Investor Presentation - Q2 FY27

360 ONE WAM Limited

Ringing in 18 Years of Excellence.

Bringing Home the Oscars of Wealth and Asset Management.



India's Best Wealth Manager
at Euromoney Private Banking Awards 2026



Best Private Bank - India
at Asian Private Banker's 15th Awards for Distinction



Best Private Equity House
at Global Private Banking Innovation Awards 2026



Best Private Credit Deal – 360 ONE Asset
at FinanceAsia Achievement Awards 2025

Built to generate sustainable, high-quality growth

360 ONE at a glance

₹9.0L Cr
Total AUM

9,000+
Client Families

₹3.5L Cr
ARR AUM

32
Offices

wealth 360 ONE

asset 360 ONE

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 (H1 FY27)
77bps

Return on Tangible Equity (H1 FY27)
18.1%

Two business lines, one integrated platform

Supported by group enablers: Credit & Lending | Corporate Treasury Solutions | Estate Planning | Broking | IB

360 ONE

wealth 360 ONE Wealth Management

Comprehensive, unbiased advice and execution capabilities across our clients' financial & business wealth, succession & legacy needs

UHNI Wealth

- Bespoke, advice-oriented solutions for UHNIs with a focus on clients with INR 50+ Crs financial net worth
- Caters to 4,100+ families with an AUM of over INR 4,70,000 Crs
- Deep platform to service 600+ corporate treasuries

HNI Wealth

- Expanding footprint to serve clients in the INR 10 - 50 Crs category
- RM-led model with a strong digital backbone

Mass Affluent

- ET Money - To be one of the most trusted wealth partner for mass-affluent Indians
- Business model revamped with focus on profitable growth

asset 360 ONE Asset Management

Disciplined investment philosophies that align our strategic and tactical outlook to clients' bespoke investment mandates

Alternates

- Largest bouquet of pre-IPO, mid-stage and early-stage funds in the industry
- Successful early investors in marquee companies
- Market leader in the fast-growing Private Credit segment
- Amongst largest investors in organized REITs / InvITs

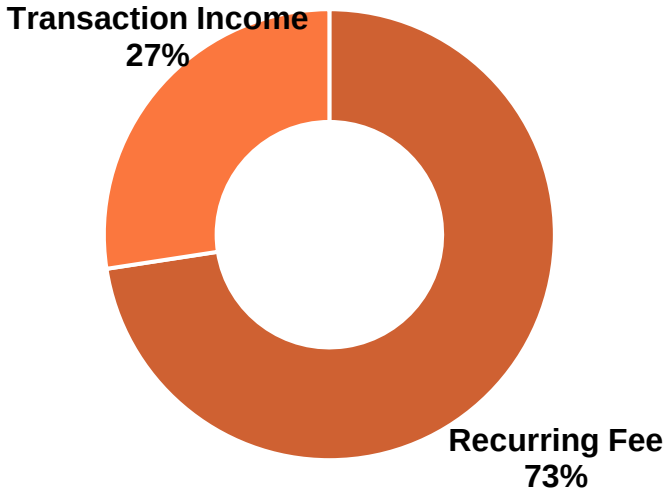
Public Markets

- Expertise in public markets platform
- Manage assets for 5+ global institutions
- Strong domestic distribution base
- Rich pedigree in asset management and superior fund performance

Building a resilient business model

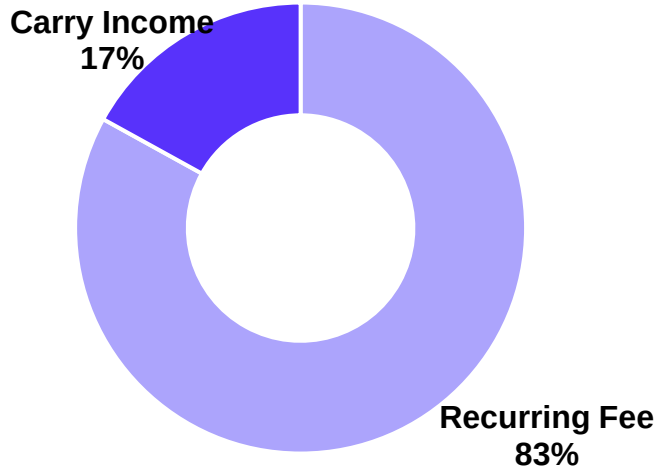
Revenue mix

Wealth Management



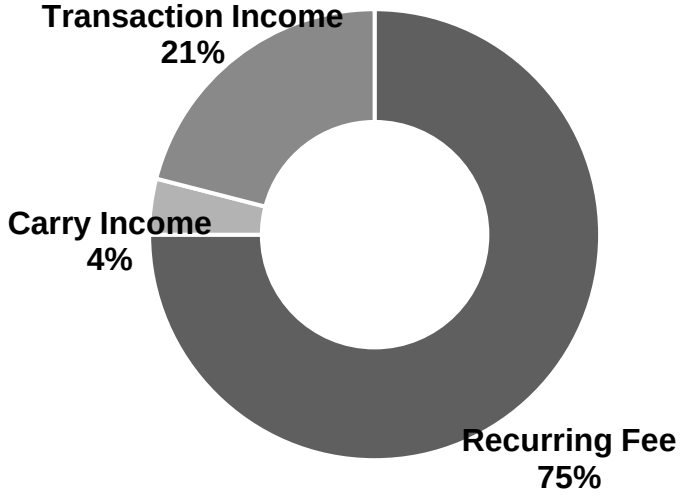
- Wealth driven with a focus on fee generating assets
- Lending to grow proportionately with Wealth AUM
- Transaction Income to comprise of brokerage in multiple asset classes, including listed & unlisted equities, fixed income, real estate, insurance, institutional equities and investment banking

Asset Management



- Combination of Alternates and Public Markets have allowed steady growth with the ability to maintain retentions at 75+ bps
- We expect carry income to be ~15% of overall fee pool, with the multi-asset class nature of the alternates business giving it stability

Consolidated



- Overall focus on recurrent revenue streams remains strong
- Multiple asset classes and multiple client segments ensure resilience of the business

Revenue mix based on Q2 FY27 Revenue from Operations; Recurring Fee includes lending income

Long Term Tailwinds outweigh near term concerns

~₹90,500 Crs
Raised via 69 IPOs (Jul–Sep 2026)

~USD 5 trillion
Market capitalization of Indian Markets

13 - 15%
UHNI segment growth

₹32,490 Crs
Record monthly SIP inflows (Sept 2026)

Industry tailwinds → Areas of Growth	
1 **India wealth creation** Macro; UHNI growth; IPOs	Wealth creation momentum continues through monetization events (IPOs, stake sales etc.)
2 **Financialisation of savings** SIPs, SIFs, AIF democratisation	MF, PMS, SIF expanding; Alternates across PE, credit, real assets gaining increasing allocation across portfolios
3 **Professional wealth management** Shift to fee-based advice	Need for right engagement models, transparent fee structures, increasing number of Family Offices need access to curated opportunities
4 **Global connectivity** Global investing; interest in India	High interest from resident Indians for global investing, improving global institutional interest, Gift City offers opportunities for asset management, broking etc.

Near-term challenges → Strategy	
1 **Global market volatility** FPI outflows, rates, geopolitics	**Stay the course** Long-term, allocation-led advice; 79% ARR cushions volatility, client portfolios stable
2 **Intensifying competition** Banks, global players, fintechs	**Differentiate** Platform, exclusive products and global access; first choice for talent
3 **Regulations** Evolving SEBI and RBI frameworks	**Robust fundamentals** Right advice in client interest; strong governance and compliance
4 **Net Flows** Broad based across categories	**Diversify** Across segments, products and channels; deep client and institutional relationships
5 **Cost and productivity** Rising talent costs at scale	**Drive productivity** Disciplined cost-to-income, use technology and AI to drive productively gains

OUR GUIDING PRINCIPLES

Client interest first
Right advice, platform, research depth

Shareholder interest
Disciplined, ARR-led, capital-efficient growth

Stay the course
Long-term orientation through cycles

Source: NSE, AMFI, Industry reports

Key financial highlights - Q2 FY27

AUM

- Continued focus on ARR AUM at INR 3,53,382 Crs - up 19.7% YoY
- ARR Net flows at INR 12,482 Crs vis-à-vis INR 10,815 Crs in Q1 FY27
- As on Sept 2026, clients, having AUM of INR 10 Crs+, stood at 4,100+ and account for ~95% of Wealth AUM (excl. custody)

Revenues

- ARR Revenue is up 27.5% YoY at INR 706 Crs led by growth in AUM as well as improved retention
- Revenue from Operations is up 17.5% YoY at INR 896 Crs
- Total Revenue is up 4.8% YoY at INR 853 Crs driven by higher Operating Revenue and partially offset by negative Other Income

Cost

- Total Costs increased to INR 462 Crs - up 15.5% YoY
- Employee costs stood at INR 342 Crs (+19.9% YoY), while Admin costs at INR 120 Crs (+4.6% YoY)
- Cost to Operating Income ratio was 51.5% (vs. 54.3% in Q1 FY27)

Profit

- Operating PBT stood at INR 434 Crs (+19.7%), while PBT stood at INR 391 Crs (-5.5%)
- PAT was at INR 302 Crs vis-à-vis INR 316 Crs in Q2 FY26
- Tangible RoE at 16.9%

Performance at a glance - quarterly

P/L Summary (INR Crs)	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27	YoY%
Total AUM	**6,86,520**	**7,26,043**	**6,89,425**	**7,92,706**	**8,99,481**	**31.0%**
Wealth Management AUM	*5,79,509*	*6,12,449*	*5,79,286*	*6,76,616*	*7,77,476*	*34.2%*
*Asset Management AUM**	*1,07,011*	*1,13,594*	*1,10,139*	*1,16,090*	*1,22,005*	*14.0%*
Closing ARR AUM	**2,95,324**	**3,17,906**	**3,11,940**	**3,42,035**	**3,53,382**	**19.7%**
Average ARR AUM	2,90,709	3,02,601	3,15,920	3,30,805	3,53,596	21.6%
ARR Retention	0.76%	0.81%	0.78%	0.74%	0.79%	-
ARR Net Flows	11,182	14,758	8,985	10,815	12,482	-
Annual Recurring Revenue	554	619	605	614	706	27.5%
- Annual Recurring Revenue (ex-carry)	*493*	*509*	*518*	*559*	*590*	*19.7%*
- Carry Income	*61*	*110*	*87*	*55*	*116*	-
Transaction & Brokerage Income	209	186	230	208	190	-9.1%
Revenue from Operations	**763**	**806**	**835**	**822**	**896**	**17.5%**
Other Income	51	20	-55	47	-44	**-**
Total Revenue	**813**	**826**	**780**	**870**	**853**	**4.8%**
Costs	**400**	**399**	**418**	**446**	**462**	**15.5%**
Employee Costs	*285*	*282*	*301*	*328*	*342*	*19.9%*
Admin and Other Costs	*115*	*117*	*117*	*118*	*120*	*4.6%*
Operating PBT	**363**	**407**	**417**	**376**	**434**	**19.7%**
PBT	413	427	363	424	391	-5.5%
PAT	**316**	**331**	**292**	**330**	**302**	**-4.4%**
Cost to Operating Income	52.4%	49.5%	50.0%	54.3%	51.5%	-
ARR as % of Total Op. Revenue	73%	77%	72%	75%	79%	-
Tangible Net Worth	6,195	6,327	6,722	6,882	7,268	-
Earnings per Share - Basic (INR)	7.8	8.1	7.1	8.1	7.4	-
Return on Equity	13.8%	14.0%	12.3%	13.3%	11.8%	-
Return on Tangible Equity	20.6%	21.0%	18.1%	19.4%	16.9%	**-**

** AUM includes Managed / Syndicated assets*

Business lines: Summary

Q2 FY27 | Strong Growth Across Wealth and Capital, Asset Management steady

		Key Focus Areas
Wealth UHNI | HNI | ET Money | NBFC	**Broad-based ARR flows; retention up** • Strong flows across all engagements • Driven by new client additions and deepening of wallet share • HNI and ET Money continue to show good traction	→ New Client Additions focus → Lift RM productivity → Scale ecosystem referrals
Private Markets PE | Private credit | Real assets	**Strong fundraising, deployment and exits** • One of India's foremost private equity and credit platforms • New Funds launched - Multi-Stage AI Fund, ARISE, Renewables Fund • Distribution widened to new platforms	→ Complete offerings across alternates, value chain → Focus on expanding institutional reach
Public Markets MF & SIF | PMS | AIF Cat III	**Fund performance strengthened** • MF, SIF scaling with steady flows • First European Institutional mandate won; supplemented by inflows from SMAs	→ Leverage Institutional track record → Domestic Distribution Expansion → Build out of SIF Platform
Capital Institutional Equities | IB	**Active in large blocks and ECM** • Large blocks executed across sectors; research coverage expanded • Participated in several IPOs, including NSE • Integrated execution	→ Strong ECM pipeline → Continue team build-out → Expand Research coverage

360 ONE becoming AI-native on our own governed platform

A proprietary AI layer, deployed in phases across Wealth, Asset Management and enterprise functions

Where Value Shows Up | Flagship Business Tools

Wealth	Asset Management	Enterprise functions
Wealth Assistant One RM view of client, portfolio, servicing and markets	**Research Intelligence Monitor** News, corporate actions and analyst conviction in one view	**Marketing & HR assistants** Faster content, campaigns and people workflows
Wealth Intelligence Monitor Live AUM, flows and risk signals for sales leadership	**Research & product tools** Faster synthesis; broader coverage per analyst	**Risk, compliance & treasury** Monitoring, controls and decision support (later phase)

COMPASS
360 ONE Proprietary enterprise AI layer

- **Data in-house** Nothing leaves the firm
- **Model-agnostic** No vendor lock-in
- **Governed** Access controls, audit trails
- **Tailored** Built for our franchise

FOUNDATION Our systems, data and knowledge, secured across all businesses and functions

Phased Road Map

NOW — Activate
Firm-wide access, training and AI ways of working

FY27 — Amplify & Accelerate
Flagship tools go live in phases, prioritised by value

NEXT — Advance
Deeper into risk, investment and commercial workflows

VALUE TRACKED ON OUTCOMES, NOT LICENCES

1. **Efficiency** Time saved, faster cycles
2. **Commercial** Lower external spend, revenue uplift
3. **Quality & control** Accuracy and adherence

Wealth Management

360 ONE Wealth - servicing 9,000+ clients

Amongst India's most trusted wealth management brands

360 ONE Plus

Flagship engagement model, pioneered by 360 ONE, delivering bespoke portfolio solutions through a **transparent & aligned fee structure** that sets the benchmark for client alignment

AUM at INR 1,02,000+ Crs across discretionary, non-discretionary & advisory mandates - **testament to deepening client conviction**

Product Distribution

Innovative and unmatched product breadth via a comprehensive open-architecture platform spanning equities, fixed income, commodities and currencies

Differentiated by **one of the industry's deepest in-house research capabilities**, translating into superior execution and consistency of outcomes

Lending

Distinctive lending solutions enabling clients to meet short-term capital needs while preserving long-term portfolio strategy

Loan book of approx. INR 14,000 Crs across 1,000+ clients reflecting the balance-sheet strength and credit discernment underpinning the franchise

Allied Services

Privileged access to **unique product ideas beyond public markets**, leveraging 360 ONE's origination network

Trusts & estate planning - enabling inter-generational asset transfer, positioning 360 ONE as a trusted custodian of family wealth

Direct equity advisory, tax and philanthropy advisory - completing a comprehensive, full-service wealth platform

Exclusive strategic collaboration with UBS - a global endorsement of the franchise, unlocking cross-platform synergies

- Bi-directional client referrals
- Cross-platform product access
- Best-practice exchange in Wealth

Wealth - Key quarterly financial highlights

P/L Summary (INR Crs)	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27	YoY%
Total Wealth AUM (ex-custody)	**4,20,898**	**4,36,697**	**4,20,608**	**4,74,159**	**4,90,752**	**16.6%**
Wealth ARR AUM	**2,03,208**	**2,18,957**	**2,16,734**	**2,41,896**	**2,52,627**	**24.3%**
360 ONE Plus (DPMS / NDPMS-RIA)	*74,108*	*83,678*	*85,039*	*99,105*	*1,02,134*	*37.8%*
Distribution Assets	*1,18,757*	*1,24,653*	*1,19,666*	*1,29,849*	*1,36,595*	*15.0%*
Lending Book	*10,342*	*10,628*	*12,028*	*12,942*	*13,899*	*34.4%*
Transaction & Broking (TBR ex-custody)	**2,17,690**	**2,17,740**	**2,03,875**	**2,32,263**	**2,38,124**	**9.4%**
Average ARR AUM	1,96,880	2,06,990	2,16,904	2,30,145	2,52,158	28.1%
ARR Retention	0.72%	0.79%	0.74%	0.71%	0.79%	-
ARR Net Flows	9,322	10,321	6,957	13,379	10,990	-
Average TBR AUM	2,13,882	2,15,829	2,10,720	2,18,090	2,35,261	10.0%
TBR Retention	0.39%	0.34%	0.44%	0.38%	0.32%	-
Annual Recurring Revenue	*358*	*415*	*396*	*406*	*503*	*40.5%*
Transaction & Brokerage Income	*209*	*186*	*230*	*208*	*190*	*-9.1%*
Revenue from Operations	**567**	**601**	**626**	**614**	**693**	**22.2%**
Costs	**317**	**318**	**331**	**355**	**367**	**15.9%**
Operating PBT	**250**	**283**	**295**	**260**	**326**	**30.2%**
Custody AUM	**1,58,611**	**1,75,752**	**1,58,678**	**2,02,456**	**2,86,725**	**80.8%**

Wealth - Financial snapshot

Particulars (INR Crs)	ARR AUM		ARR Net Flows			ARR Revenue			ARR Retention		
	Q1 FY27	Q2 FY27	Q1 FY27	Q2 FY27	H1 FY27	Q1 FY27	Q2 FY27	H1 FY27	Q1 FY27	Q2 FY27	H1 FY27
Wealth Management	2,41,896	**2,52,627**	13,379	**10,990**	**24,369**	406	**503**	**909**	0.71%	**0.79%**	**0.75%**

Particulars (INR Crs)	UHNI Segment			HNI Segment			Mass Affluent			Institutional			Total		
	Q1 FY27	Q2 FY27	H1 FY27	Q1 FY27	Q2 FY27	H1 FY27	Q1 FY27	Q2 FY27	H1 FY27	Q1 FY27	Q2 FY27	H1 FY27	Q1 FY27	Q2 FY27	H1 FY27
Revenue from Operations	527	587	1,115	7	13	20	10	11	21	70	82	152	614	693	1,307
ARR Revenue	*385*	*474*	*858*	*6*	*11*	*17*	*5*	*8*	*13*	*10*	*11*	*21*	*406*	*503*	*909*
TBR Revenue	*143*	*114*	*256*	*1*	*2*	*3*	*5*	*3*	*8*	*60*	*72*	*131*	*208*	*190*	*398*
Cost	264	276	539	20	18	38	17	24*	41	53	50	103	355	367	722
Operating Profit before Taxes	**264**	**312**	**575**	**-13**	**-6**	**-18**	**-7**	**-13**	**-20**	**16**	**33**	**49**	**260**	**326**	**586**

** Includes impact of INR 9 Crs on account of one-time restructuring*

Wealth - Business snapshot

Products (INR Crs)	ARR AUM Build up - Q2 FY27		Revenue Build up - Q2 FY27		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue
Total ARR	**2,41,896**	**2,52,627**	**2,52,158**	**0.79%**	**503**
360 ONE Plus	**99,105**	**1,02,134**	**1,02,595**	**0.27%**	**69**
Discretionary (PMS)	*13,013*	*12,586*	*13,053*	*0.48%*	*16*
Non-discretionary (RIA / PMS)	*86,093*	*89,548*	*89,543*	*0.24%*	*54*
Distribution Assets Earning Trail Fees	**1,29,849**	**1,36,595**	**1,36,177**	**0.76%**	**260**
Mutual Funds	*65,608*	*68,614*	*68,858*	*0.37%*	*64*
Managed Accounts	*64,241*	*67,981*	*67,319*	*1.15%*	*196*
Lending Book	**12,942**	**13,899**	**13,386**	**5.16%**	**174**

Asset Management

360 ONE Asset - Leader in Indian alternates

Product innovation, institutional mandates & domestic distribution

PUBLIC MARKETS	ALTERNATES
Institutional Mandates	Private Equity
PMS	Private Credit
Mutual Funds	Real Assets
Listed Equity AIFs	Renewables

360 ONE Asset's strategies span the full spectrum - from public markets to nuanced high-conviction ideas in private space.

Just as domestic capital transformed public equity over the last decade, it is now scaling into alternatives with real momentum.

As global investors re-focus on India, 360 ONE Asset is distinctively positioned to lead the next phase of growth

Consistent Performance Track Record

Strong team of 80+ Investment professionals across strategies

Asset - Key quarterly financial highlights

P/L Summary (INR Crs)	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27	YoY%
Total Asset Management AUM	**1,07,011**	**1,13,594**	**1,10,139**	**1,16,090**	**1,22,005**	**14.0%**
Asset Management ARR AUM	**92,116**	**98,949**	**95,206**	**1,00,139**	**1,00,754**	**9.4%**
Alternative Investment Fund	*45,473*	*50,934*	*52,533*	*56,294*	*58,139*	*27.9%*
Discretionary PMS	*33,572*	*34,536*	*30,184*	*29,835*	*29,146*	*-13.2%*
Mutual Fund	*13,071*	*13,480*	*12,489*	*14,009*	*13,469*	*3.0%*
Managed / Syndicated Assets	**14,895**	**14,645**	**14,932**	**15,951**	**21,250**	**42.7%**
Average ARR AUM	93.828	95,612	99,015	1,00,660	1,01,439	8.1%
ARR Retention	0.83%	0.85%	0.86%	0.83%	0.79%	-
ARR Net Flows	1,860	4,437	2,028	-2,564	1,492	-
Annual Recurring Revenue	**196**	**205**	**209**	**208**	**203**	**3.8%**
Costs	**83**	**81**	**87**	**92**	**95**	**13.8%**
Operating PBT	**112**	**124**	**122**	**116**	**108**	**-3.7%**

Asset - Financial snapshot

Particulars (INR Crs)	ARR AUM		ARR Net Flows			ARR Revenue			ARR Retention		
	Q1 FY27	Q2 FY27	Q1 FY27	Q2 FY27	H1 FY27	Q1 FY27	Q2 FY27	H1 FY27	Q1 FY27	Q2 FY27	H1 FY27
Asset Management	1,00,139	**1,00,754**	-2,564	**1,492**	**-1,072**	208	**203**	**411**	0.83%	**0.79%**	**0.81%**

Particulars (INR Crs)	Asset Management								
	Alternates			Public Markets			Total		
	Q1 FY27	Q2 FY27	H1 FY27	Q1 FY27	Q2 FY27	H1 FY27	Q1 FY27	Q2 FY27	H1 FY27
Revenue from Operations	142	142	284	66	61	127	208	203	411
ARR Revenue - Management Fee	*110*	*108*	*218*	66	61	127	*176*	*169*	*345*
ARR Revenue - Carried Interest	*32*	*34*	*67*	-	-	-	*32*	*34*	*67*
Cost	54	56	109	38	39	77	92	95	187
Operating Profit before Taxes	**88**	**86**	**175**	**28**	**22**	**50**	**116**	**108**	**225**

Asset - Business snapshot

Products (INR Crs)	ARR AUM Build up - Q2 FY27		Revenue Build Up - Q2 FY27		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue
Total ARR	**1,00,139**	**1,00,754**	**1,01,439**	**0.79%**	**203**
Alternate Investment Manager	**56,294**	**58,139**	**57,855**	**1.03%**	**150**
Listed Equity	*4,974*	*5,449*	*5,459*	*1.11%*	*15*
Private Equity	*29,494*	*28,455*	*29,063*	*1.41%*	*103*
Credit & Real Assets	*14,575*	*14,260*	*14,680*	*0.63%*	*23*
Customized Multi-Asset	*7,251*	*9,974*	*8,654*	*0.39%*	*9*
Discretionary Portfolio Manager	**29,835**	**29,146**	**29,901**	**0.47%**	**36**
Standardized	*8,237*	*8,366*	*8,526*	*0.88%*	*19*
Institutional Mandates	*21,599*	*20,780*	*21,375*	*0.31%*	*17*
Mutual Fund Manager	**14,009**	**13,469**	**13,682**	**0.50%**	**17**
Listed Equity	*10,469*	*10,894*	*10,847*	*0.57%*	*16*
Debt & Hybrid	*1,794*	*1,734*	*1,782*	*0.26%*	*1.2*
Liquid Funds	*1,747*	*841*	*1,053*	*0.11%*	*0.3*

Capital allocation & dividend history

Net Worth (INR Crs)

Wealth Management	1,663
Asset Management	1,733
Fixed Assets	390
Lending	3,483
(A) Tangible	7,268
(B) Goodwill + Intangibles	3,092
Net Worth (A+B)	**10,361**

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
Total FY27 till date	**6.0**
First Interim Dividend (April 2026)	***6.0***
Second Interim Dividend (October 2026)	***7.5***

Q2 FY27: RoE - 11.8% | Tangible RoE - 16.9%

Awards & recognitions - reinforcing our leadership

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



BEST INDEPENDENT WEALTH MANAGER - INDIA



BEST FOR SUCCESSION PLANNING - INDIA



BEST FOR FAMILY OFFICE SERVICES - INDIA



BEST PRIVATE EQUITY OFFERING



BEST PRIVATE BANK - INDIA



BEST PRIVATE CREDIT DEAL (WINNER)



BEST PRIVATE BANK FOR REAL ASSETS























































Link to download Data Book (Click here to access the Data Book)

Data for previous quarters continues to be reported in an Excel Data Book, hosted on our website

1. Consolidated Data

Group-level financial and operating data

2. Segmental - Wealth Management

Segment-level data for Wealth Management

3. Segmental - Asset Management

Segment-level data for Asset Management

4. Consolidated Business Summary - Quarter

Quarterly business summary for the Group

5. Capital Allocation

Allocation of net worth across businesses

6. Annexure 1 - Annual

Annual data series

7. Annexure 2 - Quarterly

Quarterly data series

Annexure

Consolidated - Key annual highlights

P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	FY26	CAGR %
Total AUM	**2,46,083**	**3,27,237**	**3,40,834**	**4,66,909**	**5,92,364**	**6,89,425**	**23%**
Wealth Management AUM	*2,08,711*	*2,71,663*	*2,82,536*	*3,94,661*	*4,97,104*	*5,79,286*	*23%*
Asset Management AUM	*37,372*	*55,574*	*58,298*	*72,248*	*95,260*	*1,10,139*	*24%*
Closing ARR AUM	**95,652**	**1,38,308**	**1,54,000**	**2,00,419**	**2,46,828**	**3,11,940**	**27%**
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	-
Annual Recurring Revenue	580	921	1,165	1,327	1,701	2,289	32%
- ARR (ex-carry)	*580*	*910*	*1,044*	*1,221*	*1,599*	*1,975*	*28%*
- Carry Income	*-*	*11*	*121*	*106*	*102*	*313*	*-*
Transaction & Brokerage Income	335	477	400	519	744	777	18%
Revenue from Operations	**915**	**1,398**	**1,565**	**1,846**	**2,446**	**3,066**	**27%**
Other Income	137	137	4	119	206	79	-
Total Revenue	**1,053**	**1,535**	**1,569**	**1,965**	**2,652**	**3,144**	**24%**
Costs	**568**	**784**	**718**	**956**	**1,218**	**1,568**	**23%**
Employee Costs	*417*	*602*	*520*	*709*	*912*	*1,123*	*22%*
Admin and Other Costs	*150*	*183*	*198*	*247*	*306*	*445*	*24%*
Operating PBT	**348**	**614**	**847**	**889**	**1,228**	**1,498**	**34%**
PBT	485	751	850	1,009	1,317	1,577	27%
PAT	**369**	**582**	**668**	**802**	**1,015**	**1,225**	**27%**
Cost to Operating Income	62.0%	56.1%	45.9%	51.8%	49.8%	51.1%	-
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%	-

Wealth - Key annual highlights

P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	FY26	CAGR %
Total Wealth AUM (ex-custody)	**1,69,672**	**2,06,170**	**2,16,045**	**2,66,892**	**3,51,321**	**4,20,608**	**20%**
Wealth ARR AUM	**58,280**	**82,733**	**95,702**	**1,28,171**	**1,62,433**	**2,16,734**	**30%**
360 ONE Plus (DPMS / NDPMS-RIA)	*21,622*	*26,600*	*29,132*	*44,781*	*62,212*	*85,039*	*32%*
Distribution Assets	*33,038*	*51,815*	*61,203*	*76,960*	*91,448*	*1,19,666*	*29%*
Lending Book	*3,620*	*4,318*	*5,367*	*6,430*	*8,773*	*12,028*	*27%*
Transaction & Broking (ex-custody)	**1,11,392**	**1,23,437**	**1,20,343**	**1,38,720**	**1,88,888**	**2,03,875**	**13%**
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	-
Annual Recurring Revenue	*382*	*561*	*711*	*844*	*1,101*	*1,507*	*32%*
Transaction & Brokerage Income	*335*	*477*	*400*	*519*	*744*	*777*	*18%*
Revenue from Operations	**718**	**1,038**	**1,110**	**1,362**	**1,845**	**2,284**	**26%**
Costs	**447**	**613**	**527**	**719**	**950**	**1,240**	**23%**
Operating PBT	**270**	**425**	**583**	**643**	**896**	**1,045**	**31%**
Custody AUM	**39,039**	**65,493**	**66,491**	**1,27,769**	**1,45,782**	**1,58,678**	**-**

Asset - Key annual highlights

P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	FY26	CAGR %
Total Asset Management AUM	**37,372**	**55,574**	**58,298**	**72,248**	**95,260**	**1,10,139**	**24%**
Asset Management ARR AUM	**37,372**	**55,574**	**58,298**	**72,248**	**84,395**	**95,206**	**21%**
Alternative Investment Fund	*23,700*	*32,550*	*34,770*	*38,313*	*41,613*	*52,533*	*17%*
Discretionary PMS	*11,196*	*18,505*	*18,642*	*24,355*	*31,296*	*30,184*	*22%*
Mutual Fund	*2,476*	*4,519*	*4,886*	*9,580*	*11,486*	*12,489*	*38%*
Managed / Syndicated Assets	-	-	-	-	**10,866**	**14,932**	-
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	-
Annual Recurring Revenue	**198**	**360**	**455**	**483**	**600**	**781**	**32%**
Costs	**121**	**171**	**191**	**238**	**268**	**328**	**22%**
Operating PBT	**77**	**189**	**263**	**246**	**332**	**454**	**43%**

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