

January 18, 2024

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 unaudited financial results for the quarter and nine months ended December 31, 2023**

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

1. Results Update containing update on unaudited financial results for the quarter and nine months ended December 31, 2023, as '**Annexure I**'; and
2. Investor Presentation for the quarter and nine months ended December 31, 2023 as '**Annexure II**'.

The aforesaid Result Update and Investor Presentation shall be uploaded on the website of the Company at [360.one/investor-relations.html](http://360.one/investor-relations.html).

Please take the same on your records.

Thanking you.

Yours truly,

**For 360 ONE WAM LIMITED**  
**(formerly known as IIFL Wealth Management Limited)**

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

**360 ONE WAM LIMITED** (Formerly known as IIFL Wealth Management Limited)

**Corporate & Registered Office:** 360 ONE Centre, Kamala City, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013

Tel (91-22) 4876 5600

Fax (91-22) 4646 4706

Email [secretarial@360.one](mailto:secretarial@360.one)

[www.360.one](http://www.360.one)

CIN:L74140MH2008PLC177884

## 360 ONE WAM Ltd. Results Update - Q3 FY24

### Key Highlights

- Q3 Total Revenues at Rs 467 Crs - up 13.9% YoY and 5.7% QoQ
- Q3 PAT at Rs 194 Crs - up 7.7% YoY and 4.7% QoQ
- 9M PAT at Rs 561 Crs (up 9.3% YoY)
- **ARR AUM at Rs 2,20,768 - up 32.6% YoY and 9.0% QoQ**
- Board approved interim dividend of Rs 4.5 per share

Quarterly Update								
<i>Rs in Crs.</i>	Q2 FY 24	Q3 FY 24	Q-o-Q %	Q3 FY 23	Y-o-Y %	9M FY 23	9M FY 24	Y-o-Y %
Revenue from Operations	427	439	2.8%	415	5.9%	1,172	1,272	8.6%
<i>Annual Recurring Revenue (excl. Carry Income)</i>	296	315	6.3%	276	14.1%	784	894	14.1%
<i>Annual Recurring Revenue - Carry Income</i>	15	24	53.9%	30	-19.6%	108	79	-26.7%
<i>Transactional / Brokerage Income</i>	116	101	-12.9%	110	-7.8%	281	299	6.6%
Other Income	14	27	96.9%	-5	-	12	69	502.9%
<b>Total Revenues</b>	<b>441</b>	<b>467</b>	<b>5.7%</b>	<b>410</b>	<b>13.9%</b>	<b>1,184</b>	<b>1,342</b>	<b>13.4%</b>
<b>Total Expenses</b>	<b>214</b>	<b>232</b>	<b>8.0%</b>	<b>186</b>	<b>24.3%</b>	<b>533</b>	<b>656</b>	<b>23.0%</b>
Operating Profit Before Tax (OPBT)	213	208	-2.4%	229	-9.0%	639	616	-3.5%
Profit before Tax (PBT)	227	235	3.6%	223	5.3%	650	686	5.4%
Profit After Tax incl. OCI	185	194	4.7%	180	7.7%	513	561	9.3%

## **Mr. Karan Bhagat, MD & CEO, 360 ONE WAM:**

### **Key Highlights during the Quarter**

- **The wealth and asset management industry in India remains resilient** amidst global uncertainty. India's strategic position in the Emerging Markets (EM) space has garnered international investor confidence. Domestic investors continue to exude confidence in both the private and public markets.
- **Overwhelming response to 360 ONE Prime NCD issue:** The recent oversubscription of 360 ONE Prime's maiden Public Non-Convertible Debentures (NCDs) within a single day serves as a testament to the trust and confidence in our brand.
- **Awards:** During the quarter, 360 ONE received 10 awards, including the Best Domestic Private Bank - India, by Asian Private Banker, which is one of the industry's most prestigious awards globally. The awards are a testimony to the firm's excellence, growth, and agility.

### **360 ONE's Favourable Client Mix**

- We continue to build deep client relationships and successfully onboarded 400+ clients with AUM exceeding Rs 5 Crs in ARR assets during 9M FY24. This particular client segment now constitutes 95%+ of the Wealth ARR AUM.
- We anticipate the wealth of the Ultra HNI client segment (with investible surplus over Rs 25 Crs) and HNI segment (with investible surplus between Rs 5 - 25 Crs) to clock CAGR of 13-15%. This projection is notably higher than the overall economic growth rate.
- In alignment with our expansion objectives, we are proactively making strategic investments to enhance both our platform and workforce. We continue to be a 'company of choice' for senior industry talent. Specifically, we have welcomed multiple senior hires during 9M FY24 within the Wealth Sales teams. Moreover, the average tenure at Partner and above levels stands at an impressive 8+ years, while the attrition rate remains significantly low.

### **360 ONE's Areas of Focus**

- While the macroeconomic landscape remains favourable, our commitment remains steadfast in identifying optimal bottom-up opportunities within this broader context. Whether in equities or credit, our emphasis is on identifying opportunities with the potential to outperform broader markets. We firmly believe that combining a long-term perspective with an alpha-seeking approach is integral to achieving the most favorable risk-adjusted returns for our investors. All our AMC strategies aim towards this objective.
- We remain focused on expanding our domestic coverage in Tier 2 and 3 cities through a hub-and-spoke model. Concurrently, we are enhancing our global footprint. The upcoming launch of a digital-first HNI platform in the Q1 FY25 reaffirms our commitment towards the evolving needs of our clients.

For further information, please contact:

**Mr. Akshay Gavankar**

Investor Relations | 360 ONE WAM Ltd.

Email: [ir@360.one](mailto:ir@360.one)

Phone: +91 86558 09111

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

[Click here for investor presentation](#)

**360 ONE WAM Q3 FY 24 Analyst Conference call is scheduled for Friday, 19<sup>th</sup> January, 2:00 PM IST**

# **360 ONE**

Investor Presentation - Q3 FY24

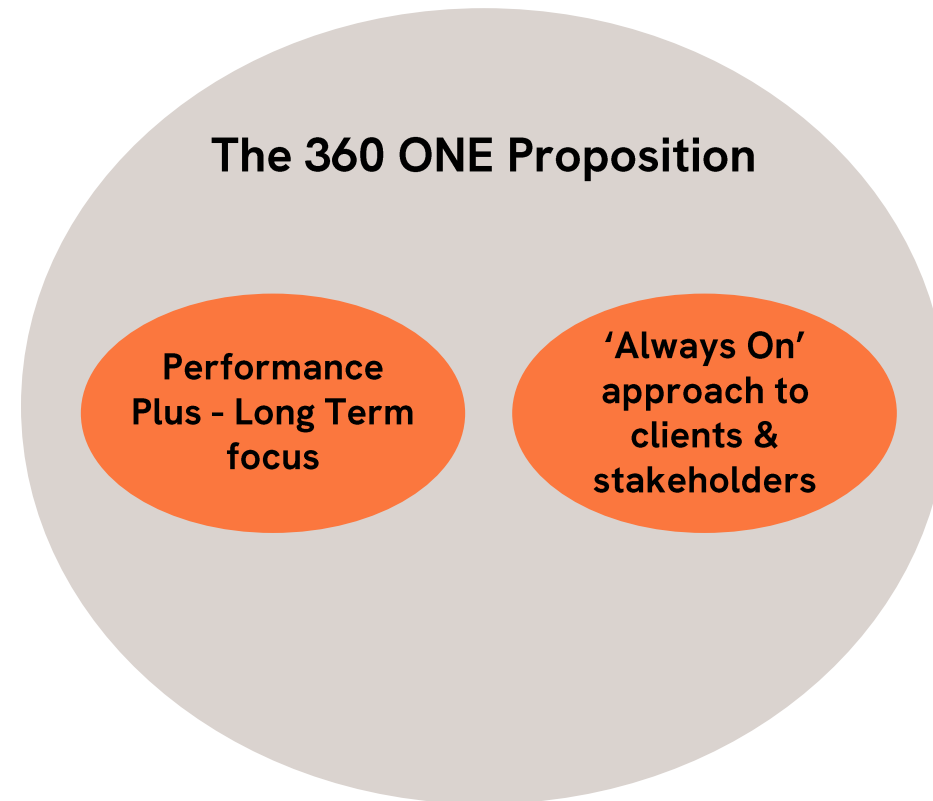
# 360 ONE's unique proposition has been created with deep, competitive moats that we have built since our inception

**Sharp focus on wealth and asset management** - deep research and no conflicts of interest

**Deep, long-standing client relationships** that have grown with us based on trust, investment rigour and delivered performance

**Deep culture of innovation** in product development, and in anticipating and responding to our clients' needs

## Our Competitive Moats



**Pioneering the move to Advisory** with transparent and aligned interests with clients

**Ability to hire and retain the best talent** - across sales, investments and operating teams - as the firm of choice

**Robust and resilient investment and risk management** processes across our business domains

# Our leadership position in the focus business areas provide significant growth opportunities over the near and long term

## Wealth Management

### Ultra-High Net Worth segment

- Deepening of existing client relationships and expand wallet share
- Expanding geographical footprint – coverage for next 15-20 domestic locations and 2 overseas hubs initiated
- Strengthened advisory proposition to win mandates and additional client share

### High Net Worth segment

- High potential opportunity; Significant digital enablement through industry-first features
- Proposition, platform in pilot phase; Go to market and sales teams is under build out
- On track for Q1 FY25 roll-out

## Asset Management

### Alternates

- Strong traction across current strategies – Listed, PE, Private Credit, Real Assets
- Institutional mandate opportunities – Deep interest & engagement across global markets
- New asset-class strategies and product / thematic opportunities – ongoing assessment

### Mutual Fund

- Selective build outs; but continue to be on lookout for differentiated opportunities
- Continued buildout of select distribution reach with domestic intermediaries specially with individual MF distributors
- Selective product launches with optionality of growing presence further

# Business Snapshot - Q3 FY24

## Wealth Management

INR 152k cr / \$18bn ARR AUM

INR 8k cr ARR Net Flows in Q3 FY24

INR 319 cr / \$38.4 mn

Op. Revenue in Q3 FY24

7,000+ Relevant Families

Distribution, Brokerage, Advisory,  
Lending & Estate planning

Total ARR Net Flows -  
INR 9K cr in Q3 FY24



ARR AUM  
INR 221k cr

TBR AUM  
INR 233k cr

Total AUM - INR 454k cr / \$54.6 bn

## Asset Management

INR 69k cr / \$8.3bn ARR AUM

INR 1.1K cr ARR Net Flows in Q3 FY24

INR 120 cr / \$14.2 mn

Op. Revenue in Q3 FY24

186k+ Folios

AIF, PMS and Mutual Funds



32.6%

YoY Growth in  
ARR AUM

49.6%

Cost to income ratio



77%

ARR Revenue as a % of  
Total Operating Revenue

7.7%

YoY Growth in  
Profit after Tax



64bps

ARR Retention

28.9%

Return on tangible equity



100+

Average count of families  
managed per Team Leader

₹4.5 per share

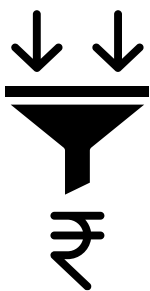
4<sup>th</sup> Interim Dividend for FY24

# Key Financial Highlights (1/2)



## AUM

- Continued focus on Annual Recurring Revenue Assets - ARR AUM up 32.6% YoY at Rs 2,20,768 Crs with active ARR AUM at Rs 1,85,893 Crs
- ARR Net flows at Rs 8,865 Crs for the quarter, and Rs 27,583 Crs for 9M FY24
- Total AUM up 31.7% YoY at Rs 4,53,886 Crs
- In the first 9 months of the current financial year, additional 400+ clients with Rs 5 Crs+ ARR AUM have been onboarded; Clients, having ARR AUM above Rs 50 Crs, increased by over 100 for the same period
- Clients, having total AUM of 5 Crs+, stand at 3,750+ and account for 97% of Wealth AUM (excl. custody)



## REVENUES

- ARR Revenue is up 10.8% YoY and up 8.6% QoQ at Rs 338 Crs, and up 9.2% YoY at Rs 973 Crs in 9M FY24, led by growth in assets across business segments and healthy retentions on Active ARR AUM
- Revenue from Operations is up 5.9% YoY and up 2.8% QoQ at Rs 439 Crs, and up 8.6% YoY at Rs 1,272 Crs for 9M FY24
- Total Revenues are up 13.9% YoY and 5.7% QoQ at Rs 467 Crs and 13.4% YoY at Rs 1,342 Crs for 9M FY24, also supported by higher other income

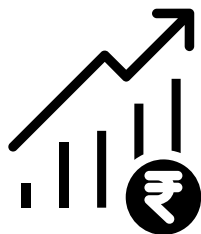


## Key Financial Highlights (2/2)



### COST

- Total Costs are up 8.0% QoQ to Rs 232 Crs due to addition of multiple large teams in the wealth segment and investment in the HNI and Global business segments
- During FY24, at the Partner & above level, 35+ new hires are being onboarded in the Wealth Sales teams; additionally, average tenure at this level remains high at 8+ years, with attrition at <4.5% (annualized)
- Employee costs stood at Rs 172 Crs (+8.1% QoQ), while Administrative costs at Rs 59 Crs (+7.7% QoQ)
- Cost to Income ratio stood at 49.6% in Q3 FY24; for 9M FY24, C/I ratio reduces to 45.4% if we exclude the additional costs related to new business segments as well as specific senior Wealth Sales teams
- We expect to gradually reduce the C/I ratio with the ramping up of the corresponding revenues to our new hirings and strategic initiatives



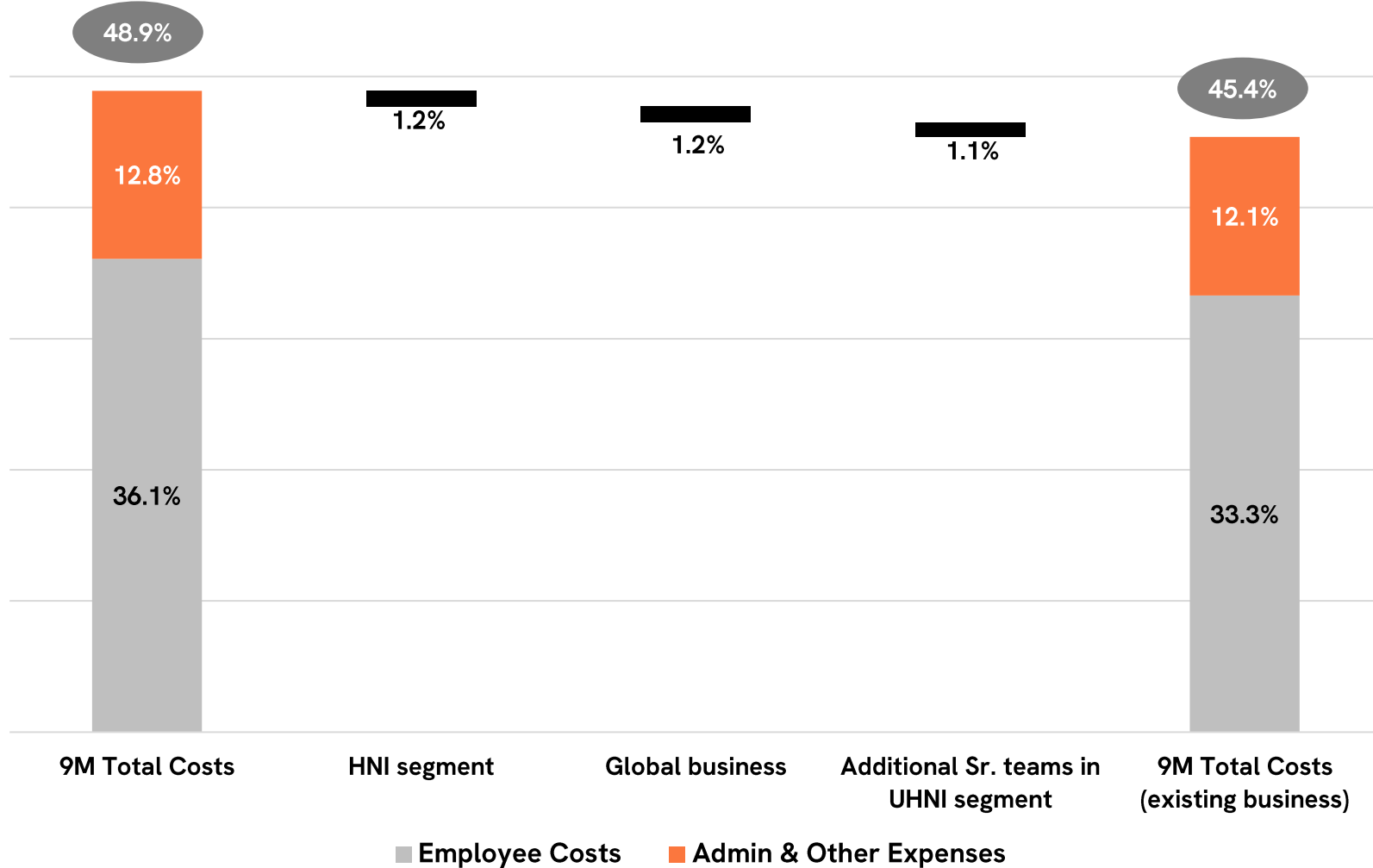
### PROFIT

- PBT is up 5.3% YoY at Rs 235 Crs, and up 5.4% at Rs 686 Crs for 9M FY24
- PAT remained strong at Rs 194 Crs, up 7.7% YoY, and up 9.3% YoY at Rs 561 Crs for 9M FY24
- Tangible RoE is at 28.9% vis-à-vis 28.6% in Q3 FY23

# Consolidated Business Summary

Particulars (Rs. Crs.)	Q2 FY24	Q3 FY24	QoQ %	Q3 FY23	YoY %	9M FY23	9M FY24	YoY %
<b>ANNUAL RECURRING REVENUE ASSETS</b>	<b>2,02,536</b>	<b>2,20,768</b>	<b>9.0%</b>	<b>1,66,494</b>	<b>32.6%</b>	<b>1,66,494</b>	<b>2,20,768</b>	<b>32.6%</b>
<b>REVENUE</b>	<b>441</b>	<b>467</b>	<b>5.7%</b>	<b>410</b>	<b>13.9%</b>	<b>1,184</b>	<b>1,342</b>	<b>13.4%</b>
<i>Annual Recurring Revenues (excl. Carry Income)</i>	296	315	6.3%	276	14.1%	784	894	14.1%
<i>Annual Recurring Revenues - Carry Income</i>	15	24	53.9%	30	-19.6%	108	79	-26.7%
<i>Transactional / Brokerage Revenue</i>	116	101	-12.9%	110	-7.8%	281	299	6.6%
<b>Total Revenue from Operations</b>	<b>427</b>	<b>439</b>	<b>2.8%</b>	<b>415</b>	<b>5.9%</b>	<b>1,172</b>	<b>1,272</b>	<b>8.6%</b>
Other Income	14	27	96.9%	-5	-	12	69	502.9%
<b>RETENTION</b>								
Average Annual Recurring Assets	1,93,126	2,11,245	9.4%	1,57,491	34.1%	1,47,414	1,93,825	31.5%
<b>Retention on ARR Assets (incl. Carry Income)</b>	<b>0.64%</b>	<b>0.64%</b>	-	<b>0.78%</b>	-	<b>0.81%</b>	<b>0.67%</b>	-
<b>Retention on ARR Assets (excl. Carry Income)</b>	<b>0.61%</b>	<b>0.59%</b>	-	<b>0.70%</b>	-	<b>0.71%</b>	<b>0.61%</b>	-
<b>COSTS</b>	<b>214</b>	<b>232</b>	<b>8.0%</b>	<b>186</b>	<b>24.3%</b>	<b>533</b>	<b>656</b>	<b>23.0%</b>
Employee Costs	159	172	8.1%	132	30.7%	388	484	24.7%
<i>Fixed Employee Costs</i>	121	125	3.0%	92	36.0%	271	354	30.9%
<i>Variable Employee Costs</i>	29	35	21.9%	34	3.1%	100	101	0.7%
<i>Employee ESOP Costs</i>	9	12	30.1%	6	110.3%	17	29	67.6%
Admin and Other Expenses	55	59	7.7%	54	8.7%	145	172	18.5%
<b>PROFIT METRICS</b>								
Operating Profit before Taxes (OPBT)	213	208	-2.4%	229	-9.0%	639	616	-3.5%
Profit before Taxes (PBT)	227	235	3.6%	223	5.3%	650	686	5.4%
<b>Profit After Tax (PAT incl OCI &amp; FCTR)</b>	<b>185</b>	<b>194</b>	<b>4.7%</b>	<b>180</b>	<b>7.7%</b>	<b>513</b>	<b>561</b>	<b>9.3%</b>
Cost to Income Ratio	48.6%	49.6%	-	45.5%	-	45.1%	48.9%	-
ROE	22.8%	23.4%	-	23.5%	-	22.6%	23.2%	-
ROE Ex Goodwill & Intangibles	28.3%	28.9%	-	28.6%	-	27.4%	28.7%	-

# 9M FY24 Total Costs (as a % of Total Revenue)



- In line with 360 ONE’s overall strategy, the company continues to invest for long term value creation
- Given the need for professional wealth management from domestic clients and our superior ability to service in-house clients with global presence, we are keen to develop our capabilities in the new businesses. We are on track to launch the HNI coverage in Q1 FY25
- 35+ new hires (at Partner & above level) are being onboarded in FY24 to drive these businesses as well as investment in our existing UHNI Wealth proposition
- This buildout has led to rise in the C/I ratio in FY24, which is expected to normalise as corresponding revenue begins to accrue

# Segmental Business Snapshot - Quarterly

Particulars (Rs. Crs.)	ARR AUM		ARR NET FLOWS			ARR REVENUE			ARR RETENTION		
	Q2 FY24	Q3 FY24	Q2 FY24	Q3 FY24	9M FY24	Q2 FY24	Q3 FY24	9M FY24	Q2 FY24	Q3 FY24	9M FY24
Wealth Management	1,38,243	1,51,614	7,896	7,724	27,350	197	218	618	0.61%	0.60%	0.63%
Asset Management	64,293	69,154	-2,153	1,141	233	114	120	355	0.71%	0.72%	0.74%
<b>Totals</b>	<b>2,02,536</b>	<b>2,20,768</b>	<b>5,743</b>	<b>8,865</b>	<b>27,583</b>	<b>311</b>	<b>338</b>	<b>973</b>	<b>0.64%</b>	<b>0.64%</b>	<b>0.67%</b>

WEALTH MANAGEMENT (Rs. Crs.)	Q2 FY24	Q3 FY24	9M FY24
Revenue from Operations	313	319	917
ARR Revenue	197	218	618
TBR Revenue	116	101	299
Other Income	12	24	62
Cost	158	171	486
<b>Profit before tax</b>	<b>168</b>	<b>172</b>	<b>493</b>

ASSET MANAGEMENT (Rs. Crs.)	Q2 FY24	Q3 FY24	9M FY24
Revenue from Operations	114	120	355
ARR Revenue	114	120	355
TBR Revenue	-	-	-
Other Income	2	3	8
Cost	57	60	171
<b>Profit before tax</b>	<b>59</b>	<b>63</b>	<b>192</b>

# ARR AUM Segmental Snapshot - Wealth Management - Quarterly

PRODUCTS (Rs. Crs.)	ARR AUM Build up – Q3 FY24				Revenue Build up – Q3 FY24		
	Opening AUM	Net Flows	MTM	Closing AUM	Average AUM	Retentions	Revenue
<b>TOTAL (ARR)</b>	<b>1,38,243</b>	<b>7,724</b>	<b>5,646</b>	<b>1,51,614</b>	<b>1,44,903</b>	<b>0.60%</b>	<b>218</b>
<b>360 ONE Plus</b>	<b>62,668</b>	<b>8,139</b>	<b>2,818</b>	<b>73,625</b>	<b>67,476</b>	<b>0.19%</b>	<b>32</b>
<i>Discretionary (PMS)</i>	<i>9,684</i>	<i>-</i>	<i>-</i>	<i>9,216</i>	<i>9,664</i>	<i>0.44%</i>	<i>11</i>
<i>Non-discretionary (RIA / PMS)</i>	<i>43,628</i>	<i>-</i>	<i>-</i>	<i>52,397</i>	<i>48,818</i>	<i>0.17%</i>	<i>21</i>
<i>Corporate Treasury</i>	<i>9,357</i>	<i>-</i>	<i>-</i>	<i>12,012</i>	<i>8,994</i>	<i>0.03%</i>	<i>1</i>
<b>Distribution Assets Earning Trail Fees</b>	<b>70,265</b>	<b>-869</b>	<b>2,829</b>	<b>72,225</b>	<b>71,782</b>	<b>0.58%</b>	<b>105</b>
<i>Mutual Funds</i>	<i>34,541</i>	<i>-</i>	<i>-</i>	<i>34,410</i>	<i>35,524</i>	<i>0.41%</i>	<i>36</i>
<i>Managed Accounts</i>	<i>35,724</i>	<i>-</i>	<i>-</i>	<i>37,814</i>	<i>36,257</i>	<i>0.75%</i>	<i>68</i>
<b>Lending Book</b>	<b>5,310</b>	<b>455</b>	<b>-</b>	<b>5,764</b>	<b>5,646</b>	<b>5.75%</b>	<b>82</b>

# ARR AUM Segmental Snapshot - Asset Management - Quarterly

ASSET MANAGEMENT (Rs. Crs.)	ARR AUM Build up – Q3 FY24				Revenue Build Up – Q3 FY24		
	Opening AUM	Net Flows	MTM	Closing AUM	Average AUM	Retentions	Revenue
<b>TOTAL (ARR)</b>	<b>64,293</b>	<b>1,141</b>	<b>3,720</b>	<b>69,154</b>	<b>66,342</b>	<b>0.72%</b>	<b>120</b>
<b>Discretionary Portfolio Manager</b>	<b>21,792</b>	<b>716</b>	<b>2,171</b>	<b>24,679</b>	<b>23,102</b>	<b>0.47%</b>	<b>27</b>
Standardized	5,741	-	-	6,253	5,888	0.94%	14
Institutional Mandates	16,050	-	-	18,426	17,215	0.31%	13
<b>Alternate Investment Manager</b>	<b>35,633</b>	<b>-667</b>	<b>880</b>	<b>35,845</b>	<b>35,621</b>	<b>0.93%</b>	<b>83</b>
Listed Equity	3,506	-	-	3,538	3,393	1.49%	13
Private Equity	20,759	-	-	20,526	20,655	1.05%	54
Credit & Real Assets	9,966	-	-	10,201	10,072	0.58%	15
Customized Multi-Asset	1,384	-	-	1,580	1,501	0.39%	1
Long Short	18	-	-	-	-	-	-
<b>Mutual Fund Manager</b>	<b>6,869</b>	<b>1,091</b>	<b>669</b>	<b>8,629</b>	<b>7,618</b>	<b>0.49%</b>	<b>9</b>
Listed Equity	5,009	-	-	6,630	5,785	0.59%	9
Debt & Hybrid	1,121	-	-	1,234	1,183	0.23%	0.7
Liquid Funds	739	-	-	765	650	0.11%	0.2

# Combined Active ARR Assets

PRODUCTS (Rs. Crs.)	ARR AUM Build up - Q3 FY24		Revenue Build up - Q3 FY24		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue (Excl. Carry)
<b>TOTAL (Combined Active ARR)</b>	<b>1,71,752</b>	<b>1,85,893</b>	<b>1,80,315</b>	<b>0.69%</b>	<b>314</b>
<b>Wealth Management</b>	<b>1,08,216</b>	<b>1,17,504</b>	<b>1,14,623</b>	<b>0.71%</b>	<b>204</b>
<i>Discretionary (PMS)</i>	<i>9,684</i>	<i>9,216</i>	<i>9,664</i>	<i>0.44%</i>	<i>11</i>
<i>Non-discretionary (RIA / PMS)</i>	<i>22,958</i>	<i>30,299</i>	<i>27,532</i>	<i>0.30%</i>	<i>21</i>
<i>Mutual Funds</i>	<i>34,541</i>	<i>34,410</i>	<i>35,524</i>	<i>0.41%</i>	<i>36</i>
<i>Managed Accounts</i>	<i>35,724</i>	<i>37,814</i>	<i>36,257</i>	<i>0.59%</i>	<i>54</i>
<i>Lending Book</i>	<i>5,310</i>	<i>5,764</i>	<i>5,646</i>	<i>5.75%</i>	<i>82</i>
<b>Asset Management</b>	<b>63,536</b>	<b>68,389</b>	<b>65,692</b>	<b>0.67%</b>	<b>110</b>
<i>Listed Equity</i>	<i>30,115</i>	<i>34,645</i>	<i>32,084</i>	<i>0.60%</i>	<i>49</i>
<i>Private Equity</i>	<i>20,759</i>	<i>20,532</i>	<i>20,660</i>	<i>0.86%</i>	<i>45</i>
<i>Credit</i>	<i>7,006</i>	<i>7,277</i>	<i>7,128</i>	<i>0.58%</i>	<i>10</i>
<i>Real Assets</i>	<i>4,272</i>	<i>4,355</i>	<i>4,319</i>	<i>0.46%</i>	<i>5</i>
<i>Customized Multi Asset</i>	<i>1,384</i>	<i>1,580</i>	<i>1,501</i>	<i>0.39%</i>	<i>1</i>

- Active ARR Assets exclude ~34K AUM comprising of non-fee bearing assets, treasury / other assets with fee <5 bps, and liquid funds
- 65%-75% of the non / low-fee bearing assets reflects the lag between flows coming from new clients and it's conversion to regular yielding ARR AUM or flows under select old mandates that are continuing at low legacy retentions
- Strategic initiative underway on converting the low-yield bearing AUM / clients to regular retentions under the appropriate engagement model

# Capital Allocation & Dividend History

## Net Worth

<b>Tangible</b>	<b>2,703 Crs</b>
<b>Wealth Management</b>	<b>658 Crs</b>
<b>Lending</b>	<b>1,449 Crs</b>
<b>Asset Management</b>	<b>255 Crs</b>
<b>Fixed Assets</b>	<b>341 Crs</b>
+	
<b>Goodwill + Intangibles</b>	<b>633 Crs</b>
<b>Total</b>	<b>3,337 Crs</b>

## Consistent Dividend History

Time period	Rs. / share
Total FY 21	17.5
Total FY 22	13.8
Total FY 23	17.3
Total FY 24 till date	16.5
<i>First Interim Dividend (May 2023)</i>	4.0
<i>Second Interim Dividend (July 2023)</i>	4.0
<i>Third Interim Dividend (Nov 2023)</i>	4.0
<i>Fourth Interim Dividend (Jan 2024)</i>	4.5
<ul style="list-style-type: none"> <li>• Dividend of Rs. 4.5 will reduce Tangible Net Worth to Rs 2,542 Crs.</li> <li>• Dividend payout is proposed to continue at ~70-80% of PAT</li> <li>• Q3 FY24: RoE - 23.4%; Tangible RoE - 28.9%</li> </ul>	



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**160+**

**AWARDS  
IN 15 YEARS**

A big thank you to all our clients,  
shareholders, investors and  
employees - for believing in us.

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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. Re-classified Result Table
2. Consolidated Data
3. Segmental - Wealth Management
4. Segmental - Asset Management
5. Balance Sheet
6. PPT Data Tables
7. Details of Funds which may accrue carry income

[Click here to access the Databook](#)

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