporting

Setting up of accounts

Fee computation and administration

On-boarding of intermediaries

3

Services to MF Investors

Periodic statements and alerts

Assist with Queries / Service Requests

Mail management, mail back services

SMS / Online customer service

Call center to address queries

Push and pull services

4

Services to Distributors

Distributor help desk

Recording of distributors empanelled

Recording & maintenance of brokerage structures

Computation of various brokerage

Claw-back of brokerages

Addressing distributor queries



Market leader in Mutual Funds payment processing

As a scalable, full-stack BFSI-focused payments platform, CAMSPay provides a holistic suite of services that lead the way in achieving same-day NAV processing and expedited on-boarding and authentication of new customers.

3.7 Mn+

UPI AutoPay Mandate
Registrations

~40%

Of Overall Insurance Industry-
NACH Transactions

1.3 Mn+

NACH Mandate
Registrations

15 Mn+

Bank Accounts Validated

Q2 FY'27 = Jul-Sep 2026. Growth on Q2 FY26. Mandate and validation volumes are for the quarter.

The leading platform and service partner for alternatives, Combining versatile technology, contemporary digital utilities and full stack services for investor on-boarding, fund accounting and operations has helped us scale to become the largest platform & service partner for alternatives.

550+

funds serviced
across 260+ fund houses

₹3.3 Tn.

Assets Under
Service

300+

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

28,200+

investors onboarded
since launch, reflecting
strong industry
adoption

fintuple
— a CAMS company —

 **WealthServ360**



CAMS KRA, the second-largest KYC Registration Agency, is rapidly expanding its reach in the capital market. Leveraging AI and automation, we're offering innovative solutions like our 10-minute KYC process to streamline operations and attract new clients. Our focus on operational excellence and strategic partnerships positions us as a preferred fintech solution provider for FY'25.

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

- 10 Min KYC – the only KRA in the country to process a KYC request in 10 minutes
- Nexus – KRA Dashboard for financial institutions to track online PAN registration status with CAMS KRA
- Received in-principle approval as an IFSCA-authorized KYC Registration Agency (KRA) in GIFT City on 01st July, 2026 which unlocks a powerful market opportunity

2nd

largest KRA

2 Cr.+

KYC Records

20+%

Market Share



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

Bima CENTRAL.

11.4 Mn.

e-Insurance
(eIA) accounts

>15 Mn.+

e-Policies
under service

3.0 Mn.

Unique Active
Bima Central Users

~100 K

Average Monthly
Service Transactions

Insurer Services

16 Clients

Across Life, Health &
General Insurers

11.74 Bn.

Premium collected

4.43 Mn.

POS Transactions
processed



CAMS industry-first NPS CRA platform on award winning cloud platform

Launched by PFRDA Chairman in March'22, CAMS eNPS platform is designed to provide superior subscriber experience leveraging robust technology and deep experience in serving customers for pension account opening, record keeping and maintenance services

10.6%

Market share in
Non-Govt. business

#2

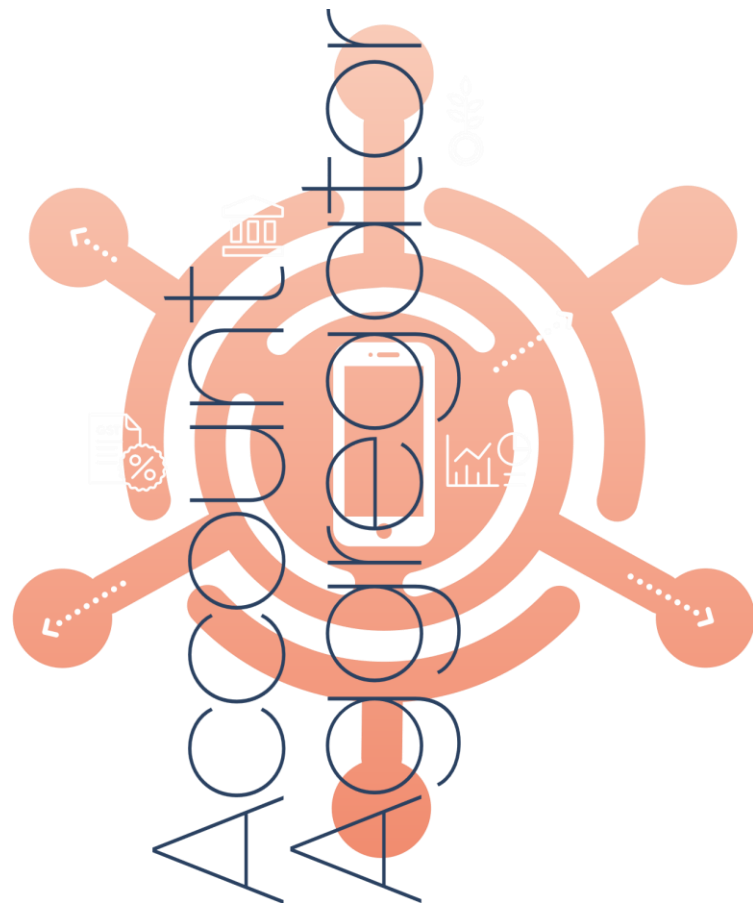
in eNPS
onboarding

23

PoPs active on
CAMS platform

90%

C-SAT score



Winning strides in the path breaking Account Aggregator arena

CAMSfinserv is among the first RBI-licensed account aggregator platform to drive adoption of consent-based sharing of financial asset information among Banks, financial institutions, Fintechs and customers and shape the inevitable future of digital lending, onboarding and advisory.

9%
Market share

90+
FIPs Integrated including
Banks, Insurance
companies & CRA

363
Enterprises onboarded
on CAMSfinserv

Full stack data science & AI-centric solutions to propel BFSI enterprises

A trusted advisor and digital partner to marquee Indian BFSI enterprises,

Think360 pioneers in Alternative Data and AI Credit Scoring solutions. Think360 offers modern AI capabilities that transform KYC and customer onboarding, and enable financial institutions to rapidly scale their API and partnership infrastructure.

210+

Clients Served

150 Mn.+

Customer IDs Processed

150+

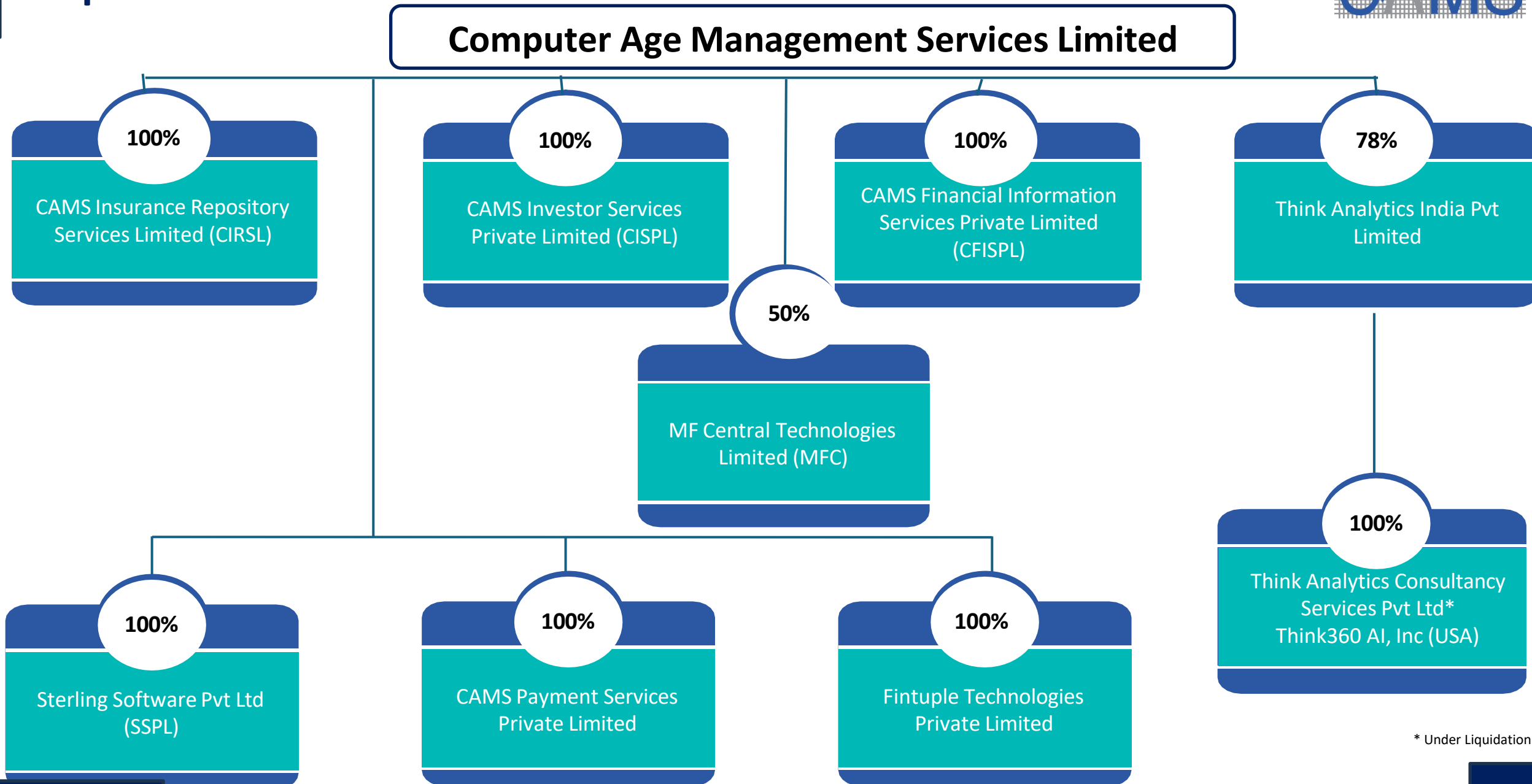
AI & Data Science
Experts

AI Products

First external ConsenPro revenue; Farmers Insurance onboarded as a new US AI Services client



Corporate Structure



* Under Liquidation

Experienced Board of Directors

Board of Directors



Dinesh Kumar Mehrotra
Chairman & Non - Independent Director



Vijayalakshmi Rajaram Iyer
Independent Director



Pravin Udhyavara Bhadya Rao
Independent Director



Narumanchi Venkata Sivakumar
Independent Director



Santosh Kumar Mohanty
Independent Director



Anuj Kumar
Managing Director

Audit Committee

- **Narumanchi Venkata Sivakumar**
- Dinesh Kumar Mehrotra
- Vijayalakshmi Rajaram Iyer
- Santosh Kumar Mohanty

Stakeholders Relationship Committee

- **Santosh Kumar Mohanty**
- Pravin Udhyavara Bhadya Rao
- Anuj Kumar

CSR and ESG Committee

- **Dinesh Kumar Mehrotra**
- Narumanchi Venkata Sivakumar
- Anuj Kumar

Nomination & Remuneration committee

- **Vijayalakshmi Rajaram Iyer**
- Dinesh Kumar Mehrotra
- Santosh Kumar Mohanty

Risk Management Committee

- **Vijayalakshmi Rajaram Iyer**
- Narumanchi Venkata Sivakumar
- Pravin Udhyavara Bhadya Rao

Experienced management team with 27+ years average tenure, skilled in business growth, diversification, and innovation



Anuj Kumar – Managing Director

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

Soumendu Sekar Ganguly – Chief Operating Officer

- Joined the company in April 2017
- Previously associated with Naukri, 99acres and Shiksha, and Sulekha

Syed Hassan – Chief Program Officer

- Joined the company in March 2022
- Previously associated with DXC Technology, Britannia Industries, Unilever

ES Varadharajan – Chief Risk & Process Officer

- Joined the company in 2002
- Previously associated with UTIMF

Manikandan Gopalakrishnan – Company Secretary & Compliance Officer

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

Girish Sankar – Chief Strategy Officer & Business Head – Alternatives & AA

- Joined the company in September 2017
- IDFC Bank, Yes Bank, Barclays Bank, Infosys

Ramcharan Sesharaman – Chief Financial Officer

- Joined the company in March 2020
- Previously associated with Photon Interactive and Reliance Jio Infocom

Ravi Kethana – Chief Platform Officer

- Joined the company in December 2019
- Previously associated with Tata Consultancy Services and Wipro

Prabal Nag – Chief Business Officer

- Joined the company in June 2009
- Previously associated with Metropolitan Life USA, JM Financial Asset Management and JP Morgan Asset Management India

Rahul Sethi – Chief Marketing Officer

- Joined the company in Sep 2024
- Previously associated with Worldline, Edelweiss Financial Services, Lady Blush, Ibibo Web Pvt Ltd., etc.

Deepak Kumar Singh – Chief Information Security Officer

- Joined the company in May 2024
- Previously associated with Indian Navy

Neha Sanjeev – Chief of Staff

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

Experienced management team with 27+ years average tenure, skilled in business growth, diversification, and innovation



Prasenjit Datta, Chief Technology Officer – CAMS

- Joined the company in May 2026
- Previously associated with BFSI organization's such as Vivriti Asset Management, Tech Mahindra, Cognizant, Oracle and RBL Finserv

Vasanth Emmanuel Jeyapaul, Chief Executive Officer – CAMSPay

- Joined the company in October 2017
- Bennett, Coleman & Co. Ltd., Agenda Net marketing Ltd. and Financial Software & Systems Pvt. Ltd.

Anish Jagdish Sawlani, Chief Executive Officer – CAMSKRA

- Joined the company in 2016
- Previously associated with Sundaram Finance, Sundaram Business Services, Idea Cellular

Suryadip Ghoshal, Co-Founder and Chief Analytics Officer – Think360 AI

- Joined the company in 2nd January 2023
- Previously associated with PwC US and FICO

Vivek Bengani, Chief Executive Officer – CAMSRep

- Joined the company in March 2022
- Previously associated with BFSI organization's such as Edelweiss Tokio Life, ING Group, Exide Life Insurance and SBI Capital markets

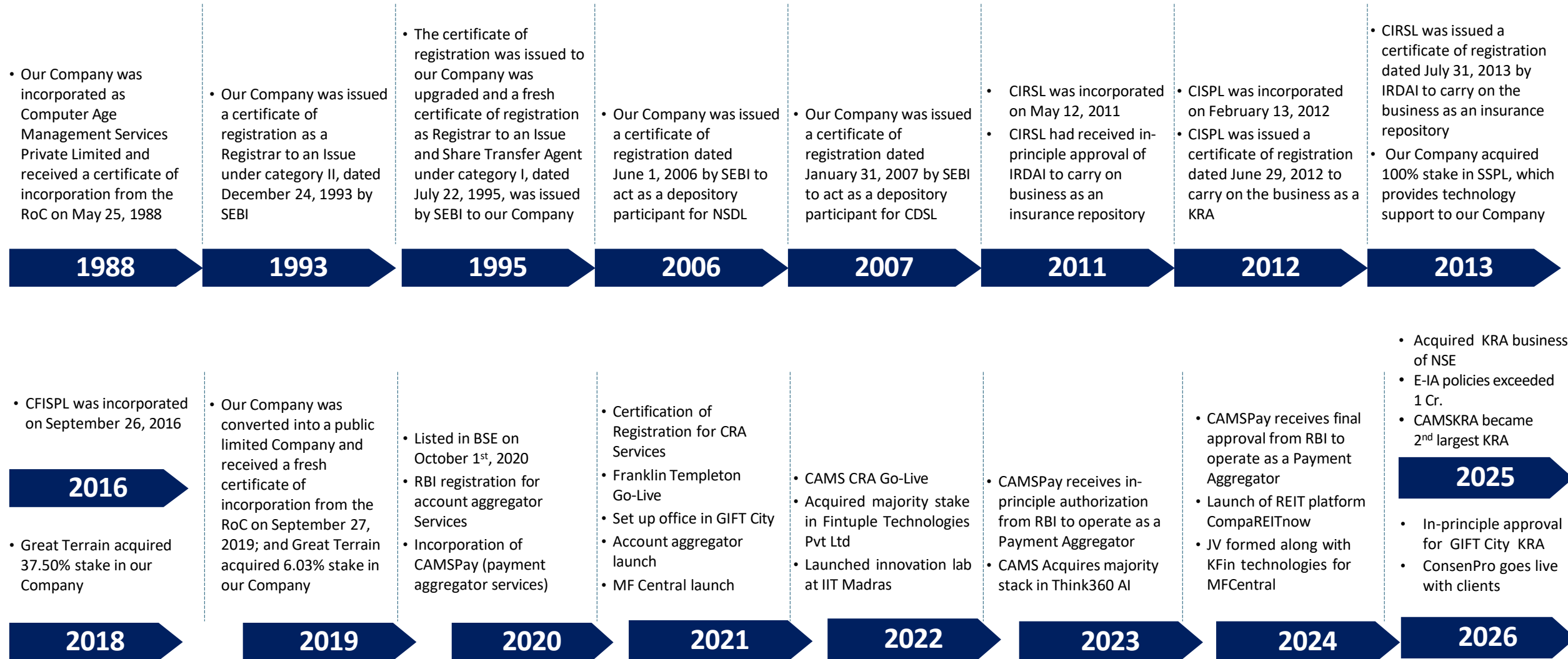
Prasenjit Mukherjee, Senior Vice President and Business Head – CAMS CRA

- Joined the company in June 2022
- Previously associated with NSDL, now Protean e-Gov Technologies Ltd

Amit Das, Co-Founder and Chief Executive Officer – Think360 AI

- Joined the company in December 2020
- Previously associated with 3i Infotech, PwC US, EXL and TCS

History / Milestones



Awards and Accolades



- CAMS Wins LACP vision for Annual Report
- CAMS FE CFO Awards CAMS was selected in the Small Enterprises category CFO Mr. Ramcharan Sesharaman was honoured with the prestigious Award
- BW HR Excellence Awards 2023 For Employee Engagement strategy category
- Economic Times Datacon Award 2023 under Smart Data Applications Software category
- CAMSfinserv Wins Banking Frontier's Technoviti 2023 for implementing Account Aggregator based bank account validation in myCAMS Application (with 6 Mn+ registered users) for Third Party verification
- Think360 AI has been recognized by Fintech Global in the 3rd Edition of the AIFintech100 list
- Think360 AI is now a Great Place to Work Certified™ Company
- HDFC Bank has honored CAMSPay with the prestigious 'Best Corporate Technology Adoption' award
- CAMS was the **WINNER** for the award category **"New Initiatives IT Infrastructure Award"** at the **"16th Edition DataCenter Summit & Awards 2023"** organized by UBS Forums Pvt. Ltd
- Think360 AI has been recognized as 'Top Data Science Services Providers' by AIM Research
- Think360.AI was awarded with 'Best Data Intelligence Analytics Developer 2023' in the Small Business Awards Category at Global Business Awards
- **"Infrastructure Award"** at the **"16th Edition DataCenter Summit & Awards 2023"** organized by UBS Forums Pvt. Ltd.



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- Think360.AI was awarded with 'Best Data Intelligence Analytics Developer 2023' in the Small Business Awards Category at Global Business Awards
- Banking Frontier's Technoviti Awards 2024 – CAMSfinserv for 'LAMF solution'
- Bank Frontier's Technoviti Awards 2024 – CAMSPay for 'Daily SIP on UPI AutoPay'
- Business World Award 2024 Young Leader under 40' award for – Anish Sawlani, CEO of CAMSKRA
- Business World Award 2024 – CAMSfinserv was awarded for 'Open Banking Solution'
- Tatva awards 2024 – CAMSPay for Best Service Provider award for AutoPay and CAMSRep for 'Digital Payment Solutions' from ICICI Prudential Life Insurance
- CAMS Insurance Repository – **'Best Use of Technology'** award at the Insurance Leaders Meet 2024 & Excellence Awards
- CAMSRep was awarded for **'Best in Class for Tech-Enabled Innovation'** at the ASSOCHAM 16th Global Insurance Summit & Award 2024
- Drivers of Digital Awards-Bima Central by CAMSRep – Best Use of Digital Media (Insurance Category)
- Drivers of Digital Awards – CAMSPay – Best Online Payments Solution (BFSI)

Awards and Accolades



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



- CAMSPay’s UPI Offline Plus has been honored with the Technoviti Awards 2026 for innovation in payments organized by Banking Frontiers
- CAMSPay was recognized as the Best Payments Solution at the Global Fintech Awards 2026

Shareholders' Information

Stock Data

Market Capitalisation
16,668.87 Cr.

Shares Outstanding
24,84,18,378

Free Float
16,668.87 Cr.

Scrip Symbol / Code
CAMS / 5,43,232

Top Shareholders

HDB
Employees
Welfare Trust

J P Morgan
Funds

Seafarer
Overseas
Growth &
Income Fund

Life Insurance
Corporation
of India

Societe
Generale -
ODI

Vanguard
International
Equity Index
Funds

Vanguard
Total
International
Stock Index
Fund

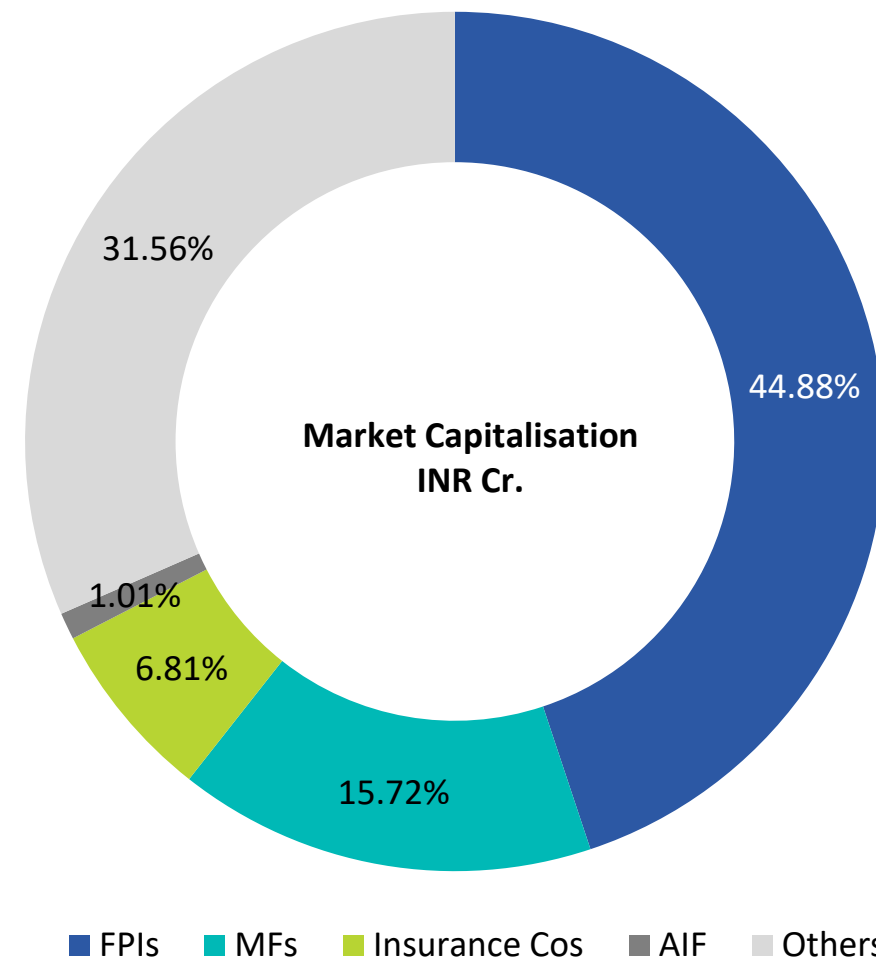
Aditya Birla
Sun Life ELSS
Tax Saver
Fund

Fidelity
Investment
Trust : Fidelity
International
Discovery
Fund

Franklin
Templeton
Investment
Funds -
Franklin India
Fund

Note : Data as on 30th September '26

Shareholding Pattern (%)



COMPANY :



Computer Age Management Services Limited (CAMS)

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

Ms. Geetanjali Joshi | AVP - IR | +91 7409983006 | geetanjali.j@camsonline.com

INVESTOR RELATIONS ADVISORS :



MUFG Intime India Private Limited

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

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

Meeting Request

[Link](#)



Thank You

