

LETTER of OFFER

Issue of Commercial Paper (CP) of original or initial maturity up to one year

PART I

Issuer Details	
Name and Address of Issuer	360 ONE Prime Limited, 360 ONE Centre, Kamala City, Lower Parel (W), Mumbai – 400 013
Business Segment / Activity	NBFC
Chief Executive	Ms. Charu Kalita, Head Treasury and Fixed Income Trading
Group Affiliation (If Any)	360 ONE WAM LIMITED

PART II

Issue Details	Commercial Paper	
ISIN	INE248U14SV6	
Proposed Date of Issue	27-Jan-26	
Amount (Rs.)	Rs. 250 Crores Only	
Tenor and Date of Maturity	363 Days, 25-Jan-27	
Proposed to be Listed / Unlisted	Listed	
End Use of CP / NCD proposed (specific details)	Primary purpose is working capital requirements.	
Market Conventions	FIMMDA Conventions	
	—	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating - 2
Credit Rating Issuer	CRISIL LIMITED	ICRA LIMITED
Rating	CRISIL A1+	ICRA A1+
Date of Rating	January 06, 2026	January 07, 2026
Validity of Issuance	60 days	3 months
Validity period for rating	1 Year	1 Year
For Amount (Rs.)	Rs 3500 Crores	Rs 4000 Crores
Conditions (If Any)	Stand Alone Basis	Stand Alone Basis
Long term credit rating obtained by the Issuer	AA(Stable)	AA(Stable)
Unaccepted Credit Rating assigned to the Issuer	NA	NA
Issuing and Paying Agent Details (Name and Address)	HDFC BANK LIMITED	

360 ONE PRIME LIMITED

Corporate & Registered Office: 360 ONE Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai 400 013
 Tel (91-22) 4876 5600 Fax (91-22) 4341 1895 Email nbfc-compliance@360.one <https://www.360.one/wealth/prime>

Debenture Trustee Details (Name and Address) (In case of NCD)	Not Applicable		
Credit Enhancement Details (If any)	Not Applicable		
Description of Instrument			
Amount (Rs. In Lacs)			
In Favor of	ISSUER	OF	CP / NCD /
Name and Address of the Guarantor	HOLDER OF CP / NCD		
Net worth of the Guarantor (Rs. In Lacs)			
Extent of The Guarantee Offered by the Guarantor for the Issue			
Conditions under which the guarantee will be invoked			
Trustee Details (Name and Address)			
Whether guarantor is a group entity	(Yes / No)		
If yes,			
Names of Companies to which Guarantor has issued similar guarantees,			
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked	
1			
2			
3			

PART III

A. Issuer Financial Details

CP / NCD Borrowing	CP Borrowings
Date of Board Resolution	July 16, 2025
1. Limit approved by Board	Rs 9500 Crores
2. Limit as per CRA	Rs 3500 Crores
3. Limit approved by Regulator concerned (if applicable)	Not Applicable

360 ONE PRIME LIMITED

Corporate & Registered Office: 360 ONE Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai 400 013
Tel (91-22) 4876 5600 Fax (91-22) 4341 1895 Email nbfc-compliance@360.one <https://www.360.one/wealth/prime>

B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)- As per KID dated 01012026

C. Fund-based facilities from banks/Financial institutions, if any- As per KID dated 01012026

D. Shareholding Details of Promoters/Details of share Pledged

Name of Shareholder	Number of Shares	% of Holding
360 ONE WAM LIMITED (Formerly known as IIFL Wealth Management Limited) (including 6 Equity Shares held by nominees on behalf of 360 ONE WAM LIMITED)	37,06,86,181	100.00 %
Total	37,06,86,181	100.00 %

E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Particulars	31st March 2025	31st March 2024	31st March 2023	31st March 2022
EQUITY	3,706,861,810	3,054,938,030	3,054,938,030	3,054,938,030
NET WORTH	28,682,871,159	14,391,257,878	13,969,091,341	13,946,793,049
INVESTMENT IN Subsidiary / Affiliate Companies	701,192,854	-	-	-
TOTAL DEBT OUTSTANDING				
-SHORT TERM (< 1 YEAR)	32,056,231,798	18,514,573,221	19,933,821,182	31,199,712,371
-OTHER DEBT	52,657,412,162	48,051,019,677	41,682,876,789	21,765,456,838
GROSS INCOME	10,997,327,322	8,972,074,497	6,718,040,876	7,545,744,954
OPERATING PROFIT (PBTD)	10,230,246,713	8,308,032,297	6,356,998,293	3,626,677,103
GROSS PROFIT (PBTD)	3,820,903,375	3,407,218,592	2,928,778,859	3,623,576,487
NET PROFIT (POST TAX)	2,851,477,414	2,736,245,466	2,345,018,751	2,827,837,762
Audit Qualifications (If Any)	NONE	NONE	NONE	NONE

360 ONE PRIME LIMITED

Corporate & Registered Office: 360 ONE Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai 400 013
 Tel (91-22) 4876 5600 Fax (91-22) 4341 1895 Email nbfc-compliance@360.one <https://www.360.one/wealth/prime>

F. Details of Statutory auditor and changes thereof in the last three financial years

Name of the Auditor*	Address	Date of Appointment	Date of cessation, if applicable	Date of Resignation, if applicable
M/s. Kalyaniwalla & Mistry, LLP, Chartered Accountants (Current Auditor)	2nd Floor, Espalande House, 29, Hazarimal Somani Marg, Fort, Mumbai 400001	Appointed in 30th AGM dated June 24, 2024	Till the conclusion of 33rd AGM	NA
Singhi and Co.	B2, 402 B, Marathon Innova, off Ganpatrao Kadam Marg, opposite Peninsula Corporate Park, Lower Parel Mumbai – 400 013, Maharashtra	Appointed in 27th AGM dated September 14, 2021	Ceased to act as an auditor from conclusion of 30th AGM	NA

G. Details of default in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year - Not Applicable

H. Details of any material event/ development having implications for the financials/ credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision: None

I. Material Litigation if any: None

J. Regulatory Strictures if any: None

360 ONE PRIME LIMITED

K. An Issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities as on 31st March 2025 (in crores)

Category	upto 30 /31 days	>1 month-2 months	> 2 months - 3 months	> 3 months - 6 months	> 6 months - 1 year	> 1 year - 3 years	> 3 years - 5 years	> 5 years	Total
Deposits	-	-	-	-	-	-	-	-	-
Advances (gross)	994.32	411.22	720.14	1,267.46	1,232.63	3,434.89	510.03	-	8,570.69
Investments (net)	1,297.57	208.86	-	255.27	535.13	-	-	82.76	2,379.59
Borrowings	1,451.06	592.73	1,175.87	662.01	2,427.21	1,786.51	143.31	232.66	8,471.36
Foreign Currency assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

For 360 ONE PRIME LIMITED

Authorized Signatory of the Issuer

Original / authenticated copy of any document related to above information will be made available to the investors on request.

360 ONE PRIME LIMITED

Corporate & Registered Office: 360 ONE Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai 400 013
Tel (91-22) 4876 5600 Fax (91-22) 4341 1895 Email nbfc-compliance@360.one <https://www.360.one/wealth/prime>