

Q&A Document: CAMS Financial Results Analysis (Quarter Ended September 30, 2025)

The following Q&A document analyzes the unaudited standalone and consolidated financial results of Computer Age Management Services Limited (CAMS) for the quarter and half-year ended September 30, 2025.

Difficulty Level	Question	Answer
Basic	1. Which company's financial results are presented in this document?	The results belong to Computer Age Management Services Limited (CAMS) ¹ .
	2. Who are the independent auditors responsible for reviewing these financial results?	The review was conducted by S.R. Batliboi & Associates LLP, Chartered Accountants ² .
	3. What is the reporting period for these financial results?	The report covers the quarter ended September 30, 2025, and the year-to-date period from April 1, 2025, to September 30, 2025 ³ .
	4. What was the Standalone Revenue from Operations for the quarter ended Sep 30, 2025?	The Standalone Revenue from Operations was Rs. 35,389.47 Lakhs ⁴ .
Intermediate	5. What interim dividend did the Board of Directors declare for the period?	The Board declared an interim dividend of Rs. 14/- per equity share during their meeting on October 28, 2025 ⁵ .
	6. What major corporate	The Board approved a

	action regarding equity shares was proposed by the Board?	sub-division (stock split) of 1 equity share of face value Rs. 10/- into 5 equity shares of face value Rs. 2/- each, subject to shareholder approval ⁶ .
	7. How does the Standalone Profit Before Tax (PBT) for the half-year ended Sep 2025 compare to the same period in the previous year?	The Standalone PBT for the half-year ended September 30, 2025, was Rs. 28,827.67 Lakhs , slightly lower than the Rs. 28,864.33 Lakhs reported for the same period in 2024 ⁷ .
	8. Which subsidiaries are included in the consolidated financial results?	The consolidated results include subsidiaries such as CAMS Insurance Repository Services Limited, CAMS Investor Services Private Limited, Sterling Software Private Limited, CAMS Payment Services Private Limited , and others listed in the report ⁸ .
Advanced	9. Analyze the trend in Standalone Operating Cash Flow for the half-year ended Sep 2025 versus Sep 2024.	The company saw a significant improvement in operating cash flow. The Net cash flow from operating activities increased to Rs. 32,588.76 Lakhs for the half-year ended Sep 2025, compared to Rs. 23,956.56 Lakhs in the previous year ⁹ .

	10. What was the financial impact of the Joint Venture (MFC Technologies Pvt Ltd) on the Group's consolidated performance?	The Joint Venture had a minor negative impact, with the Group recording a share of net loss of Rs. 4.30 Lakhs for the quarter ended September 30, 2025 ¹⁰ .
	11. Evaluate the Year-over-Year (YoY) growth in Consolidated Employee Benefits Expense for the first half of the fiscal year.	The Consolidated Employee Benefits Expense rose to Rs. 24,722.86 Lakhs for the half-year ended Sep 2025 from Rs. 21,156.90 Lakhs in the corresponding period of the previous year, indicating an increase in workforce or compensation costs ¹¹ .
	12. Calculate the difference in Consolidated Total Revenue between the quarter ended Sep 30, 2025, and the preceding quarter (Jun 30, 2025).	The Consolidated Total Revenue increased from Rs. 36,729.97 Lakhs (Jun 30, 2025) to Rs. 38,893.97 Lakhs (Sep 30, 2025), representing a sequential growth of approximately Rs. 2,164 Lakhs ¹² .