

April 21, 2026

The Manager,  
Listing Department,  
**BSE Limited,**  
Phiroze Jeejeebhoy Tower,  
Dalal Street,  
Mumbai 400 001.  
**BSE Scrip Code: 542772**

The Manager,  
Listing Department,  
**National Stock Exchange of India Ltd.,**  
Exchange Plaza, 5 Floor, Plot C/1, G Block,  
Bandra - Kurla Complex, Bandra (E),  
Mumbai 400 051.  
**NSE Symbol: 360ONE**

Dear Sir / Madam,

**Subject: Investor Presentation on financial results for the quarter and financial year ended March 31, 2026**

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed:

1. Results Update containing update on audited / unaudited financial results for the quarter and financial year ended March 31, 2026, as **'Annexure I'**; and
2. Investor Presentation for the quarter and financial year ended March 31, 2026, as **'Annexure II'**.

The aforesaid Results Update and Investor Presentation shall be uploaded on the website of the Company at <https://ir.360.one/investor-relations/>.

Please take the same on your records.

Thanking you.  
Yours truly,

**For 360 ONE WAM LIMITED**

ROHIT  
SHRINIWAS  
BHASE  
Date: 2026.04.21  
16:26:23 +05'30'

**Rohit Bhas**  
**Company Secretary**  
**ACS: 21409**  
**Encl.: As above**

## 360 ONE WAM Ltd. Results Update - Q4 and Full Year FY26

### Key Highlights

FY26 PAT AT RS 1,225 CRORE - UP 20.7% YoY

FY26 TOTAL REVENUE AT RS 3,144 CRORE - UP 18.6% YoY

Q4 FY26 PAT AT RS 292 CRORE - UP 16.8% YoY

Q4 FY26 TOTAL REVENUE AT RS 780 CRORE - UP 18.5% YoY

**OVERALL ASSETS UNDER MANAGEMENT (AUM) AT RS 6,74,492 CRORE AS ON MARCH 2026**

ANNUAL RECURRING REVENUE (ARR) AUM AT RS 3,11,940 CRORE - UP 26.4% YoY

ARR NET FLOWS AT RS 55,875 CRORE  
(EXCL. INORGANIC, NET FLOWS WERE RS 35,199 CRORE)

BOARD APPROVED INTERIM DIVIDEND OF RS 6.00 PER SHARE

<i>Rs in Crs.</i>	FY26	FY25	Y-o-Y %	Q4 FY26	Q3 FY26	Q-o-Q %	Q4 FY25	Y-o-Y %
Revenue from Operations	3,066	2,446	25.4%	835	806	3.6%	652	28.1%
Annual Recurring Revenue	2,289	1,701	34.5%	605	619	-2.4%	502	20.4%
Transactional / Brokerage Income	777	744	4.4%	230	186	23.5%	150	53.7%
Other Income	79	206	-	-55	20	-	7	-
<b>Total Revenues</b>	<b>3,144</b>	<b>2,652</b>	<b>18.6%</b>	<b>780</b>	<b>826</b>	<b>-5.5%</b>	<b>658</b>	<b>18.5%</b>
Total Expenses	1,568	1,218	28.7%	418	399	4.7%	334	25.0%
<b>Operating Profit Before Tax</b>	<b>1,498</b>	<b>1,228</b>	<b>22.0%</b>	<b>417</b>	<b>407</b>	<b>2.5%</b>	<b>318</b>	<b>31.4%</b>
<b>Profit before Tax</b>	<b>1,577</b>	<b>1,317</b>	<b>19.7%</b>	<b>363</b>	<b>427</b>	<b>-15.1%</b>	<b>324</b>	<b>11.8%</b>
<b>Profit After Tax (incl. OCI)</b>	<b>1,225</b>	<b>1,015</b>	<b>20.7%</b>	<b>292</b>	<b>331</b>	<b>-11.7%</b>	<b>250</b>	<b>16.8%</b>

**Mumbai, April 21, 2026:** 360 ONE WAM Limited, one of India's largest wealth and alternates asset managers, announced its financial results for the quarter and year ended March 31, 2026.

### **Business Performance**

- **Assets under Management for 360 ONE stood at Rs 6,74,492 Crs**, consisting of ARR AUM of Rs **3,11,940 Crs** and Transactional / Brokerage AUM of Rs 3,62,552 Crs
  - **Wealth Management: ARR AUM rose to Rs 2,16,734 Crs (+33.4% YoY)** supported by net flows across segments. 360 ONE Plus proposition saw growth of 36.7% YoY, while Distribution and Lending businesses grew by 30.9% YoY and 37.1% YoY respectively. Overall, it manages assets for 8,500+ families and corporates
  - **Asset Management: ARR AUM increased to Rs 95,206 Crs (+12.8% YoY)** driven by net flows across Private Equity (+13.2% YoY), Credit & Hybrid (+26.7% YoY) and Real Assets (+67.2%) segments. **FY26 marked a step-up in global and domestic institutional relationships, with engagement across the alternate strategies' platform**

### **Financial Performance for the year ended March 31, 2026**

- **Total Revenue increased by 18.6% YoY to Rs 3,144 Crs** driven by strong growth in ARR AUM and retentions
- **Revenue from Operations was Rs 3,066 Crs - an increase of 25.4% YoY**
- **ARR revenue was Rs 2,289 Crs - an increase of 34.5% YoY**
- **Combined ARR retention improved to 78 basis points (bps) vis-à-vis 73 bps in FY25.** Within that, Wealth Management retention was at 76 bps, while Asset Management retention was at 83 bps
- **Consolidated Profit After Tax was Rs 1,225 Crs - an increase of 20.7% YoY** as against Rs 1,015 Crs for FY25
- **Tangible net worth stood at Rs 6,722 Crs. Tangible Return on Equity was at 19.3%**
- FY26 was marked by volatility and shifting global conditions, where discipline and execution were critical. **Over the last 18 years, 360 ONE has built a resilient, client-focused platform delivering steady outcomes across cycles.** It remains focused on building an integrated model across Wealth, Asset Management, and Capital Markets to meet the evolving client needs. Growth is driven by strong organic capability building and selective strategic initiatives. **Supported by a robust risk framework, high-quality team, and client-first approach, 360 ONE is well positioned for sustained growth and long-term value creation**

For further information, please contact:

**Investor Relations:** [ir@360.one](mailto:ir@360.one)

[Click here to register for conference call](#)

[Click here for investor presentation](#)

**360 ONE WAM Q4 FY26 Analyst Conference call is scheduled for Tuesday, April 21, 2026, at 5:30 PM IST**



# 360 ONE

Investor Presentation - Q4 FY26 and Full Year FY26

# Ringling in 18 Years of Excellence

Bringing Home the Oscars of  
Wealth and Asset Management



- India's Best Independent Wealth Manager
- India's Best for Family Office Services
- India's Best for Succession Planning
- India's Best for Discretionary Portfolio Management



- Best Private Bank – India
- Best Domestic Private Bank – AI Adoption & Digital Innovation



- Best Private Equity House



- Best Private Credit Deal - APAC

# Agenda

**I. 360 ONE at a Glance**

**II. Annual Business & Segmental Update**

**III. Financial Update - Q4 and Full Year FY26**

# Agenda

**I. 360 ONE at a Glance**

II. Annual Business & Segmental Update

III. Financial Update - Q4 and Full Year FY26



One of India's Leading  
Wealth & Asset Manager

**8,500+**

Client Families

**₹6.7L Cr**

Total AUM

**\$4+ Bn**

Market Cap.

**1,700+**

Team Strength

**32**

Offices

### Our Values

- ✓ Client Centric
- ✓ Entrepreneurial
- ✓ Right in spirit & letter
- ✓ Change Champion
- ✓ People Oriented
- ✓ Rigorous & Risk Conscious

'360' the holistic view • 'ONE' the client

## Our Businesses



### WEALTH MANAGEMENT

#### Advisory (360 ONE Plus)

*Discretionary • Non-Discretionary*

#### Distribution

*Mutual Funds • AIF • PMS • Global*

**Credit & Lending | Corporate Treasury Solutions | Estate Planning**



### ASSET MANAGEMENT

#### Public Markets

*Mutual Funds • SIF • PMS • AIF • SMA*

#### Alternates

*Private Equity • Private Credit • Real Estate • Infrastructure • Renewables • Multi-Asset*



### CAPITAL MARKETS

#### Equity Brokerage

*Institutional • Non-Institutional*

#### Investment Banking

# Built to Generate Sustainable, High-Quality Growth

...with strong profitability characteristics

## LANDMARKS & MILESTONES

- 2008 360 ONE Wealth was born
- 2011 Acquired 'Finest Wealth Managers', Pune
- 2012 AUM reached INR 25,000 Crs
- 2015 **General Atlantic picks up ~22% stake**
- 2016 Acquired an NBFC (360 ONE Prime)
- 2017 AUM Distribution & Advice crosses INR 1 lac Crs
- 2018 Acquired Wealth Advisors India & Altiore
- 2019 **Listed on NSE and BSE exchanges**
- 2020 Acquired L&T Capital Markets
- 2021 Asset Mgmt AUM crossed INR 50,000 Crs
- 2022 **Bain Capital acquires ~25%**
- 2024 AUM crossed INR 5 lac Crs; Acquired ET Money
- 2025 **Acquired B&K Securities; UBS collaboration**

01

### Uniquely Positioned

Capitalize on one of the most compelling global markets

02

### Full Stack Platform

Robust fundamentals driving high-quality earnings' growth

03

### Shareholder Value

Prudent capital allocation strategy led by strong focus on value creation

### Recurring Revenue Growth (CAGR)

32%

FY21

FY26

### Net Profit Growth (CAGR)

27%

FY21

FY26

### ARR AUM Growth CAGR

27%

### ARR Retention (FY26)

78bps

### Return on Tangible Equity (FY26)

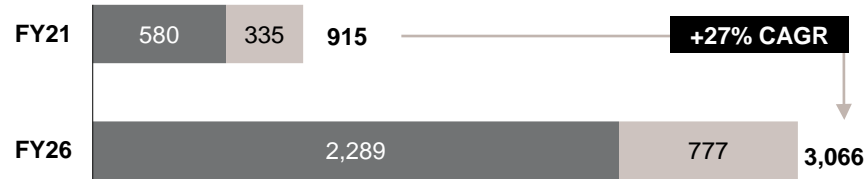
19.3%

# 360 ONE - Story in Charts

## High Quality Revenue Model

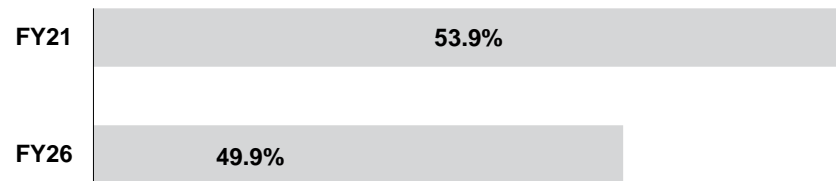
(INR Crs)

■ ARR ■ TBR



## Operating Efficiencies in Place

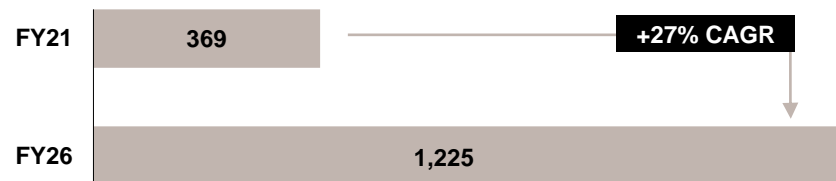
■ Cost / Income %



## Robust Profitability Growth

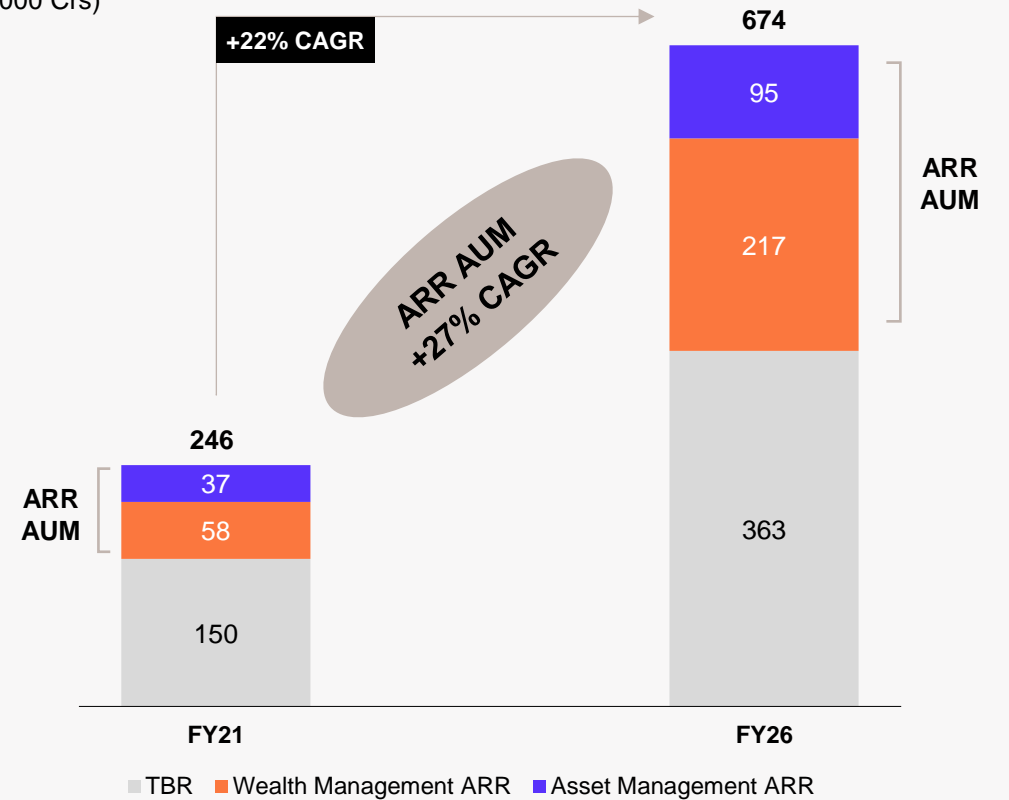
(INR Crs)

■ PAT



## Transition to Annual Recurring Revenue Assets

(INR '000 Crs)



**Strong growth in assets coupled with disciplined cost and capital management**

# Performance at a Glance - Annual

Strong trends in growth and profitability demonstrated...

P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	FY26	CAGR %
<b>Total AUM</b>	<b>2,46,083</b>	<b>3,27,237</b>	<b>3,40,834</b>	<b>4,66,909</b>	<b>5,81,498</b>	<b>6,74,492</b>	<b>22%</b>
<i>Wealth Management AUM</i>	<i>2,08,711</i>	<i>2,71,663</i>	<i>2,82,536</i>	<i>3,94,661</i>	<i>4,97,104</i>	<i>5,79,286</i>	<i>23%</i>
<i>Asset Management AUM</i>	<i>37,372</i>	<i>55,574</i>	<i>58,298</i>	<i>72,248</i>	<i>84,395</i>	<i>95,206</i>	<i>21%</i>
<b>Closing ARR AUM</b>	<b>95,652</b>	<b>1,38,308</b>	<b>1,54,000</b>	<b>2,00,419</b>	<b>2,46,828</b>	<b>3,11,940</b>	<b>27%</b>
Average ARR AUM	74,542	1,20,110	1,41,326	1,73,945	2,31,610	2,92,356	31%
ARR Retention	0.78%	0.77%	0.82%	0.76%	0.73%	0.78%	-
ARR Net Flows	-	32,985	21,884	16,136	25,974	55,875	-
<i>Annual Recurring Revenue</i>	<i>580</i>	<i>921</i>	<i>1,165</i>	<i>1,327</i>	<i>1,701</i>	<i>2,289</i>	<i>32%</i>
<i>Transaction &amp; Brokerage Income</i>	<i>335</i>	<i>477</i>	<i>400</i>	<i>519</i>	<i>744</i>	<i>777</i>	<i>18%</i>
<b>Revenue from Operations</b>	<b>915</b>	<b>1,398</b>	<b>1,565</b>	<b>1,846</b>	<b>2,446</b>	<b>3,066</b>	<b>27%</b>
Other Income	137	137	4	119	206	79	-
<b>Total Revenue</b>	<b>1,053</b>	<b>1,535</b>	<b>1,569</b>	<b>1,965</b>	<b>2,652</b>	<b>3,144</b>	<b>24%</b>
<b>Costs</b>	<b>568</b>	<b>784</b>	<b>718</b>	<b>956</b>	<b>1,218</b>	<b>1,568</b>	<b>23%</b>
<i>Employee Costs</i>	<i>417</i>	<i>602</i>	<i>520</i>	<i>709</i>	<i>912</i>	<i>1,123</i>	<i>22%</i>
<i>Admin and Other Costs</i>	<i>150</i>	<i>183</i>	<i>198</i>	<i>247</i>	<i>306</i>	<i>445</i>	<i>24%</i>
<b>Operating PBT</b>	<b>348</b>	<b>614</b>	<b>847</b>	<b>889</b>	<b>1,228</b>	<b>1,498</b>	<b>34%</b>
PBT	485	751	850	1,009	1,317	1,577	27%
<b>PAT</b>	<b>369</b>	<b>582</b>	<b>668</b>	<b>802</b>	<b>1,015</b>	<b>1,225</b>	<b>27%</b>
Cost to Income	53.9%	51.1%	45.8%	48.7%	45.9%	49.9%	-
ARR as % of Total Op. Revenue	63%	66%	74%	72%	70%	75%	-
Earnings per Share - Basic (INR)	10.6	16.4	18.5	22.5	27.1	30.2	-
Dividend per Share (INR)	17.5	13.8	17.3	16.5	6.0	12.0	-
Return on Equity	12.5%	20.2%	22.0%	24.4%	20.7%	13.6%	-
Return on Tangible Equity	15.0%	24.7%	26.7%	30.1%	24.3%	19.3%	-

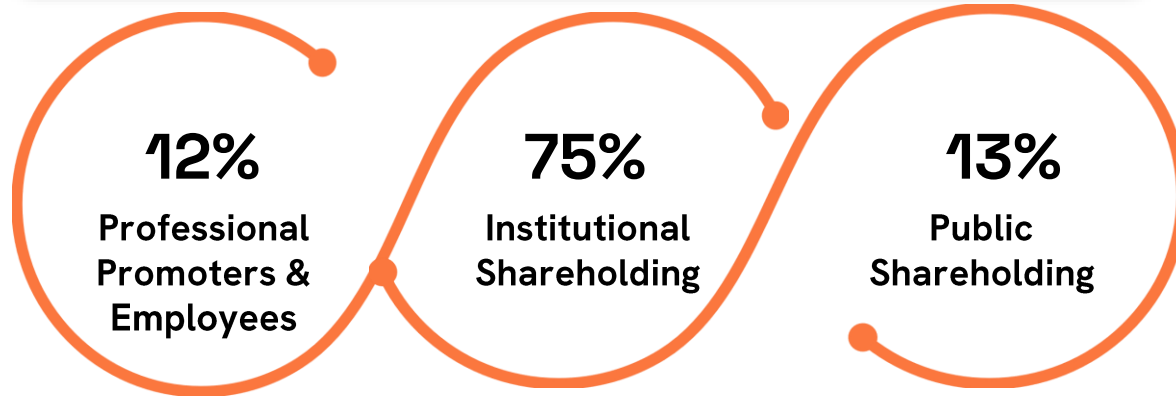
# Performance at a Glance - Quarterly

Strong trends in growth and profitability demonstrated...

P/L Summary (INR Crs)	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	YoY%
<b>Total AUM</b>	<b>5,81,498</b>	<b>6,63,924</b>	<b>6,71,625</b>	<b>7,11,398</b>	<b>6,74,492</b>	<b>16.0%</b>
<i>Wealth Management AUM</i>	<i>4,97,104</i>	<i>5,71,380</i>	<i>5,79,509</i>	<i>6,12,449</i>	<i>5,79,286</i>	<i>16.5%</i>
<i>Asset Management AUM</i>	<i>84,395</i>	<i>92,544</i>	<i>92,116</i>	<i>98,949</i>	<i>95,206</i>	<i>12.8%</i>
<b>Closing ARR AUM</b>	<b>2,46,828</b>	<b>2,87,317</b>	<b>2,95,324</b>	<b>3,17,906</b>	<b>3,11,940</b>	<b>26.4%</b>
Average ARR AUM	2,43,414	2,60,196	2,90,709	3,02,601	3,15,920	29.8%
ARR Retention	0.84%	0.79%	0.76%	0.81%	0.78%	-
ARR Net Flows	3,995	20,950	11,182	14,758	8,985	-
<i>Annual Recurring Revenue</i>	<i>502</i>	<i>511</i>	<i>554</i>	<i>619</i>	<i>605</i>	<i>20.4%</i>
<i>Transaction &amp; Brokerage Income</i>	<i>150</i>	<i>152</i>	<i>209</i>	<i>186</i>	<i>230</i>	<i>53.7%</i>
<b>Revenue from Operations</b>	<b>652</b>	<b>662</b>	<b>763</b>	<b>806</b>	<b>835</b>	<b>28.1%</b>
Other Income	7	63	51	20	-55	-
<b>Total Revenue</b>	<b>658</b>	<b>725</b>	<b>813</b>	<b>826</b>	<b>780</b>	<b>18.5%</b>
<b>Costs</b>	<b>334</b>	<b>351</b>	<b>400</b>	<b>399</b>	<b>418</b>	<b>25.0%</b>
<i>Employee Costs</i>	<i>254</i>	<i>255</i>	<i>285</i>	<i>282</i>	<i>301</i>	<i>18.5%</i>
<i>Admin and Other Costs</i>	<i>80</i>	<i>96</i>	<i>115</i>	<i>117</i>	<i>117</i>	<i>45.3%</i>
<b>Operating PBT</b>	<b>318</b>	<b>311</b>	<b>363</b>	<b>407</b>	<b>417</b>	<b>31.4%</b>
PBT	324	374	413	427	363	11.8%
<b>PAT</b>	<b>250</b>	<b>287</b>	<b>316</b>	<b>331</b>	<b>292</b>	<b>16.8%</b>
Cost to Income	50.7%	48.4%	49.2%	48.3%	53.5%	-
ARR as % of Total Op. Revenue	77%	77%	73%	77%	72.4%	-
Tangible Net Worth	6,045	5,693	6,195	6,327	6,722	-
Earnings per Share - Basic (INR)	6.4	7.2	7.8	8.1	7.1	-
Return on Equity	15.0%	14.9%	13.8%	14.0%	12.3%	-
Return on Tangible Equity	17.1%	19.6%	20.6%	21.0%	18.1%	-

# Firm is backed by marquee investors and a highly esteemed Board

## Shareholding pattern (Mar 2026)



Awarded with Industry's Highest Honours, including India's Best Independent Wealth Manager at Euromoney Global Private Banking Awards 2026, Best Private Bank - India at Asian Private Banker's 15<sup>th</sup> Awards For Distinction

## Board of Directors



**Akhil Gupta**  
Independent Director, Chairman  
40+ years of experience



**Karan Bhagat**  
Managing Director & Promoter  
20+ years of experience



**Pierre De Weck**  
Independent Director  
45+ years of experience



**Yatin Shah**  
Non-Executive Director & Promoter  
20+ years of experience



**Sandeep Tandon**  
Independent Director  
30+ years of experience



**Saahil Murarka**  
Non-Executive Director  
12+ years of experience



**Revathy Ashok**  
Independent Director  
25 years of experience



**Pavninder Singh (Bain)**  
Nominee Director



**Rishi Mandawat (Bain)**  
Nominee Director

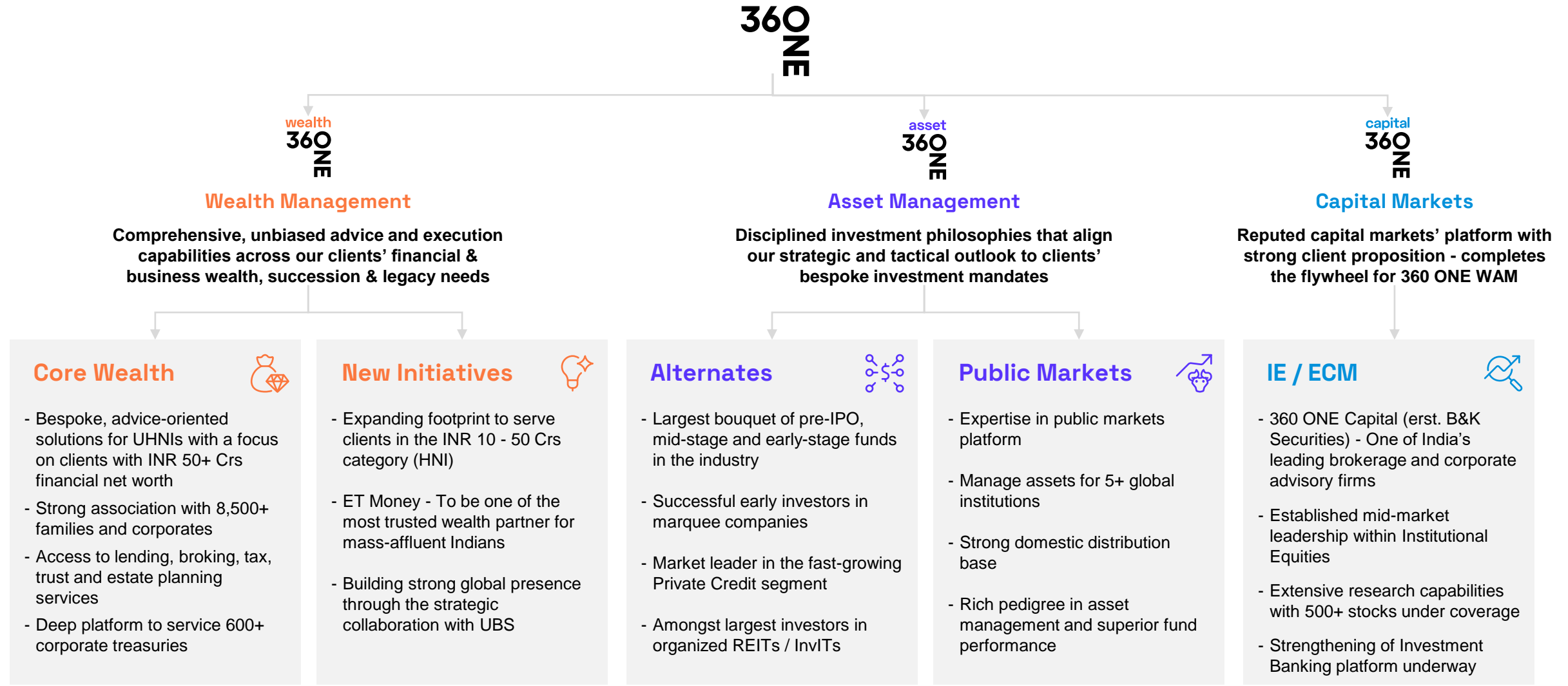
# Agenda

I. 360 ONE at a Glance

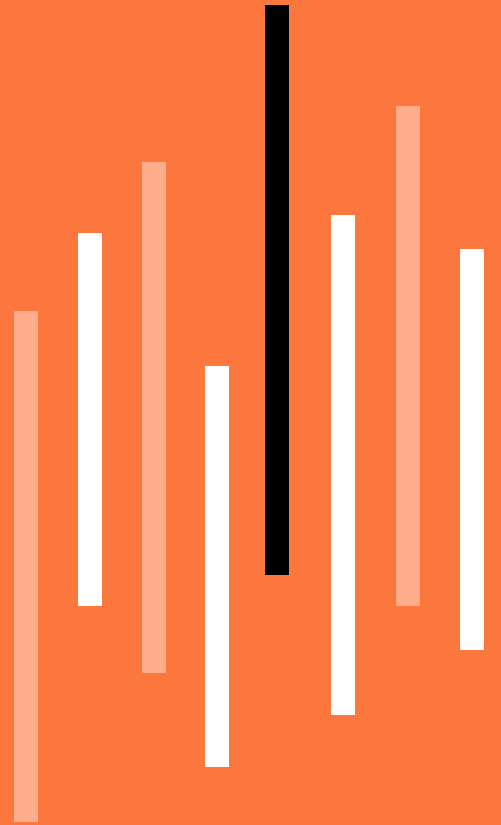
**II. Annual Business & Segmental Update**

III. Financial Update - Q4 and Full Year FY26

# Consolidated Business View - Building towards a robust full-stack play



# Wealth Management



# Changing Paradigm of Wealth Management - “One-stop advisor”

## TABLE STAKES



**Core Wealth Management** →

- Capital optimization and value creation through bespoke advice
- Diversified multi-asset portfolios with a sophisticated level of curation, proprietary product access and seamless digital journeys
- Strategic credit and liquidity support
- Tax and Estate planning
- Capital market solutions

## DIFFERENTIATORS



**Integrated Wealth Architecture** →

- Inter-generational transfer with digital-native inheritors demanding goal-based, values-aligned advice
- Governance & Family Office services
- Strong Global wealth capabilities
- Advanced reporting, risk & analytics through tech-based interventions

## TRUE EDGE



**Exclusive Access & Advisory** →

- Deep research-led broking and IB capabilities
- Proprietary deal flow (CIVs, etc.)
- Exclusive access to top-tier asset managers with differentiated strategies
- Holistic balance sheet advisory
- Strategic philanthropy and legacy-building initiatives



# Global trends act as tailwinds for expanding 360 ONE Wealth’s proposition

## Global Wealth Trends

### 1 Generational & Geographic Wealth Shift

- ▶ Inter-generational wealth transfer of **\$83+ trillion** by 2048
- ▶ Millennials & Gen Z to grow from **8% to 35%** of UHNI cohort by '40
- ▶ **India forecasts 50%+ UHNI growth by 2028** - strongest globally

Family Office & Trust Services

Global Investing

Enhanced Digital Experience

Expanding beyond Tier I cities

### 2 Enhancement of Product Platform

- ▶ 15% of HNI portfolios in alternatives; **61% of younger investors seek higher-growth allocations**
- ▶ **Global investments** are on the rise

Proprietary deal flow

In-House AMC & Alternates

Lending, Allied Services

Broking, Investment Banking

### 3 AI & Technology

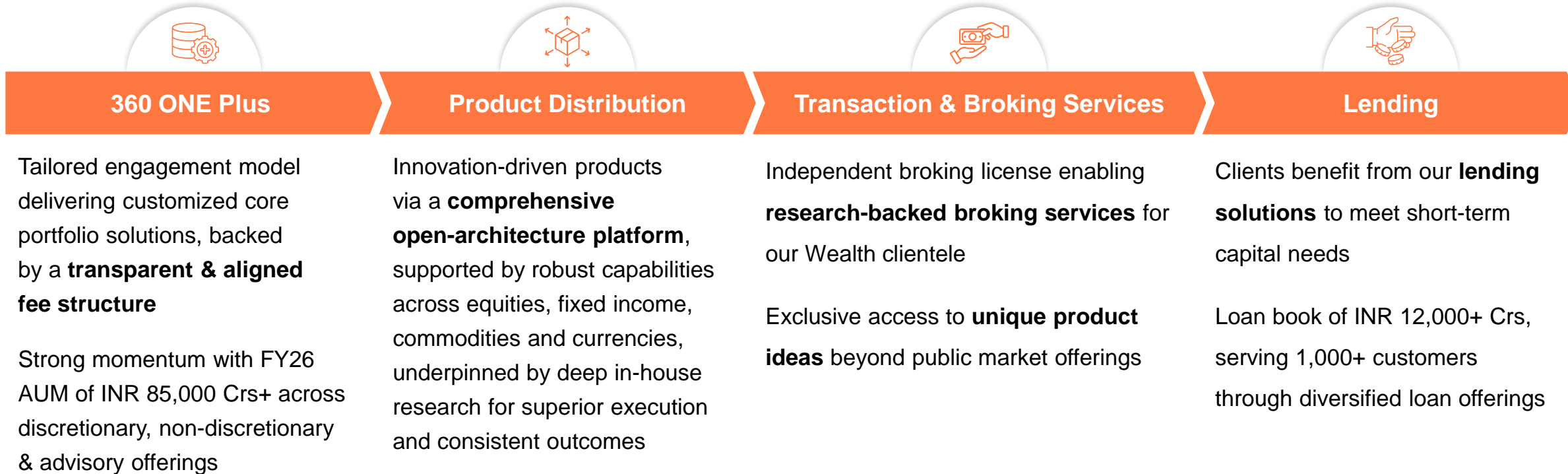
- ▶ **AI-driven insights, blockchain security, and automated platforms** reshaping portfolio management and ESG analysis

RM Productivity Enablers

Hyper-personalised Client Experience

## 360 ONE Wealth - “Indispensable Partner”

# 360 ONE Wealth - One Of India's Largest Wealth Manager Servicing 8,500+ Clients



***Exclusive strategic collaboration with UBS AG aimed at strengthening wealth management capabilities and unlocking cross-platform synergies***

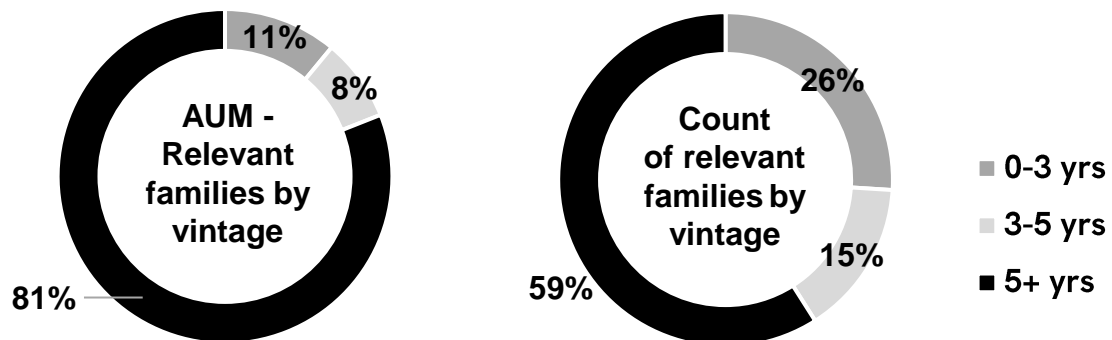
Inbound and outbound client referrals

Cross-platform product access

Sharing of best practices in Wealth

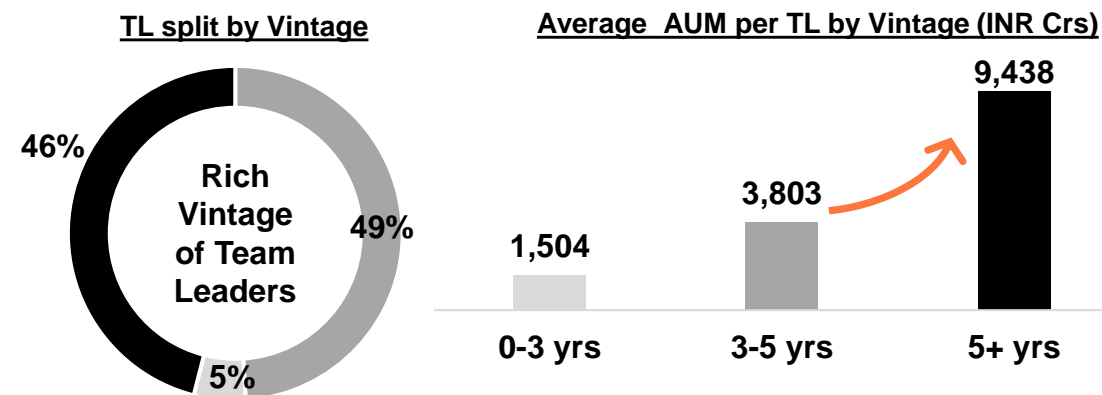
# Unwavering focus on client-centricity driven by exceptional talent and a spirit of continuous innovation

Client Vintage (FY26)



**81%** of our AUM is from clients with us for 5+ years

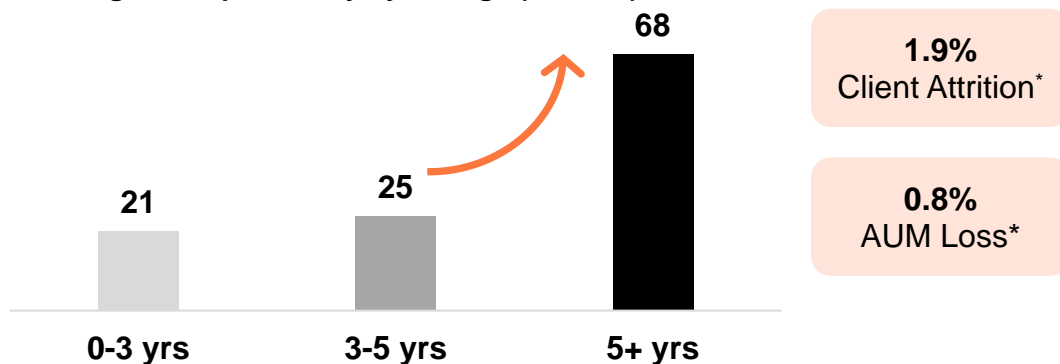
Team Leader (TL) Vintage (FY26)



**Significant rise in avg. AUM per TL as vintage grows**

Deepening of client wallet share as the vintage progresses...

Average AUM per Family by Vintage (INR Crs)



**>40**

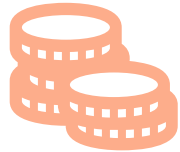
Number of team members in the Wealth Product Team

**>90% Rejection rate**

Stringent Screening by the Product Approval Committee (PAC)

Data pertains to the UHNI segment; \* FY26 Attrition and AUM Loss is computed basis count of Clients with AUM above INR 5 Crs

# ET Money - A lifecycle-led digital wealth platform with monetization at every stage



## Transparent Revenue Model



### Choice at Entry

**Distribution model** with embedded commissions or **Advisory model** with subscription-based advice

### Full Transparency

**Clients choose how they pay** - complete transparency from day one



## Full-Stack Product Expansion



### Beyond MF

FDs, Bonds, Loans Against MF - **broader coverage driving higher wallet share, engagement, and lifetime value**

### Digital Wealth Platform

Positioned as India's **full-stack digital wealth platform**



## AI-Powered Human Advice



### Assisted Model

For INR 25L+ portfolio clients - human advice powered by **AI-led insights and standardized workflows**

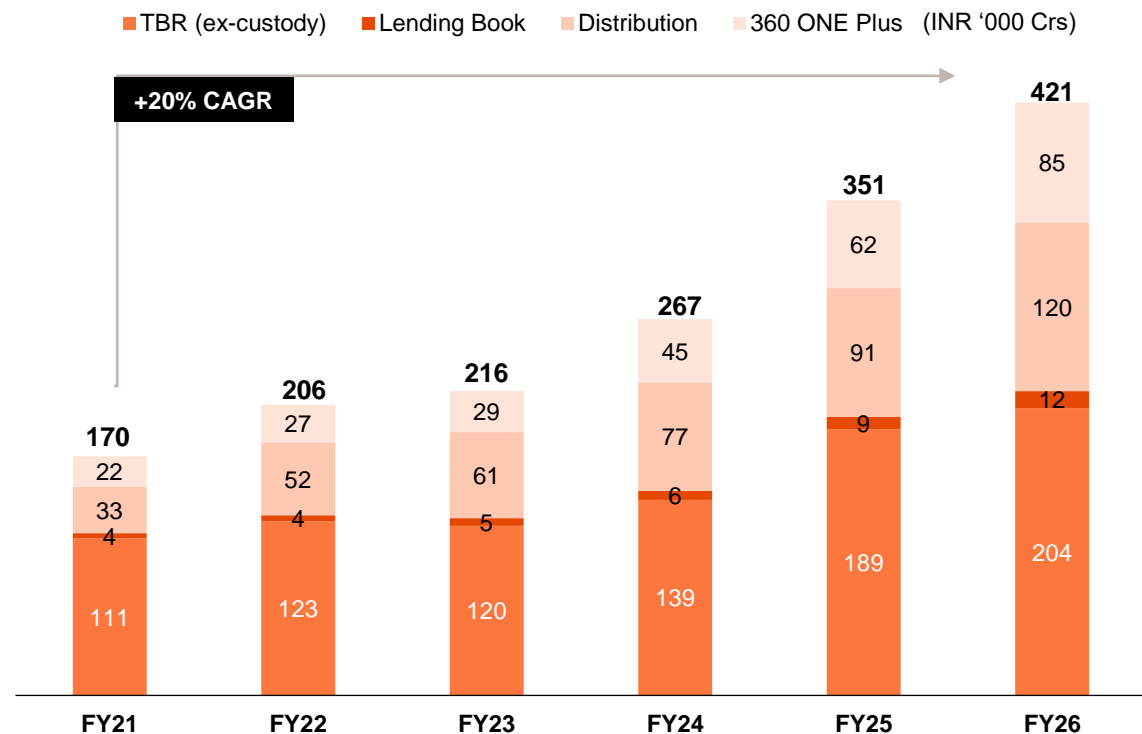
### Democratized Quality

High-quality advice becomes **accessible and affordable** for affluent clients

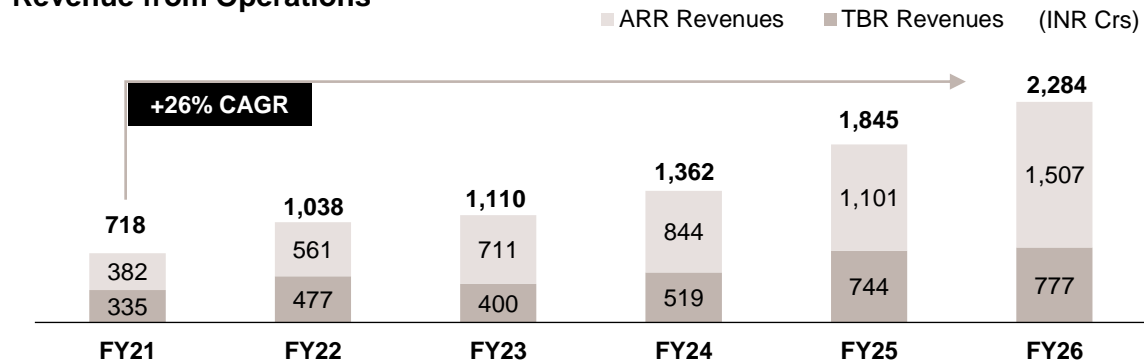
**Differentiated, scalable moat in the affluent segment | Choice-led engagement, expanding products suite, and tech-enabled advice**

# Wealth Management - Story in Charts

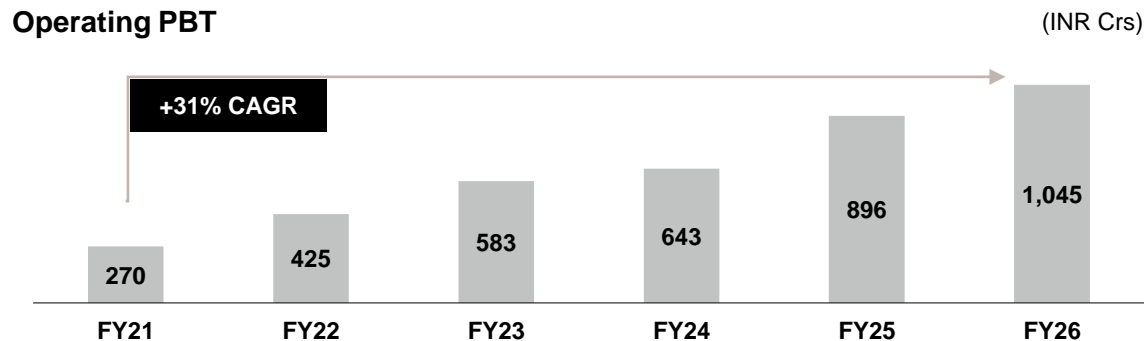
**Wealth Management AUM (ex-custody)**



**Revenue from Operations**



**Operating PBT**



- ✓ Moved to Trail based revenue model across all the offerings much ahead of the industry
- ✓ Brought trust and transparency to clients through advisory offerings; fees to clients with no retrocessions / commissions
- ✓ Disciplined and responsible approach on product selection with strong curation

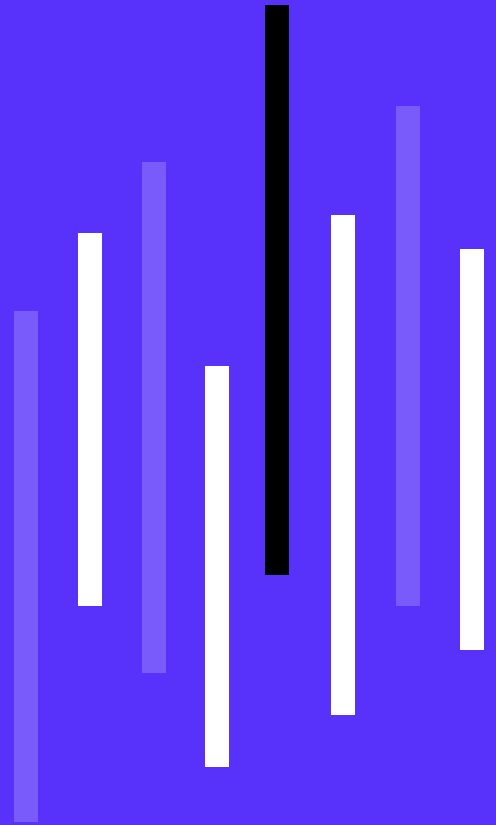
## Wealth Management - Key Annual Financial Highlights

P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	FY26	CAGR %
<b>Total Wealth AUM (ex-custody)</b>	<b>1,69,672</b>	<b>2,06,170</b>	<b>2,16,045</b>	<b>2,66,892</b>	<b>3,51,321</b>	<b>4,20,608</b>	<b>20%</b>
<b>Wealth ARR AUM</b>	<b>58,280</b>	<b>82,733</b>	<b>95,702</b>	<b>1,28,171</b>	<b>1,62,433</b>	<b>2,16,734</b>	<b>30%</b>
<i>360 ONE Plus (DPMS / NDPMS-RIA)</i>	21,622	26,600	29,132	44,781	62,212	85,039	32%
<i>Distribution Assets</i>	33,038	51,815	61,203	76,960	91,448	1,19,666	29%
<i>Lending Book</i>	3,620	4,318	5,367	6,430	8,773	12,028	27%
<b>Transaction &amp; Broking (ex-custody)</b>	<b>1,11,392</b>	<b>1,23,437</b>	<b>1,20,343</b>	<b>1,38,720</b>	<b>1,88,888</b>	<b>2,03,875</b>	<b>13%</b>
Average ARR AUM	46,105	70,898	84,697	1,08,609	1,50,110	1,98,494	34%
ARR Retention	0.83%	0.79%	0.84%	0.78%	0.73%	0.76%	-
ARR Net Flows	-	21,028	16,449	15,714	22,334	46,576	-
Average TBR AUM	1,10,108	1,24,654	1,20,590	1,30,818	1,58,213	2,09,952	14%
TBR Retention	0.30%	0.38%	0.33%	0.40%	0.47%	0.37%	-
No. of relevant clients	6,707	6,833	6,850	7,195	7,527	8,576	-
- No. of clients (AUM > INR 10 Crs)	1,825	2,222	2,314	2,750	3,324	3,777	-
No. of Team Leaders	61	64	65	94	90	92	-
No. of Relationship Managers	188	164	141	152	128	163	-
<i>Annual Recurring Revenue</i>	382	561	711	844	1,101	1,507	32%
<i>Transaction &amp; Brokerage Income</i>	335	477	400	519	744	777	18%
<b>Revenue from Operations</b>	<b>718</b>	<b>1,038</b>	<b>1,110</b>	<b>1,362</b>	<b>1,845</b>	<b>2,284</b>	<b>26%</b>
Other Income	115	112	3	107	177	61	-
<b>Total Revenue</b>	<b>833</b>	<b>1,150</b>	<b>1,113</b>	<b>1,469</b>	<b>2,023</b>	<b>2,345</b>	<b>23%</b>
<b>Costs</b>	<b>447</b>	<b>613</b>	<b>527</b>	<b>719</b>	<b>950</b>	<b>1,240</b>	<b>23%</b>
<b>Operating PBT</b>	<b>270</b>	<b>425</b>	<b>583</b>	<b>643</b>	<b>896</b>	<b>1,045</b>	<b>31%</b>
<b>Profit before Taxes (PBT)</b>	<b>386</b>	<b>537</b>	<b>586</b>	<b>750</b>	<b>1,073</b>	<b>1,105</b>	<b>23%</b>
Cost to Income	53.7%	53.3%	47.4%	48.9%	46.9%	52.9%	-
<b>Custody AUM</b>	<b>39,039</b>	<b>65,493</b>	<b>66,491</b>	<b>1,27,769</b>	<b>1,45,782</b>	<b>1,58,678</b>	<b>-</b>

## Wealth Management - Key Quarterly Financial Highlights

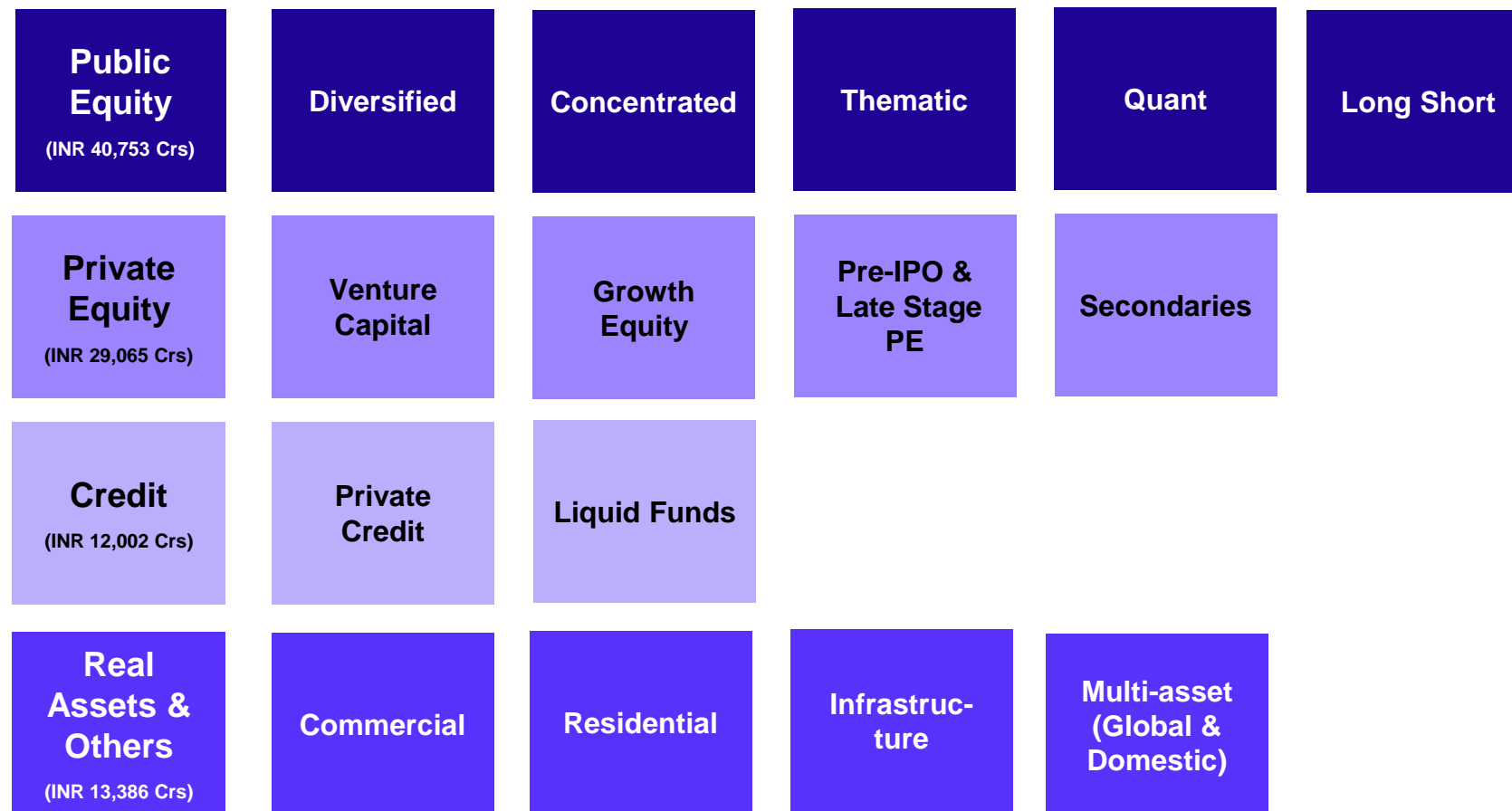
P/L Summary (INR Crs)	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	YoY%
<b>Total Wealth AUM (ex-custody)</b>	<b>3,51,321</b>	<b>4,05,995</b>	<b>4,20,898</b>	<b>4,36,697</b>	<b>4,20,608</b>	<b>19.7%</b>
<b>Wealth ARR AUM</b>	<b>1,62,433</b>	<b>1,94,773</b>	<b>2,03,208</b>	<b>2,18,957</b>	<b>2,16,734</b>	<b>33.4%</b>
<i>360 ONE Plus (DPMS / NDPMS-RIA)</i>	<i>62,212</i>	<i>71,073</i>	<i>74,108</i>	<i>83,678</i>	<i>85,039</i>	<i>36.7%</i>
<i>Distribution Assets</i>	<i>91,448</i>	<i>1,15,988</i>	<i>1,18,757</i>	<i>1,24,653</i>	<i>1,19,666</i>	<i>30.9%</i>
<i>Lending Book</i>	<i>8,773</i>	<i>7,711</i>	<i>10,342</i>	<i>10,628</i>	<i>12,028</i>	<i>37.1%</i>
<b>Transaction &amp; Broking (TBR ex-custody)</b>	<b>1,88,888</b>	<b>2,11,222</b>	<b>2,17,690</b>	<b>2,17,740</b>	<b>2,03,875</b>	<b>7.9%</b>
Average ARR AUM	1,59,861	1,73,204	1,96,880	2,06,990	2,16,904	35.7%
ARR Retention	0.80%	0.78%	0.72%	0.79%	0.74%	-
ARR Net Flows	3,324	19,977	9,322	10,321	6,957	-
Average TBR AUM	1,71,911	1,99,377	2,13,882	2,15,829	2,10,720	22.6%
TBR Retention	0.35%	0.31%	0.39%	0.34%	0.44%	-
<i>Annual Recurring Revenue</i>	<i>317</i>	<i>339</i>	<i>358</i>	<i>415</i>	<i>396</i>	<i>25.0%</i>
<i>Transaction &amp; Brokerage Income</i>	<i>150</i>	<i>152</i>	<i>209</i>	<i>186</i>	<i>230</i>	<i>53.7%</i>
<b>Revenue from Operations</b>	<b>467</b>	<b>490</b>	<b>567</b>	<b>601</b>	<b>626</b>	<b>34.2%</b>
Other Income	5	48	39	15	-41	-
<b>Total Revenue</b>	<b>472</b>	<b>538</b>	<b>605</b>	<b>616</b>	<b>585</b>	<b>24.1%</b>
<b>Costs</b>	<b>256</b>	<b>275</b>	<b>317</b>	<b>318</b>	<b>331</b>	<b>29.0%</b>
<b>Operating PBT</b>	<b>210</b>	<b>216</b>	<b>250</b>	<b>283</b>	<b>295</b>	<b>40.5%</b>
<b>Profit before Taxes (PBT)</b>	<b>215</b>	<b>264</b>	<b>289</b>	<b>298</b>	<b>255</b>	<b>18.3%</b>
Cost to Income	54.3%	51.0%	52.3%	51.6%	56.5%	-
<b>Custody AUM</b>	<b>1,45,782</b>	<b>1,65,385</b>	<b>1,58,611</b>	<b>1,75,752</b>	<b>1,58,678</b>	<b>8.8%</b>

# Asset Management



# 360 ONE Asset - Pioneer & Leader in Alternate Asset Management in India

Focused on Product Innovation, Institutional Mandates & Domestic Distribution



Total AUM: INR 95,206 Crs across various strategies (as of Mar 31, 2026)

**360 ONE Asset** is one of India's largest alternative asset managers.

Some of the strategies are large and established, while others are in a nascent phase.

As witnessed in public equity over the last decade, domestic capital in alternatives is growing in volume and prominence.

360 ONE Asset is ideally positioned to address the significant growth opportunities in the alternatives market, just as investors globally are re-focusing on India

 **Strong Performance Track Record**

 **Strong team of 80+ Investment professionals across strategies**

## Our Competitive Edge

### LEVERAGING THE POWER OF 360 ONE ECOSYSTEM

- Unparalleled deal sourcing, due diligence and portfolio management capability through 7,000+ founders and India's leading wealth network
- Superior access, stellar network of advisors & experts
- Entrepreneur-centric agility

### ABILITY TO INVEST ACROSS A COMPANY'S LIFECYCLE

- Leading and pricing deals across the VC and PE spectrum - from Idea to IPO
- Demonstrated leadership in focus investment strategies
- Successful track record of partnering with founders and management teams

asset  
360  
ONE

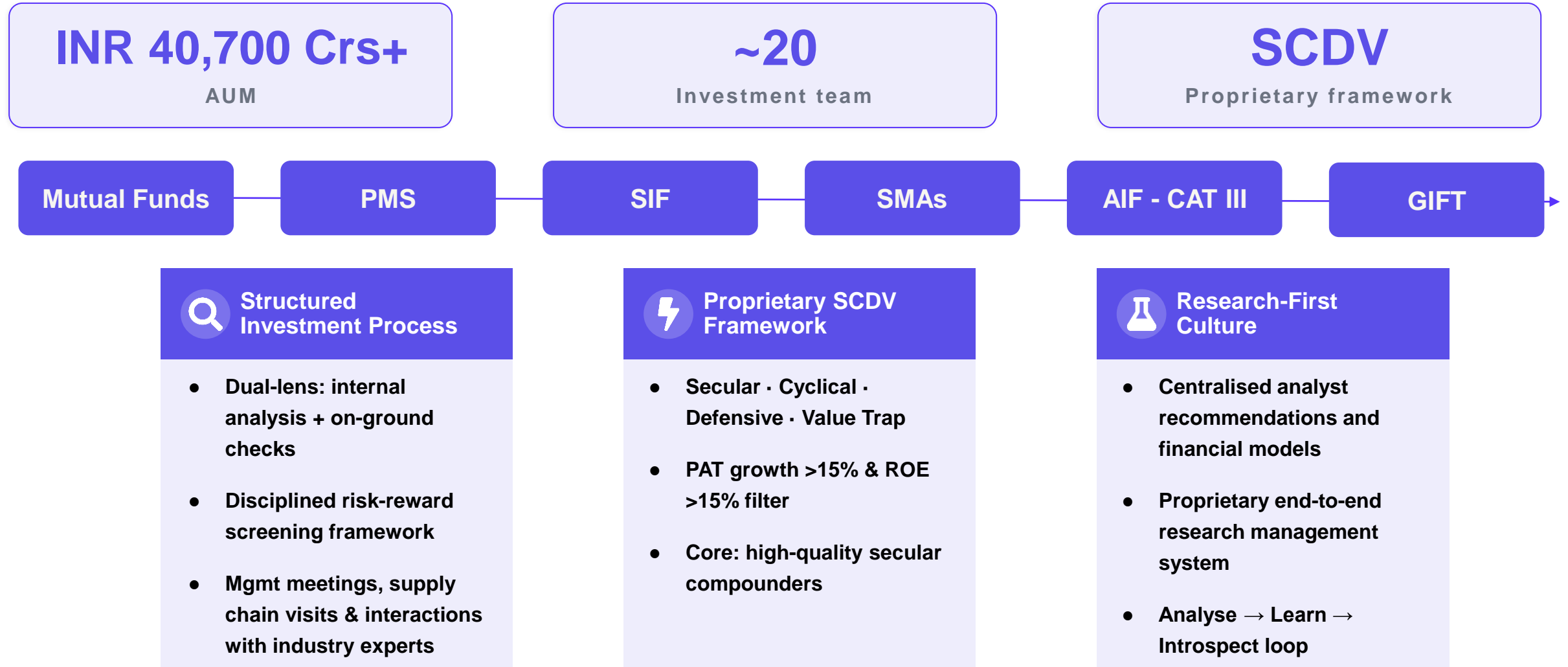
### STRONG INSTITUTIONAL READINESS

- Deep understanding of focus industries, company stages and Indian capital markets
- Well established compliance, legal, risk and operations infrastructure
- Industry-leading fund performance metrics, including capital distributions

### PIONEERING CO-INVESTMENT PROGRAM

- Multiple formats for partnering with large family offices and institutions
- Large Value Funds (LVFs) with curated exposure across the entire platform
- Increase in Large deal cheque size

# Public Equity - Built on deep research, proprietary frameworks and collaboration



# Private Equity - Unique differentiated platform

One of the largest in the country

## 360 ONE Private Equity



**~INR 30,000 Crs**  
AUM



**>20%**  
FY20 - 26 AUM CAGR



**~INR 19,000 Crs**  
Distributions



**100+**  
Portfolio Companies



**30+**  
Member Investment Team

## Proven track record of Innovation

- 2026** **1<sup>st</sup>** Defence & Space Tech (Multi-Stage) Fund
- 2024** **1<sup>st</sup>** Secondaries Fund
- 2023** **1<sup>st</sup>** Multi-Asset Fund
- 2017** **1<sup>st</sup>** Pre-IPO Fund
- 2016** **1<sup>st</sup>** Private Fund-of-Fund

**VCCIRCLE AWARDS 2026**  
"Most Active Investor" of the Year (PE) in 2026

**ACHIEVEMENT AWARDS FinanceAsia**  
Twice awarded "Best Private Equity House" in 2023 and 2024 (Highly Commended)

**Global Private Banking INNOVATION AWARDS 2025**  
Awarded "Best Private Equity House" in 2025

# Private Credit - Resilient, secured & diversified portfolio with strong track record

## SCALE

Market leadership position in Performing Credit space; #1 in this space

## TRACK RECORD

INR 22,500+ Crs capital deployed till date; ~INR 12,000 Crs investments exited  
*Successfully raised 4 credit funds with co-investment pools; 5th fund in process*

## PORTFOLIO

**Resilient, secured & diversified portfolio**  
*Investee Companies with proven business track record, strong operating & financial history*

## RIGHT TO WIN










**Strong origination expertise with scale, deep credit structuring, extensive diligence and active risk management**  
*400+ trades originated; access to 7,000+ founder network*

## PROCESS

**Institutionalized processes** across origination, diligence, underwriting, and monitoring frameworks



# Real Assets - Play on India's infrastructure inflection

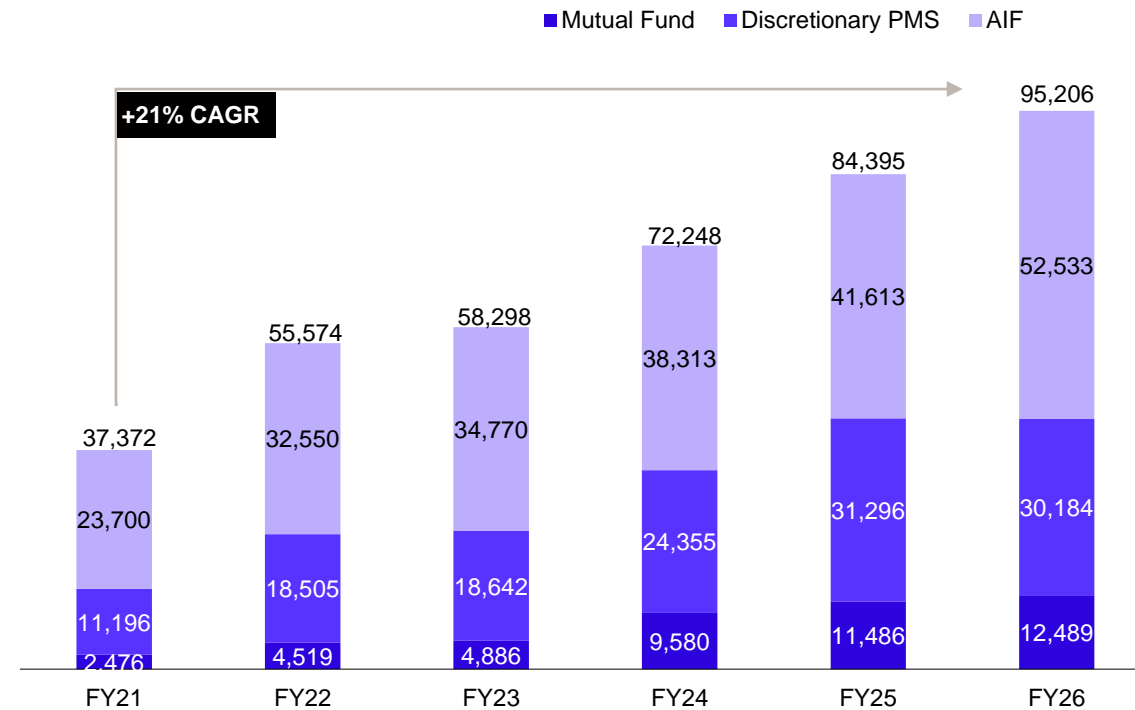
 <p><b>INR 18,000 Crs+</b> Fund raised till date</p>	 <p><b>INR 6,700 Crs+</b> AUM</p>	 <p><b>Over INR 8,000 Crs</b> Distributions</p>
 <p><b>100+</b> Investments Made till date</p>	 <p><b>80+</b> Exits Achieved Till date</p>	 <p><b>~15%</b> Weighted Average Exit IRR</p>
 <p><b>30+</b> Portfolio Companies</p>	 <p><b>14 - 16%</b> IRR of funds launched after 2018 vintage</p>	 <p><b>15</b> Member Investment Team</p>

- With an over 16-year track record, the team has a deep operating experience in various market cycles and across strategies
- Deep network of developer partners and industry relationships enable access to best deals
- Relationship with India's leading wealth creators, as one of the largest wealth firms in the country, enables access to early deals
- Raised >INR 3k Crs Real Assets / CRE funds in FY26 to invest in Infra assets, REITs and commercial core plus assets / platforms

# Asset Management - Story in Charts

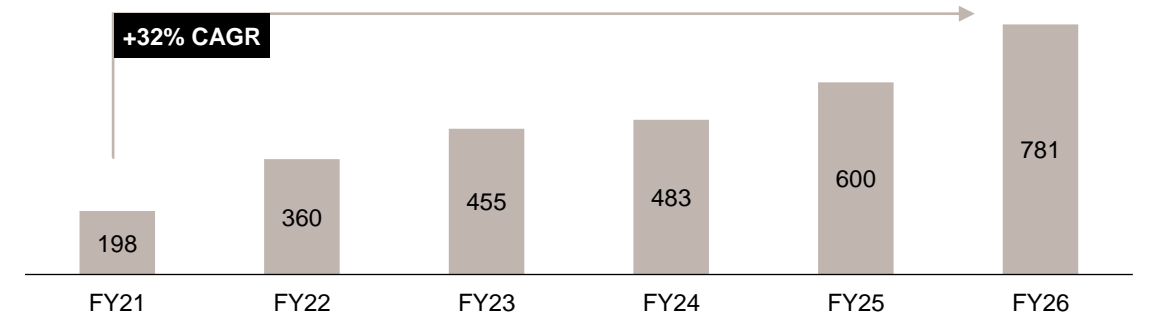
Asset Management AUM

(INR Crs)



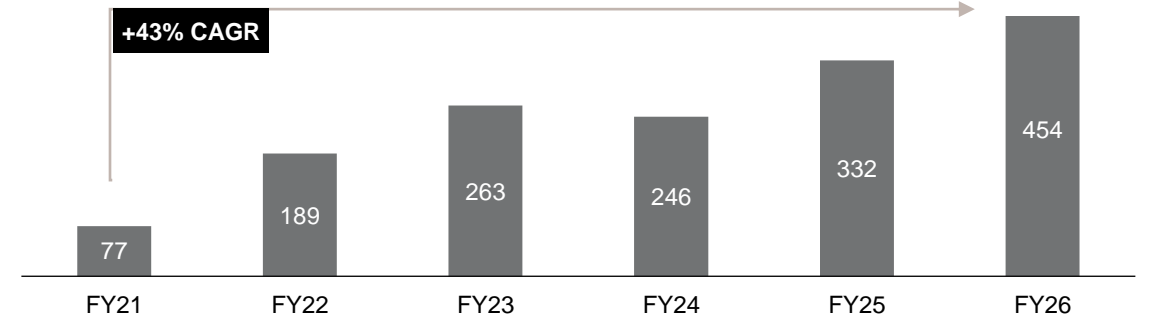
Annual Recurring Revenue

(INR Crs)



Operating PBT

(INR Crs)



- Uniquely positioned from seed stage to pre-IPO, credit and real assets spanning the capital needs of private and public businesses
- Building on a rigorous, process-driven offering focused on select areas of strength
- Deep domain knowledge fuelled by macro tailwinds for India
- Attractive segments where we bring strong experience (such as Real Estate and Infrastructure)

## Asset Management - Key Annual Financial Highlights

P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	FY26	CAGR %
<b>Total Asset Management AUM</b>	<b>37,372</b>	<b>55,574</b>	<b>58,298</b>	<b>72,248</b>	<b>84,395</b>	<b>95,206</b>	<b>21%</b>
<i>Alternative Investment Fund</i>	23,700	32,550	34,770	38,313	41,613	52,533	17%
<i>Discretionary PMS</i>	11,196	18,505	18,642	24,355	31,296	30,184	22%
<i>Mutual Fund</i>	2,476	4,519	4,886	9,580	11,486	12,489	38%
Average ARR AUM	28,437	49,211	56,629	65,336	81,500	93,862	27%
ARR Retention	0.70%	0.73%	0.80%	0.74%	0.74%	0.83%	-
ARR Net Flows	8,957	11,957	5,435	421	3,640	9,299	-
No. of Folios	84,009	1,65,063	1,67,832	1,89,366	2,29,360	2,51,836	-
No. of Investment Professionals	34	46	47	62	72	81	-
<i>Annual Recurring Revenue</i>	198	360	455	483	600	781	32%
<i>Other Income</i>	22	26	1	13	29	18	-
<b>Total Revenue</b>	<b>220</b>	<b>386</b>	<b>456</b>	<b>496</b>	<b>629</b>	<b>799</b>	<b>29%</b>
<b>Costs</b>	<b>121</b>	<b>171</b>	<b>191</b>	<b>238</b>	<b>268</b>	<b>328</b>	<b>22%</b>
<b>Operating PBT</b>	<b>77</b>	<b>189</b>	<b>263</b>	<b>246</b>	<b>332</b>	<b>454</b>	<b>43%</b>
<b>Profit before Taxes (PBT)</b>	<b>99</b>	<b>215</b>	<b>264</b>	<b>259</b>	<b>361</b>	<b>472</b>	<b>37%</b>
Cost to Income	54.9%	44.3%	42.0%	47.9%	42.6%	41.0%	-

## Asset Management - Key Quarterly Financial Highlights

P/L Summary (INR Crs)	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	YoY%
<b>Total Asset Management AUM</b>	<b>84,395</b>	<b>92,544</b>	<b>92,116</b>	<b>98,949</b>	<b>95,206</b>	<b>12.8%</b>
<i>Alternative Investment Fund</i>	41,613	45,141	45,473	50,934	52,533	26.2%
<i>Discretionary PMS</i>	31,296	34,644	33,572	34,536	30,184	-3.6%
<i>Mutual Fund</i>	11,486	12,759	13,071	13,480	12,489	8.7%
Average ARR AUM	83,552	86,993	93,828	95,612	99,015	18.5%
ARR Retention	0.90%	0.79%	0.83%	0.85%	0.86%	-
ARR Net Flows	671	973	1,860	4,437	2,028	-
<i>Annual Recurring Revenue</i>	185	172	196	205	209	12.7%
<i>Other Income</i>	2	15	12	5	-14	-
<b>Total Revenue</b>	<b>187</b>	<b>187</b>	<b>208</b>	<b>210</b>	<b>195</b>	<b>4.3%</b>
<b>Costs</b>	<b>78</b>	<b>77</b>	<b>83</b>	<b>81</b>	<b>87</b>	<b>11.6%</b>
<b>Operating PBT</b>	<b>107</b>	<b>95</b>	<b>112</b>	<b>124</b>	<b>122</b>	<b>13.6%</b>
<b>Profit before Taxes (PBT)</b>	<b>109</b>	<b>110</b>	<b>125</b>	<b>129</b>	<b>108</b>	<b>-0.9%</b>
Cost to Income	41.7%	41.0%	40.1%	38.6%	44.6%	-

# Capital Markets



## **360 ONE Capital** - Integration of research, advisory, and execution capabilities across a wider spectrum of services and new market segments

### **Institutional Equity Broking**

- Full broking services to a diversified client base of 300+ foreign and domestic institutions
- Differentiated mid-and-small-cap research capabilities with deep coverage of 500+ companies - one of the widest in India
- Enable access products in the sphere of F&O, derivatives & commodity broking

### **Equity Capital Markets**

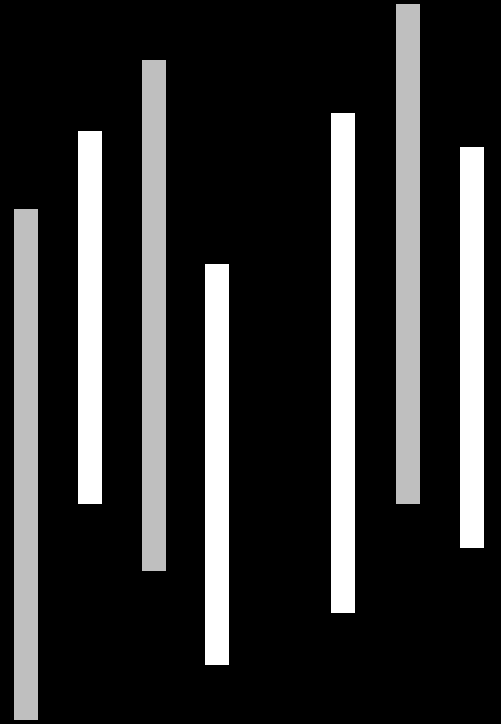
- Deal origination through coverage banking, existing Wealth clients, own PE funnel, sponsor relationships, research
- Full fledged ECM capabilities for DIIIs and treasury clients
- Focus areas: IPO, QIP, block deals, preferential issue, etc.
- Team buildout is in progress

### **Non-institutional Broking**

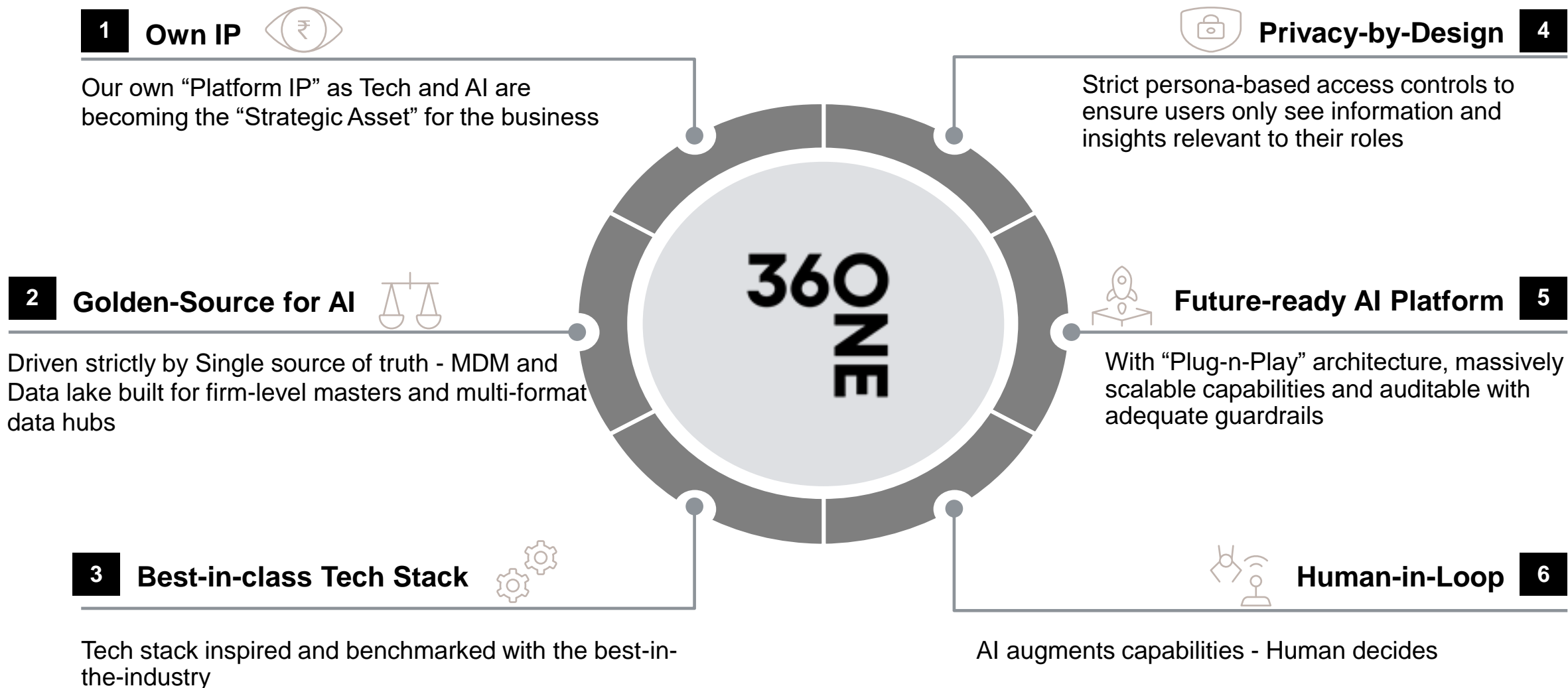
- Serve family offices / quasi-institutions / UHNI
- Leverage research depth and institutional sales support

**Significant synergies with Wealth and Asset verticals - multiple levers for disproportionate growth**

# Strategic Enablement









# Guiding principles for firm-wide Technology & AI-related initiatives



# AI @ 360 ONE - treated as core infrastructure, not an IT initiative

Building core AI agents for sustainable and scalable impact...

## Launched 360ONE Centre of Excellence for AI (COE - AI)

 <b>Customer AI Agent</b>	 <b>RM, Product &amp; IC AI Agent</b>	 <b>Fund Manager AI Agent</b>	 <b>Compliance AI Agent</b>	 <b>Operations AI Agent</b>	 <b>Service AI Agent</b>
<b>Frictionless Experience</b> <b>Personalisation</b>	<b>Deeper Predictive Insights</b> <b>Efficiency</b>	<b>Deeper Predictive Insights</b> <b>Efficiency</b>	<b>Predictive &amp; Proactive Controls</b> <b>Efficiency</b>	<b>Predictive &amp; Proactive Controls</b> <b>Efficiency</b>	<b>Improved Client Experience</b> <b>Efficiency</b>
<b>HIGH-IMPACT USE CASES</b>					
<ul style="list-style-type: none"> <li>- Personalised journeys and curated client experience</li> <li>- Total wealth view and performance insights nudges</li> <li>- What-if scenario analytics and rebalancing recommendations</li> </ul>	<ul style="list-style-type: none"> <li>- Market, social &amp; connections intelligence on customer leads</li> <li>- Automated investment proposals on holdings, goals &amp; house view</li> <li>- Sales planning and performance analytics with what-if capabilities</li> </ul>	<ul style="list-style-type: none"> <li>- Comparative insights across earnings calls, reports &amp; financials</li> <li>- Automated portfolio construction with risk-adjusted return reco.</li> <li>- Risk management and stress testing analytics</li> </ul>	<ul style="list-style-type: none"> <li>- Transaction surveillance, unusual trading pattern detection &amp; AML</li> <li>- NLP analysis of emails, SMS, WhatsApp &amp; other messaging</li> <li>- KYC and client due diligence via AI identity verification</li> </ul>	<ul style="list-style-type: none"> <li>- Intelligent processing and reconciliations with predictive brakes</li> <li>- Automated anomaly detection across multiple data versions &amp; sources</li> <li>- Automated cash flow and liquidity events with proactive gap detection</li> </ul>	<ul style="list-style-type: none"> <li>- Query automation via AI virtual assistant across all digital touchpoints</li> <li>- 360° customer and service history for predictive solution options</li> <li>- Hyper-personalized omnichannel communications with sentiment analysis</li> </ul>

# A robust risk framework underpins every aspect of 360 ONE's business operations

**Well-defined accountability for effective tracking & assessment of key risks, and suggesting effective mitigants**

Multi-tiered approach - from Board RMC to individual segments, entities and functions

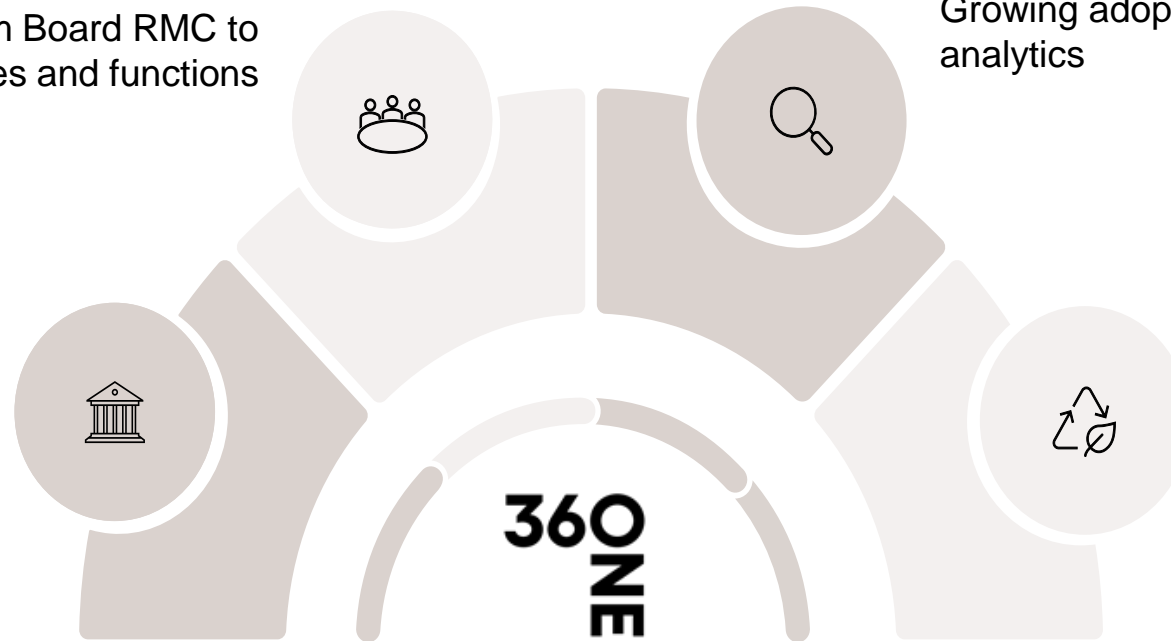
**Ongoing benchmarking of internal practices and controls** against leading industry standards (domestic & global)

Growing adoption of technology and data analytics

**Comprehensive policy framework** providing clear direction on the overall risk governance architecture

Stringent Product Approval, Asset Allocation and Credit processes and committees

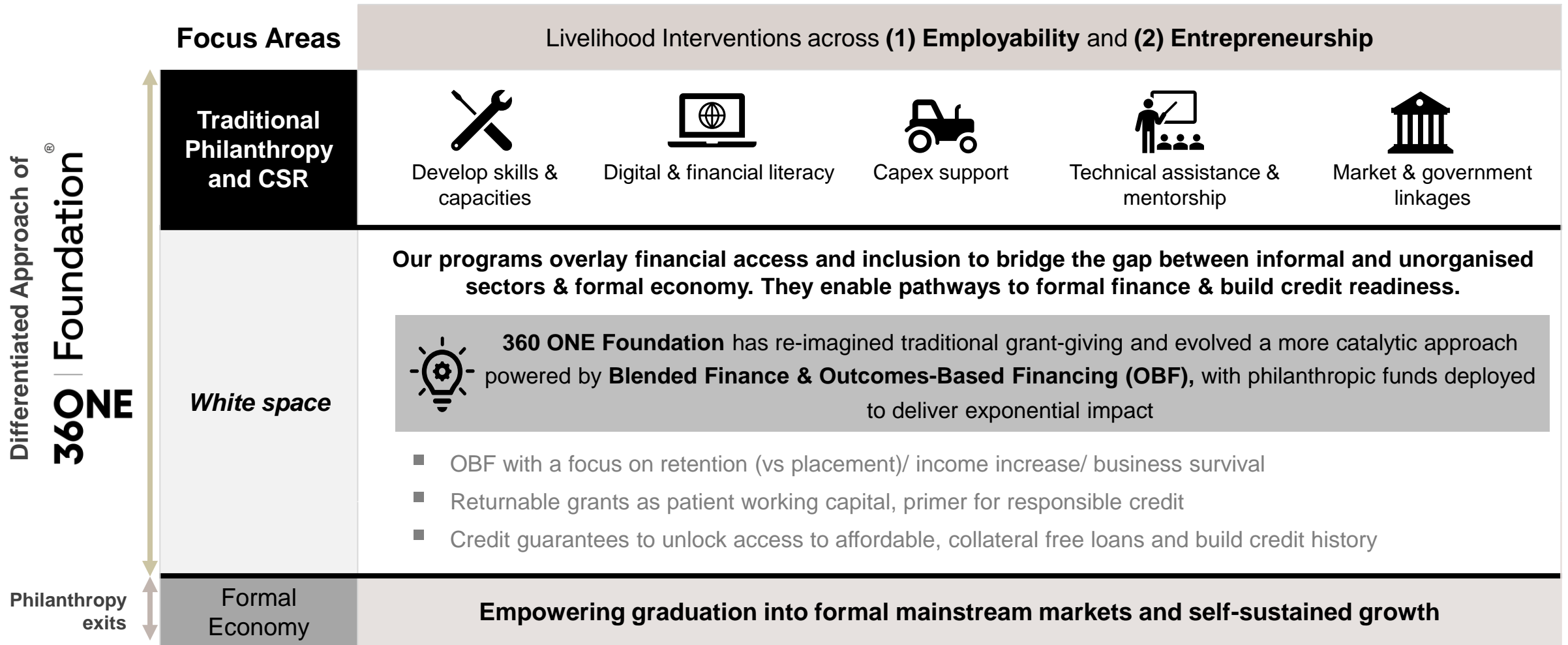
**ESG principles progressively embedded across all facets of business operations**



**Responsible investment stewardship is integral to all client solutions**

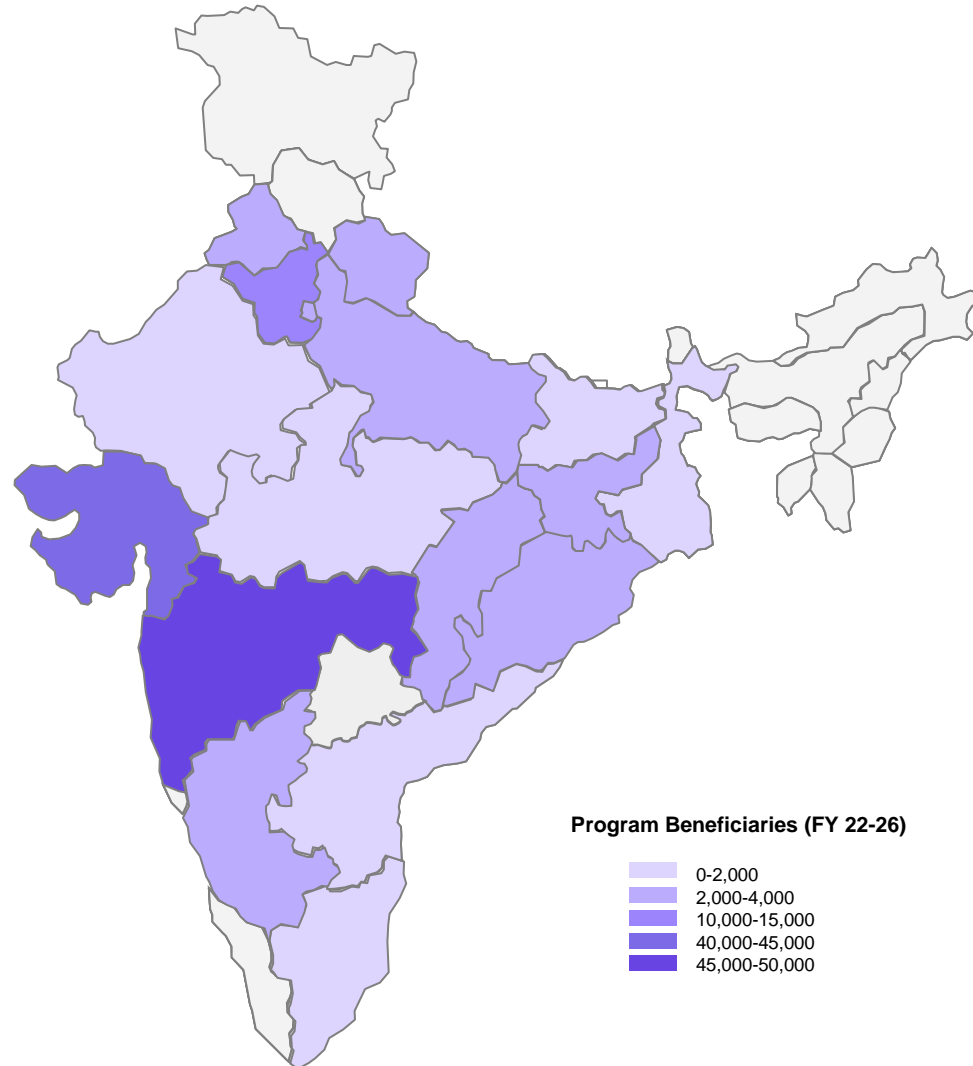
# 360 ONE Foundation

Our Focus Areas and Differentiated Approach



# 360 ONE Foundation

Reach and Impact



## Foundation's reach over 5 years



**20**

States & UTs



**1,88,000+**

Unique beneficiaries



**19**

Flagship programs since FY22



**~33%**

of flagship programs exclusively target women beneficiaries

## Impact Metrics for Flagship Projects



**4.44x**

**Impact Leverage**

Livelihood income generated over project lifecycle for every INR 1 of our grant



**5.13x**

**Financial Leverage**

Total capital unlocked for every INR 1 of our grant



**3.24x**

**Additional beneficiaries reached**

Compared to traditional vanilla grants

# We are committed to a 360° approach to ESG

## Progressing on the path of leading Environmental, Social and Governance (ESG) practices

### Environment

- ~**72%**<sup>1</sup> of total power from renewable sources with **18.6 lakh units**<sup>1</sup> of green electricity consumed in FY26
- Around **96% of clients** in FY26 onboarded digitally
- **100%** e-waste disposed to authorized recyclers
- **Furniture** procured with **sustainable wood certification** across all offices
- **41% AUM** under Private Credit asset class **focused towards ESG positive sectors** as on March 2026



### Social

- Gender diversity at **29% (March 2026)**
- Great Place to Work 2025®<sup>®</sup> and “Best Workplaces™ in Investments - India 2025”
- Positively impacted **1.9 lakh+ beneficiaries** through CSR programs since FY22 and created a catalytic effect through blended finance and outcomes-based financing approaches
- **230+ Awards** received since inception
- **Zero cases** of environmental non-compliance, corruption, bribery, conflict of interest and data privacy breaches



### Governance

- Published GRI tagged standalone **Sustainability Report** for FY25 (Click [here](#) for report)
- Board approved **ESG policy** in place (Click [here](#) for policy)
- Board constituted **CSR and ESG Committee** to monitor ESG initiatives
- ESG risk included in the **Risk Management Policy**
- **Third-party ethics helpline** to red flag internal ethics and compliance issues

<sup>1</sup>As on February 28, 2026

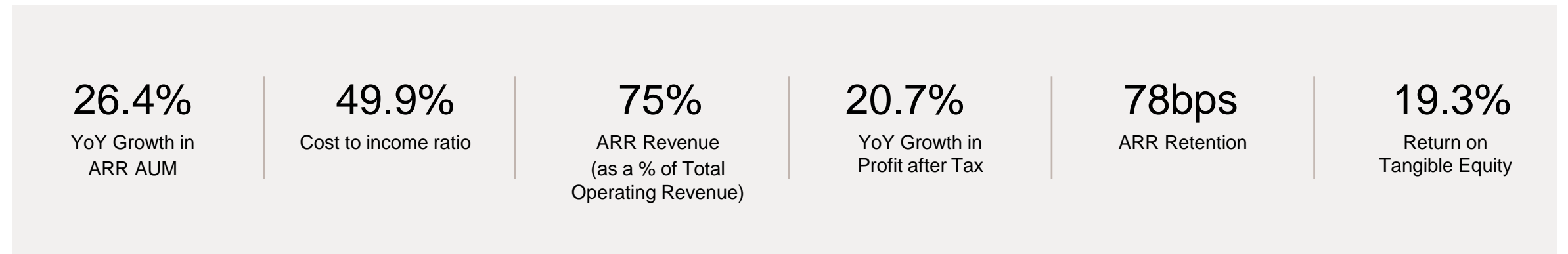
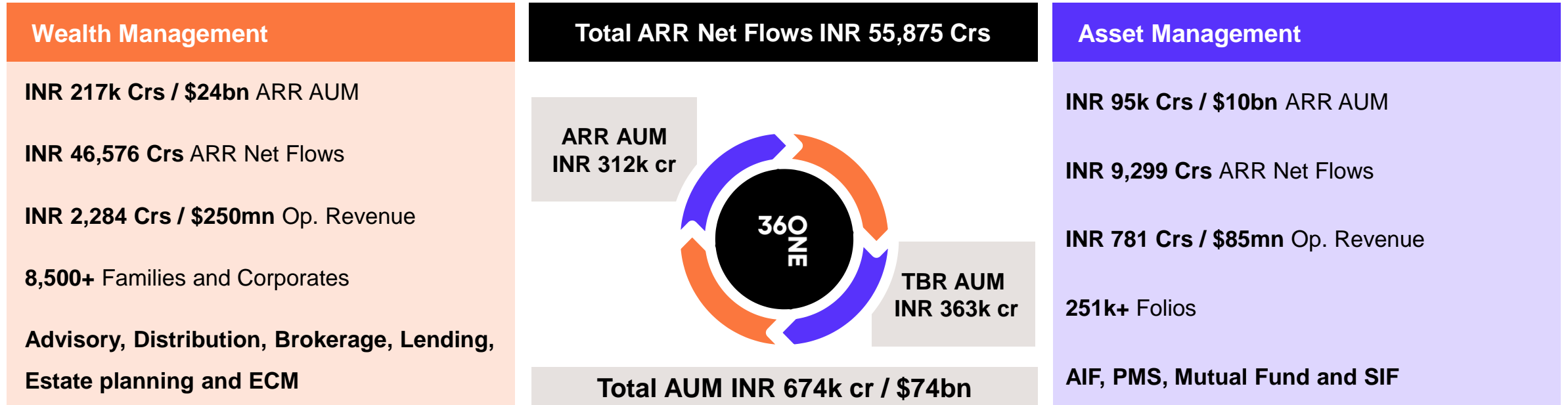
# Agenda

I. 360 ONE at a Glance

II. Annual Business & Segmental Update

**III. Financial Update - Q4 and Full Year FY26**

# Business Snapshot - FY26



## Key Financial Highlights - Q4 and Full Year FY26...



- Continued focus on ARR AUM at **INR 3,11,940 Crs - up 26.4% YoY**
- ARR Net flows for Q4 FY26 at INR 8,985 Crs; FY26 net flows of INR 55,875 Crs (excl. inorganic, **net flows were INR 35,199 Crs**, i.e., 14% of FY26 opening ARR AUM)
- Total AUM at INR 6,74,492 Crs - up 16.0% YoY



- ARR Revenue for Q4 FY26 is up 20.4% YoY at INR 605 Crs, and up 34.5% YoY at INR 2,289 Crs in FY26, led by growth across business segments
- Revenue from Operations for Q4 FY26 is up 28.1% YoY at INR 835 Crs, and up 25.4% YoY at INR 3,066 Crs for FY26
- Other income for FY26 is down 62% at INR 79 Crs due to MTM impact in Q4
- **Total Revenues** for Q4 FY26 are up 18.5% YoY at INR 780 Crs and **18.6% YoY at INR 3,144 Crs for FY26**

## Key Financial Highlights - Q4 and Full Year FY26



### Cost

- FY26 operating costs are not comparable with FY25 due to consolidation of B&K Securities and ET Money during the year
- FY26 Total Costs stood at INR 1,568 Crs - up 28.7% YoY
- Employee costs stood at INR 1,123 Crs, while Administrative costs at INR 445 Crs
- FY26 Cost to Income ratio stood at 49.9% vs. 45.9% in FY25
- Core businesses (UHNI Wealth and Asset Management) continued to reflect efficiencies amid volatility; **overall Cost to Income ratio in these businesses was stable in the 44 - 45% range vis-à-vis FY25**



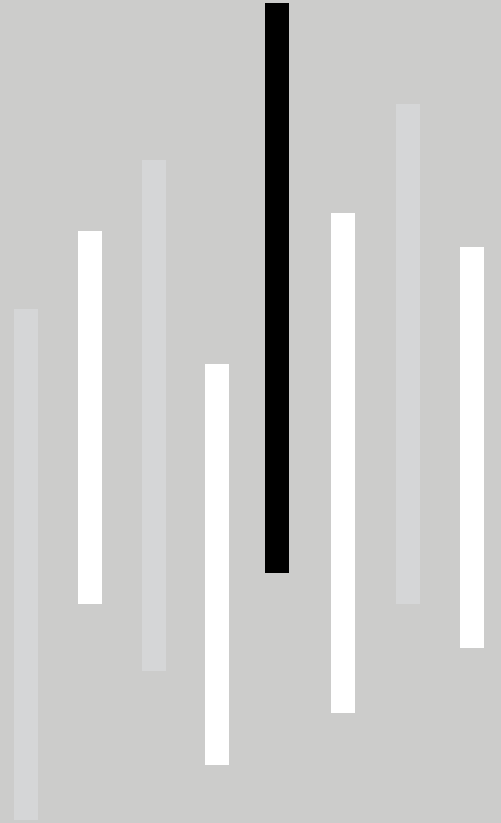
### Profit

- Operating PBT for Q4 FY26 is up 31.4% YoY at Rs 417 Crs, and up 22.0% at Rs 1,498 Crs for FY26
- PBT for Q4 FY26 is up 11.8% YoY at INR 363 Crs, and up 19.7% at INR 1,577 Crs for FY26
- **PAT for Q4 FY26 is at INR 292 Crs (+16.8% YoY), and up 20.7% YoY at INR 1,225 Crs for FY26**
- Return on Tangible Equity at 19.3% in FY26; Basic EPS at Rs 30.2

# Consolidated Business Summary

Particulars (INR Crs)	Q4 FY26	Q3 FY26	QoQ %	Q4 FY25	YoY %	FY26	FY25	YoY%
<b>Annual recurring revenue assets</b>	<b>3,11,940</b>	<b>3,17,906</b>	<b>-1.9%</b>	<b>2,46,828</b>	<b>26.4%</b>	<b>3,11,940</b>	<b>2,46,828</b>	<b>26.4%</b>
<b>Revenue</b>	<b>780</b>	<b>826</b>	<b>-5.5%</b>	<b>658</b>	<b>18.5%</b>	<b>3,144</b>	<b>2,652</b>	<b>18.6%</b>
<i>Annual Recurring Revenue</i>	605	619	-2.4%	502	20.4%	2,289	1,701	34.5%
<i>Transactional / Brokerage Revenue</i>	230	186	23.5%	150	53.7%	777	744	4.4%
<b>Total Revenue from Operations</b>	<b>835</b>	<b>806</b>	<b>3.6%</b>	<b>652</b>	<b>28.1%</b>	<b>3,066</b>	<b>2,446</b>	<b>25.4%</b>
Other Income	-55	20	-	7	-	79	206	-
<b>Retention</b>								
Average ARR Assets	3,15,920	3,02,601	4.4%	2,43,414	29.8%	2,92,356	2,31,610	26.2%
<b>Retention on ARR Assets</b>	<b>0.78%</b>	<b>0.81%</b>	<b>-</b>	<b>0.84%</b>	<b>-</b>	<b>0.78%</b>	<b>0.73%</b>	<b>-</b>
<b>Costs</b>	<b>418</b>	<b>399</b>	<b>4.7%</b>	<b>334</b>	<b>25.0%</b>	<b>1,568</b>	<b>1,218</b>	<b>28.7%</b>
Employee Costs	301	282	6.6%	254	18.5%	1,123	912	23.1%
<i>Fixed Cost</i>	205	205	-0.3%	150	36.6%	786	587	33.8%
<i>Variable Cost</i>	96	77	25.2%	104	-7.6%	337	325	3.8%
Admin and Other Expenses	117	117	0.2%	80	45.3%	445	306	45.6%
<b>Profit metrics</b>								
Operating Profit before Taxes (OPBT)	417	407	2.5%	318	31.4%	1,498	1,228	22.0%
PBT (after exceptional items)	363	427	-15.1%	324	11.8%	1,577	1,317	19.7%
<b>Profit After Tax (PAT incl. OCI &amp; FCTR)</b>	<b>292</b>	<b>331</b>	<b>-11.7%</b>	<b>250</b>	<b>16.8%</b>	<b>1,225</b>	<b>1,015</b>	<b>20.7%</b>
Cost to Operating Income Ratio	50.0%	49.5%	-	51.3%	-	51.1%	49.8%	-
Cost to Total Income Ratio	53.5%	48.3%	-	50.7%	-	49.9%	45.9%	-
Return on Equity	12.3%	14.0%	-	15.0%	-	13.6%	20.7%	-
Return on Tangible Equity	18.1%	21.0%	-	17.1%	-	19.3%	24.3%	-

# Wealth Management



# Segmental Business Snapshot - Annual

Particulars (INR Crs)	ARR AUM		ARR Net Flows		ARR Revenue		ARR Retention	
	FY25	FY26	FY25	FY26	FY25	FY26	FY25	FY26
Wealth Management	1,62,433	2,16,734	22,334	46,576	1,101	1,507	0.73%	0.76%

Particulars (INR Crs)	Wealth Management									
	UHNI Segment		HNI Segment		Mass Affluent		Corporates & Institutional		Total	
	FY25	FY26	FY25	FY26	FY25	FY26	FY25	FY26	FY25	FY26
Revenue from Operations	1,838	2,018	1.2	13	6	41	-	212	1,845	2,284
<i>ARR Revenue</i>	<i>1,097</i>	<i>1,437</i>	<i>0.3</i>	<i>11</i>	<i>4</i>	<i>22</i>	<i>-</i>	<i>37</i>	<i>1,101</i>	<i>1,507</i>
<i>TBR Revenue</i>	<i>741</i>	<i>581</i>	<i>1.0</i>	<i>2</i>	<i>2</i>	<i>18</i>	<i>-</i>	<i>176</i>	<i>744</i>	<i>777</i>
Cost	899	958	44	77	6	74	-	131	950	1,240
<b>Operating Profit before Taxes (OPBT)</b>	<b>939</b>	<b>1,061</b>	<b>-42</b>	<b>-64</b>	<b>-1</b>	<b>-33</b>	<b>-</b>	<b>82</b>	<b>896</b>	<b>1,045</b>

## Segmental Business Snapshot - Quarterly

Particulars (INR Crs)	ARR AUM		ARR Net Flows		ARR Revenue		ARR Retention	
	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26
Wealth Management	2,18,957	2,16,734	10,321	6,957	415	396	0.79%	0.74%

Particulars (INR Crs)	Wealth Management									
	UHNI Segment		HNI Segment		Mass Affluent		Corporates & Institutional		Total	
	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26
Revenue from Operations	524	554	3.8	4.8	10	10	63	57	601	626
<i>ARR Revenue</i>	396	377	3.3	4.0	6	6	9	9	415	396
<i>TBR Revenue</i>	128	177	0.5	0.9	4	5	54	47	186	230
Cost	241	246	22	21	18	19	37	45	318	331
<b>Operating Profit before Taxes (OPBT)</b>	<b>282</b>	<b>309</b>	<b>-18</b>	<b>-17</b>	<b>-8</b>	<b>-9</b>	<b>26</b>	<b>12</b>	<b>283</b>	<b>295</b>

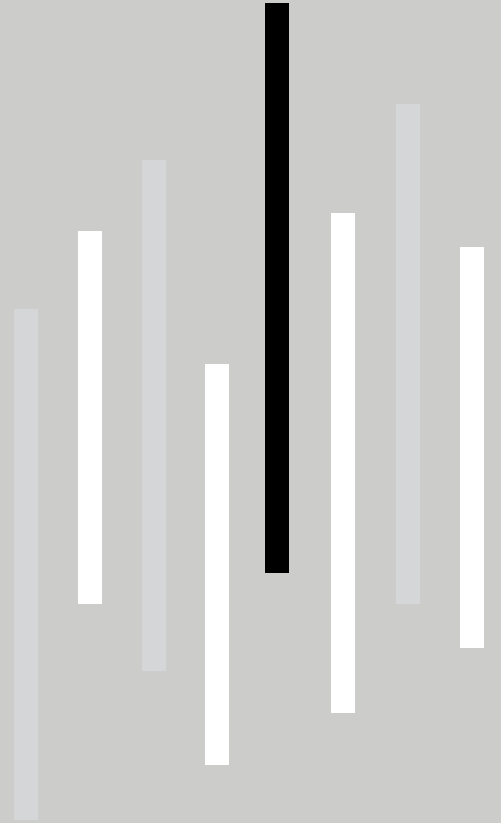
# ARR AUM Segmental Snapshot - Annual

Products (INR Crs)	ARR AUM Build up - FY26		Revenue Build up - FY26		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue
<b>Total ARR</b>	<b>1,62,433</b>	<b>2,16,734</b>	<b>1,98,494</b>	<b>0.76%</b>	<b>1,507</b>
<b>360 ONE Plus</b>	<b>62,212</b>	<b>85,039</b>	<b>72,385</b>	<b>0.30%</b>	<b>221</b>
<i>Discretionary (PMS)</i>	<i>11,401</i>	<i>12,133</i>	<i>12,401</i>	<i>0.47%</i>	<i>59</i>
<i>Non-discretionary (RIA / PMS)</i>	<i>50,812</i>	<i>72,906</i>	<i>59,984</i>	<i>0.27%</i>	<i>162</i>
<b>Distribution Assets Earning Trail Fees</b>	<b>91,448</b>	<b>1,19,666</b>	<b>1,16,477</b>	<b>0.65%</b>	<b>753</b>
<i>Mutual Funds</i>	<i>40,275</i>	<i>60,603</i>	<i>59,623</i>	<i>0.39%</i>	<i>234</i>
<i>Managed Accounts</i>	<i>51,173</i>	<i>59,064</i>	<i>56,853</i>	<i>0.91%</i>	<i>518</i>
<b>Lending Book</b>	<b>8,773</b>	<b>12,028</b>	<b>9,632</b>	<b>5.54%</b>	<b>534</b>

# ARR AUM Segmental Snapshot - Quarterly

Products (INR Crs)	ARR AUM Build up - Q4 FY26		Revenue Build up - Q4 FY26		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue
<b>Total ARR</b>	<b>2,18,957</b>	<b>2,16,734</b>	<b>2,16,904</b>	<b>0.74%</b>	<b>396</b>
<b>360 ONE Plus</b>	<b>83,676</b>	<b>85,039</b>	<b>82,363</b>	<b>0.31%</b>	<b>63</b>
<i>Discretionary (PMS)</i>	<i>13,207</i>	<i>12,133</i>	<i>12,965</i>	<i>0.56%</i>	<i>18</i>
<i>Non-discretionary (RIA / PMS)</i>	<i>70,469</i>	<i>72,906</i>	<i>69,398</i>	<i>0.26%</i>	<i>45</i>
<b>Distribution Assets Earning Trail Fees</b>	<b>1,24,653</b>	<b>1,19,666</b>	<b>1,23,542</b>	<b>0.63%</b>	<b>191</b>
<i>Mutual Funds</i>	<i>63,550</i>	<i>60,603</i>	<i>63,515</i>	<i>0.38%</i>	<i>59</i>
<i>Managed Accounts</i>	<i>61,103</i>	<i>59,064</i>	<i>60,026</i>	<i>0.89%</i>	<i>131</i>
<b>Lending Book</b>	<b>10,628</b>	<b>12,028</b>	<b>10,999</b>	<b>5.25%</b>	<b>143</b>

# Asset Management



# Segmental Business Snapshot - Annual

Particulars (INR Crs)	ARR AUM		ARR Net Flows		ARR Revenue		ARR Retention	
	FY25	FY26	FY25	FY26	FY25	FY26	FY25	FY26
Asset Management	84,395	95,206	3,640	9,299	600	781	0.74%	0.83%

Particulars (INR Crs)	Asset Management					
	Listed		Alternates		Total	
	FY25	FY26	FY25	FY26	FY25	FY26
Revenue from Operations	287	258	313	524	600	781
<i>ARR Revenue - Management Fee</i>	247	258	290	362	536	619
<i>ARR Revenue - Carried Interest</i>	40	-	24	162	64	162
Cost	112	135	156	193	268	328
<b>Operating Profit before Taxes (OPBT)</b>	<b>175</b>	<b>123</b>	<b>157</b>	<b>331</b>	<b>332</b>	<b>454</b>

## Segmental Business Snapshot - Quarterly

Particulars (INR Crs)	ARR AUM		ARR Net Flows		ARR Revenue		ARR Retention	
	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26
Asset Management	98,949	95,206	4,437	2,028	205	209	0.85%	0.86%

Particulars (INR Crs)	Asset Management					
	Listed		Alternates		Total	
	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26	Q3 FY26	Q4 FY26
Revenue from Operations	66	61	139	148	205	209
<i>ARR Revenue - Management Fee</i>	66	61	93	99	159	160
<i>ARR Revenue - Carried Interest</i>	-	-	46	49	46	49
Cost	33	36	48	51	81	87
<b>Operating Profit before Taxes (OPBT)</b>	<b>33</b>	<b>25</b>	<b>91</b>	<b>97</b>	<b>124</b>	<b>122</b>

# ARR AUM Segmental Snapshot - Annual

Products (INR Crs)	ARR AUM Build up - FY26		Revenue Build Up - FY26		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue
<b>Total ARR</b>	<b>84,395</b>	<b>95,206</b>	<b>93,862</b>	<b>0.83%</b>	<b>781</b>
<b>Discretionary Portfolio Manager</b>	<b>31,296</b>	<b>30,184</b>	<b>33,474</b>	<b>0.46%</b>	<b>154</b>
<i>Standardized</i>	<i>7,527</i>	<i>7,867</i>	<i>8,291</i>	<i>0.80%</i>	<i>66</i>
<i>Institutional Mandates</i>	<i>23,768</i>	<i>22,316</i>	<i>25,184</i>	<i>0.35%</i>	<i>88</i>
<b>Alternate Investment Manager</b>	<b>41,613</b>	<b>52,533</b>	<b>47,468</b>	<b>1.19%</b>	<b>567</b>
<i>Listed Equity</i>	<i>3,700</i>	<i>4,448</i>	<i>4,118</i>	<i>1.46%</i>	<i>60</i>
<i>Private Equity</i>	<i>24,546</i>	<i>27,724</i>	<i>27,039</i>	<i>1.50%</i>	<i>405</i>
<i>Credit &amp; Real Assets</i>	<i>10,426</i>	<i>13,699</i>	<i>12,315</i>	<i>0.69%</i>	<i>85</i>
<i>Customized Multi-Asset</i>	<i>2,941</i>	<i>6,661</i>	<i>3,996</i>	<i>0.43%</i>	<i>17</i>
<b>Mutual Fund Manager</b>	<b>11,486</b>	<b>12,489</b>	<b>12,920</b>	<b>0.46%</b>	<b>60</b>
<i>Listed Equity</i>	<i>8,907</i>	<i>9,171</i>	<i>10,096</i>	<i>0.54%</i>	<i>54</i>
<i>Debt &amp; Hybrid</i>	<i>1,562</i>	<i>1,697</i>	<i>1,673</i>	<i>0.26%</i>	<i>4.4</i>
<i>Liquid Funds</i>	<i>1,017</i>	<i>1,621</i>	<i>1,150</i>	<i>0.11%</i>	<i>1.2</i>

# ARR AUM Segmental Snapshot - Quarterly

Products (INR Crs)	ARR AUM Build up - Q4 FY26		Revenue Build Up - Q4 FY26		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue
<b>Total ARR</b>	<b>98,949</b>	<b>95,206</b>	<b>99,015</b>	<b>0.86%</b>	<b>209</b>
<b>Discretionary Portfolio Manager</b>	<b>34,536</b>	<b>30,184</b>	<b>33,052</b>	<b>0.49%</b>	<b>40</b>
<i>Standardized</i>	<i>8,870</i>	<i>7,867</i>	<i>8,581</i>	<i>0.88%</i>	<i>19</i>
<i>Institutional Mandates</i>	<i>25,665</i>	<i>22,316</i>	<i>24,472</i>	<i>0.35%</i>	<i>21</i>
<b>Alternate Investment Manager</b>	<b>50,934</b>	<b>52,533</b>	<b>52,694</b>	<b>1.20%</b>	<b>156</b>
<i>Listed Equity</i>	<i>4,391</i>	<i>4,448</i>	<i>4,494</i>	<i>1.23%</i>	<i>14</i>
<i>Private Equity</i>	<i>28,077</i>	<i>27,724</i>	<i>27,893</i>	<i>1.61%</i>	<i>111</i>
<i>Credit &amp; Real Assets</i>	<i>13,927</i>	<i>13,699</i>	<i>14,438</i>	<i>0.69%</i>	<i>24</i>
<i>Customized Multi-Asset</i>	<i>4,539</i>	<i>6,661</i>	<i>5,869</i>	<i>0.45%</i>	<i>6</i>
<b>Mutual Fund Manager</b>	<b>13,480</b>	<b>12,489</b>	<b>13,269</b>	<b>0.41%</b>	<b>13</b>
<i>Listed Equity</i>	<i>10,463</i>	<i>9,171</i>	<i>9,941</i>	<i>0.50%</i>	<i>12</i>
<i>Debt &amp; Hybrid</i>	<i>1,743</i>	<i>1,697</i>	<i>1,811</i>	<i>0.20%</i>	<i>0.9</i>
<i>Liquid Funds</i>	<i>1,274</i>	<i>1,621</i>	<i>1,517</i>	<i>0.09%</i>	<i>0.3</i>

# Capital Allocation & Dividend History

## Net Worth (INR Crs)

Wealth Management	1,033
Asset Management	1,516
Fixed Assets	856
Lending	3,317
<b>(A) Tangible</b>	<b>6,722</b>
<b>(B) Goodwill + Intangibles</b>	<b>3,114</b>
<b>Net Worth (A+B)</b>	<b>9,836</b>

## Consistent Dividend History

	INR / share
Total FY22	13.8
Total FY23	17.3
Total FY24	16.5
Total FY25	6.0
Total FY26	12.0
<b>Total FY27 till date</b>	<b>6.0</b>
<i>First Interim Dividend (April 2026)</i>	<b>6.0</b>
<b>FY26: RoE - 13.6%   Tangible RoE - 19.3%</b>	

# Awards & Recognitions - Reinforcing our Leadership Position

180+ AWARDS IN 18 YEARS - A TESTAMENT TO THE TRUST OF OUR CLIENTS AND OUR COMMITMENT TO EXCELLENCE

**EUROMONEY PRIVATE BANKING AWARDS 2026 INDIA**  
BEST INDEPENDENT WEALTH MANAGER - INDIA

**EUROMONEY PRIVATE BANKING AWARDS 2026 INDIA**  
BEST FOR SUCCESSION PLANNING - INDIA

**EUROMONEY PRIVATE BANKING AWARDS 2026 INDIA**  
BEST FOR FAMILY OFFICE SERVICES - INDIA

**EUROMONEY PRIVATE BANKING AWARDS 2026 INDIA**  
BEST FOR DISCRETIONARY PORTFOLIO MANAGEMENT - INDIA

**2025 ASIAN PRIVATE BANKER 15th AWARDS FOR DISTINCTION**  
BEST PRIVATE BANK - INDIA

**2025 ASIAN PRIVATE BANKER 15th AWARDS FOR DISTINCTION**  
BEST DOMESTIC PRIVATE BANK AI ADOPTION & DIGITAL INNOVATION

**ACHIEVEMENT AWARDS FinanceAsia 2025**  
BEST PRIVATE CREDIT DEAL (WINNER)

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**GLOBAL Private Banking INNOVATION AWARDS**  
BEST PURE PLAY PRIVATE BANK - INDIA

**TRIPLE A AWARDS 2025 PRIVATE CAPITAL**

**ACHIEVEMENT AWARDS FinanceAsia 2025**

**THE DIGITAL BANKER Digital CX AWARDS 2024**  
BEST PRIVATE BANK FOR DIGITALLY EMPOWERING RMS

**FINANCIAL ADVISOR AWARDS 2023**

**PRIVATE BANKING AWARDS 2023 ASIAMONEY**

**THE 2018 DMA ASIA ECHO AWARDS**  
Presented by DMA CREATIVE AWARDS

**WealthForum Advisor Awards 2013**

**Great Place To Work Certified**  
MAY 2025-MAY 2026 INDIA

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**ASIAMONEY POLLS 2015**

**cfi.co AWARDS 2016**

**WealthBriefingAsia AWARDS 2025**  
WINNER Private Bank or Wealth Manager (India)  
360 One

**alternative investment**

**transform awards asia**

**INDIA HR SUMMIT & AWARDS 2023**

**INDIA WEALTH AWARDS 2017-18**

**EUROMONEY PRIVATE BANKING AWARDS 2024**

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**COUNTRY AWARDS 2018 ASIAMONEY**

**PRIVATE BANKER INTERNATIONAL**

**WIPM AWARDS 2015**

**QUANTIC**

**ASIAN PRIVATE BANKER AWARDS FOR DISTINCTION 2015**  
Best Domestic Private Bank - India

**INDIA WEALTH AWARDS 2018**

**WOW AWARDS ASIA**

**GLOBAL Private Banker WEALTHTECH AWARDS 2024**

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# Link to Download Data Book

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Data reported across previous quarters is now continued to be reported in a Data Book, maintained in an excel format on our website. The Link for the data book is hosted below.

## Contents of the Data Book:

- |   |                    |   |                                  |   |                                 |   |                                            |
|---|--------------------|---|----------------------------------|---|---------------------------------|---|--------------------------------------------|
| 1 | Consolidated Data  | 2 | Segmental -<br>Wealth Management | 3 | Segmental -<br>Asset Management | 4 | Consolidated Business<br>Summary - Quarter |
| 5 | Capital Allocation | 6 | Annexure 1 - Annual              | 7 | Annexure 2 - Quarterly          |   |                                            |

[Click here to access the Databook](#)

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