

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 WAM LIMITED, 360 ONE Centre, Kamala City, Lower Parel (W), Mumbai – 400013 |
| Business Segment / Activity | Wealth Management |
| 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 | INE466L14FJ5 | |
| Proposed Date of Issue | 26-Nov-25 | |
| Amount (Rs. In cr) | Rs 75 Crores Only | |
| Tenor and Date of Maturity | 91 Days, 25-Feb-26 | |
| 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 | CARE LIMITED | ICRA LIMITED |
| Rating | CARE A1+ | ICRA A1+ |
| Date of Rating | November 07, 2025 | November 10, 2025 |
| Validity of Issuance | 2 months | 3 months |
| Validity period for rating | 1 Year | 1 Year |
| For Amount (Rs.) | Rs 2000 Crores | Rs 2500 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 WAM 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) 4341 1895 Email secretarial@360.one www.360.one

CIN: L74140MH2008PLC177884

| | | |
|--|---|---|
| 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 / HOLDER OF CP / NCD | |
| Name and Address of the Guarantor | | |
| 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 | May 15, 2025 |
| 1. Limit approved by Board | Rs 2500 Crores |
| 2. Limit as per CRA | Rs 2000 Crores |
| 3. Limit approved by Regulator concerned (if applicable) | Not Applicable |

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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 ref no.012/CP/2025-26

C. Fund-based facilities from banks/Financial institutions, if any- NIL, As per KID ref no.012/CP/2025-26

D. Shareholding Details of Promoters/Details of share Pledged- Reference Shareholding Pattern- Table 2

E. Financial Summary

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

| Particulars | 31 st March 2025 | 31 st March 2024 | 31 st March 2023 | 31 st March 2022 |
|--|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| EQUITY | 39,30,73,939 | 358,862,640 | 356,089,556 | 17,74,15,606 |
| NET WORTH | 54,92,82,91,622 | 25,584,205,999 | 23,536,300,346 | 24,25,97,13,909 |
| INVESTMENT IN Subsidiary / Affiliate Companies | 43,94,75,86,526 | 19,797,405,207 | 19,783,494,862 | 19,42,19,10,477 |
| TOTAL DEBT OUTSTANDING | | | | |
| -SHORT TERM (< 1 YEAR) | 12,70,75,33,493 | 6,103,350,538 | 9,584,254,388 | 4,89,62,02,389 |
| -OTHER DEBT | 0 | 2,911,859,261 | 2,720,837,882 | 2,54,28,19,093 |
| GROSS INCOME | 7,43,01,73,375 | 9,683,653,171 | 6,635,915,017 | 5,94,76,73,041 |
| OPERATING PROFIT (PBITD) | 5,01,51,41,698 | 8,368,047,480 | 5,894,558,451 | 5,09,75,75,076 |
| GROSS PROFIT (PBTD) | 3,91,01,61,023 | 7,506,045,793 | 5,298,011,338 | 4,65,57,29,055 |
| NET PROFIT (POST TAX) | 3,34,52,91,425 | 6,790,333,501 | 4,958,451,233 | 4,08,84,09,922 |
| Audit Qualifications (If Any) | NONE | NONE | NONE | NONE |

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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 |
|--|--|--|--|------------------------------------|
| Deloitte Haskins & Sells LLP | Indiabulls Finance Center Tower 3, 31st Floor, Senapati Bapat Marg, Elphinstone, Mumbai 400013, Maharashtra, India | Since 2015 | From the conclusion of 18th Annual General Meeting i.e. September 5, 2025. | NA |
| S.R. Batliboi & Co. LLP, Chartered Accountants | 12th Floor, The Ruby, 29, Senapati Bapat Marg, Dadar (West), Mumbai - 400028, India | From the conclusion of 18th Annual General Meeting to the Conclusion of 23rd Annual General Meeting i.e. w.e.f September 5, 2025 (for the term of 5 consecutive years) | NA | 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

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): Not Applicable

For 360 ONE WAM 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.

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