

May 18, 2021

<b>The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai 400 001. BSE Scrip Code: 542772</b>	<b>The Manager, Listing Department, The 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: IIFLWAM</b>
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Dear Sir/Madam,

**Sub:- Results and Investor Presentation of IIFL Wealth Management Limited (the Company) for the fourth quarter and year ended March 31, 2021**

Please find enclosed the Results issued by the Company, containing update on Audited Financial Results for the fourth quarter and year ended March 31, 2021 and Investor Presentation.

Please note that the same has also being uploaded on the website of the Company at <http://www.iiflwealth.com>

Kindly take the same on record and acknowledge.

Thanking You,  
Yours faithfully,

For IIFL Wealth Management Limited



**Amit Bhandari**  
**Company Secretary & Compliance Officer**  
Email Id: [secretarial@iiflw.com](mailto:secretarial@iiflw.com)

**Encl: a\1**

**IIFL WEALTH MANAGEMENT LIMITED**

Corporate & Registered Office:  
IIFL Centre, Kamala City, Senapati Bapat Marg,  
Lower Parel, Mumbai – 400 013  
TEL: (91-22) 4876 5600 | FAX: (91-22) 4875 5606

## Results Update – Q4 and Full Year FY 21

IIFL Wealth Management Ltd reported a Consolidated Profit After Tax of Rs 103 Crs for the quarter, up 5% QoQ and Rs 369 Crs for the full year, up 79% YoY. Net Revenues stood at Rs 287 Crs for the quarter, up 3% QoQ and 62% YoY and Rs 1,053 Crs for the full year, up 24% YoY.

### Quarterly & Full year Update

<i>Rs in Crs.</i>	Q4 FY 21	Q3 FY 21	Q-o-Q %	Q4 FY 20	Q4 Y-o-Y %	FY 21	FY 20	12M Y-o-Y %
Revenue from Operations	266	239	11%	256	4%	915	920	0%
Other Income	22	41	-47%	-79	-	137	-69	-
Total Revenues	287	280	3%	177	62%	1,053	851	24%
Total Expenses	152	152	0%	163	-6%	568	564	1%
Operating Profit Before Tax (OPBT)	113	87	30%	94	21%	348	356	-2%
Profit before Tax (PBT)	135	128	5%	14	851%	485	286	69%
Profit After Tax (PAT)	103	97	5%	0	-	369	206	79%

#### Mr. Karan Bhagat, MD & CEO, IIFL Wealth & Asset Management:

- Investor sentiment has continued to be positive over the last quarter, supported by buoyant market conditions and liquidity; however, uncertainties emerging from the pandemic situation persists
- Net Flows for the quarter were close to Rs 6,000 Crs and total Net Flows for the year were broadly in line with our target of Rs 15,000 Crs, despite challenging conditions in the beginning of the year
- Our Asset Management business has seen strong traction through the year with 70% YoY increase in AUM, driven by growth in our differentiated offerings in Listed & Unlisted Equity space

- Profit after tax for the year at Rs 369 Crs and Cost to Income Ratio at 54% are both comfortably ahead of guidance, a testimony to our focus on increasing productivity and cost optimization measures. This, therefore, has allowed us to revise upwards our guidance for FY 22 and FY23
- We continue to invest in building high-quality teams and imbibing a culture which encourages innovation and strong orientation towards knowledge-based service
- Improvement and optimisation of processes by continued investment in digital initiatives is a key focus area

For further information, please contact:

**Mr. Mohit Hemrajani**

**Investor Relations | IIFL Wealth and Asset Management**

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Phone: +91 73045 53450.

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

[Click here for investor presentation](#)

**IIFLW Q4 FY 21 Analyst Conference call is scheduled for Thursday, 20<sup>th</sup> May 2021, 2:00 PM IST**

# IIFL WEALTH & ASSET MANAGEMENT

Q4 and Full Year FY21  
Performance Update



# CONSOLIDATED BUSINESS SUMMARY

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## KEY FINANCIAL HIGHLIGHTS

### AUM

- Total AUM<sup>1</sup> is up 32.0% for FY21 and up 3.3% QoQ to Rs 2,07,044 Crs
- Continued focus on ARR assets – Increase of 12.7 % QoQ to Rs 1,01,969 Crs
- Net flows remained strong at Rs 14,176<sup>2</sup> crs for FY21 and Rs 5,809 crs for Q4

### Revenues

- Total Revenues are up 23.7% for FY21 at Rs 1,053 Crs and up 2.6% QoQ to Rs 287 Crs
- Revenue from Operations increased 11.0% QoQ to Rs 266 Crs;
- ARR Revenues increased 4.3% QoQ to 161 Crs; up 13.4% YoY from 142 Crs

### Cost

- Total Cost remained flat at Rs 152 Crs QoQ; and Rs 568 Crs for FY21
- Total Employee Costs increased 2.8% QoQ to Rs 112 Crs
- Administrative Cost reduced 6.2% to Rs 40 Crs
- Cost to income Ratio decreased to 53% from 54.3% QoQ and was at 53.9% for FY21

### Profitability

- Operating Profits (OPBT) increased 29.8% QoQ to Rs 113 Crs
- PAT increased 5.3% QoQ to Rs 103 Crs and was up 78.9% for FY21 at 369 Crs
- RoE<sup>3</sup> for Q4 FY21 is at 17.3% and 15.0% for the full year FY21

1. Excluding Custody

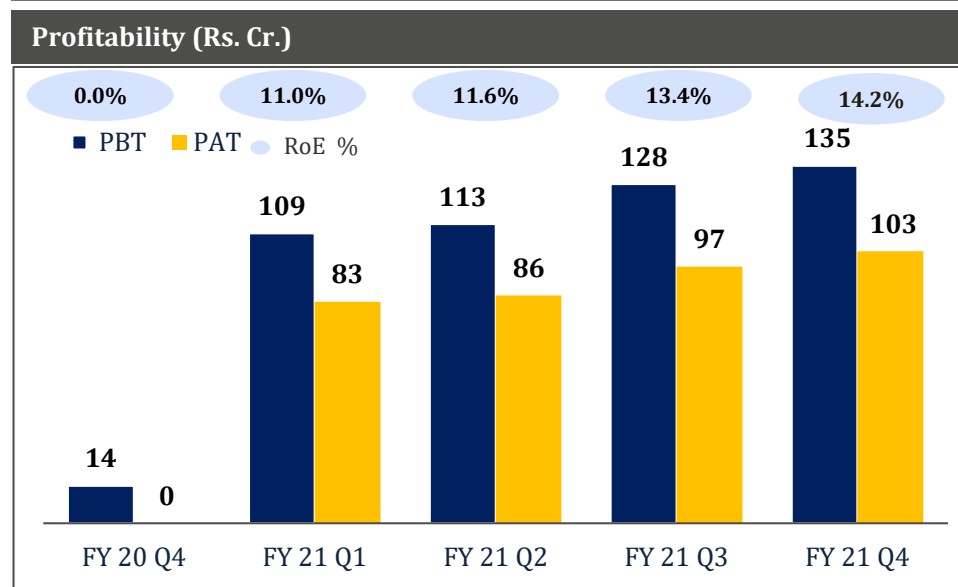
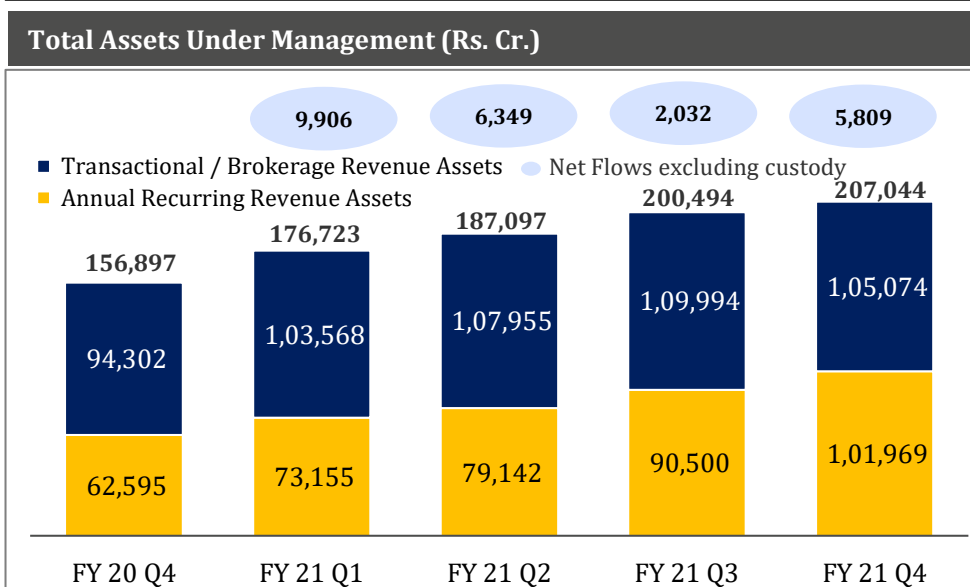
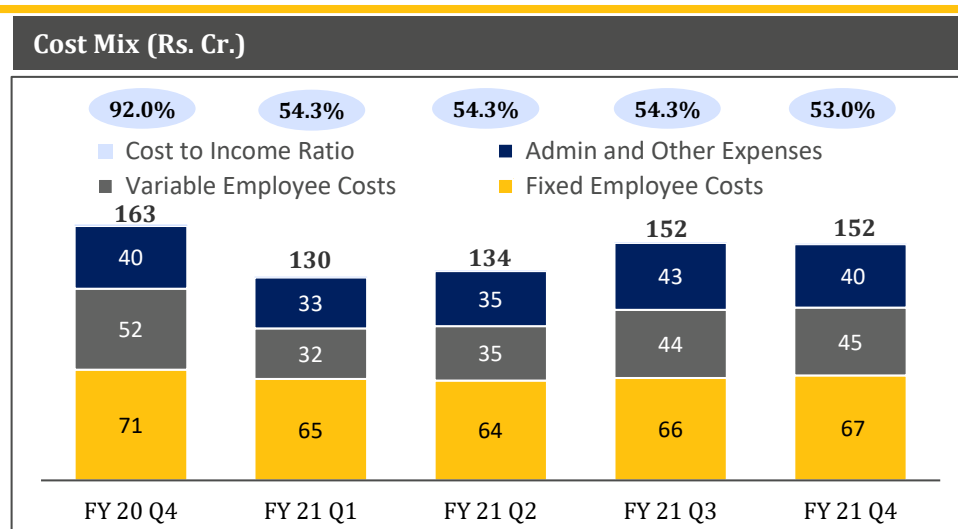
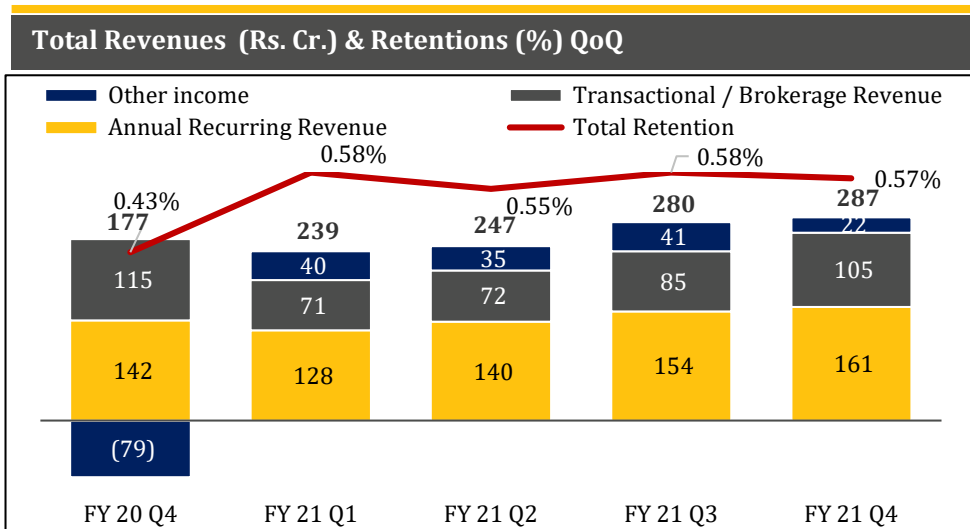
2. Excludes in-organic acquisition of L&T Capital Markets which added Rs 9,919 Crs to Net Flows & AUM

3. RoE ex Goodwill & Intangible

## CONSOLIDATED BUSINESS SUMMARY (1/2)

INR Cr	FY 21 Q4	FY 21 Q3	QoQ	FY 20 Q4	YoY	FY 21	FY 20	FY 21 vs FY 20
<b>Closing AUM</b>								
<i>Annual Recurring Revenue Assets</i>	1,01,969	90,500	12.7%	62,595	62.9%	1,01,969	62,595	62.9%
<i>Transactional / Brokerage Revenue Assets</i>	1,05,074	1,09,994	-4.5%	94,302	11.4%	1,05,074	94,302	11.4%
<b>Total AUM</b>	<b>2,07,044</b>	<b>2,00,494</b>	<b>3.3%</b>	<b>1,56,897</b>	<b>32.0%</b>	<b>2,07,044</b>	<b>1,56,897</b>	<b>32.0%</b>
<b>Revenues &amp; Retention</b>								
<i>Annual Recurring Revenues</i>	161	154	4.3%	142	13.4%	583	535	9.1%
<i>Transactional / Brokerage Revenue</i>	105	85	23.4%	115	-8.6%	333	385	-13.7%
<b>Revenue from Operations</b>	<b>266</b>	<b>239</b>	<b>11.0%</b>	<b>256</b>	<b>3.6%</b>	<b>915</b>	<b>920</b>	<b>-0.5%</b>
<i>Other Income</i>	22	41	-47.0%	-79	-	137	-69	-
<b>Total Revenue</b>	<b>287</b>	<b>280</b>	<b>2.6%</b>	<b>177</b>	<b>62.2%</b>	<b>1,053</b>	<b>851</b>	<b>23.7%</b>
<i>Average Annual Recurring Assets</i>	95,745	84,095	13.9%	66,515	43.9%	79,792	60,432	32.0%
<i>Total Average Assets</i>	2,01,510	1,93,069	4.4%	1,64,517	22.5%	1,84,650	1,56,193	18.2%
<i>Retention on ARR Assets</i>	0.67%	0.73%		0.85%		0.73%	0.88%	
<i>Overall Retention</i>	0.57%	0.58%		0.43%		0.57%	0.54%	
<b>Costs</b>	<b>152</b>	<b>152</b>	<b>0.3%</b>	<b>163</b>	<b>-6.5%</b>	<b>568</b>	<b>564</b>	<b>0.6%</b>
<i>Employee Costs</i>	112	109	2.8%	123	-8.5%	417	385	8.5%
<i>Fixed Employee Costs</i>	67	66	2.0%	71	-5.8%	261	300	-12.8%
<i>Variable Employee Costs</i>	39	33	18.0%	37	4.6%	111	63	75.6%
<i>Employee ESOP Costs</i>	6	11	-40.1%	14	-56.1%	45	22	105.5%
<i>Admin and Other Expenses</i>	40	43	-6.2%	40	-0.2%	150	180	-16.3%
<b>Profit Metrics</b>								
<i>Operating Profit before Taxes (OPBT)</i>	113	87	29.8%	94	21.0%	348	356	-2.2%
<i>Profit before Taxes (PBT)</i>	135	128	5.4%	14	851.4%	485	286	69.3%
<i>Profit After Tax (PAT) including OCI and FCTR</i>	103	97	5.3%	0		369	206	78.9%
<i>Effective Tax Rates</i>	24%	24%		100%		24%	28%	
<i>Cost to Income Ratio</i>	53.0%	54.0%		92.0%		53.9%	61.4%	
<i>ROE</i>	14.2%	13.4%		0.0%		12.5%	7.0%	
<i>ROE Ex Goodwill &amp; Intangibles</i>	17.3%	16.4%		0.0%		15.0%	7.7%	

# CONSOLIDATED BUSINESS SUMMARY (2/2)





## SEGMENTAL BUSINESS SUMMARY

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## SEGMENTAL BUSINESS SNAPSHOT

Particulars	AUM		NET FLOWS			REVENUE			RETENTION		
	Q3 FY 21	Q4 FY 21	Q3 FY 21	Q4 FY 21	FY 21	Q3 FY 21	Q4 FY 21	FY 21	Q3 FY 21	Q4 FY 21	FY 21
Wealth Management	1,68,199	1,69,672	-663	1,060	15,138 <sup>1</sup>	182	207	718	0.45%	0.49%	0.46%
Asset Management	32,295	37,372	2,695	4,748	8,957	57	59	198	0.75%	0.69%	0.70%
<b>Totals</b>	<b>2,00,494</b>	<b>2,07,044</b>	<b>2,032</b>	<b>5,809</b>	<b>24,096</b>	<b>239</b>	<b>266</b>	<b>915</b>	<b>0.50%</b>	<b>0.53%</b>	<b>0.50%</b>
Custody : Promoter Holding	32,859	39,039				-	-	-			
<b>Grand Total</b>	<b>2,33,354</b>	<b>2,46,083</b>				<b>239</b>	<b>266</b>	<b>915</b>			

WEALTH MANAGEMENT	Q3 FY21	Q4 FY21	FY 21	FY20
Revenue from Operations	182	207	718	774
Other Income	34	18	115	(59)
Cost	122	117	447	443
Profit before tax	94	108	386	272

ASSET MANAGEMENT	Q3 FY21	Q4 FY21	FY21	FY20
Revenue from Operations	57	59	198	146
Other Income	7	3	22	(10)
Cost	30	36	121	121
Profit before tax	34	26	99	15

## SEGMENTAL SNAPSHOT - WEALTH MANAGEMENT

WEALTH MANAGEMENT	AUM		NET FLOWS <sup>2</sup>			REVENUE			RETENTION		
	Q3 FY 21	Q4 FY 21	Q3 FY 21	Q4 FY 21	FY 21	Q3 FY 21	Q4 FY 21	FY 21	Q3 FY 21	Q4 FY 21	FY 21
<b>TOTAL</b>	<b>1,68,199</b>	<b>1,69,672</b>	<b>-663</b>	<b>1,060</b>	<b>15,138</b>	<b>182</b>	<b>207</b>	<b>718</b>	<b>0.45%</b>	<b>0.49%</b>	<b>0.46%</b>
<b>IIFL One</b>	<b>25,948</b>	<b>27,940</b>	<b>2,071</b>	<b>2,190</b>	<b>6,773</b>	<b>16</b>	<b>17</b>	<b>55</b>	<b>0.29%</b>	<b>0.28%</b>	<b>0.28%</b>
<i>Discretionary PMS</i>	9,113	8,753				8	9	26	0.38%	0.39%	0.43%
<i>Non Discretionary PMS</i>	12,115	13,391				7	8	26	0.33%	0.34%	0.33%
<i>Advisory</i>	4,720	5,795				1	0	2	0.08%	0.00%	0.04%
<b>Distribution Assets Earning Trail Fees</b>	<b>29,238</b>	<b>33,038</b>	<b>8</b>	<b>3,548</b>	<b>10,678</b>	<b>37</b>	<b>43</b>	<b>139</b>	<b>0.50%</b>	<b>0.49%</b>	<b>0.48%</b>
<i>Mutual Funds</i>	23,496	26,435				25	26	93	0.42%	0.37%	0.40%
<i>Managed Accounts</i>	5,742	6,603				11	16	45	0.81%	1.06%	0.83%
<b>Net Interest Margin on Loans<sup>1</sup></b>	<b>3,019</b>	<b>3,620</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>45</b>	<b>43</b>	<b>191</b>	<b>5.68%</b>	<b>4.71%</b>	<b>5.79%</b>
<b>Brokerage Income</b>	<b>57,706</b>	<b>60,260</b>	<b>1,144</b>	<b>2,765</b>	<b>7,761</b>	<b>85</b>	<b>105</b>	<b>333</b>	<b>0.29%</b>	<b>0.30%</b>	<b>0.27%</b>
<i>Direct Stocks</i>	31,502	32,956				19	14	59	0.25%	0.18%	0.21%
<i>Debt Instruments &amp; Bonds</i>	26,204	27,304				22	30	90	0.33%	0.45%	0.34%
<i>IB/ Syndication Income/Carry Income as a distributor</i>	-	-				44	60	183	-	-	-
<b>Distribution Assets Not Earning Trail Fees</b>	<b>52,288</b>	<b>44,815</b>	<b>-3,885</b>	<b>-7,444</b>	<b>-10,073</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<i>Mutual Fund where upfront fees received earlier</i>	6,451	2,503				-	-	-	-	-	-
<i>Managed Accounts where upfront fees received earlier</i>	20,869	20,149				-	-	-	-	-	-
<i>Mutual Funds Direct</i>	24,968	22,162				-	-	-	-	-	-

## SEGMENTAL SNAPSHOT - ASSET MANAGEMENT

ASSET MANAGEMENT	AUM		NET FLOWS			REVENUE			RETENTION		
	Q3 FY 21	Q4 FY 21	Q3 FY 21	Q4 FY 21	FY 21	Q3 FY 21	Q4 FY 21	FY 21	Q3 FY 21	Q4 FY 21	FY 21
<b>TOTAL</b>	<b>32,295</b>	<b>37,372</b>	<b>2,695</b>	<b>4,748</b>	<b>8,957</b>	<b>57</b>	<b>59</b>	<b>198</b>	<b>0.75%</b>	<b>0.69%</b>	<b>0.70%</b>
<b>Portfolio Manager</b>	<b>6,934</b>	<b>11,196</b>	<b>481</b>	<b>3,976</b>	<b>4,697</b>	<b>11</b>	<b>15</b>	<b>39</b>	<b>0.63%</b>	<b>0.63%</b>	<b>0.60%</b>
<i>Discretionary Standardized Strategies</i>	3,748	4,013				7	10	25	0.74%	0.95%	0.74%
<i>Discretionary - Institutional Mandates</i>	3,186	7,183				4	5	14	0.51%	0.38%	0.45%
<b>Alternate Investment Manager</b>	<b>23,134</b>	<b>23,700</b>	<b>1,870</b>	<b>600</b>	<b>3,677</b>	<b>44</b>	<b>40</b>	<b>149</b>	<b>0.82%</b>	<b>0.72%</b>	<b>0.74%</b>
<i>Listed Equity</i>	4,335	3,455				9	10	27	0.86%	1.08%	0.82%
<i>Private Equity</i>	12,248	13,616				25	23	88	0.85%	0.75%	0.80%
<i>Credit &amp; Real Estate Strategies</i>	4,972	5,076				7	5	27	0.63%	0.43%	0.56%
<i>Long Short Strategies<sup>1</sup></i>	1,580	1,553				3	2	7	1.20%	0.61%	0.71%
<b>Mutual Fund Manager</b>	<b>2,227</b>	<b>2476</b>	<b>344</b>	<b>173</b>	<b>583</b>	<b>2</b>	<b>4</b>	<b>10</b>	<b>0.49%</b>	<b>0.66%</b>	<b>0.51%</b>
<i>Listed Equity</i>	1,353	1623				2	3	7	0.57%	0.85%	0.67%
<i>Debt</i>	707	731				1	1	2	0.40%	0.37%	0.41%
<i>Liquid Funds</i>	167	122				0	0	0	0.10%	0.07%	0.09%

## CAPITAL ALLOCATION, DIVIDEND AND ROE

### Approx. Net Worth Split

**2,830 Crs**

**Wealth Management  
500 Crs**

**NBFC 1,130 Crs**

**Asset Management  
390 Crs**

**Goodwill 370 Crs**

**Intangibles 150 Crs**

**Fixed Assets 290 Crs**

### Dividend History

Date	INR per share
October 2019	10
January 2020	10
August 2020 (Special Dividend)	40
February 2021	30

**~73% of FY 21 PAT paid  
out as Dividend**

**Total Dividend issued post  
listing: Rs. 90**

### Focus on ROE

- Increase in ROE (ex-goodwill & intangibles) to 17.3% for Q4 and 15% for FY21 – continues to be a key focus area
- Initiatives underway for total capital deployment and allocation across businesses
- Dividend payout policy to remain aggressive at 60-80%

**Absolute ROE of 19%-20%  
targeted for FY23**

## MEIDUM TERM EXPECTATIONS

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## OUR IMPRESSIONS - STRONG TAIL WINDS IN THE FACE OF UNCERTAINTY

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- **Confidence on strength of the economy** – however, uncertainties need to be kept in mind
  - Strong economic bounce-back after Q1 FY21 ; investment sentiment remains buoyant on the back of excess Liquidity and savings
  - However, uncertainty on duration of lockdowns and increased concerns on potential wave 3 could be a dampener
- **Strong tail winds across the Wealth Management and Asset Management businesses:**
  - Sustained growth in HNI / UHNI clients driven by large number of monetization events and continued growth in next tier locations
  - Strong traction on institutional mandates in the Asset Management business; Unlisted Differentiated strategies showing strong momentum.
  - Opportunities to increase loan book – however, focus on quality and yields to remain
- **Product innovation remains core and a key differentiator**
  - We continue to invest in building a high-quality team and imbibe a culture which encourages innovation and strong orientation towards knowledge-based service
- **Investments in strengthening key organizational areas of Digital, Compliance and Risk:**
  - Digital becoming integral to everything we do – interventions focus on improving client engagement, embedding intelligence across activities and increasing internal efficiency

## GUIDANCE FY 22-23

Rs. In Crs	Guidance		Actuals	Guidance	Actuals
	FY23	FY22 <sup>1</sup>	FY 21	FY 21	FY 20
<b>Closing AUM</b>	<b>2,85,000</b>	<b>2,45,000</b>	<b>2,07,044</b>	<b>2,07,000</b>	<b>1,56,897</b>
Average AUM	2,65,000	2,25,000	1,84,650	1,84,000	1,56,193
Net Flows excluding Inorganic growth	25,000	20,000	14,176 <sup>2</sup>	15,000	12,583
Retention	0.52%	0.54%	0.57%	0.55%	0.54%
<b>Revenue</b>	<b>1,380</b>	<b>1,220</b>	<b>1,053</b>	<b>1,021</b>	<b>851</b>
Expenses	680	620	568	557	564
Profit Before Tax	700	600	485	465	286
<b>Profit After Tax</b>	<b>525</b>	<b>450</b>	<b>369</b>	<b>348</b>	<b>206</b>
Cost to Income	49%	51%	54%	55%	66%
Average Net Worth	2,750	2,800	2,955	2,900	3,009
Average Net Worth ex. Gdw & Intangibles	2,250	2,300	2,445	2,380	2,731
RoE	19%	16%	12%	12%	7%
<b>RoE (ex Goodwill &amp; Intangibles)</b>	<b>23%</b>	<b>20%</b>	<b>15%</b>	<b>15%</b>	<b>8%</b>

1. Revised Guidance of FY 22 basis strong performance of FY 21

2. Excludes in-organic acquisition of L&T Capital Markets which added Rs 9,919 Crs to Net Flows & AUM



## CSR, GOVERNANCE AND MANAGEMENT TEAM

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## OVERVIEW OF CSR ACTIVITIES IN FY 21

**IIFLW CSR Foundation has been set up as a CSR implementation agency for the IIFL Wealth & Asset Management**

**In FY 21, the Foundation supported impactful projects across India in the following thematic areas**

### COVID Relief



### Healthcare



### Education



### Tribal Development



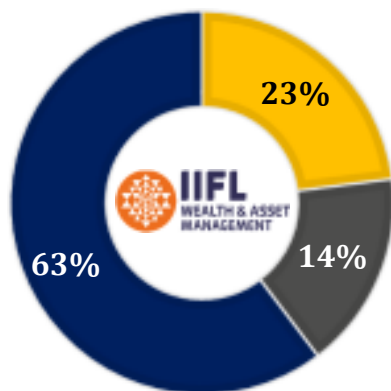
### Key projects supported

- Support towards COVID relief activities including support to the India COVID Response Fund
- Quality and affordable primary healthcare services for underprivileged communities
- Provision of medical equipment for treatment of underprivileged patients
- Quality STEM education for underprivileged children
- Improving learning outcomes of students from Govt. schools
- Provision of digital learning devices to underprivileged students
- Provision of scholarship to meritorious school and college students
- Redevelopment of Maa Baadi centers in tribal areas through digital leaning tools, extensive learning resource and access to hygienic water & sanitation facility.

# MARQUEE INSTITUTIONAL SHAREHOLDING AND EXPERIENCED BOARD

## Shareholding Split<sup>1</sup>












- Promoters
- Public
- Institutions



## Details of Key Shareholders

Promoters <sup>2</sup>	22.9%
Public Shareholding	13.8%
Institutional Shareholding <sup>3</sup>	63.3%
<i>General Atlantic</i>	21.2%
<i>Fairfax</i>	18.4%
<i>Others</i>	23.7%

## Board of Directors

Name & Designation	Previous Experience
 <b>Nilesh Vikamsey</b> Independent Director, Chairman	 Khimji Rameshji & Co 30+ years of experience
 <b>Nirmal Jain</b> Non-Executive Director & Promoter	 Franklin Templeton 30+ years of experience
 <b>R. Venkataraman</b> Non-Executive Director & Promoter	 ICICI Bank  Oil Company 20+ years of experience
 <b>Karan Bhagat</b> Managing Director & Promoter	 IIFL 20+ years of experience
 <b>Yatin Shah</b> Non-Executive Director & Promoter	 IIFL 16+ years of experience

Name & Designation	Previous Experience
 <b>Sandeep Naik</b> Nominee Director	 Apax 20+ years of experience
 <b>Shantanu Rastogi</b> Nominee Director	 Apax  McKinsey 15+ years of experience
 <b>Geeta Mathur</b> Independent Director	 ICICI Bank  IIFL 25+ years of experience
 <b>S Narayanan</b> Independent Director	Former Fin. Secy, Former Economic Advisor to PM
 <b>Mr. Pankaj Vaish</b> Independent Director	 PwC 34+ years of experience
 <b>Mr. G Soundarajan</b> Non-Executive Director	 Hamilton Water Investment Council Ltd.  ICICI Lombard  ABB 34+ years of experience

1. Share holding Pattern is represented as on the record date – 31<sup>st</sup> March 2021
2. Promoters have 8.79% shares in lock till September 2022
3. Institutions Holding less than 1 lakh shares are classified under Public

# EXPERIENCED MANAGEMENT TEAM WITH DEEP DOMAIN EXPERTISE



**Karan Bhagat**  
25+ years of experience



## WEALTH



**Yatin Shah**  
Joint CEO



**Anirudha Taparia**  
Joint CEO



**Umang Papneja**  
CIO



**Vinay Ahuja**  
Executive Director



**Shaji Kumar Devakar**  
Executive Director



**Pramod Kumar**  
CIO



**Himanshu Jain**  
NBFC



**Girish Venkataraman**  
Estate Planning & Trust Services



**Himadri Chatterjee**  
Client Strategy



## AMC



**Manoj Shenoy**  
CEO



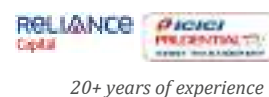
**Anup Maheshwari**  
CIO



**Navin Amarnani**  
Long Short



**Shashi Singh**  
Sales



**Amar Mirani**  
Real Estate



**Mehul Jani**  
Listed Equity



**Mayur Patel**  
Listed Equity



**Pranob Gupta**  
Structured Debt



**Amit Garg**  
Global Products



## CORPORATE FUNCTIONS



**Anshuman Maheshwary**  
COO



**Pavan Manghnani**  
Strategy & IR



**Abhishek Chandra**  
Technology



**Anirban Banerjee**  
HR



**Mihir Nanavati**  
CFO



**Sandeep Joshi**  
Legal



**Niraj Murarka**  
Credit



**Raghuvir Mukherji**  
Risk



**Ronak Sheth**  
Marketing & Client Experience



**Japhia Walker**  
Client Services



# DATA BOOK

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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

**Link for the Data Book: <https://www.iiflwealth.com/Investor-Relations>**

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