

KALYANIWALLA & MISTRY LLP

CHARTERED ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF 360 ONE PRIME LIMITED

Report on the Audit of the Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS financial statements of **360 ONE PRIME LIMITED** (hereinafter referred to as the 'Company'), which comprise the Balance Sheet as at March 31, 2025, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and Notes to the financial statements, including a summary of material accounting policies and other explanatory information (hereinafter referred to as 'financial statements').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, as amended, ('Ind AS') and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2025, the profit, total comprehensive income, changes in equity and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the financial statements in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('ICAI') together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

Attention is invited to note 44 of the financial statements relating to the search carried out by the Income Tax Authorities ('Department') during the quarter ended March 31, 2025. As explained in the said note, no communication has been received by the Company regarding the outcome of the search, there is an uncertainty of the outcome of the proceedings, and consequently, the impact, if any, cannot be ascertained at present.

Our opinion is not modified in respect of the above matter.

Key Audit Matter

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We have determined the matter described below to be the key audit matter to be communicated in our report.



Description of Key Audit Matter and how the matter was addressed in our audit

Sr. No.	Key Audit Matter	Principal Audit Procedures performed
1.	<p>Information Technology (IT) Systems and Controls</p> <p>The Company's key financial accounting and reporting processes are dependent on the automated controls in the information systems. The Company uses Oracle system as the General Ledger for overall financial reporting and other IT systems which process transactions impacting significant account balances.</p> <p>We have identified 'IT systems and controls' as Key audit matter since the Company relies on automated processes and controls for recording of transactions.</p> <p>We have focused on IT General Controls (ITGC) (i.e. access management controls, change management controls, logical security controls, back-up and continuity controls and IT operations control) and IT application controls (ITAC) (i.e. controls on system reconciliation, system generated reports and system application controls over key financial accounting and reporting systems).</p>	<p>Our Audit Approach:</p> <p>We obtained an understanding of the Company's IT applications, databases and operating systems relevant to financial reporting and the control environment with the assistance of our IT specialists.</p> <p>Our audit procedures to assess the effectiveness of IT systems included the following:</p> <ul style="list-style-type: none"> • Obtaining an understanding of entity's IT environment and key changes if any during the audit period that may be relevant to the audit. • Performed walkthroughs to evaluate the design and implementation of key automated controls. Involved our IT specialist to test the effectiveness of identified IT automated controls and IT systems. IT specialist tested relevant key controls operating over IT in relation to financial accounting and reporting systems, including IT general controls. • IT specialists tested design and operating effectiveness of key controls over access management which includes granting access right, new user creation, removal of user rights and other preventive controls. • Other independently assessed areas included password policies, security configuration, system generated reports and application interface controls. • Evaluating the design, implementation and operating effectiveness of identified significant accounts related IT automated controls which are relevant for accuracy of system logic and consistency of data transmission. • Other IT application controls, periodic reconciliations, manual approval processes, tests on identified key changes and additional substantive testing

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Board of Directors' report, but does not include the accompanying financial statements and our auditor's report thereon which we obtained prior to the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard based on the Draft Directors Report provided to us.



Management's Responsibility for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance, changes in equity and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Indian Accounting Standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of Management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of the users of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matter. We describe these matter in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matter

The financial statement of the Company for the year ended March 31, 2024 are based on the previously issued statutory financial statements which were audited by the predecessor auditor, whose report dated April 22, 2024, expressed an unmodified opinion on the audited financial statements.

Our opinion is not modified in respect of this matter.

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act, we give in "Annexure A", a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.
2. As required by Section 143(3) of the Act, we report that:
 - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
 - b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books except for the matter stated in paragraph (h) (vi) below on reporting under Rule 11 (g) of the Companies (Audit and Auditors) Rules, 2014.
 - c) The Balance Sheet, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows dealt with by this Report are in agreement with the books of account.
 - d) In our opinion, the aforesaid financial statements comply with the Ind AS specified under Section 133 of the Act, read with relevant rules issued thereunder.
 - e) On the basis of the written representations received from the Directors of the Company as on March 31, 2025, taken on record by the Board of Directors, none of the Directors of the Company are disqualified as on March 31, 2025, from being appointed as a director in terms of Section 164(2) of the Act.
 - f) The observation relating to the maintenance of accounts and other matters connected therewith are as stated in the sub-paragraph (b) above on reporting under Section 143(3)(b) and paragraph (h) (vi) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014.



- g) With respect to the adequacy of the internal financial controls with reference to financial statements of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure B".
- h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
- i. The Company has disclosed the impact of pending litigations on its financial position in its financial statements
 - ii. The Company has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long term contracts including derivative contracts.
 - iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.
 - iv. The Management has represented that:
 - a) to the best of its knowledge and belief, as disclosed in the financial statements, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity ('Intermediaries'), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
 - b) to the best of its knowledge and belief, as disclosed in the financial statements, no funds have been received by the Company from any person or entity, including foreign entities ("Funding parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.
 - c) Based on our audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations made by the Management under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement.
 - v. As per information and explanation represented by Management and based on the records of the Company, the dividend proposed in the previous year, declared and paid by the Company during the year is in accordance with Section 123 of the Act, as applicable.

The Board of Directors of the Company have not proposed any dividend for the year.

- vi. Based on our examination, which included test checks, except for the instances mentioned below, the Company has used accounting softwares for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same have been operating throughout the year for all relevant transactions recorded in the software.

The feature of recording audit trail (edit log) facility was not enabled at the database level to log any direct data changes for one accounting software used for maintaining the books of account for the period upto April 30, 2024. Further, for the periods where audit trail (edit log) facility was enabled and operated throughout the year for the respective accounting softwares, we did not come across any instance of audit trail feature being tampered with.



Additionally, the audit trail has been preserved by the Company as per the statutory requirements for record retention.

3. In our opinion, and to the best of our information and according to the explanations given to us, the managerial remuneration for the year ended March 31, 2025, has been paid / provided by the Company in accordance with provisions of Section 197 read with Schedule V to the Act.

For KALYANIWALLA & MISTRY LLP
CHARTERED ACCOUNTANTS
Firm Registration No. 104607W/W100166



Anil A. Kulkarni

Partner

Membership No.: 047576

UDIN: 25047576BMKXII6919

Mumbai, April 22, 2025



Annexure 'A' to the Independent Auditors' Report

The Annexure referred to in paragraph 1 'Report on Other Legal and Regulatory Requirements' in our Independent Auditor's Report to the members of the Company on the financial statements for the year ended March 31, 2025:

- i) a) (A) The Company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment (including Right of Use Assets).
(B) The Company has maintained proper records showing full particulars of other intangible assets.
- b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has a program of physical verification of Property, Plant and Equipment (including Right of Use Assets) so as to cover all the assets at periodic intervals which, in our opinion, is reasonable having regard to the size of the Company and the nature of its assets. Pursuant to the program, certain Property, Plant and Equipment (including Right of Use Assets) were physically verified by the Management during the year. According to the information and explanations given to us, no material discrepancies were noticed on such verification.
- c) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the title deeds of immovable properties included in Property, Plant and Equipment are held in the name of the Company.
- d) According to the information and explanations given to us, and on the basis of our examination of the records of the Company, the Company has not revalued any of its Property, Plant and Equipment (including Right of Use Assets) during the year.
- e) According to the information and explanations given to us, and on the basis of our examination of the records of the Company, no proceedings have been initiated during the year or are pending against the Company as at March 31, 2025, for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder.
- ii) a) The Company is involved in the business of lending and investing and hence reporting under clause 3(ii)(a) of the Order is not applicable to the Company
- b) According to the information and explanations given to us, and based on the audit procedures performed by us, the Company has been sanctioned working capital limits in excess of INR 5 crore rupees, in aggregate, from banks or financial institutions on the basis of security of current assets of the Company. In our opinion and according to the information and explanations given to us and based on audit procedures performed by us, the quarterly returns filed by the Company with such banks are in agreement with the books of account of the Company for the respective quarters.
- iii) a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company's principal business is lending and investing. Accordingly, reporting under paragraph 3(iii)(a) of the Order is not applicable to the Company.



- b) According to the information and explanations given to us, and based on the audit procedures performed by us, the investments made during the year, security given and the terms and conditions of the grant of all loans and advances in the nature of loans are not prejudicial to the Company's interest. The Company has not provided any guarantees during the year.
- c) According to the information and explanations given to us, and based on the audit procedures performed by us, we are of the opinion that in respect of the loans and advances in the nature of loans, the schedule of repayment of principal and payment of interest has been stipulated by the Company. Further, the borrowers have been generally regular in payment of principal and interest as per contractual terms, as applicable.
- d) According to the information and explanations given to us, and based on the audit procedures performed by us, there are no amounts overdue for more than ninety days in respect of the loans and advances in the nature of loans granted by the Company. Accordingly, reporting under paragraph 3(iii)(d) of the Order is not applicable to the Company.
- e) According to the information and explanations given to us, and based on the audit procedures performed by us, the Company's principal business is lending and investing. Accordingly, reporting under paragraph 3(iii)(e) of the Order is not applicable to the Company.
- f) In our opinion and according to the information and explanations given to us and based on the audit procedures performed by us, the Company has not granted loans or advances in the nature of loans either repayable on demand or without specifying any terms or period of repayment. Accordingly, reporting under paragraph 3(iii)(f) of the Order is not applicable to the Company.
- iv) In our opinion and according to the information and explanations given to us, there are no loans, investments, guarantees and securities given in contravention of the provisions of Section 185. The Company has complied with the provisions of Section 186(1) of the Act; the other provisions of Section 186 of the Act are not applicable to the Company.
- v) The Company has not accepted any deposits or amounts which are deemed to be deposits during the year, within the meaning of the directives issued by the Reserve Bank of India, provisions of sections 73 to 76 of the Act, any other relevant provisions of the Act and the relevant rules framed thereunder. Hence, reporting under paragraph 3(v) of the Order is not applicable. According to the information and explanations given to us, no order has been passed by the Company Law Board or the National Company Law Tribunal or the Reserve Bank of India or any Court or any other Tribunal against the Company in this regard.
- vi) To the best of our knowledge and as explained, the Central Government has not specified the maintenance of cost records under section 148(1) of the Companies Act, 2013, for the products / services of the Company. Accordingly, the provisions stated in paragraph 3(vi) of the Order is not applicable to the Company.
- vii) a) According to the information and explanations given to us, and based on the examination of the records of the Company, the Company is generally regular in depositing undisputed statutory dues, including Goods and Services Tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and any other statutory dues, applicable to it, with the appropriate authorities during the year.
There were no undisputed amounts which have remained outstanding as at the end of the financial year, for a period of more than six months from the date they became payable.



- b) According to the information and explanation given to us, and on the basis of our examination of the records of the Company, there are no statutory dues relating to Goods and Services Tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and any other statutory dues applicable to it which have not been deposited on account of any disputes except the following :

Name of the Statute	Nature of dues	Period to which the amount relates	Amount disputed (₹ in crore)#	Forum where dispute is pending
Income Tax Act, 1961	Income tax	AY 2017-18	12.34	Commissioner of Income Tax Appeals
Income Tax Act, 1961	Income tax	AY 2020-21	8.77	Commissioner of Income Tax Appeals

amount includes the tax amount paid under dispute

- viii) According to the information and explanations given to us, and the records examined by us, we have not come across any transactions not recorded in the books of account which have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961.
- ix) a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not defaulted in repayment of loans or borrowings or in payment of interest thereon to any financial institutions, banks and debenture holders. The Company has not taken any loans or borrowings from Government or any other lender.
- b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not been declared a wilful defaulter by any bank or financial institution or government or any government authority.
- c) According to the information and explanations given to us and on the basis of our examination of the records of the Company, money raised by way of term loans during the year has been applied for the purpose for which they were raised other than temporary deployment pending application of proceeds in the normal course of business.
- d) According to the information and explanations given to us and on an overall examination of the financial statements of the Company, no funds raised on short-term basis have been used for long-term purposes during the year by the Company.
- e) According to the information and explanations given to us and on the basis of an overall examination of the financial statements of the Company, the Company does not have any subsidiaries, associates or joint ventures. Accordingly, reporting under paragraph 3(ix)(e) and (f) of the Order are not applicable to the Company.
- x) a) According to the information and explanations given to us, the Company has utilized the money raised by way of public offer of the Non-Convertible Debentures, for the purpose for which they were raised.



- b) In our opinion and according to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has utilized the funds raised by way of preferential allotment or private placement of shares or convertible debentures (fully or partly or optionally) for the purposes for which they were raised during the year.
- xi) a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, no fraud by the Company or no material fraud on the Company has been noticed or reported during the year.
- b) According to the information and explanations given to us, no report under sub-section (12) of section 143 of the Companies Act, 2013 has been filed in form ADT-4 as prescribed under rule 13 of the Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year and upto the date of the audit report.
- c) As represented to us by the Management there are no whistle-blower complaints received by the Company during the year.
- xii) In our opinion and according to the information and explanations given to us, the Company is not a Nidhi Company. Accordingly, reporting under paragraphs 3(xii)(a) to (c) of the Order is not applicable to the Company.
- xiii) According to the information and explanations given to us and based on the examination of records made available to us by the Company, all transactions with related parties are in compliance with sections 177 and 188 of the Act, where applicable. Further, details of such transactions during the year have been disclosed in the financial statements as required by the applicable Indian Accounting Standards.
- xiv) a) In our opinion and based on our examination, the Company has an internal audit system commensurate with the size and nature of its business.
- b) We have taken into consideration, the internal audit reports for the period under audit issued to the Company till date for determining the nature, timing and extent of audit procedures.
- xv) According to the information and explanations given to us, in our opinion during the year the Company has not entered into any non-cash transactions with its directors or persons connected with its directors and hence provisions of section 192 of the Act are not applicable to the Company.
- xvi) a) According to the information and explanations given to us, the Company is required to be registered under Section 45-IA of the Reserve Bank of India Act, 1934 and the necessary registration has been obtained.
- b) According to the information and explanations given to us, the Company has obtained Certificate of Registration from Reserve Bank of India for conducting activities relating to Non-Banking Financial activities.
- c) The Company is not a Core Investment Company as defined in the regulations made by Reserve Bank of India. Hence reporting under clause 3 (xvi) (c) of the Order is not applicable to the Company.
- d) According to the information and explanation given to us by the management, the Company does not have any core investment company as part of its group. Hence reporting under clause 3 (xvi) (d) of the Order is not applicable to the Company.
- xvii) The Company has not incurred any cash loss during the current financial year and in the immediately preceding financial year.



- xviii) There has been a resignation of the statutory auditor during the year, to comply with the Reserve Bank of India - "Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs)" dated April 27, 2021. There have been no issues, objections or concerns raised by the outgoing auditor.
- xix) According to the information and explanations given to us and based on our examination of financial ratios, ageing and expected date of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements, our knowledge of the Board of Directors and Management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report that the Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the Company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.
- xx) a) According to the information and explanations given to us, there are no unspent amounts towards Corporate Social Responsibility (CSR) on other than ongoing projects that require to be transferred to a Fund specified in Schedule VII to the Act as per requirement of second proviso to Section 135(5) of the Act. Hence, reporting under clause 3(xx)(a) of the Order is not applicable to the Company for the year.
- b) According to the information and explanations given to us, the amount remaining unspent under sub-section (5) of section 135 of the Companies Act, pursuant to any ongoing project, which is required to be transferred to special account in compliance with the provision of sub-section (6) of section 135 of the said Act shall be transferred within 30 days from the end of the financial year in compliance with the provisions of the Act. Refer Note no. 35 to the financial statements.
- xxi) The reporting under section 3(xxi) of the Order is not applicable in respect of audit of Financial Statements. Accordingly, no comment in respect of the said clause has been included in the report.

For KALYANIWALLA & MISTRY LLP
CHARTERED ACCOUNTANTS
Firm Registration No. 104607W/W100166



Anil A. Kulkarni

Partner

Membership No.: 047576

UDIN: 25047576BMKXII6919

Mumbai, April 22, 2025



Annexure B to the Independent Auditor's Report

Independent Auditor's report on the Internal Financial Controls with reference to financial statements under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls with reference to the financial statements of **360 ONE PRIME LIMITED** ('the Company'), as of March 31, 2025, in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's Management is responsible for establishing and maintaining internal financial controls based on the internal control with reference to financial statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India (the "ICAI"). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records and the timely preparation of reliable financial information, as required under the Companies Act, 2013 (the "Act").

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls with reference to financial statements based on our audit. We conducted our audit in accordance with the Guidance Note and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to financial statements was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls with reference to the financial statements and their operating effectiveness. Our audit of internal financial controls with reference to the financial statements included obtaining an understanding of internal financial controls with reference to financial statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the internal financial controls with reference to financial statements.

Meaning of Internal Financial Controls with reference to financial statements

A Company's internal financial control with reference to financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Company's internal financial control with reference to financial statements includes those policies and procedures that:

- i) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Company;
- ii) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Company are being made only in accordance with authorizations of management and directors of the Company; and
- iii) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Company's assets that could have a material effect on the financial statements.



Inherent Limitations of Internal Financial Controls with reference financial statements

Because of the inherent limitations of internal financial controls with reference to financial statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to financial statements to future periods are subject to the risk that the internal financial controls with reference to financial statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, to the best of our information and according to the explanations given to us, the Company has in all material respects, an adequate internal financial controls with reference to the financial statements and such internal financial controls were operating effectively as at March 31, 2025, based on the internal controls with reference financial statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note.

For KALYANIWALLA & MISTRY LLP
CHARTERED ACCOUNTANTS
Firm Registration No. 104607W/W100166



Anil A. Kulkarni
Partner
Membership No.: 047576
UDIN: 25047576BMKXII6919



Mumbai, April 22, 2025

360 ONE PRIME LIMITED
CIN: U65990MH1994PLC080646
BALANCE SHEET AS AT MARCH 31, 2025

(₹ in Crore)

Sr. No.	Particulars	Note No.	As at March 31, 2025	As at March 31, 2024
	ASSETS			
1	Financial Assets			
(a)	Cash and cash equivalents	3	412.96	321.22
(b)	Bank balance other than (a) above	4	1.95	-
(c)	Derivative financial instruments	5	0.99	-
(d)	Receivables	6		
	(I) Trade receivables		1.45	4.04
	(II) Other receivables		-	-
(e)	Loans	7	8,541.25	6,366.75
(f)	Investments	8	2,379.59	1,390.22
(g)	Other financial assets	9	10.32	7.16
2	Non-Financial Assets			
(a)	Current tax assets (net)		38.12	26.95
(b)	Deferred tax assets (net)	19	-	2.07
(c)	Property, plant and equipment	10	3.08	7.14
(d)	Other Intangible assets	10A	1.31	1.95
(e)	Right of use assets	11	6.49	0.98
(f)	Other non-financial assets	12	6.05	4.31
	Total Assets		11,403.56	8,132.79
	LIABILITIES AND EQUITY			
1	LIABILITIES			
	Financial Liabilities			
(a)	Derivative financial instruments	5	112.48	159.91
(b)	Payables			
	(I) Trade payables	13		
	(i) total outstanding dues of micro enterprises and small enterprises		-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		14.40	25.67
	(II) Other payables			
	(i) total outstanding dues of micro enterprises and small enterprises		-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		-	-
(c)	Debt securities	14	6,267.55	5,263.55
(d)	Borrowings (other than debt securities)	15	1,940.55	1,081.61
(e)	Subordinated liabilities	16	151.41	151.48
(f)	Lease liabilities	11	6.60	1.02
(g)	Other financial liabilities	17	10.91	6.48
2	Non-Financial Liabilities			
(a)	Current tax liabilities (net)		12.21	
(b)	Provisions	18	2.13	1.88
(c)	Deferred tax liabilities (net)	19	8.99	-
(d)	Other non-financial liabilities	20	2.66	2.06
3	EQUITY			
(a)	Equity share capital	21	370.69	305.49
(b)	Other equity	21A	2,502.98	1,133.64
	Total Liabilities and Equity		11,403.56	8,132.79

The accompanying summary of material accounting policy information and notes form an integral part to the Financial Statements.

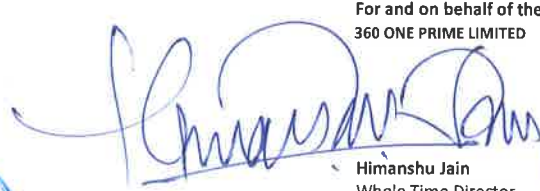
In terms of our report attached
For Kalyaniwalla & Mistry LLP
Chartered Accountants
Firm Registration Number: 104607W/W100166


Anil A. Kulkarni
Partner
Membership No: 047576



Place : Mumbai
Date: April 22, 2025

For and on behalf of the Board of Directors of
360 ONE PRIME LIMITED


Himanshu Jain
Whole Time Director
and Chief Executive Officer
(DIN: 02052409)


Yatin Shah
Whole Time Director
(DIN: 03231090)


Sanjay Wadhwa
Chief Financial Officer


Amit Bhandari
Company Secretary
Membership no. A25871

Place : Mumbai
Date: April 22, 2025

360 ONE PRIME LIMITED
CIN: U65990MH1994PLC080646
Statement of Profit and Loss for the year ended March 31, 2025

(₹ in Crore)

Sr. No.	Particulars	Note No.	For the year ended March 31, 2025	For the year ended March 31, 2024
1	Revenue from operations			
(a)	Interest income	22	930.44	700.13
(b)	Dividend income	23	0.08	0.93
(c)	Fees and commission income	24	5.34	1.60
(d)	Net gain on fair value changes	25	163.87	191.44
	Total revenue from operations		1,099.73	894.10
2	Other income	26	-	3.11
3	Total income (1+2)		1,099.73	897.21
	Expenses			
(a)	Finance costs	27	640.93	490.08
(b)	Impairment on financial instruments	28	7.93	3.38
(c)	Employee benefits expenses	29	48.90	43.53
(d)	Depreciation, amortization and impairment	10, 10A & 11	3.10	1.58
(e)	Other expenses	30	19.89	19.50
4	Total expenses		720.75	558.07
5	Profit before tax (3-4)		378.98	339.14
6	Tax expense:			
(a)	Current tax	32	82.63	69.70
(b)	Deferred tax	32	11.10	(4.19)
7	Profit for the year (5-6)		285.25	273.63
8	Other comprehensive income			
(a)	(i) Items that will not be reclassified to profit or loss			
	- Remeasurements of Employee Benefits	29.1	(0.15)	(0.19)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	32	0.04	0.04
	Subtotal (a)		(0.11)	(0.15)
(b)	(i) Items that will be reclassified to profit or loss		-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss		-	-
	Subtotal (b)		-	-
	Other comprehensive income/(loss) (a+b)		(0.11)	(0.15)
9	Total comprehensive Income for the year (7+8) (Comprising profit and other comprehensive income/(loss) for the year)		285.14	273.48
10	Earnings per equity share (Face value of Rs.10 each)			
	Basic (Rs.)	33	8.67	8.96
	Diluted (Rs.)	33	8.67	8.06

The accompanying summary of material accounting policy information and notes form an integral part to the Financial Statements.

In terms of our report attached
For Kalyaniwalla & Mistry LLP
Chartered Accountants
Firm Registration Number: 104607W/W100166


Anil A. Kulkarni
Partner
Membership No: 047576



Place : Mumbai
Date: April 22, 2025


For and on behalf of the Board of Directors of
360 ONE PRIME LIMITED


Himanshu Jain
Whole Time Director
and Chief Executive Officer
(DIN: 02052409)


Sanjay Wadhwa
Chief Financial Officer

Place : Mumbai
Date: April 22, 2025


Yatin Shah
Whole Time Director
(DIN: 03231090)


Amit Bhandari
Company Secretary
Membership no. A25871

360 ONE PRIME LIMITED
CIN: U65990MH1994PLC080646
Statement of Cash Flows for the year ended March 31, 2025

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
A. Cash flows from operating activities		
Net profit before taxation	378.98	339.14
Adjustments for:		
Depreciation, amortization and impairment	3.10	1.58
Provisions for gratuity and leave encashment	0.31	0.26
Net gain on fair value changes in Financial Instrument : Investments	(219.73)	(222.01)
Impairment on Financial Instruments	7.93	3.38
Mark to Market on Derivative Financial Instrument	43.15	58.13
Mark to Market on Borrowings	9.83	20.98
Interest Income	(930.44)	(700.13)
Finance Cost	640.93	490.08
Dividend Income	(0.08)	(0.93)
Interest received	856.31	673.31
Interest paid	(729.04)	(469.54)
Dividend received	0.08	0.93
Operating profit before working capital changes	61.33	195.18
Changes in working capital :		
(Increase)/ Decrease in Financial/Non-financial Assets (Refer footnote)	(11.57)	14.09
Increase/(Decrease) in Financial/Non-financial Liabilities (Refer footnote)	(0.24)	(92.46)
Cash generated from operations	49.52	116.81
(Increase) in Loans	(2,107.19)	(1,432.04)
Cash (used in) operating activities	(2,057.67)	(1,315.23)
Net income tax (paid)	(81.59)	(86.56)
Net cash (used in) operating activities (A)	(2,139.26)	(1,401.79)
B. Cash flows from Investing activities		
Purchase of Investments	(2,469.13)	(3,226.54)
Proceeds from Sale of investments	1,698.38	4,478.60
(Purchase)/ Sale of Property, plant and equipment (includes intangible assets)-Net	2.41	(7.69)
Net cash (used in)/generated from investing activities (B)	(768.34)	1,244.37
C. Cash flows from financing activities		
Issuance of share capital	65.20	-
Securities premium received	1,134.61	-
Dividend Paid	(50.41)	(231.26)
Non-convertible debenture (Incl. Subordinated Liabilities)- Taken	1,623.86	2,164.49
Non-convertible debenture (Incl. Subordinated Liabilities)- Repaid	(1,398.80)	(1,906.26)
Commercial paper Issued/(repaid) - Net	767.00	(344.50)
Borrowings - proceeds /repayment - Net	857.88	481.50
Net cash generated from financing activities (C)	2,999.34	163.97
Net increase in cash and cash equivalents (A+B+C)	91.74	6.55
Opening Cash & cash equivalents	321.22	314.67
Closing Cash & cash equivalents	412.96	321.22
Reconciliation of Cash & cash equivalents with the Balance Sheet:		
Cash and cash equivalents as per IndAS 7	412.96	321.22
Add: In fixed deposits with maturity more than 3 months	-	-
Cash & cash equivalents	412.96	321.22



360 ONE PRIME LIMITED
CIN: U65990MH1994PLC080646
Statement of Cash Flows for the year ended March 31, 2025

Notes:

1. The above cash flow statement has been prepared under Indirect method as set out in IndAS 7 prescribed under the Companies (Indian Accounting Standards) Rules 2015 under the Companies Act, 2015.

2. Change in working capital:

(Increase)/ decrease in financial/non-financial assets

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Bank Balance other than cash and cash equivalents	(1.95)	-
Derivative financial instruments	(0.99)	0.82
Receivables		
(I) Trade Receivables	2.59	13.50
(II) Other Receivables	-	-
Other Financial and non-financial assets	(4.90)	0.67
Right of use assets	(6.32)	(0.90)
(Increase)/ Decrease in Financial/Non-financial Assets	(11.57)	14.09

Increase/ (Decrease) in Financial/Non-financial liabilities

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Derivative financial instruments	0.63	(0.66)
Trade Payables	(11.27)	16.13
Lease liabilities	5.58	0.63
Other financial & non-financial liabilities	5.03	(108.83)
Provisions	(0.21)	0.27
Increase/ (Decrease) in Financial/Non-financial liabilities	(0.24)	(92.46)

3. Additional disclosures pursuant to IndAS 7

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Opening balance of Debt securities, borrowings (other than debt securities), subordinated liabilities (including derivative financial instruments)	6,656.55	6,161.67
Proceeds from/repayment of borrowings (Net)	1,849.94	395.23
Fair value adjustment	52.98	79.11
Interest accrued/(payment) on borrowings (Net)	(88.11)	20.54
Closing balance of Debt securities, borrowings (other than debt securities), subordinated liabilities (including derivative financial instruments)	8,471.36	6,656.55

4. The Movement in Right of use assets and Lease liabilities have been disclosed in Note no 11.

The accompanying summary of material accounting policy information and notes form an integral part to the Financial Statements.

In terms of our report attached

For Kalyaniwalla & Mistry LLP

Chartered Accountants

Firm Registration Number: 104607W/W100166

For and on behalf of the Board of Directors of

360 ONE PRIME LIMITED



Anil A. Kulkarni

Partner

Membership No: 047576



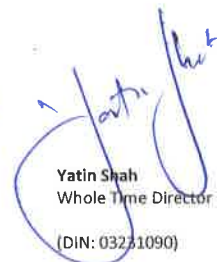


Himanshu Jain

Whole Time Director

and Chief Executive Officer

(DIN: 02052409)



Yatin Shah

Whole Time Director

(DIN: 03231090)



Sanjay Wadhwa

Chief Financial Officer

Place : Mumbai

Date: April 22, 2025



Amit Bhandari

Company Secretary

Membership no. A25871

Place : Mumbai

Date: April 22, 2025

360 ONE PRIME LIMITED
CIN: U65990MH1994PLC080646
Statement of Changes in Equity for the year ended March 31, 2025

A. Equity share capital

Particular	2024 - 2025		2023 - 2024	
	Number of Shares	Equity Share Capital	Number of Shares	Equity Share Capital
Issued, subscribed and fully paid up equity share outstanding at the beginning of the year	305,493,803	305.49	305,493,803	305.49
Changes in equity share capital due to prior period error	-	-	-	-
Restated Balance at the beginning of the year	305,493,803	305.49	305,493,803	305.49
Changes in equity share capital during the year				
Issue of equity shares	65,192,378	65.20	-	-
Issued, subscribed and fully paid up equity shares outstanding at the end of the year	370,686,181	370.69	305,493,803	305.49

B. Other Equity
For the financial year 2024 - 2025

								(₹ in Crore)
Particulars	Equity Attributable to Owners of the Company							
	Other Equity						Total Other Equity	
	Securities Premium	General Reserve	Special Reserve Pursuant to Section 45 IC of Reserve Bank of India Act, 1934	Capital Redemption Reserve	Impairment Reserve as per Reserve Bank of India Act, 1934	Retained Earnings		
Balance as at 1st April 2024	478.52	0.14	291.57	0.23	4.05	359.13	1,133.64	
Shares Issued during the year	1,134.61	-	-	-	-	-	1,134.61	
Profits for the year	-	-	-	-	-	285.25	285.25	
Other Comprehensive Income/(loss) - Actuarial gain/(loss) on defined benefit plan (net of tax)	-	-	-	-	-	(0.11)	(0.11)	
Dividends	-	-	-	-	-	(50.41)	(50.41)	
Transfer (to)/from other reserves	-	-	57.05	-	0.40	(57.45)	-	
Balance as at 31st March 2025	1,613.13	0.14	348.62	0.23	4.45	536.41	2,502.98	

For the financial year 2023 - 2024

Particulars	Equity Attributable to Owners of the Company						Total Other Equity
	Other Equity						
	Securities Premium	General Reserve	Special Reserve Pursuant to Section 45 IC of Reserve Bank of India Act, 1934	Capital Redemption Reserve	Impairment Reserve as per Reserve Bank of India Act, 1934	Retained Earnings	
Balance as at 1st April 2023	478.52	0.14	236.85	0.23	2.25	373.43	1,091.42
Profits for the year	-	-	-	-	-	273.63	273.63
Other Comprehensive Income/(loss) - Actuarial gain/(loss) on defined benefit plan (net of tax)	-	-	-	-	-	(0.15)	(0.15)
Dividends	-	-	-	-	-	(231.26)	(231.26)
Transfer (to)/from other reserves	-	-	54.72	-	1.80	(56.52)	-
Balance as at 31st March 2024	478.52	0.14	291.57	0.23	4.05	359.13	1,133.64

The accompanying summary of material accounting policy information and notes form an integral part to the Financial Statements.

In terms of our report attached.
For Kalyaniwalla & Mistry LLP
Chartered Accountants
Firm Registration Number: 104607W/W100166


Anil A. Kulkarni
Partner
Membership No: 047576




For and on behalf of the Board of Directors of
360 ONE PRIME LIMITED


Himanshu Jain
Whole Time Director
and Chief Executive Officer
(DIN: 02052409)


Sanjay Wadhwa
Chief Financial Officer

Place : Mumbai
Date : April 22, 2025


Yatin Shah
Whole Time Director
(DIN: 03231090)


Amit Bhandari
Company Secretary
Membership no. A25871

Place : Mumbai
Date : April 22, 2025

360 ONE PRIME LIMITED**Notes forming part of Financial Statements for the year ended March 31, 2025****Note 1. Corporate Information:**

360 ONE Prime Limited (the "Company") is a public limited company incorporated under the Companies Act, 1956 and is a wholly owned subsidiary of 360 ONE WAM Limited. The Company is a systemically important non-deposit taking Non-Banking Financial Company ("NBFC ND-SI") registered with the Reserve Bank of India (RBI) under section 45-IA of the RBI Act, 1934 having a valid certificate of registration no. B-13.00361 dated March 18, 1998, and is primarily engaged in the financing and investing activities. The Company offers broad suite of financial products that includes loan against securities, capital market, loan against property, etc. catering to the financing needs of corporate and high net worth customers. The Company is domiciled in India and has its debt securities listed on BSE Limited and The National Stock Exchange of India Limited (NSE). The registered office of the Company is 360 ONE Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra – 400013, India.

Note 2 – Statement of Compliance, Basis of preparation, presentation of financial statements and Material Accounting Policy Information**a. Statement of Compliance:**

The Company's financial statements have been prepared in accordance with the provisions of the Companies Act, 2013 and the Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 and amendments thereof issued by Ministry of Corporate Affairs in exercise of the powers conferred by section 133 of the Companies Act, 2013. In addition, the guidance notes/announcements issued by the Institute of Chartered Accountants of India (ICAI) are also applied except where compliance with other statutory promulgations require a different treatment.

Any directions issued by the RBI or other regulators are implemented as and when they become applicable. Further, the Company has complied with all the directions related to Implementation of Indian Accounting Standards prescribed for Non-Banking Financial Companies (NBFCs) in accordance with the RBI Master Direction-Reserve Bank of India (Non-Banking Financial Company-Scale Based Regulations) Directions, 2023 issued by Reserve Bank of India vide circular no. RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 dated October 19, 2023, as amended (the "RBI Master Directions").

These financial statements have been approved for issuance by the Board of Directors of the Company at their meeting held on April 22, 2025.

b. Basis of preparation

The financial statements have been prepared and presented on the going concern basis using accrual basis of accounting and under the historical cost convention except for the following assets and liabilities which have been measured at fair value:

- a. Certain financial assets and liabilities (including derivative instruments).
- b. The defined benefit asset/(liability) is recognised as the present value of defined benefit obligation less fair value of plan assets.

c. Functional and presentation currency

The financial statements are presented in Indian Rupees ('₹'), which is the functional currency of the Company and the currency of the primary economic environment in which the Company operates. Except as otherwise indicated, financial information presented in Indian rupees has been rounded to the nearest crore. Transactions and balances with values below the rounding off norm adopted by the Company have been reflected as "0" in the relevant notes to these financial statements.

d. Presentation and disclosure of financial statements:

The Company prepares its Balance Sheet, Statement of Profit and Loss and Statement of Changes in Equity in the format prescribed in Division III of the Schedule III of the Companies Act, 2013. The Statement of Cash flow has been prepared and presented as per requirements of Ind AS 7, "Statement of Cash flows". Notes forming part of financial



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

statements are prepared as per Ind AS and as required by Master Directions/Circular issued by the Reserve Bank of India. The Company presents its balance sheet in order of liquidity. An analysis regarding recovery or settlement within 12 months after the reporting date (current) and more than 12 months after the reporting date (non-current) is presented in Note no.38.

Amounts in the financial statements are presented in Indian Rupees in crore rounded off to two decimal places as permitted by Schedule III to the Companies Act, 2013, unless otherwise stated.

Financial assets and financial liabilities are generally reported gross in the balance sheet. They are only offset and are reported net when, in addition to having an unconditional legally enforceable right to offset the recognized amounts without being contingent on a future event, the parties also intend to settle on a net basis in all of the following circumstances:

- The normal course of business
- The event of default
- The event of insolvency or bankruptcy of the Group and/or its counterparties

e. Use of Estimates and judgements:

The preparation of financial statements in conformity with Ind AS requires management to make estimates, judgements and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities (including contingent liabilities) and disclosures as of the date of the financial statements and the reported amounts of revenues and expenses for the reporting period. Actual results could differ from these estimates. Accounting estimates and underlying assumptions are reviewed on an ongoing basis and could change from period to period. Appropriate changes in estimates are recognized in the periods in which the Company becomes aware of the changes in circumstances surrounding the estimates. Continuous evaluation is done on the estimation and judgments based on historical experience and other factors, including expectations of future events that are believed to be reasonable. Any revisions to accounting estimates are recognized prospectively in the period in which the estimate is revised and future periods.

Measurement of fair values

Certain accounting policies and disclosures of the Company require the measurement of fair values, for both financial and non-financial assets and liabilities.

The Company has an established control framework with respect to the measurement of fair values and the valuation team regularly reviews significant unobservable inputs and valuation adjustments.

Fair values are categorized into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices).

Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

When measuring the fair value of an asset or a liability, the Company uses observable market data as far as possible. If the inputs used to measure the fair value of an asset or a liability fall into a different level of the fair value hierarchy, then the fair value measurement is categorized in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.



f. **Material Accounting Policies Information**

i. **Revenue recognition**

Revenue (other than for those items to which Ind AS 109 Financial Instruments are applicable) is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured and there exists reasonable certainty of its recovery and is measured at fair value of the consideration received or receivable from contract with customer.

- **Lending / Investments related Income:** Interest income on all Financial Instruments measured at amortised cost is recognised on a time basis by reference to the principal outstanding and the effective interest rate (EIR) including interest on investments classified as fair value through profit or loss. The calculation of the EIR includes all fees paid or received between parties to the contract that are incremental and directly attributable to the specific lending arrangement, transaction costs, and all other premiums or discounts. For financial assets at FVTPL transaction costs are recognised in the Statement of Profit and Loss at initial recognition.

For credit impaired financial assets, Interest income is calculated by applying EIR to the amortised cost of the credit impaired financial assets (Gross Carrying value less the allowance for expected credit loss "ECL"). Interest receivable on customer dues is recognised as income in the Statement of Profit and Loss on accrual basis provided there is no uncertainty towards its realisation.

Dividend income is accounted in the period in which the right to receive the same is established, it is probable that the economic benefits associated with the dividend will flow to the entity and the amount of the dividend can be measured reliably.

- **Net gain on Fair value changes**

Any differences between the fair values of financial instruments classified as fair value through the profit or loss held by the Company on the balance sheet date is recognized as an unrealized gain / loss under "Net gains/loss on fair value changes" under Revenue from operations in the Statement of Profit and Loss.

All realized gains or losses from changes in the fair value of financial assets and financial liabilities at FVTPL is recognised as an realized gain / loss under "Net gains/loss on fair value changes" under Revenue from operations in the Statement of Profit and Loss.

However, net gain / loss on derecognition of financial instruments classified as amortized cost is presented separately under the respective head in the Statement of Profit and Loss.

ii. **Property, plant and equipment and Capital Work – in – progress**

An item of Property, Plant and Equipment that qualifies as an asset is measured on initial recognition at cost. Following initial recognition, items of Property, Plant and Equipment are carried at its cost less accumulated depreciation and accumulated impairment losses, if any.

Capital Work-in-progress

Capital work-in-progress comprising tangible items in the course of construction for production or/and supply of goods or services or administrative purposes are stated at cost, less any subsequent accumulated impairment loss. At the point when an asset is capable of operating at management's intended use, the cost of construction is transferred to the appropriate category of property, plant and equipment. Costs associated with the commissioning of an asset are capitalized.



360 ONE PRIME LIMITED**Notes forming part of Financial Statements for the year ended March 31, 2025****iii. Depreciation and Amortization:**

Depreciation on each item of property, plant and equipment is provided using the Straight-Line Method based on the useful lives of the assets as estimated by the management and is charged to the Statement of Profit and Loss. Significant components of assets identified separately pursuant to the requirements under Schedule II of the Companies Act, 2013 are depreciated separately over their useful life.

Freehold land is not depreciated

Assets acquired under finance leases are depreciated over the shorter of the lease term and their useful lives unless it is reasonably certain that the Company will obtain ownership by the end of the lease term.

Individual assets / group of similar assets costing up to Rs. 5,000 has been depreciated in full in the year of purchase.

Class of assets	Estimated Useful Life (in years)
Computers	3
Electrical Equipment	5
Office equipment	5
Furniture and fixtures*	5 or less
Vehicles*	5

* For this class of assets, based on internal assessment, the Management believes that the useful lives as given above best represent the period over which management expects to use these assets. Hence, the useful lives for these assets are different from the useful lives as prescribed under Part C of Schedule II of the Companies Act 2013.

The useful lives, residual values of each part of an item of property, plant and equipment and the depreciation methods are reviewed at the end of each financial year. If any of these expectations differ from previous estimates, such a change is accounted for as a change in an accounting estimate.

Derecognition:

The carrying amount of an item of property, plant and equipment is derecognised on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from the derecognition of an item of property, plant and equipment is measured as the difference between the net disposal proceeds and the carrying amount of the item and is recognised in the Statement of Profit and Loss when the item is derecognised.

iv. Other Intangible assets and Intangible Assets under Development

Intangible assets are stated at cost less subsequent accumulated amortisation and subsequent impairment. Intangible assets are amortised over their respective estimated useful lives on a straight-line basis, from the date that they are available for use.

Estimated useful lives of the intangible assets is 3-5 years. The estimated useful life of the intangible assets and the amortisation period are reviewed at the end of each financial year and the amortisation period is revised to reflect the changed pattern, if any.

Derecognition:

The carrying amount of an intangible assets is derecognised on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from the derecognition of an intangible asset is measured as the difference between the net disposal proceeds and the carrying amount of the item and is recognised in the Statement of Profit and Loss when the item is derecognised.



v. Financial Instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

• **Date of recognition and initial measurement**

Financial assets and liabilities are recognized in the Company's Balance Sheet when the Company becomes a party to the contractual provisions of the instrument. All financial instruments are recognized initially at fair value. However, in the case of financial instruments not recorded at fair value through profit or loss, transaction costs that are attributable to the acquisition of the financial instruments are added to the fair value. Purchases or sales of financial instruments that require delivery of assets / liabilities within a time frame established by regulation or convention in the market place (regular way trades) are recognised on the trade date, i.e., the date that the Company commits to purchase or sell the asset / liabilities.

• **Financial Assets**

The Company assesses the classification and measurement of a financial asset based on the contractual cash flow characteristics of the asset and the Company's business model for managing the asset.

The Company considers all relevant information available when making the business model assessment. However, this assessment is performed on the basis of scenarios that the Company expects to occur and not to occur, such as so-called 'worst case' or 'stress case' scenarios. The Company takes into account all relevant evidence available such as:

- how the performance of the business model and the financial assets held within that business model are evaluated and reported to the entity's key management personnel;

the risks that affect the performance of the business model (and the financial assets held within that business model) and, in particular, the way in which those risks are managed. Based on the above criteria, the Company is classifying its financial assets into:

- a) Financial assets measured at amortised cost
- b) Financial assets measured at fair value through profit or loss (FVTPL)

If the business model under which the Company holds financial assets changes, the financial assets affected are reclassified. The classification and measurement requirements related to the new category apply prospectively from the first day of the first reporting period following the change in business model that results the reclassification.

a. Financial assets measured at amortized cost:

A financial asset is measured at the amortized cost if both the following conditions are met:

- The Company's business model objective for managing the financial asset is to hold financial assets in order to collect contractual cash flows, and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

This category applies to Cash and Bank balances, Trade receivables, Loans and Other financial assets of the Company. Such financial assets are subsequently measured at amortized cost using the effective interest method "EIR".

b. Financial assets measured at FVTPL:

This is a residual category applied to all other investments of the Company excluding investments in associates. Such financial assets are subsequently measured at fair value at each reporting date. Fair value changes are recognized in the Statement of Profit and Loss.



Derecognition:

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognized (i.e. removed from the Company's Balance Sheet) when any of the following occurs:

- The contractual rights to cash flows from the financial asset expires;
- The Company transfers its contractual rights to receive cash flows of the financial asset and has substantially transferred all the risks and rewards of ownership of the financial asset;
- The Company retains the contractual rights to receive cash flows but assumes a contractual obligation to pay the cash flows without material delay to one or more recipients under a 'pass-through' arrangement (thereby substantially transferring all the risks and rewards of ownership of the financial asset);
- The Company neither transfers nor retains, substantially all risk and rewards of ownership, and does not retain control over the financial asset.

Where the company has transferred an asset, the company evaluates whether it has transferred substantially all risks and rewards of ownership of the financial asset. In such cases, the financial asset is derecognized. Where the company has not transferred substantially all risks and rewards of ownership of the financial asset, the financial asset is not derecognized.

Where the company has neither transferred a financial asset nor retains substantially all risks and rewards of ownership of the financial asset, the financial asset is derecognized if the company has not retained control of the financial asset. Where the company retains the control of the financial asset, the asset is continued to be recognized to the extent of continuing involvement in the financial asset

On Derecognition of a financial asset, the difference between the carrying amount and the consideration received is recognized in the Statement of Profit and Loss.

Impairment of financial assets:

The Company recognizes loss allowances using the expected credit loss (ECL) model for the financial assets which are not measured at FVTPL. Expected credit losses are measured at an amount equal to the 12-month ECL, unless there has been a significant increase in credit risk from initial recognition in which case those are measured at lifetime ECL.

The expected credit loss is a product of Exposure at Default (EAD), Probability of Default (PD) and Loss given default (LGD). The Company has devised an internal model to evaluate the PD and LGD based on the parameters set out in Ind AS 109. Accordingly, the financial assets have been segmented into three stages based on their risk profiles. The three stages reflect the general pattern of credit deterioration of a financial asset.

The company categorizes financial assets at the reporting date into stages based on the days past due (DPD) status as under:

- Stage 1: 0 to 30 days past due
- Stage 2: 31 to 90 days past due
- Stage 3: more than 90 days past due

- **Probability of Default (PD):** It is an estimate of the likelihood of default over a given time horizon. In order to estimate the PDs, studies on defaults available in public domain and experience of the Parent have been taken into account.

One year PD - For the purpose of PD estimation, the portfolio is segmented based on months on-books and overdue status. For estimating the PD, historical data at quarterly time points have been used. The one-year PD is generated by taking a simple average of the defaults rates of the most recent 16 quarters of the corresponding pool.



- Expected credit losses are the weighted average of credit losses with the respective risks of default occurring as the weights. Credit loss is the difference between all contractual cash flows that are due to the Company in accordance with the contract and all the cash flows that the Company expects to receive (i.e. all cash shortfalls), discounted at the original effective interest rate. The Company estimates cash flows by considering all contractual terms of the financial instrument (for example, prepayment, extension, call and similar options) through the expected life of that financial instrument.
- The Company measures the loss allowance on financial assets at an amount equal to the lifetime expected credit losses if the credit risk on that financial instrument has increased significantly since initial recognition. If the credit risk on a financial asset has not increased significantly since initial recognition, the Company measures the loss allowance for that financial asset at an amount equal to 12-month expected credit losses. 12-month expected credit losses are portion of the lifetime expected credit losses and represent cash shortfalls that will result if default occurs within the 12 months weighted by the probability of default after the reporting date and thus, are not cash shortfalls that are predicted over the next 12 months.
- When making the assessment of whether there has been a significant increase in credit risk since initial recognition, the Company uses the change in the risk of a default occurring over the expected life of the financial instrument instead of the change in the amount of expected credit losses. To make that assessment, the Company compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition and considers reasonable and supportable information, that is available without undue cost or effort, that is indicative of significant increases in credit risk since initial recognition.
- **Loss Given Default (LGD):** LGD is an estimate of the loss arising in case where a default occurs. It is based on the difference between the contractual cash flows due and those that the Company would expect to receive, including from the realization of any security.

Based on the above, the Company categorises its loans into Stage 1, Stage 2 and Stage 3 as under:

Stage 1: When loans are first recognised, the Company recognises an allowance based on 12 months' expected credit loss.

Stage 2: When a loan has shown significant increase in credit risk since origination, the Company records an allowance for the life time expected credit loss.

Stage 3: When a loan is credit impaired, the Company records an allowance for the life time expected credit loss.

➤ **Credit – Impaired Financial Assets**

A financial asset is 'credit-impaired' when one or more events, that have a detrimental impact on the estimated future cash flows of the financial asset, have occurred. Credit-impaired financial assets are referred to as Stage 3 assets. Evidence of credit-impairment includes observable data about the following events:

- Significant financial difficulty of the borrower or issuer;
- A breach of contract such as a default or past due event;
- The lender of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession that the lender would not otherwise consider;
- The disappearance of an active market for a security because of financial difficulties; or
- The purchase of a financial asset at a deep discount that reflects the incurred credit losses.

It may not be possible to identify a single discrete event, instead, the combined effect of several events may have caused financial assets to become credit-impaired. The Company assesses whether debt instruments which are financial assets measured at amortised cost or FVTOCI, are credit-impaired at each reporting



date. To assess if corporate debt instruments are credit impaired, the Company considers factors, such as bond yields, credit ratings and the ability of the borrower to raise funding.

A loan is considered credit-impaired when a concession is granted to the borrower due to a deterioration in the borrower's financial condition, unless there is evidence that, as a result of granting the concession, the risk of not receiving the contractual cash flows has reduced significantly and there are no other indicators of impairment. For financial assets, where concessions are contemplated but not granted, the asset is deemed credit-impaired when there is observable evidence of credit-impairment, including meeting the definition of default. The definition of default (see below) includes unlikelihood to pay indicators and a back-stop, if amounts are overdue for 90 days or more

➤ **Significant Increase in Credit Risk**

The Company monitors all financial assets, issued irrevocable loan commitments and financial guarantee contracts that are subject to the impairment requirements to assess whether there has been a significant increase in credit risk, since initial recognition. If there has been a significant increase in credit risk the Company will measure the loss allowance based on lifetime rather than 12-month ECL. The Company's accounting policy is not to use the practical expedient that the financial assets with 'low' credit risk at the reporting date are deemed not to have had a significant increase in credit risk. As a result, the Company monitors all financial assets, issued irrevocable loan commitments and financial guarantee contracts that are subject to impairment for significant increase in credit risk. In assessing whether the credit risk on a financial instrument has increased significantly since initial recognition, the Company compares the risk of a default occurring on the financial instrument at the reporting date based on the remaining maturity of the instrument with the risk of a default occurring that was anticipated for the remaining maturity at the current reporting date when the financial instrument was first recognised. In making this assessment, the Company considers both quantitative and qualitative information that is reasonable, and supportable, including historical experience and forward-looking information, that is available without undue cost or effort, based on the Company's historical experience and expert credit assessment.

Given that a significant increase in credit risk since initial recognition is a relative measure, a given change, in absolute terms, in the probability of default (PD) will be more significant for a financial instrument with a lower initial PD than compared to a financial instrument with a higher PD.

- For trade receivables and financial assets arising from transactions within the scope of Ind AS 115 the Company measures the loss allowance at an amount equal to lifetime expected credit losses.

Subsequent measurement:

For subsequent measurement, the Company classifies a financial asset in accordance with the Company's business model for managing the financial asset and the contractual cash flow characteristics of the financial asset.

Based on the above criteria, the Company classifies its financial assets into the following categories:

- i. Financial assets measured at amortized cost
- ii. Financial assets measured at fair value through other comprehensive income (FVTOCI)
- iii. Financial assets measured at fair value through profit or loss (FVTPL)

• **Financial Liabilities and Equity:**

The Company classifies these instruments as financial liabilities or equity instruments in accordance with substance of the Contractual terms of the Instruments.



Equity:

An equity instrument is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities. Equity instruments issued by the Company are recognised at face value and proceeds received in excess of the face value are recognised as securities premium.

Financial Liabilities:

Initial recognition and measurement:

The Company recognizes financial liability in its Balance Sheet when it becomes party to the contractual provisions of the instrument. Having regards to the terms and structure of issuance, Financial Liabilities are categorized as follows:

- (i) recognized at amortised costs
- (ii) recognized at fair value through profit and loss (FVTPL) including the embedded derivative component if any, which is not separated.
- (iii) where there is an embedded derivative as part of the financial liability, such embedded derivative is separated and recorded at fair value and the remaining component is categorized as on amortised costs.

Subsequent measurement:

- (i) All financial liabilities of the Company are categorized as subsequently measured at amortized cost are subsequently measured using the effective interest method.
- (ii) All financial liabilities of the Company are categorized at fair value are subsequently measured at fair value through profit and loss statement.
- (iii) For derivatives embedded in the liability, the embedded derivative is subsequently measured at fair value through profit and loss and the liability is subsequently measured at amortised cost using the effective interest method.

Derecognition: Financial liability is derecognized when the obligation under the liability is discharged or cancelled or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as the de-recognition of the original liability and the recognition of a new liability. The difference in the respective carrying amounts is recognized in the Statement of Profit and Loss

Reclassification of Financial Assets and Financial Liabilities:

Financial assets are not reclassified subsequent to their initial recognition, apart from the exceptional circumstances in which the Group acquires, disposes of, or terminates a business line or in the period the Company changes its business model for managing financial assets.

Reclassifications are expected to be very infrequent. Such changes must be determined by the company's senior management as a result of external or internal changes and must be significant to the company's operations and demonstrable to external parties.

Further re- classification is not allowed in following cases;

- Investments in equity instruments irrevocably designated as at FVOCI cannot be reclassified.
- Reclassification of financial liabilities

Offsetting of Financial Instruments:

Financial assets and financial liabilities are offset and the net amount is reported in the balance sheet if there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, to realise the assets and settle the liabilities simultaneously.



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

- **Write Off:**

Loans and Debt Securities are written off when the company has no reasonable expectations of recovering the financial asset (either in its entirety or a portion of it). This is the case when the Company determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts, subject to the write-off. A write-off constitutes a derecognition event. The Company may apply enforcement activities to the financial assets written off. Recoveries resulting from the Company's enforcement activities will result in impairment gains

vi. Derivative financial instruments:

The Company enters into derivative financial contracts, which are initially recognized at fair value at the date the contracts are entered into and subsequently remeasured to their fair value at the end of each reporting period. The resulting gain or loss is recognized in the Statement of profit and loss unless the derivative is designated and effective as a hedging instrument.

In a financial instrument involving embedded derivative, which is separated from the host contract, such embedded derivative component is accounted separately from the underlying host contract and is initially recognized at fair value and is subsequently remeasured at fair value at each reporting period and the resulting gain or loss is recognized in the Statement of profit and loss unless the derivative is designated and effective as a hedging instrument.

vii. Income taxes

Tax expense is the aggregate amount included in the determination of profit or loss for the period in respect of current tax and deferred tax.

Current tax:

Current tax are recognized at tax rates that have been enacted or substantively enacted by the end of reporting period and the amount of current tax reflects the best estimate of the tax amount expected to be paid or received after considering the uncertainty, if any, related to income taxes.

Deferred tax:

Deferred tax is provided using the liability method on temporary differences between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date. A deferred tax liability is recognised based on the expected manner of realisation or settlement of the carrying amount of assets and liabilities, using tax rates enacted, or substantively enacted, by the end of the reporting period. Deferred tax assets are recognised only to the extent that it is probable that future taxable profits will be available against which the asset can be utilised. Deferred tax assets are reviewed at each reporting date and reduced to the extent that it is no longer probable that the related tax benefit will be realized.

Current tax assets and current tax liabilities are offset when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle the asset and the liability on a net basis. Deferred tax assets and deferred tax liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities; and the deferred tax assets and the deferred tax liabilities relate to income taxes levied by the same taxation authority.

viii. Provisions and Contingencies

The Company recognizes provisions when a present obligation (legal or constructive) as a result of a past event exists, and it is probable that an outflow of resources embodying economic benefits will be required to settle such obligation and a reliable estimate can be made of the amount of the obligation.



The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows (when the effect of the time value of money is material).

A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not require an outflow of resources embodying economic benefits or the amount of such obligation cannot be measured reliably. When there is a possible obligation or a present obligation in respect of which likelihood of outflow of resources embodying economic benefits is remote, no provision or disclosure is made.

ix. Commitment:

Commitments are future liabilities for contractual expenditure, classified and disclosed as follows:

- (a) estimated amount of contracts remaining to be executed on capital account and not provided for;
- (b) uncalled liability on shares and other investments partly paid;
- (c) funding related commitment to associate companies; and
- (d) other non-cancellable commitments, if any, to the extent they are considered material and relevant in the opinion of management.

x. Employee Benefits

- **Defined contribution plan**

The Company's contribution to provident fund is considered as defined contribution plans and are charged as an expense based on the amount of contribution required to be made and when services are rendered by the employees.

- **Defined benefit plan**

The Company's obligation in respect of the gratuity plan, which is a defined benefit plan, is provided for based on actuarial valuation using the projected unit credit method. The gratuity fund is unfunded. Actuarial gains or losses are recognized in other comprehensive income. These assumptions include salary escalation rate, discount rates, expected rate of return on assets and mortality rates.

- The Company has a policy on compensated absences which are both accumulating and non-accumulating in nature. The expected cost of accumulating compensated absences is determined by actuarial valuation performed by an independent actuary at each Balance Sheet date using projected unit credit method on the additional amount expected to be paid/availed as a result of the unused entitlement that has accumulated at the Balance Sheet date. Expense on non-accumulating compensated absences is recognized in the period in which the absences occur.

xi. Borrowing Costs

Borrowing cost include interest, amortization of transaction costs incurred in connection with the arrangement of borrowings and exchange differences arising from foreign currency borrowings to the extent they are regarded as an adjustment to the interest cost. Borrowing costs, if any, directly attributable to the acquisition, construction or production of an asset that necessarily takes a substantial period of time to get ready for its intended use or sale are capitalized, if any. All other borrowing costs are expensed in the period in which they occur.



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

xii. Segment Reporting

Operating segments are reported in a manner consistent with the internal reporting provided to the chief operating decision maker (CODM) of the Company. The CODM is responsible for allocating resources and assessing performance of the operating segments of the Company.

xiii. Lease

Determination of lease term

Ind AS 116 Leases requires lessee to determine the lease term as the non-cancellable period of a lease adjusted with any option to extend or terminate the lease, if the use of such option is reasonably certain. The Company makes assessment on the expected lease term on lease-by-lease basis and thereby assesses whether it is reasonably certain that any options to extend or terminate the contract will be exercised

Discount rate

The discount rate is generally based on the incremental borrowing rate specific to the lease being evaluated or for a portfolio of leases with similar characteristics.



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

Note 3. Cash and Cash Equivalents

(₹ in Crore)

Particulars	As at March 31, 2025	As at March 31, 2024
Cash and Cash Equivalents		
Cash on hand	*0.00	-
Balance with banks		
-In current accounts	412.95	321.22
In Deposit accounts (with original maturity of three months or less)	0.01	-
Total Cash and cash equivalents	412.96	321.22

*Amount less than ₹ 50,000/-

Note 4. Bank Balance other than 3 above:

(₹ in Crore)

Particulars	As at March 31, 2025	As at March 31, 2024
Other Bank Balances		
In Earmarked Accounts*	1.95	-
Total Bank Balance other than 3 above	1.95	-

*Majorly balance lying in CSR unspent account with bank



Note 5. Derivative Financial Instruments

Part I	As at March 31, 2025			As at March 31, 2024		
	Notional amounts	Fair value - Assets	Fair value - Liabilities	Notional amounts	Fair value - Assets	Fair value - Liabilities
(i) Interest rate derivatives						
Interest rate swaps	-	-	-	-	-	-
Subtotal (i)	-	-	-	-	-	-
(ii) Equity linked derivatives (Nifty Linked)						
Option premium paid	57.33	0.99	-	-	-	-
Option premium received	42.46	-	0.63	-	-	-
Derivative component of debt securities	-	-	7.89	-	-	99.31
Subtotal (ii)	99.79	0.99	8.52	-	-	99.31
(iii) Other derivatives						
Derivative component of debt securities	-	-	103.96	-	-	60.60
Subtotal (iii)	-	-	103.96	-	-	60.60
Total Derivative Financial Instruments (i)+(ii)+(iii)	99.79	0.99	112.48	-	-	159.91

Part II	As at March 31, 2025			As at March 31, 2024		
	Notional amounts	Fair value - Assets	Fair value - Liabilities	Notional amounts	Fair value - Assets	Fair value - Liabilities
Included in above (Part I) are derivatives held for hedging and risk management purposes as follows:						
(i) Fair value hedging	-	-	-	-	-	-
(ii) Cash flow hedging	-	-	-	-	-	-
(iii) Net investment hedging	-	-	-	-	-	-
(iv) Undesignated derivatives	99.79	0.99	112.48	-	-	159.91
Total Derivative Financial Instruments (i)+(ii)+(iii)+(iv)	99.79	0.99	112.48	-	-	159.91



Note 6. Receivables

Particulars	As at March 31, 2025	As at March 31, 2024
(i) Trade receivables		
Receivables considered good - Secured	-	-
Receivables considered good - Unsecured	1.45	4.04
Total (i)- Gross	1.45	4.04
Less: Impairment loss allowance*	-	-
Total (i)- Net	1.45	4.04
(ii) Other receivables		
Receivables considered good - Unsecured	-	-
Receivables considered good - Secured	-	-
Total (ii)- Gross	-	-
Less: Impairment loss allowance	-	-
Total (ii)- Net	-	-

Note 6.1. Receivables ageing schedule as at March 31, 2025

Particulars	Outstanding for following periods from due date of payment					Total
	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade receivables - considered good	0.36	-	-	-	-	1.09
(ii) Undisputed Trade receivables - which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade receivables - credit impaired	-	-	-	-	-	-
(iv) Disputed Trade receivables - considered good	-	-	-	-	-	-
(v) Disputed Trade receivables - which have significant increase in credit risk	-	-	-	-	-	-
(vi) Disputed Trade receivables - credit impaired	-	-	-	-	-	-
Less: Impairment loss allowance*	-	-	-	-	-	-
Total	0.36	-	-	-	1.09	1.45

Note 6.2. Receivables ageing schedule as at March 31, 2024

Particulars	Outstanding for following periods from due date of payment					Total
	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade receivables - considered good	0.32	-	-	-	-	3.72
(ii) Undisputed Trade receivables - which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade receivables - credit impaired	-	-	-	-	-	-
(iv) Disputed Trade receivables - considered good	-	-	-	-	-	-
(v) Disputed Trade receivables - which have significant increase in credit risk	-	-	-	-	-	-
(vi) Disputed Trade receivables - credit impaired	-	-	-	-	-	-
Less: Impairment loss allowance*	-	-	-	-	-	-
Total	0.32	-	-	-	3.72	4.04

* Amount less than ₹ 50,000/-

Note:

- A) No trade or other receivables are due from directors or from other officers of the Company either severally or jointly with any other person nor any trade or other receivables are due from firms or private companies respectively in which any directors is a partner, director or a member as at March 31, 2025 and March, 31 2024.
B) There are no credit impaired receivables as on March 31, 2025 and March 31, 2024.
C) No trade or other receivables are interest bearing.



Notes forming part of Financial Statements for the year ended March 31, 2025

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a) Pledge of Shares / Bonds / Mutual Fund & AIF Units

c) Inter Corporate Deposits are given for general business purpose. The interest rate ranges from 9.35% to 9.49% p.a. (P.V. 8.15% to 8.65% p.a.)

* Includes Loan to related parties- Refer Note no 31

360 ONE PRIME LIMITED
Notes forming part of Financial Statements for the year ended March 31, 2025

Note 8. Investments

Investments	As at March 31, 2023					As at March 31, 2024				
	At Fair value					At Fair value				
	Amortised cost	Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss		Amortised cost	Through Other Comprehensive Income	Through profit or loss	Designated at fair value through profit or loss	
	1	2	3	4	Total	1	2	3	4	Total
(A)										
Mutual funds*	-	-	6.42	-	6.42	-	-	5.98	-	5.98
Government securities*	-	-	1,047.04	-	1,047.04	-	-	742.97	-	742.97
Debt securities	-	-	737.78	-	737.78	-	-	125.18	-	125.18
Equity instruments	-	-	13.09	-	13.09	-	-	-	-	-
Alternate investment funds	-	-	308.66	-	308.66	-	-	507.16	-	507.16
Others*	-	-	266.60	-	266.60	-	-	8.93	-	8.93
Total (A)	-	-	2,379.59	-	2,379.59	-	-	1,390.22	-	1,390.22
(B)										
i) Investments outside India	-	-	-	-	-	-	-	-	-	-
ii) Investments in India	-	-	2,379.59	-	2,379.59	-	-	1,390.22	-	1,390.22
Total (B)	-	-	2,379.59	-	2,379.59	-	-	1,390.22	-	1,390.22
(C)										
Less: Allowance for impairment loss	-	-	-	-	-	-	-	-	-	-
Total- Net (D) = A-C	-	-	2,379.59	-	2,379.59	-	-	1,390.22	-	1,390.22

Note:

Of the above investments, ₹ 776.44 Crore (P.Y ₹ 368.10 crore) are kept as collateral against borrowings.

* Includes investment in INVIT, REIT and Preference shares.



Notes forming part of Financial Statements for the year ended March 31, 2025

Note 8. Investments

Name of Investment	As at March 31, 2025			As at March 31, 2024		
	Face Value	No. of Units	Total Amount (₹ in Crore)	Face Value	No. of Units	Total Amount (₹ in Crore)
I) Investment in Mutual Funds include :						
360 ONE LIQUID FUND REGULAR PLAN GROWTH	10.00	8.08	0.00#	10.00	8.08	0.00#
SBI MUTUAL FUND LIQUID FD-DIRECT GROWTH	1,000.00	15,820.44	6.42	1,000.00	15,820.44	5.98
Sub total (I)			6.42			5.98
II) Investment in Government Securities include :						
6.79% GOVERNMENT STOCK 2034	100.00	1,000,000.00	10.47	-	-	-
7.09% GOVERNMENT STOCK 2054	100.00	3,000,000.00	30.97	100.00	500,000.00	5.15
7.38% GOVERNMENT STOCK 2027	100.00	500,000.00	5.20	-	-	-
7.18% GOVERNMENT STOCK 2033	100.00	72,500,000.00	758.11	100.00	72,500,000.00	737.82
7.10% GOVERNMENT OF INDIA 2034	100.00	750,000.00	7.75	-	-	-
091 DTB 03-04-2025	100.00	2,500,000.00	24.98	-	-	-
182 DTB 10-04-2025	100.00	11,000,000.00	109.79	-	-	-
364 DTB 11-04-2025	100.00	10,000,000.00	99.77	-	-	-
Sub total (II)			1,047.04			742.97
III) Investment in Debt Securities include :						
360 ONE WAM LIMITED BR NCD 15MY25	1,000,000.00	563.00	70.12	1,000,000.00	61.00	7.13
ADITYA BIRLA FINANCE LIMITED SR C2 NCD 14JU24	-	-	-	1,000,000.00	10.00	1.16
CANARA BANK SR III 8.50BD PERPETUAL LOA UPTO 31DC20	1,000,000.00	1.00	0.11	1,000,000.00	1.00	0.10
CHAYADEEP PROPERTIES PRIVATE LIMITED SR-1 NCD 27F825	-	-	-	1,000,000.00	470.00	38.72
CYQUIRE INDIA PRIVATE LIMITED NCD 17MR28	100,000.00	9,815.00	106.00	-	-	-
EMBASSY PROPERTY DEVELOPMENTS PRIVATE LIMITED BR LOA 07DC28	852,634.00	35.00	3.87	-	-	-
EMBASSY PROPERTY DEVELOPMENTS PRIVATE LIMITED BR NCD 02MR30	350,954.00	453.00	31.09	389,742.00	15.00	1.29
EMBASSY PROPERTY DEVELOPMENTS PRIVATE LIMITED BR NCD 30JL26	355,681.00	131.00	9.57	530,527.00	34.00	2.84
HERO FINCORP LIMITED SR 050 NCD 09AG24	-	-	-	1,000,000.00	16.00	1.86
HORIZON IMPEX PRIVATE LIMITED MD 29.02.2028	1,000,000.00	500.00	50.20	-	-	-
IIFL HOME FINANCE LIMITED SERIES C12 BR NCD 25AP24	-	-	-	1,000,000.00	14.00	2.20
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LIMITED SR AJ2022 NCD 21MY25	1,000,000.00	33.00	3.27	-	-	-
MANIPAL EDUCATION AND MEDICAL GROUP INDIA PRIVATE LIMITED NCD 07DC27	1,000,000.00	11.00	1.20	1,000,000.00	14.00	1.49
MANIPAL HEALTHCARE PRIVATE LIMITED 10.11.24 LOA 10AP26	1,000,000.00	340.00	34.86	1,000,000.00	50.00	5.13



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

Note 8. Investments

Name of Investment	As at March 31, 2025			As at March 31, 2024		
	Face Value	No. of Units	Total Amount (₹ in Crore)	Face Value	No. of Units	Total Amount (₹ in Crore)
MANIPAL HEALTHCARE PRIVATE LIMITED 12.20 IRR LOA 10AP26	-	-	-	1,000,000.00	8.00	0.88
MANIPAL HEALTHCARE PRIVATE LIMITED SR G NCD 29AP27	1,000,000.00	209.00	23.20	-	-	-
NATIONAL HIGHWAYS AUTHORITY OF INDIA SR IIA 7.11 BD 18SP25	1,000,000.00	2.00	0.22	-	-	-
OE BUSINESS PARK PRIVATE LIMITED SR 2 7 NCD 04SP28	100,000.00	3,541.00	37.72	-	-	-
PIRAMAL CAPITAL & HOUSING FINANCE LIMITED 6.75 LOA 26SP31	-	-	-	900.00	633,559.00	49.32
REC LIMITED SR 239 BD 03NV34	100,000.00	200.00	1.09	-	-	-
RELANCE CAPITAL LIMITED NCD 17MR28	10,000,000.00	150.00	148.79	-	-	-
RELANCE CAPITAL LIMITED SR-B/359A TYPE III BR NCD 21OT19	-	-	-	100,000.00	239.00	0.89
RELANCE CAPITAL LIMITED SR-B/359A TYPE IV BR NCD 24OT19	-	-	-	100,000.00	704.00	2.63
RELANCE HOME FINANCE LIMITED SR-I CAT III & IV 8.9 NCD 03IN20	1,000.00	10.00	0.00#	1,000.00	10.00	0.00#
SK FINANCE LIMITED 9.25 NCD 02IN28	100,000.00	108.00	1.11	-	-	-
UNILAZER VENTURES PRIVATE LIMITED 5.50 LOA 12DC27	1,000,000.00	2,000,000.00	205.73	-	-	-
VISTAAR FINANCIAL SERVICES PRIVATE LIMITED 9.75 NCD 05MR27	-	-	-	100,000.00	600.00	5.99
ZUARI INDUSTRIES LIMITED 11 LOA 28SP26	1,000,000.00	95.00	9.63	1,000,000.00	35.00	3.55
Sub total (III)			737.78			125.18
IV) Investment in Equity Instrument include :						
SHOPPERS STOP LIMITED	5.00	239,000.00	13.09	-	-	-
Sub total (IV)			13.09			
V) Investment in Alternate investment funds include :						
360 ONE EQUITY OPPORTUNITIES FUND - CLASS S	10.00	8,858,974.50	13.34	10.00	8,858,974.50	12.83
360 ONE EQUITY OPPORTUNITY FUND - SERIES 4 - CLASS S	10.00	9,945,101.16	10.27	-	-	-
360 ONE INDIA PRIVATE EQUITY FUND - SERIES 1A - CLASS E	3.85	338,912.08	19.21	3.85	339,463.37	0.47
360 ONE LARGE VALUE FUND - SERIES 18 - CLASS S	10.00	4,969,482.23	8.43	10.00	4,970,985.83	5.02
360 ONE MID-STAGE VENTURE FUND I - CLASS A1 / A8	-	-	-	100.00	299,985.00	3.00
360 ONE MID-STAGE VENTURE FUND I - CLASS A1	-	-	-	100.00	649,967.50	6.50
360 ONE MID-STAGE VENTURE FUND I - CLASS C	-	-	-	100.00	374,997.00	3.75
360 ONE MID-STAGE VENTURE FUND I - CLASS D	-	-	-	100.00	49,997.50	0.50
360 ONE MULTI-STRATEGY FUND - SERIES 2 - CLASS A4	10.00	50,105,800.05	61.12	10.00	50,105,800.05	56.94
360 ONE ONE VALUE FUND - SERIES B - CLASS B	-	-	-	10.00	1,249,937.50	1.50
360 ONE REAL ESTATE FUND (DOMESTIC) - SERIES 3 - CLASS B2	-	-	-	7.49	988,276.16	0.49
360 ONE REAL ESTATE FUND (DOMESTIC) - SERIES 3 - CLASS B	-	-	-	7.49	26,712,466.05	13.24



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

Note 8. Investments

Name of Investment	As at March 31, 2025			As at March 31, 2024		
	Face Value	No. of Units	Total Amount (₹ in Crore)	Face Value	No. of Units	Total Amount (₹ in Crore)
360 ONE REAL ESTATE FUND (DOMESTIC) - SERIES 3 - CLASS C	-	-	-	3.31	4,664,552.37	1.07
360 ONE REAL ESTATE FUND (DOMESTIC) - SERIES 3 - CLASS S	-	-	-	7.49	25,000,000.00	13.12
360 ONE REAL ESTATE FUND (DOMESTIC) - SERIES 4 - CLASS A	-	-	-	7.46	31,221,179.59	17.26
360 ONE REAL ESTATE FUND (DOMESTIC) - SERIES 4 - CLASS B	-	-	-	7.46	3,486,147.57	1.89
360 ONE REAL ESTATE FUND (DOMESTIC) - SERIES 4 - CLASS S	-	-	-	7.46	10,000,000.00	5.64
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 1 - CLASS A1	-	-	-	0.60	934,180.94	0.15
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 1 - CLASS S	-	-	-	0.60	4,345,070.33	0.72
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 12 - CLASS A1	10.00	64,992,241.85	81.70	-	-	-
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 12 - CLASS A5	10.00	14,999,250.04	19.02	10.00	69,996,500.18	79.66
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 2 - CO INVESTMENT (NSDL E-GOVERNANCE INFRASTRUCTURE) CLASS S	-	-	-	10.00	485,026.05	0.49
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 3 - CLASS A1	0.95	955,922.33	0.06	3.03	955,922.33	0.53
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 3 - CLASS N1 - NSE	-	-	-	10.00	1,896,638.97	4.95
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 3 - CLASS S	0.97	4,591,092.16	0.28	3.03	4,591,092.16	2.52
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 3 - CO INVESTMENT - NSDL E-GOVERNANCE INFRASTRUCTURE - CLASS S	-	-	-	10.00	1,212,517.62	1.34
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 4 - CLASS A1	1.09	867,489.09	0.07	2.91	867,489.09	0.44
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 4 - CLASS N1 - NSE	-	-	-	10.00	24,463.48	0.06
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 4 - CLASS S	1.06	4,989,314.11	0.40	2.91	4,989,314.11	2.64
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 4 - CO INVESTMENT (NSDL E-GOVERNANCE INFRASTRUCTURE) CLASS S	-	-	-	10.00	485,026.05	0.49
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 5 - CLASS A1	0.92	884,084.15	0.06	10.00	884,084.15	0.44
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 5 - CO INVESTMENT (NSDL E-GOVERNANCE INFRASTRUCTURE) CLASS S	-	-	-	10.00	485,026.05	0.49
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 5 - CO INVESTMENT (NSE INDIA LTD) CLASS S	-	-	-	10.00	862,937.15	2.25
360 ONE SPECIAL OPPORTUNITIES FUND - SERIES 6 - CLASS S	-	-	-	1.53	5,000,000.00	1.32
360 ONE YIELD ENHANCER FUND - CLASS A	1.14	43,685,696.74	4.20	1.19	43,685,696.74	5.24
360 ONE YIELD ENHANCER FUND - CLASS B	1.14	16,817,817.17	1.51	1.19	16,817,817.17	1.88
360 ONE YIELD ENHANCER FUND - CLASS S	1.14	47,473,236.91	5.05	1.19	47,473,236.91	6.31
ABAKKUS EMERGING OPPORTUNITIES FUND - 1 - CLASS E	1,000.00	10,000.00	8.49	1,000.00	10,000.00	4.82
ABAKKUS GROWTH FUND - 1 - CLASS E	1,000.00	10,000.00	13.37	1,000.00	10,000.00	13.26
Antler Innovation India Fund-1 CLASS A KLX	100.00	450,000.00	4.34	100.00	300,000.00	3.36



Notes forming part of Financial Statements for the year ended March 31, 2025

Note 8. Investments

Name of Investment	As at March 31, 2025			As at March 31, 2024		
	Face Value	No. of Units	Total Amount (₹ in Crore)	Face Value	No. of Units	Total Amount (₹ in Crore)
BLUME VENTURES FUND	10,000.00	1.79	0.00#	10,000.00	1.79	0.00#
CAMPUS FUND II	100.00	747,188.94	7.81	100.00	500,000.08	4.40
COLOSSA WOMEN FIRST FUND	100.00	150,000.00	1.36	-	-	-
DALLAS VENTURE CAPITAL (DVC) INDIA FUND I	10,000.00	1,500.00	1.31	10,000.00	1,500.00	1.33
GRUHAS COLLECTIVE CONSUMER FUND	100.00	409,989.00	4.10	100.00	219,989.00	2.20
ICICI PRUDENTIAL REAL ESTATE AIF II - CLASS A	-	-	-	100.00	132,025.50	0.88
IDEASPRING CAPITAL FUTURE NOW II	500,000.00	75.00	4.11	500,000.00	50.00	2.43
IIFL ONE OPPORTUNITIES FOF - SERIES 1 CLASS A	10.00	9,784,745.39	13.24	10.00	9,784,745.39	12.57
IIFL ONE OPPORTUNITIES FOF - SERIES 1 CLASS D	10.00	917,361.70	1.27	10.00	917,361.70	1.20
IIFL ONE VALUE FUND SERIES B - CLASS C	10.00	1,249,937.50	1.42	-	-	-
INDIA ALTERNATIVES PRIVATE EQUITY FUND II	100,000.00	990.15	7.70	100,000.00	548.06	6.23
INDIA HOUSING FUND - CLASS A	-	-	-	3.66	1,929,193.84	1.11
INDIA HOUSING FUND - CLASS C	-	-	-	3.66	1,122,043.76	0.64
INDIA HOUSING FUND - CLASS E	-	-	-	3.66	92,089,232.23	53.34
INDIA HOUSING FUND - CLASS S	-	-	-	3.66	5,469,286.84	3.37
INDIA HOUSING FUND - SERIES 2 CLASS S	-	-	-	4.73	8,932,914.99	5.16
INDIA HOUSING FUND - SERIES 4 - CLASS D	-	-	-	10.00	1,149,942.52	1.55
ORIOS VENTURE PARTNERS FUND II - CLASS A	-	-	-	100.00	220,154.13	6.10
ORIOS VENTURE PARTNERS FUND III - CLASS A1	-	-	-	100.00	3,200,000.00	40.25
PEGASUS INDIA EVOLVING OPPORTUNITIES FUND	100,000.00	750.00	11.49	100,000.00	500.00	17.09
PURVA RESIDENTIAL EXCELLENCE FUND	-	-	-	100.00	1,015,000.00	13.08
WELSPUN ONE LOGISTICS PARKS FUND 2 - CLASS A1	-	-	-	100,000.00	18.00	0.18
WHITE OAK INDIA EQUITY FUND II - CLASS C	-	-	-	10.00	6,958,087.97	17.55
WHITE OAK INDIA EQUITY FUND II - CLASS J	10.00	24,575.34	0.88	10.00	148,499.27	1.01
WHITE OAK INDIA SELECT EQUITY FUND - CLASS J1	10.00	1,000,000.00	3.05	10.00	1,000,000.00	2.67
XPONENTIA OPPORTUNITIES FUND I - CLASS B2	-	-	-	100,000.00	1,575.90	31.26
XPONENTIA OPPORTUNITIES FUND II - CLASS X2	-	-	-	100,000.00	501.42	4.98
Sub total (V)			308.66			507.16



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

Note 8. Investments

Name of Investment	As at March 31, 2025			As at March 31, 2024		
	Face Value	No. of Units	Total Amount (₹ in Crore)	Face Value	No. of Units	Total Amount (₹ in Crore)
VI) Investment in Others includes:						
BROOKFIELD INDIA REAL ESTATE TRUST	275.00	8,650,000.00	250.53	-	-	-
CCPS OF DIGITAL SUCCESSION SOLUTIONS PRIVATE LIMITED	100.00	6,650.00	1.88	100.00	6,650.00	1.88
INDIAN HIGHWAY CONCESSIONS TRUST INVIT	100.00	985,287.00	14.19	100.00	560,287.00	7.05
Sub total (VI)			266.60			8.93
Total (I + II + III + IV + V + VI)			2,379.59			1,390.22

#Amount less than ₹ 50,000/-



360 ONE PRIME LIMITED**Notes forming part of Financial Statements for the year ended March 31, 2025****Note 9. Other financial assets****(₹ in Crore)**

Particulars	As at March 31, 2025	As at March 31, 2024
Unsecured, considered good		
Deposit with Clearing Corporation of India Limited (CCIL)	5.21	5.21
Deposit with exchange	0.25	0.25
Other deposits	0.57	0.02
Receivables from Group/Holding company (Refer Note no. 31)	1.19	1.64
Others *	3.10	0.04
Total	10.32	7.16

* Includes Broker balances and receivable from employees.



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

Note 10. Property Plant and Equipment

(₹ in Crore)

As at March 31, 2025

Particulars	Vehicles	Office Equipment	Computers	Land	Total
Gross Carrying Value as on April 01, 2024	7.62	0.01	0.81	0.10	8.54
Additions	-	0.01	0.05	-	0.06
Deductions/ Adjustments during the year	3.66	-	-	-	3.66
Gross Carrying Value as on March 31, 2025	3.96	0.02	0.86	0.10	4.94
Depreciation					
Accumulated Depreciation Upto April 01, 2024	0.72	0.01	0.67	-	1.40
Depreciation for the year	1.34	-	0.09	-	1.43
Deductions/Adjustments during the year	0.97	-	-	-	0.97
Accumulated Depreciation as on March 31, 2025	1.09	0.01	0.76	-	1.86
Net Block as on March 31, 2025	2.87	0.01	0.10	0.10	3.08

As at March 31, 2024

Particulars	Vehicles	Office Equipment	Computers	Land	Total
Gross Carrying Value as on April 01, 2023	0.38	0.01	0.70	0.10	1.19
Additions	7.24	-	0.12	-	7.36
Deductions/ Adjustments during the year	-	-	0.01	-	0.01
Gross Carrying Value as on March 31, 2024	7.62	0.01	0.81	0.10	8.54
Depreciation					
Accumulated Depreciation as on April 01, 2023	0.01	0.01	0.42	-	0.44
Depreciation for the year	0.71	-	0.26	-	0.97
Deductions/Adjustments during the year	-	-	0.01	-	0.01
Accumulated Depreciation as on March 31, 2024	0.72	0.01	0.67	-	1.40
Net Block as on March 31, 2024	6.90	-	0.14	0.10	7.14

Notes:

- The above land of ₹ 0.10 crore (PY. ₹ 0.10 crore) is kept as collateral against borrowing.
- No proceedings have been initiated or are pending against the company for holding benami property under the Benami Transaction (Prohibition) Act 1988 and the rules made thereunder during the year ended March 31, 2025 and March 31, 2024.
- The Company has not revalued any of its Property, Plant, and Equipments (Including Right to use assets) during the year (Previous year : Nil)
- The title deeds of all the immovable properties are held in the name of Company.



360 ONE PRIME LIMITED
Notes forming part of Financial Statements for the year ended March 31, 2025

Note. 10A Other Intangible Assets

Particulars	As at March 31, 2025	As at March 31, 2024
Gross Carrying Value as on April 01	2.92	0.65
Additions	0.22	2.27
Gross Carrying Value as on March 31	3.14	2.92
Amortisation		
Accumulated Depreciation as on April 01	0.97	0.65
Amortisation for the year	0.86	0.32
Accumulated Depreciation as on March 31	1.83	0.97
Net Block as on March 31	1.31	1.95

(₹ in Crore)



Note 11. Right of use assets and Lease liabilities: disclosure pursuant to Ind AS 116 "Leases"

(₹ in Crore)

Following are the changes in the carrying value of right of use assets for the period ended March 31, 2025

Particulars	Premises	Vehicles	Total
Balance as at 01 April, 2024	-	0.98	0.98
Additions during the year	5.95	0.48	6.43
Depreciation charge for the year	(0.37)	(0.44)	(0.81)
Deletions during the year	-	(0.11)	(0.11)
Balance as at March 31, 2025	5.58	0.91	6.49

Following are the changes in the carrying value of right of use assets for the period ended March 31, 2024

Particulars	Premises	Vehicles	Total
Balance as at 01 April, 2023	-	0.37	0.37
Additions during the year	-	1.03	1.03
Depreciation charge for the year	-	(0.29)	(0.29)
Deletions during the year	-	(0.13)	(0.13)
Balance as at March 31, 2024	-	0.98	0.98

The following is the movement in lease liabilities during the year ended March 31, 2025

Particulars	Premises	Vehicles	Total
Balance as at 01 April, 2024	-	1.02	1.02
Additions	5.96	0.48	6.44
Deletion	-	(0.11)	(0.11)
Finance cost accrued during the period	0.09	0.10	0.19
Payment of lease liabilities	(0.42)	(0.52)	(0.94)
Balance as at March 31, 2025	5.63	0.97	6.60

The following is the movement in lease liabilities during the year ended March 31, 2024

Particulars	Premises	Vehicles	Total
Balance as at 01 April, 2023	-	0.39	0.39
Additions	-	0.89	0.89
Finance cost accrued during the period	-	0.07	0.07
Payment of lease liabilities	-	(0.33)	(0.33)
Balance as at March 31, 2024	-	1.02	1.02

Following is the break up value of the Current and Non - Current Lease Liabilities for the period ended March 31, 2025

Particulars	Premises	Vehicles	Total
Current lease liabilities	1.76	0.41	2.17
Non-current lease liabilities	3.87	0.56	4.43
Total	5.63	0.97	6.60

Following is the break up value of the Current and Non - Current Lease Liabilities for the period ended March 31, 2024

Particulars	Premises	Vehicles	Total
Current lease liabilities	-	0.37	0.37
Non-current lease liabilities	-	0.65	0.65
Total	-	1.02	1.02

Maturity analysis – contractual undiscounted cash flows as at 31st March 2025

Particulars	Premises	Vehicles	Total
Less than one year	2.17	0.48	2.65
One to five years	4.19	0.61	4.80
Total undiscounted lease liabilities at 31 March 2025	6.36	1.09	7.45
Lease liabilities included in the statement of financial position at 31 March 2025	5.63	0.97	6.60

Maturity analysis – contractual undiscounted cash flows as at 31st March 2024

Particulars	Premises	Vehicles	Total
Less than one year	-	0.44	0.44
One to five years	-	0.70	0.70
Total undiscounted lease liabilities at 31 March 2024	-	1.14	1.14
Lease liabilities included in the statement of financial position at 31 March 2024	-	1.02	1.02

Amounts recognised in statement of profit and loss

Particulars	As at March 31, 2025	As at March 31, 2024
Interest expenses	0.19	0.07
Expenses relating to short term leases	1.31	1.24
Depreciation relating to leases	0.81	0.29
Total	2.31	1.60

Amounts recognised in the statement of cash flows

Particulars	As at March 31, 2025	As at March 31, 2024
Total cash outflow for leases	0.94	0.33

360 ONE PRIME LIMITED
Notes forming part of Financial Statements for the year ended March 31, 2025

Note 12. Other Non Financial Assets

Particulars	As at March 31, 2025	As at March 31, 2024
Prepaid expenses	0.70	0.70
Advances recoverable in cash or in kind or for value to be received	0.03	0.17
Others*	5.32	3.44
Total	6.05	4.31

*Others majorly includes Input tax credit of Goods and Service tax (GST).

Note 13. Payables

Particulars	As at March 31, 2025	As at March 31, 2024
Trade payables		
-(i) Total outstanding dues of micro enterprises and small enterprises (Refer note 13.2)	-	-
-(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises :	14.40	25.67
Subtotal Trade payable	14.40	25.67
Other payables		
-(i) Total outstanding dues of micro enterprises and small enterprises (Refer note 13.2)	-	-
-(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises :	-	-
Subtotal other payable	-	-
Total Payable	14.40	25.67

Note 13.1.

Payables ageing schedule as at March 31, 2025

Particulars	Outstanding for following periods from due date of payment					Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	Unbilled/Provision	
(i) MSME	-	-	-	-	-	-
(ii) Others	1.20	-	-	-	13.20	14.40
(iii) Disputed dues - MSME	-	-	-	-	-	-
(iv) Disputed dues - Others	-	-	-	-	-	-
Total	1.20	-	-	-	13.20	14.40



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

Payables ageing schedule as at March 31, 2024

Particulars	Outstanding for following periods from due date of payment					Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	Unbilled/Provision	
(i) MSME	-	-	-	-	-	-
(ii) Others	12.64	-	-	-	13.03	25.67
(iii) Disputed dues - MSME	-	-	-	-	-	-
(iv) Disputed dues - Others	-	-	-	-	-	-
Total	12.64	-	-	-	13.03	25.67

13.2. Disclosure under The Micro, Small and Medium Enterprises Development Act, 2006

The following disclosure is made as per the requirement under the Micro, Small and Medium Enterprises Development Act, 2006 (MSMED) on the basis of confirmations sought from suppliers on registration with the specified authority under MSMED. This has been relied upon by the auditors.

Particulars	As at March 31, 2025	As at March 31, 2024
(a) Principal amount remaining unpaid to any supplier at the year end	-	-
(b) Interest due thereon remaining unpaid to any supplier at the year end	-	-
(c) Amount of interest paid and payments made to the supplier beyond the appointed day during the year	-	-
(d) Amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under the Act	-	-
(e) Amount of interest accrued and remaining unpaid at the year end	-	-
(f) Amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues above are actually paid to the small enterprise, for the purpose of disallowance of a deductible expenditure under section 23 of the Act	-	-



As at March 31, 2024

Residual maturity	As at March 31, 2025		As at March 31, 2024	
	Balance outstanding (₹ in Crore)	Interest rate range (p.a)*	Balance outstanding (₹ in Crore)	Interest rate range (p.a)*
At Amortised cost				
above 5 years	502.22	Less than 8%	477.74	Less than 8%
above 5 years	169.95	More than and equal to 8% and less than 10%	6.22	More than and equal to 8% and less than 10%
more than 1 year but less than 5 years	52.06	Less than 8%	814.13	Less than 8%
more than 1 year but less than 5 years	1,585.00	More than and equal to 8% and less than 10%	1,858.61	More than and equal to 8% and less than 10%
upto 1 year	551.46	Less than 8%	497.23	Less than 8%
upto 1 year	3,340.88	More than and equal to 8% and less than 10%	1,467.67	More than and equal to 8% and less than 10%
At Fair value through profit and loss				
above 5 years	65.98	Market linked	141.95	Market linked
total	6,267.55		5,263.55	

Note:

b) Secured Bonds/ Debentures: is secured to the extent of security cover as stipulated in the respective terms.

c) There have been no delay and default during the year ended March 31, 2025 and March 31, 2024 in repayment of principal and interest (except for technical delay in 1 instance)

d) Commercial papers are unsecured short term papers issued at discount. The interest range on outstanding commercial papers is 8.30% to 9.00% p.a. (P.Y.8.00% to 9.25% p.a.).

e. There are no hornwings accounted by directors and others, except as stated elsewhere specifically, in current year and previous year as well.

for the purposes for which they were

f) The company has utilised the money raised by way of public offer of the non - convertible debentures [NCDs, amounting to ₹ 303.05 Crore during the year ended March 31, 2024] for the purposes for which they were

raised.



(₹ in Crore)



Note 14 (b) : Commercial papers as on March 31, 2025 and as on March 31, 2024 : Unsecured

(₹ in Crore)

Commercial Papers Include (face value)	As at March 31, 2025	As at March 31, 2024
8.3% Commercial paper of Face value Rs. 500000 each Redeemable on 07-04-2025	20.00	-
8.4% Commercial paper of Face value Rs. 500000 each Redeemable on 10-06-2025	100.00	-
8.4% Commercial paper of Face value Rs. 500000 each Redeemable on 19-06-2025	125.00	-
8.48% Commercial paper of Face value Rs. 500000 each Redeemable on 26-06-2025	25.00	-
8.5% Commercial paper of Face value Rs. 500000 each Redeemable on 25-08-2025	5.00	-
8.55% Commercial paper of Face value Rs. 500000 each Redeemable on 08-05-2025	125.00	-
8.55% Commercial paper of Face value Rs. 500000 each Redeemable on 17-04-2025	225.00	-
8.55% Commercial paper of Face value Rs. 500000 each Redeemable on 21-04-2025	150.00	-
8.55% Commercial paper of Face value Rs. 500000 each Redeemable on 25-04-2025	150.00	-
8.6% Commercial paper of Face value Rs. 500000 each Redeemable on 22-04-2025	28.00	-
8.78% Commercial paper of Face value Rs. 500000 each Redeemable on 18-09-2025	50.00	-
8.8% Commercial paper of Face value Rs. 500000 each Redeemable on 24-03-2026	11.00	-
8.8% Commercial paper of Face value Rs. 500000 each Redeemable on 26-12-2025	10.00	-
8.9% Commercial paper of Face value Rs. 500000 each Redeemable on 16-03-2026	75.00	-
8.9% Commercial paper of Face value Rs. 500000 each Redeemable on 17-03-2026	100.00	-
8.92% Commercial paper of Face value Rs. 500000 each Redeemable on 03-03-2026	100.00	-
8.92% Commercial paper of Face value Rs. 500000 each Redeemable on 09-03-2026	200.00	-
8.92% Commercial paper of Face value Rs. 500000 each Redeemable on 26-02-2026	250.00	-
8.99% Commercial paper of Face value Rs. 500000 each Redeemable on 04-02-2026	75.00	-
9% Commercial paper of Face value Rs. 500000 each Redeemable on 23-07-2025	16.00	-
8% Commercial paper of Face value Rs. 500000 each Redeemable on 05-04-2024	-	15.00
8.25% Commercial paper of Face value Rs. 500000 each Redeemable on 03-06-2024	-	25.00
8.25% Commercial paper of Face value Rs. 500000 each Redeemable on 11-06-2024	-	5.00
8.4% Commercial paper of Face value Rs. 500000 each Redeemable on 30-04-2024	-	6.00
8.5% Commercial paper of Face value Rs. 500000 each Redeemable on 18-10-2024	-	11.00
8.5% Commercial paper of Face value Rs. 500000 each Redeemable on 21-10-2024	-	28.00
8.5% Commercial paper of Face value Rs. 500000 each Redeemable on 22-07-2024	-	15.00
8.6% Commercial paper of Face value Rs. 500000 each Redeemable on 22-04-2024	-	27.00
8.85% Commercial paper of Face value Rs. 500000 each Redeemable on 17-09-2024	-	5.00
8.85% Commercial paper of Face value Rs. 500000 each Redeemable on 27-02-2025	-	16.00
8.9% Commercial paper of Face value Rs. 500000 each Redeemable on 13-06-2024	-	10.00
9% Commercial paper of Face value Rs. 500000 each Redeemable on 04-06-2024	-	100.00
9% Commercial paper of Face value Rs. 500000 each Redeemable on 17-03-2025	-	5.00
9% Commercial paper of Face value Rs. 500000 each Redeemable on 19-06-2024	-	100.00
9.08% Commercial paper of Face value Rs. 500000 each Redeemable on 03-03-2025	-	150.00
9.15% Commercial paper of Face value Rs. 500000 each Redeemable on 06-05-2024	-	200.00
9.15% Commercial paper of Face value Rs. 500000 each Redeemable on 07-05-2024	-	5.00
9.15% Commercial paper of Face value Rs. 500000 each Redeemable on 08-05-2024	-	175.00
9.15% Commercial paper of Face value Rs. 500000 each Redeemable on 09-05-2024	-	100.00
9.25% Commercial paper of Face value Rs. 500000 each Redeemable on 30-01-2025	-	75.00
Total	1,840.00	1,073.00



Note 15. Borrowings (other than Debt securities)

(₹ in Crore)

Particulars	As at March 31, 2025				As at March 31, 2024			
	At Amortised Cost	At Fair Value Through profit or loss	Designated at fair value through profit or loss	Total	At Amortised Cost	At Fair Value Through profit or loss	Designated at fair value through profit or loss	Total
(A)	1	2	3	4=1+2+3	1	2	3	4=1+2+3
(a) Term loans								
-(i) from banks (Refer note 15a)	502.56	-	-	502.66	274.03	-	-	274.03
(b) Loans from related parties (refer note no. 31) (Refer note 15d)	310.00	-	-	310.00	-	-	-	-
(c) Loans repayable on demand								
-(i) from banks (Refer note 15b)	352.34	-	-	352.64	452.65	-	-	452.65
-(ii) from other financial institution (Refer note 15c)	75.38	-	-	75.38	-	-	-	-
(d) Collateralized Borrowing and Lending Obligation (CBLO) (Refer note 15e)	700.00	-	-	700.00	355.00	-	-	355.00
Less: Prepaid Discount	(0.13)	-	-	(0.13)	(0.07)	-	-	(0.07)
Total (A)	1,940.55	-	-	1,940.55	1,081.61	-	-	1,081.61
(B)								
Borrowings in India	1,940.55	-	-	1,940.55	1,081.61	-	-	1,081.61
Borrowings outside India	-	-	-	-	-	-	-	-
Total (B)	1,940.55	-	-	1,940.55	1,081.61	-	-	1,081.61



Note 15 (a) Term loan from bank : Secured

(₹ in Crore)				
Repayment Term	Tenure	Interest Range	As at March 31, 2025	As at March 31, 2024
Quarterly	above 5 years	More than 8% and less than 10%	-	-
	more than 1 year but less than 5 years	More than 8% and less than 10%	175.70	164.50
	upto 1 year	More than 8% and less than 10%	127.15	109.53
a. sub total			302.85	274.03
Repayment Term	Tenure	Interest Range	As at March 31, 2025	As at March 31, 2024
Bullet	above 5 years	More than 8% and less than 10%	-	-
	more than 1 year but less than 5 years	More than 8% and less than 10%	-	-
	upto 1 year	More than 8% and less than 10%	199.81	-
b. sub total			199.81	-
Total (a+b)			502.66	274.03

Note:

1. Term loans from banks- As at March 31, 2025 are secured by way of pari passu charge on specific receivables. Further, the Company has filed statement of assets cover with Security trustee and banks, which are reconciling with the Books of Accounts. Further Term loan is also backed by Corporate guarantee given by the 360 ONE WAM Limited (i.e. Holding Company).

2. The interest rates on these loans are linked:

Interest rate basis	Tenure	Repayment Term	As at March 31, 2025	As at March 31, 2024
6 Months T Bill + spread	more than 1 year but less than 5 years	Quarterly	7.16	24.50
6 Months T Bill + spread	upto 1 year	Quarterly	17.15	17.00
6 Months MCLR + spread	more than 1 year but less than 5 years	Quarterly	168.54	140.00
6 Months MCLR + spread	upto 1 year	Quarterly	110.00	92.53
1 Year MCLR + spread	upto 1 year	Bullet	199.81	-
			502.66	274.03

Note 15 (b) Loan repayable on demand from bank : Secured

(₹ in Crore)				
Repayment Term	Tenure	Interest Range	As at March 31, 2025	As at March 31, 2024
Bullet	above 5 years	More than 8% and less than 10%	-	-
	more than 1 year but less than 5 years	More than 8% and less than 10%	-	-
	upto 1 year	More than 8% and less than 10%	352.64	452.65
Total			352.64	452.65

Note:

1. Loans repayable on demand from banks - As at March 31, 2025 and as at March 31, 2024 are secured by way of pari passu charge on specific receivables. Further, the Company has filed statement of assets cover with Security trustee and banks, which are reconciling with the Books of Accounts. Further loan repayable on demand from banks is also backed by Corporate guarantee given by the 360 ONE WAM Limited (i.e. Holding Company).

2. The interest rates on these loans are linked:

Interest rate Linked	Tenure	Repayment Term	As at March 31, 2025	As at March 31, 2024
1 month T- Bill and Repo rate + spread	upto 1 year	Bullet	352.64	352.65
1 Year MCLR + spread	upto 1 year	Bullet	-	100.00
			352.64	452.65

Note 15 (c) Loan repayable on demand from other financial institution: Secured

(₹ in Crore)				
Repayment Term	Tenure	Interest Range	As at March 31, 2025	As at March 31, 2024
Bullet	above 5 years	More than 8% and less than 10%	-	-
	more than 1 year but less than 5 years	More than 8% and less than 10%	-	-
	upto 1 year	More than 8% and less than 10%	75.38	-
Total			75.38	-

Note:

1. Loans repayable on demand from other financial institution- As at March 31, 2025 and as at March 31, 2024 are secured by way of pari passu charge on specific receivables. Further, the Company has filed statement of assets cover with Security trustee and banks, which are reconciling with the Books of Accounts.

2. The interest rates on these loans are linked:

Interest rate Linked	Tenure	Repayment Term	As at March 31, 2025	As at March 31, 2024
Prime Lending Rate (PLR) + spread	upto 1 year	Bullet	75.38	-



(₹ in Crore)

Repayment Term	Tenure	Interest Range	As at March 31, 2025	As at March 31, 2024
Bullet	above 5 years	More than 8% and less than 10%	-	-
	more than 1 year but less than 5 years	More than 8% and less than 10%	-	-
	upto 1 year	More than 8% and less than 10%	310.00	-
Total			310.00	-

Notes:

- Loans from related parties are unsecured.

Note 15 (e) Collateralized Borrowing and Lending Obligation (CBLO) : Secured

(₹ in Crore)

Repayment Term	Tenure	Interest Range	As at March 31, 2025	As at March 31, 2024
Bullet	above 5 years	Less than 8%	-	-
	more than 1 year but less than 5 years	Less than 8%	-	-
	upto 1 year	Less than 8%	699.87	354.93
Total			699.87	354.93

Note:

- Borrowings from CBLO are secured against Investments in Government Securities.

Notes:

- There have been no delay and default during the year ended March 31, 2025 and March 31, 2024 in repayment of Principal and Interest.
- There are no borrowings guaranteed by directors and others, except as stated elsewhere specifically, in current year and previous year as well.
- Term loan, working capital demand loan availed from banks and from other financial institution were applied during the year for the purpose for which they were obtained.
- Loan from related parties availed were applied during the year for the purpose for which they were obtained.



Note 16. Subordinated Liabilities

Particulars	As at March 31, 2025				As at March 31, 2024			
	At Amortised cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total	At Amortised cost	At Fair value through profit or loss	Designated at fair value through profit or loss	Total
	1	2	3	4=1+2+3	1	2	3	4=1+2+3
(A)								
Perpetual Debt Instruments to the extent that do not qualify as equity (Note 16(a))	151.41	-	-	151.41	151.48	-	-	151.48
Total (A)	151.41	-	-	151.41	151.48	-	-	151.48
(B)								
Subordinated liabilities in India	151.41	-	-	151.41	151.48	-	-	151.48
Subordinated liabilities outside India	-	-	-	-	-	-	-	-
Total (B)	151.41	-	-	151.41	151.48	-	-	151.48

Residual maturity	As at March 31, 2025			As at March 31, 2024		
	Balance outstanding (₹ in Crore)	Interest rate range (p.a.)*	Balance outstanding (₹ in Crore)	Interest rate range (p.a.)*	Balance outstanding (₹ in Crore)	Interest rate range (p.a.)*
above 5 years	-	-	-	-	-	-
more than 1 year but less than 5 years	151.41	More than and equal to 10%	151.48	More than and equal to 10%	151.48	More than and equal to 10%
upto 1 year	-	-	-	-	-	-
Total	151.41		151.48		151.48	

* Indicates Effective Interest Rate

Note:

- The above subordinated liabilities are fully paid up, unsecured, free of any restrictive clauses and are subordinate to the claims of other creditors.
- There have been no delay and default during the year ended March 31, 2025 and March 31, 2024 in repayment of Principal and Interest.
- There are no borrowings guaranteed by directors and others, except as stated elsewhere specifically, in current year and previous year as well.

Note 16(a) : Unsecured redeemable non convertible debentures as on March 31, 2025 and as on March 31, 2024

Particulars	As at March 31, 2025	As at March 31, 2024
(i) Perpetual Debt Instruments include		
10.00% Perpetual Debt of Face Value Rs. 5,00,000 Each Redeemable on 22-02-2027	101.09	101.09
10.00% Perpetual Debt of Face Value Rs. 5,00,000 Each Redeemable on 02-03-2027	50.39	50.39
Total	151.41	151.48



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

Note 17. Other Financial Liabilities

(₹ in Crore)

Particulars	As at March 31, 2025	As at March 31, 2024
Advance from customer	6.75	0.42
Payable to holding company / group companies (Refer Note no.31)	2.13	2.48
Others	2.03	3.58
Total	10.91	6.48

Note 17.1: No amount was required to be transferred in Investor Education and Protection fund account as per Section 125 of Companies Act, 2013 on account of unclaimed dividend and unclaimed dues on account of NCDs.

Note 18. Provisions

(₹ in Crore)

Particulars	As at March 31, 2025	As at March 31, 2024
Provision for gratuity *	2.08	1.82
Provision for leave encashment *	0.05	0.06
Total	2.13	1.88

* Refer Note no. 29.1



Note 19. Deferred Taxes

Significant components of deferred tax assets and liabilities for the year ended March 31, 2025 are as follows

(₹ in Crore)

Particular	Opening balance	Recognised in profit or loss	Recognised in/reclassified from OCI	Closing balance
Deferred tax assets:				
Difference between book base and tax base of property, plant & equipment and intangible assets	(0.05)	0.19	-	0.14
Impairment of Financial Assets	5.45	1.99	-	7.44
Retirement benefits for employees	0.47	0.01	0.04	0.52
Lease and deposit fair valuation	0.02	0.13	-	0.15
Total deferred tax assets (A)	5.89	2.32	0.04	8.25
Offsetting of deferred tax (assets) with deferred tax liabilities	(5.89)	(2.32)	(0.04)	(8.25)
Net Deferred tax (assets)	-	-	-	-
Deferred tax liabilities:				
Unrealised profit on investments	3.82	13.42	-	17.24
Total deferred tax liabilities (B)	3.82	13.42	-	17.24
Offsetting of deferred tax liabilities with deferred tax (assets)	(5.89)	(2.32)	(0.04)	(8.25)
Net Deferred tax liabilities	(2.07)	11.10	(0.04)	8.99
Deferred tax Assets/(liabilities) (B - A)	2.07	(11.10)	0.04	(8.99)

Significant components of deferred tax assets and liabilities for the year ended March 31, 2024 are as follows

(₹ in Crore)

Particular	Opening balance	Recognised in profit or loss	Recognised in/reclassified from OCI	Closing balance
Deferred tax assets:				
Impairment of Financial Assets	4.60	0.85	-	5.45
Retirement benefits for employees	0.29	0.14	0.04	0.47
Lease and deposit fair valuation	0.01	0.01	-	0.02
Total deferred tax assets (A)	4.90	1.00	0.04	5.94
Offsetting of deferred tax (assets) with deferred tax liabilities	(7.05)	3.19	-	(3.87)
Net Deferred tax (assets)	(2.15)	4.19	0.04	2.07
Deferred tax liabilities:				
Difference between book base and tax base of property, plant & equipment and intangible assets	-	0.05	-	0.05
Unrealised profit on investments	7.05	(3.24)	-	3.82
Total deferred tax liabilities (B)	7.05	(3.19)	-	3.87
Offsetting of deferred tax liabilities with deferred tax (assets)	(7.05)	3.19	-	(3.87)
Net Deferred tax liabilities	-	-	-	-
Deferred tax Assets/(liabilities) (B - A)	(2.15)	4.19	0.04	2.07



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

Note 20. Other Non Financial Liabilities

(₹ in Crore)

Particulars	As at March 31, 2025	As at March 31, 2024
Statutory Dues	2.66	2.06
Total	2.66	2.06



Note 21. Share Capital:

(a) The authorised, issued, subscribed and fully paid up share capital comprises of equity shares having a par value of ₹ 10/- as follows:

Authorised :	As at March 31, 2025	As at March 31, 2024
426,500,000 Equity shares (Previous years 426,500,000 Equity shares) of ₹ 10/- each with voting rights (₹ in Crore)	426.50	426.50
Issued, Subscribed and Paid Up: 370,686,181 Equity shares (Previous years 305,493,803 Equity shares) of ₹ 10/- each fully paid up with voting rights (₹ in Crore)	370.69	305.49
Total	370.69	305.49

(b) Reconciliation of the shares outstanding at the beginning and at the end of the reporting year

Particulars	As at March 31, 2025		As at March 31, 2024	
	No. of shares	Amount (₹ in Crore)	No. of shares	Amount (₹ in Crore)
At the beginning of the year	305,493,803	305.49	305,493,803	305.49
Add: Issued during the year	65,192,378	65.20	-	-
Outstanding at the end of the year	370,686,181	370.69	305,493,803	305.49

(c) Terms/rights attached to equity shares:

The Company has only one class of shares referred to as equity shares having a par value of ₹ 10/- each. Each holder of equity shares is entitled to one vote per share. The dividend proposed by the Board of Directors is subject to approval of the shareholders in the ensuing Annual General Meeting, except in case of Interim dividend. Further during the year, the Board of Directors in their meeting held on July 26, 2024, has declared and approved interim dividend of Rs. 1.15 per equity share , total amounting to Rs. 35.13 crore, which has been paid as well during the financial year.

In the event of liquidation of the Company, the holders of equity shares will be entitled to receive remaining assets of the Company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

(d) Details of shares held by Holding Company

Particulars	As at March 31, 2025		As at March 31, 2024	
	No. of shares	% holding	No. of shares	% holding
360 ONE WAM Limited and its nominees	370,686,181	100%	305,493,803	100%

(e) Details of shareholders holding more than 5% of the aggregate shares in the Company

Particulars	As at March 31, 2025		As at March 31, 2024	
	No. of shares	% holding	No. of shares	% holding
360 ONE WAM Limited and its nominees	370,686,181	100%	305,493,803	100%

(f) During the period of 5 years immediately preceding the Balance Sheet date, the Company has not issued any equity shares without payment being received in cash, bonus shares and has not bought back any equity shares.

(g) Shares held by promoters at the end of the year

Particulars	As at March 31, 2025		
	No. of shares	% holding	% of holding change
360 ONE WAM Limited and its nominees	370,686,181	100%	0%

Particulars	As at March 31, 2024		
	No. of shares	% holding	% of holding change
360 ONE WAM Limited and its nominees	305,493,803	100%	0%

(h) NBFC's objectives, policies and processes for managing capital (Refer Note 37F)

(i) Details of dividend declared and paid during the financial year

The Board of Directors in their meeting held on July 26, 2024, has declared and approved interim dividend of ₹ 1.15 per equity share, total amounting to ₹ 35.13 crore, which has been paid as well during the financial year.

Accounting period	Net profit for the Accounting period (₹ in Crore)	Rate of Dividend (%)	Amount of Dividend (₹ in crore)	Dividend Payout ratio (%)
FY 2024 - 2025	285.25	11.50%	35.13	12.32%
FY 2023 - 2024	273.63	43.70%	133.50	48.79%

In FY 2023-24, Company has declared final dividend of ₹ 0.50 per equity share, total amounting to ₹15.27 crore, which was paid on June 25, 2024.



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

Note 21A. Other Equity**(₹ in Crore)**

Particulars	As at March 31, 2025	As at March 31, 2024
Securities premium	1,613.13	478.52
General reserve	0.14	0.14
Special reserve pursuant to section 45 IC of Reserve Bank of India Act, 1934	348.62	291.57
Capital Redemption Reserve	0.23	0.23
Impairment Reserve as per Reserve Bank of India Act, 1934	4.45	4.05
Retained earnings	536.41	359.13
Total	2,502.98	1,133.64

i) Securities Premium

Securities Premium is the difference between face value of equity shares and consideration in respect of shares issued. It can be utilised only for the purpose in accordance with the provisions of the Companies Act, 2013.

ii) General Reserve

The Company has transferred a portion of the net profit of the Company before declaring dividend to general reserve pursuant to the earlier provisions of Companies Act, 1956. Mandatory transfer to general reserve is not required under the Companies Act, 2013.

iii) Special Reserve Pursuant to Section 45 IC of Reserve Bank of India Act, 1934

Statutory reserve represents reserve fund created pursuant to Section 45-IC of the RBI Act, 1934 through transfer of specified percentage of net profit every year before any dividend is declared. The reserve fund can be utilised only for limited purposes as specified by RBI from time to time and every such utilisation shall be reported to the RBI within specified period of time from the date of such utilisation.

iv) Capital Redemption Reserve

Capital Redemption Reserve (CRR) can be used only for issue of fully paid bonus shares as per Companies Act, 2013.

v) Impairment Reserve as per Reserve Bank of India Act, 1934

As per Reserve Bank of India ("RBI") Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 vide notification No. RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24, as amended, if impairment allowance under Ind AS 109 is lower than the provisioning required under Income Recognition, Asset Classification and Provisioning ("IRACP") defined under RBI Master Direction, Non-Banking Financial Companies ("NBFCs")/Asset Reconstruction Companies ("ARCs") shall appropriate the difference from their net profit or loss after tax to a separate 'Impairment Reserve' and the balance in the 'Impairment Reserve' shall not be reckoned for regulatory capital. Further, no withdrawals shall be permitted from this reserve without prior permission from the Department of Supervision, RBI.

vi) Retained Earnings

Retained earnings are the profits that the Company has earned till date, less any transfers to reserves, dividends or other distributions paid to shareholders.



Note 22. Interest Income

(₹ In Crore)

Particulars	For the year ended March 31, 2025				For the year ended March 31, 2024			
	On financial assets measured at fair value through OCI	On financial assets measured at amortised cost	Interest income on financial assets classified at fair value through profit or loss	Total	On financial assets measured at fair value through OCI	On financial assets measured at amortised cost	Interest income on financial assets classified at fair value through profit or loss	Total
Interest on loans	-	837.29	-	837.29	-	581.31	-	581.31
Interest income from investments	-	-	89.60	89.60	-	-	111.46	111.46
Interest on deposits with banks	-	3.36	-	3.36	-	7.25	-	7.25
Other Interest Income	-	0.19	-	0.19	-	0.11	-	0.11
Total	-	840.84	89.60	930.44	-	588.67	111.46	700.13

Note 23. Dividend Income

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Dividend Income	0.08	0.93
Total	0.08	0.93

Note 24. Fee and Commission Income

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Commission Income	5.34	1.60
Total	5.34	1.60

Note 25. Net Gain/Loss On Fair Value Change

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
(A) Net gain/ (loss) on financial instruments at fair value through profit or loss		
- Investments	219.73	222.01
- Derivatives	(46.03)	(9.59)
- Borrowings in form of Debt securities-		
Measured at fair value	(9.83)	(20.98)
Total net gain on fair value changes (A)	163.87	191.44
(B) Fair value changes:		
-Realised	170.43	258.21
-Unrealised	(6.56)	(66.77)
Total net gain on fair value changes(B)	163.87	191.44

Note 26. Other Income

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Interest income on income tax refund	-	3.10
Gain/ (Loss) on cancellation of lease arrangements	-	0.01
Total	-	3.11



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Notes forming part of Financial Statements for the year ended March 31, 2025

Note 27. Finance Cost

(₹ in Crore)

Particulars	For the year ended March 31, 2025			For the year ended March 31, 2024		
	On financial liabilities measured at fair value through profit or loss	On financial liabilities measured at amortised cost	Total	On financial liabilities measured at fair value through profit or loss	On financial liabilities measured at amortised cost	Total
Interest on borrowings	-	134.99	134.99	-	86.62	86.62
Interest on debt securities	-	479.26	479.26	-	374.83	374.83
Interest on subordinated liabilities	-	15.00	15.00	-	15.17	15.17
Interest on lease liability	-	0.20	0.20	-	0.07	0.07
Other Finance Costs*	-	11.48	11.48	-	13.39	13.39
Total	-	640.93	640.93	-	490.08	490.08

* Other finance cost includes corporate guarantee fees paid to 360 ONE WAM Limited.

Note 28. Impairment On Financial Instruments

(₹ in Crore)

Particulars	For the year ended March 31, 2025		For the year ended March 31, 2024	
	On financial Instruments measured at fair value through OCI	On financial Instruments measured at amortised cost	On financial instruments measured at fair value through OCI	On financial instruments measured at amortised cost
On loans	-	7.93	-	3.38
Total	-	7.93	-	3.38

Note 29. Employee Benefit Expenses

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Salaries and wages	40.92	37.64
Contribution to provident and other funds	1.00	0.87
Share based payments to employees (Refer Note No. 39)	6.24	4.41
Gratuity expense (Refer Note No. 29.1)	0.32	0.22
Leave encashment	(0.01)	0.04
Staff welfare expenses	0.43	0.35
Total	48.90	43.53



29.1. Gratuity Disclosure Statement as per Indian Accounting Standard 19 (Ind AS 19) For the year ended 31st March 2025

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Type of benefit	Gratuity	Gratuity
Country	India	India
Reporting currency	INR	INR
Reporting standard	Indian Accounting Standard 19 (Ind AS 19)	Indian Accounting Standard 19 (Ind AS 19)
Funding status	Unfunded	Unfunded
Starting period	01-Apr-24	01-Apr-23
Date of reporting	31-Mar-25	31-Mar-24
year of reporting	12 Months	12 Months

Assumptions		
Expected return on plan assets	0.00%	0.00%
Rate of discounting	6.71%	7.21%
Rate of salary increase	7.50%	7.50%
Rate of employee turnover	For service 4 years and below 15.00% p.a. For service 5 years and above 7.50% p.a.	For service 4 years and below 15.00% p.a. For service 5 years and above 7.50% p.a.
Mortality rate during employment	Indian Assured Lives Mortality (2012-14) Ultimate	Indian Assured Lives Mortality (2012-14) Ultimate
Mortality rate after employment	N.A.	N.A.

Table showing change in the present value of projected benefit obligation	For the year ended March 31, 2025	For the year ended March 31, 2024
Present value of benefit obligation at the beginning of the year	1.82	1.12
Interest cost	0.13	0.08
Current service cost	0.19	0.14
Liability transferred in/ acquisitions	0.12	0.47
(Liability transferred out/ divestments)	(0.12)	(0.12)
(Benefit paid directly by the employer)	(0.21)	(0.06)
(Benefit paid from the fund)	-	-
Actuarial (gains)/losses on obligations - due to change in demographic assumptions	-	-
Actuarial (gains)/losses on obligations - due to change in financial assumptions	0.07	0.03
Actuarial (gains)/losses on obligations - due to experience adjustment	0.08	0.16
Present value of benefit obligation at the end of the year	2.08	1.82

Amount recognized in the balance sheet	For the year ended March 31, 2025	For the year ended March 31, 2024
(Present value of benefit obligation at the end of the year)	(2.08)	(1.82)
Fair value of plan assets at the end of the year	-	-
Funded status (surplus/ (deficit))	(2.08)	(1.82)
Net (liability) recognized in the balance sheet	(2.08)	(1.82)

Net interest cost for current year	For the year ended March 31, 2025	For the year ended March 31, 2024
Interest cost	0.13	0.08
(Interest income)	-	-
Net interest cost for current year	0.13	0.08

Expenses recognized in the statement of profit or loss for current year	For the year ended March 31, 2025	For the year ended March 31, 2024
Current service cost	0.19	0.14
Net interest cost	0.13	0.08
Expenses recognized	0.32	0.22

Expenses recognized in the other comprehensive income (OCI) for current year	For the year ended March 31, 2025	For the year ended March 31, 2024
Actuarial (gains)/losses on obligation for the year	0.15	0.19
Return on plan assets, excluding interest income	-	-
Net expense for the year recognized in OCI	0.15	0.19



29.1. Gratuity Disclosure Statement as per Indian Accounting Standard 19 (Ind AS 19) For the year ended 31st March 2025

Balance sheet reconciliation	For the year ended March 31, 2025	For the year ended March 31, 2024
Opening net liability	1.82	1.12
Expenses recognized in statement of profit or loss	0.32	0.22
Expenses recognized in OCI	0.15	0.19
Net liability/(asset) transfer in	0.12	0.47
Net (liability)/asset transfer out	(0.12)	(0.12)
(Benefit paid directly by the employer)	(0.21)	(0.06)
(Employer's contribution)	-	-
Net liability recognized in the balance sheet	2.08	1.82

Other assumptions	For the year ended March 31, 2025	For the year ended March 31, 2024
No of active employees	59.00	59.00
Average per month salary for active employees (in Crore)	1.00	1.06
Weighted average duration of PBO	8.00	11.00
Average expected future service	8.00	8.00
Projected benefit obligation (PBO)	2.08	1.82
Prescribed contribution for next year (12 months)	-	-

Net Interest Cost for Next Year	For the year ended March 31, 2025	For the year ended March 31, 2024
Interest Cost	0.14	0.13
(Interest Income)	-	-
Net Interest Cost for Next Year	0.14	0.13

Expenses Recognized in the Statement of Profit or Loss for Next Year (estimated)	For the year ended March 31, 2025	For the year ended March 31, 2024
Current Service Cost	0.21	0.19
Net Interest Cost	0.14	0.13
Expenses Recognized in the Statement of Profit or Loss	0.35	0.32

Maturity analysis of the benefit payments	For the year ended March 31, 2025	For the year ended March 31, 2024
1st following year	0.26	0.17
2nd following year	0.17	0.23
3rd following year	0.17	0.16
4th following year	0.17	0.16
5th following year	0.16	0.15
Sum of years 6 to 10	0.82	0.66
Sum of years 11 and above	1.94	1.79

Sensitivity analysis	2024 - 2025	2023 - 2024
PBO on current assumptions	2.08	1.82
Delta effect of +1% change in rate of discounting	(0.14)	(0.12)
Delta effect of -1% change in rate of discounting	0.16	0.13
Delta effect of +1% change in rate of salary increase	0.08	0.06
Delta effect of -1% change in rate of salary increase	(0.08)	(0.06)
Delta effect of +1% change in rate of employee turnover	0.02	0.03
Delta effect of -1% change in rate of employee turnover	(0.02)	(0.03)

The above mentioned plans are valued by independent actuaries using the projected unit credit method.

The Company's gratuity plan obligation is determined by actuarial valuation. As such, the valuation are exposed to certain risks, including mainly salary increments, attrition levels, interest rates. If salaries and interest rates rise faster than assumed or if the attrition rates are lower than assumed, then the Company gratuity obligation would rise faster in future periods.

29.2 Leave Encashment:

The Company has provided for ₹ (0.01) Crore (PY: ₹ 0.04 Crore) basis the actuarial valuation report obtained by the Company. The mentioned plan is valued by independent actuaries using the projected unit credit method.



29.3 Defined Contribution Plans

The Company has recognised the following amounts as an expense and included in the Employee Benefit Expenses.

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Contribution to provident fund	1.00	0.87
Total	1.00	0.87

The Company contributes to recognised provident fund for qualifying employees. Under the scheme, the Company is required to contribute specified percentage of payroll costs to fund the benefits.

Note 30. Other Expenses

(₹ in Crore)

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
Operating expenses	0.40	3.91
Rent and energy cost	1.50	1.35
Insurance	0.10	0.03
Repairs & maintenance	0.04	0.08
Marketing, advertisement and business promotion expenses	1.28	0.41
Travelling & conveyance	2.76	2.25
Legal & professional fees	4.45	3.46
Communication	0.12	0.11
Software charges / Technology cost	1.30	0.52
Office & other expenses	0.35	0.27
Directors' fees and commission	0.52	0.41
Remuneration to Auditors :		
Audit fees	0.36	0.33
Certification expenses and other services	0.05	0.19
Out Of pocket expenses	0.03	0.03
Corporate social responsibility expenses (Refer Note 35)*	6.63	6.15
Total	19.89	19.50

* includes donation of Nil in CY (PY: ₹ 0.50 Crore).



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Notes forming part of Financial Statements for the year ended March 31, 2025

Note 31. Related Party Disclosures:

Related party disclosures for the year ended 31st March 2025 pursuant to Ind AS 24 'Related party disclosures' and as per RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023, as amended

(A) List of Related Parties:

Nature of relationship	Name of party
Director/ Key Managerial Personal	Mr. Himanshu Jain, CEO and Whole time Director
	Mr. Yatin Shah, Whole-time Director
	Mr. Karan Bhagat, Non Executive Director
	Dr. S. Narayan, Non-executive Director (Independent Director) (up to June 25, 2024)
	Ms. Rekha Warriar, Non-executive Director (Independent Director)
	Ms. Revathy Ashok, Non-executive Director (Independent Director) (Appointed w. e. f. November 28, 2023)
	Mr. Sanjay Wadhwa, Chief Financial Officer
	Mr. Amit Bhandari, Company Secretary
Holding Company	360 ONE WAM Limited
Fellow Subsidiary Companies	360 ONE Asset Management Limited
	360 ONE Portfolio Managers Limited
	360 ONE Asset Trustee Limited
	360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)
	360 ONE IFSC Limited
	360 ONE Alternates Asset Management Limited
	360 ONE Investment Adviser and Trustee Services Limited
	360 One Foundation
	MAVM Angels Network Private Limited
	Moneygoals Solutions Limited (w.e.f. February 6, 2025)
	Banayantree Services Limited (w.e.f. February 6, 2025)
	360 ONE Private Wealth (Dubai) Limited
	360 ONE INC.
	360 ONE Asset Management (Mauritius) Limited
	360 ONE Capital PTE. Limited
	360 ONE Capital (Canada) Limited
Other related parties*	IIFL Management Services Limited (up to July 11, 2024)
	IIFL Home Finance Limited (up to July 11, 2024)
	IIFL Securities Limited (up to July 11, 2024)
	Kyrush Investments
	Yatin Investments
	Mrs. Madhu Bhagat (Mother of Mr. Karan Bhagat)

Note:-* The above list includes other related parties with whom the transactions have been carried out during the reporting and previous year.



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Notes forming part of Financial Statements for the year ended March 31, 2025

Note 31. Related Party Disclosures:

Related party disclosures for the year ended 31st March 2025 pursuant to Ind AS 24 'Related party disclosures' and as per RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023, as amended

(B) Significant Transactions with Related Parties:

(₹ in Crore)

Nature of Transaction	Director/Key Managerial Person	Holding Company	Fellow Subsidiaries	Other Related Parties	Total
Issue of Equity shares					
360 ONE WAM Limited	-	1,199.80	-	-	1,199.80
	-	-	-	-	-
Dividend Paid					
360 ONE WAM Limited	-	50.41	-	-	50.41
	-	(231.26)	-	-	(231.26)
Loans Given					
Mr. Yatin Shah	19.22	-	-	-	19.22
	-	-	-	-	-
Mr. Sanjay Wadhwa	1.02	-	-	-	1.02
	-	-	-	-	-
Kyrush Investments	-	-	-	355.57	355.57
	-	-	-	(188.26)	(188.26)
Loan Received Back					
Mr. Yatin Shah	4.10	-	-	-	4.10
	-	-	-	-	-
Mr. Sanjay Wadhwa	0.01	-	-	-	0.01
	-	-	-	-	-
Kyrush Investments	-	-	-	383.46	383.46
	-	-	-	(126.01)	(126.01)
ICD Given					
360 ONE WAM Limited	-	306.80	-	-	306.80
	-	(672.00)	-	-	(672.00)
360 ONE Asset Management Limited	-	-	81.00	-	81.00
	-	-	(123.00)	-	(123.00)
360 ONE Portfolio Managers Limited	-	-	843.00	-	843.00
	-	-	(711.00)	-	(711.00)
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	2,134.00	-	2,134.00
	-	-	(1,028.00)	-	(1,028.00)
ICD Received Back					
360 ONE WAM Limited	-	306.80	-	-	306.80
	-	(672.00)	-	-	(672.00)
360 ONE Asset Management Limited	-	-	81.00	-	81.00
	-	-	(123.00)	-	(123.00)
360 ONE Portfolio Managers Limited	-	-	697.00	-	697.00
	-	-	(711.00)	-	(711.00)
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	2,134.00	-	2,134.00
	-	-	(1,028.00)	-	(1,028.00)



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Notes forming part of Financial Statements for the year ended March 31, 2025

Note 31. Related Party Disclosures:

Related party disclosures for the year ended 31st March 2025 pursuant to Ind AS 24 'Related party disclosures' and as per RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023, as amended

(₹ in Crore)

Nature of Transaction	Director/Key Managerial Person	Holding Company	Fellow Subsidiaries	Other Related Parties	Total
ICD Taken					
360 ONE WAM Limited	-	4,255.00	-	-	4,255.00
	-	(3,055.00)	-	-	(3,055.00)
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	3.00	-	3.00
	-	-	(37.00)	-	(37.00)
360 ONE Investment Adviser and Trustee Services Limited	-	-	-	-	-
	-	-	(2.00)	-	(2.00)
360 ONE Alternates Asset Management limited	-	-	71.06	-	71.06
	-	-	-	-	-
ICD Repaid					
360 ONE WAM Limited	-	3,945.00	-	-	3,945.00
	-	(3,455.00)	-	-	(3,455.00)
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	3.00	-	3.00
	-	-	(37.00)	-	(37.00)
360 ONE Investment Adviser and Trustee Services Limited	-	-	-	-	-
	-	-	(2.00)	-	(2.00)
360 ONE Alternates Asset Management limited	-	-	71.06	-	71.06
	-	-	-	-	-
Interest Income on Loans					
Kyrush Investments	-	-	-	4.99	4.99
	-	-	-	(3.01)	(3.01)
Mr. Yatin Shah	0.87	-	-	-	0.87
	-	-	-	-	-
Mr. Sanjay Wadhwa	0.03	-	-	-	0.03
	-	-	-	-	-
Interest Income on ICD					
360 ONE WAM Limited	-	0.07	-	-	0.07
	-	(0.38)	-	-	(0.38)
360 ONE Asset Management Limited	-	-	0.07	-	0.07
	-	-	(0.90)	-	(0.90)
360 ONE Portfolio Managers Limited	-	-	6.21	-	6.21
	-	-	(1.21)	-	(1.21)
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	0.87	-	0.87
	-	-	(0.60)	-	(0.60)
Interest Expense on ICD					
360 ONE WAM Limited	-	12.79	-	-	12.79
	-	(5.44)	-	-	(5.44)
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	0.01	-	0.01
	-	-	(0.01)	-	(0.01)
360 ONE Alternates Asset Management limited	-	-	0.70	-	0.70
	-	-	-	-	-



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Notes forming part of Financial Statements for the year ended March 31, 2025

Note 31. Related Party Disclosures:

Related party disclosures for the year ended 31st March 2025 pursuant to Ind AS 24 'Related party disclosures' and as per RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023, as amended

(₹ in Crore)

Nature of Transaction	Director/Key Managerial Person	Holding Company	Fellow Subsidiaries	Other Related Parties	Total
Purchase of Investments					
360 ONE WAM Limited	-	75.36	-	-	75.36
	-	-	-	-	-
Mrs. Madhu Bhagat	-	-	-	-	-
	-	-	-	(0.65)	(0.65)
360 ONE Portfolio Managers Limited	-	-	84.99	-	84.99
	-	-	(139.20)	-	(139.20)
360 ONE Investment Adviser and Trustee Services Limited	-	-	25.79	-	25.79
	-	-	-	-	-
Redemption/Buyback of NCD					
360 ONE WAM Limited	-	25.98	-	-	25.98
	-	(537.13)	-	-	(537.13)
360 ONE Portfolio Managers Limited	-	-	42.29	-	42.29
	-	-	(92.49)	-	(92.49)
Issue of NCD					
360 ONE WAM Limited	-	222.59	-	-	222.59
	-	(132.10)	-	-	(132.10)
360 ONE Portfolio Managers Limited	-	-	145.00	-	145.00
	-	-	(25.00)	-	(25.00)
Sale of Investment					
360 ONE WAM Limited	-	90.14	-	-	90.14
	-	(270.49)	-	-	(270.49)
360 ONE Portfolio Managers Limited	-	-	100.36	-	100.36
	-	-	(832.40)	-	(832.40)
Kyrush Investments	-	-	-	-	-
	-	-	-	(25.00)	(25.00)
360 ONE Alternates Asset Management limited	-	-	184.28	-	184.28
	-	-	-	-	-
Interest Expense on NCD					
360 ONE WAM Limited	-	1.31	-	-	1.31
	-	(0.87)	-	-	(0.87)
360 ONE Portfolio Managers Limited	-	-	0.20	-	0.20
	-	-	(0.70)	-	(0.70)
360 ONE Investment Adviser and Trustee Services Limited	-	-	0.96	-	0.96
	-	-	(2.93)	-	(2.93)
Fees/Expenses Incurred/Reimbursed For Services Procured					
360 ONE WAM Limited	-	10.85	-	-	10.85
	-	(12.19)	-	-	(12.19)
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	1.09	-	1.09
	-	-	(1.39)	-	(1.39)
IIFL Securities Limited	-	-	-	0.85	0.85
	-	-	-	(1.75)	(1.75)



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Notes forming part of Financial Statements for the year ended March 31, 2025

Note 31. Related Party Disclosures:

Related party disclosures for the year ended 31st March 2025 pursuant to Ind AS 24 'Related party disclosures' and as per RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023, as amended

(₹ in Crore)					
Nature of Transaction	Director/Key Managerial Person	Holding Company	Fellow Subsidiaries	Other Related Parties	Total
Corporate Social Responsibility (CSR)					
360 ONE Foundation**	-	-	5.72	-	5.72
	-	-	(5.04)	-	(5.04)
Allocation / Reimbursement of expenses Paid					
360 ONE WAM Limited	-	6.79	-	-	6.79
	-	(4.88)	-	-	(4.88)
IIFL Management Services Limited	-	-	-	0.00*	-
	-	-	-	(0.08)	(0.08)
Other funds paid					
360 ONE Portfolio Managers Limited	-	-	-	-	-
	-	-	(0.05)	-	(0.05)
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	0.44	-	0.44
	-	-	(50.51)	-	(50.51)
360 ONE Investment Adviser and Trustee Services Limited	-	-	0.01	-	0.01
	-	-	(0.04)	-	(0.04)
Other funds received					
360 ONE WAM Limited	-	0.25	-	-	0.25
	-	(0.36)	-	-	(0.36)
360 ONE Asset Management Limited	-	-	-	-	-
	-	-	(0.01)	-	(0.01)
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	0.12	-	0.12
	-	-	-	-	-
360 ONE Investment Adviser and Trustee Services Limited	-	-	0.01	-	0.01
	-	-	-	-	-

Amount due to / from related parties (Closing Balances):

(₹ in Crore)

Nature of Transaction	Director/Key Managerial Person	Holding Company	Fellow Subsidiaries	Other Related Parties	Total
Sundry payables					
360 ONE WAM Limited	-	2.29	-	-	2.29
	-	(13.84)	-	-	(13.84)
360 ONE Portfolio Managers Limited	-	-	-	-	-
	-	-	(1.26)	-	(1.26)
360 ONE Investment Adviser and Trustee Services Limited	-	-	-	-	-
	-	-	(0.04)	-	(0.04)
Sundry receivables					
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	0.12	-	0.12
	-	-	(0.05)	-	(0.05)
360 ONE Investment Adviser and Trustee Services Limited	-	-	-	-	-
	-	-	(0.02)	-	(0.02)
Receivables from Broker					
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	1.07	-	1.07
	-	-	(1.59)	-	(1.59)



Note 31. Related Party Disclosures:

Related party disclosures for the year ended 31st March 2025 pursuant to Ind AS 24 'Related party disclosures' and as per RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023, as amended

(₹ in Crore)

Nature of Transaction	Director/Key Managerial Person	Holding Company	Fellow Subsidiaries	Other Related Parties	Total
Investment in NCD					
360 ONE WAM Limited	-	70.12	-	-	70.12
	-	(7.13)	-	-	(7.13)
IIFL Home Finance Limited	-	-	-	-	-
	-	-	-	(2.20)	(2.20)
Issue of NCD					
360 ONE WAM Limited	-	71.80	-	-	71.80
	-	(76.67)	-	-	(76.67)
360 ONE Portfolio Managers Limited	-	-	4.56	-	4.56
	-	-	(17.86)	-	(17.86)
360 ONE Investment Adviser and Trustee Services Limited	-	-	9.60	-	9.60
	-	-	(19.28)	-	(19.28)
Loans Given					
Mr. Yatin Shah	15.44	-	-	-	15.44
	-	-	-	-	-
Mr. Sanjay Wadhwa	1.01	-	-	-	1.01
	-	-	-	-	-
Kyrush Investments	-	-	-	60.81	60.81
	-	-	-	(88.12)	(88.12)
Inter Corporates deposits Given					
360 ONE Portfolio Managers Limited	-	-	146.00	-	146.00
	-	-	-	-	-
ICD Loan Taken					
360 ONE WAM Limited	-	310.00	-	-	310.00
	-	-	-	-	-
Corporate Guarantee Received					
360 ONE WAM Limited	-	955.50	-	-	955.50
	-	(1,105.00)	-	-	(1,105.00)

*Values are less than ₹ 50,000/-

** Transaction with 360 ONE CSR Foundation includes contributions done in the current year towards liabilities of current year and carried forward liabilities of previous year.

(C) Remunerations paid to Directors/Key Managerial Persons

The table below describes the compensation to key managerial personnel which comprise directors and key managerial personnel

Particulars	2024 - 2025	2023 - 2024
	(Short term)	(Short term)
Salaries and other employee benefits to whole time directors and other KMPs	12.26	12.03
Commission, sitting fees and other benefits to non-executive /independent directors	0.52	0.38

(D) Other notes

1. Related party relationships and transactions have been identified by the Management and relied upon by the Auditors.
2. The remuneration to the key managerial person does not include provisions towards bonus and gratuity and other benefits as they are determined on actuarial
3. Figures in bracket pertain to previous year.
4. Transactions shown above are excluding Goods & Services tax.
5. Disclosure of NCD is excluding of Ind AS adjustments and Interest accrual.



360 ONE PRIME LIMITED

Notes forming part of Financial Statements for the year ended March 31, 2025

Note 31. Related Party Disclosures:

Related party disclosures for the year ended 31st March 2025 pursuant to Ind AS 24 'Related party disclosures' and as per RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023, as amended

(E) Maximum amount outstanding during the financial year

(₹ in Crore)					
Related party	Director/Key Managerial Person	Holding Company	Fellow Subsidiaries	Fellow Subsidiaries	Other Related Parties
Issue of NCDs					
360 ONE Investment Adviser and Trustee Services Limited	-	-	9.60		9.60
	-	-	(31.55)		(31.55)
360 ONE WAM Limited	-	71.80	-		71.80
	-	(234.94)	-		(234.94)
360 ONE Portfolio Managers Limited	-	-	57.79		57.79
	-	-	(39.48)		(39.48)
Investments of NCD					
360 ONE WAM Limited	-	70.12	-	-	70.12
	-	(7.13)	-	-	(7.13)
IIFL Home Finance Limited	-	-	-		-
	-	-	-	(2.20)	(2.20)
ICD Taken					
360 ONE Distribution Services Limited (Formerly known as IIFL Wealth Distribution Services Limited)	-	-	2.00	-	2.00
	-	-	(40.00)	-	(40.00)
360 ONE WAM Limited	-	990.00	-	-	990.00
	-	(673.00)	-	-	(673.00)
360 ONE Investment Adviser and Trustee Services Limited	-	-	-	-	-
	-	-	(2.00)	-	(2.00)
360 ONE Alternates Asset Management limited	-	-	71.06	-	71.06
	-	-	-	-	-
ICD Given					
360 ONE Asset Management Limited	-	-	70.00	-	70.00
	-	-	(81.00)	-	(81.00)
360 ONE Distribution Services Limited	-	-	265.00	-	265.00
	-	-	(130.00)	-	(130.00)
360 ONE WAM Limited	-	170.00	-	-	170.00
	-	(377.00)	-	-	(377.00)
360 ONE Portfolio Managers Limited	-	-	258.00	-	258.00
	-	-	(233.00)	-	(233.00)
Loan Given					
Yatin Investments	15.44	-	-	-	15.44
	-	-	-	-	-
Mr. Sanjay Wadhwa	1.02	-	-	-	1.02
	-	-	-	-	-
Kyrush Investments	-	-	-	109.63	109.63
	-	-	-	(88.12)	(88.12)



Note 32. Income taxes

Disclosure pursuant to Ind AS 12 "Income Taxes"

(a) Major components of tax expense/ (income)

(₹ in Crore)

Sr. No.	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
	Statement of Profit and Loss:		
(a)	Profit and Loss section:		
	(i) Current Income tax :		
	Current income tax expense	82.63	75.13
	Tax expense in respect of earlier years	-	(5.43)
		82.63	69.70
	(ii) Deferred Tax:		
	Tax expense on origination and reversal of temporary differences	11.10	(4.19)
	Effect on deferred tax balances due to the change in income tax rate	-	-
		11.10	(4.19)
	Income tax expense reported in the statement of profit or loss [(i)+(ii)]	93.73	65.51
(b)	Other Comprehensive Income (OCI) Section:		
	(i) Items not to be reclassified to profit or loss in subsequent years:		
	(A) Current tax expense/(income):		
	On re-measurement of defined benefit plans	-	-
	(B) Deferred tax expense/(income):		
	On re-measurement of defined benefit plans	(0.04)	(0.04)
	(ii) Items to be reclassified to profit or loss in subsequent years:	-	-
	Income tax expense reported in the other comprehensive income [(i)+(ii)]	(0.04)	(0.04)

(b) Reconciliation of Income tax expense and accounting profit multiplied by domestic tax rate applicable in India:

(₹ in Crore)

Sr. No.	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
(a)	Profit/(loss) before tax	378.98	339.14
	Applicable tax rate	25.17%	25.17%
(b)	Income tax expense at tax rates applicable including deferred tax	95.39	85.36
(c)	(i) Tax on income subject to lower tax rate		
	(A) Gains on investments (including fair valuation)	0.38	(8.42)
	(ii) Tax on Income exempt from Tax		
	(A) Income from Investments (Including tax suffered income on investment in AIF)	(3.75)	(6.79)
	(iii) Tax on expense not tax deductible		
	(A) Expenses not allowable as tax deductible as per tax laws	1.67	1.52
	(iv) Dividend Income exempt due to applicability of provisions of Sec 80M of Income Tax Act, 1961	(0.02)	(0.23)
	(v) Tax expense in respect of earlier years	-	(5.43)
	(vi) Tax effect on various other items	0.06	(0.50)
	Total effect of tax adjustments [(i) to (vi)]	(1.66)	(19.85)
(d)	Tax expense recognised during the year (b+C)	93.73	65.51
	Effective tax rate (d/a)	24.73%	19.32%



360 ONE PRIME LIMITED**Notes forming part of Financial Statements for the year ended March 31, 2025****Note 33. Earnings Per Share:**

Basic and diluted earnings per share ["EPS"] computed in accordance with INDAS 33 'Earnings per share'.

(₹ in Crore)

Particulars		For the year ended March 31, 2025	For the year ended March 31, 2024
BASIC			
Profit after tax as per Statement of Profit and Loss	A	285.25	273.63
Weighted average number of shares subscribed	B	328,891,615	305,493,803
Face value of equity shares (in ₹) fully paid		10.00	10.00
Basic EPS (₹)	A/B	8.67	8.96
DILUTED			
Profit after tax as per Statement of Profit and Loss	A	285.25	273.63
Weighted average number of shares subscribed	B	328,891,615	305,493,803
Add: Potential equity shares on account of conversion of employee stock option	C	-	-
Weighted average number of shares outstanding	D=B+C	328,891,615	305,493,803
Diluted EPS (₹)	A/D	8.67	8.96

Note 34. Capital, Other Commitments and Contingent Liabilities:**Capital and Other Commitments**

(₹ in Crore)

Particulars	As at March 31, 2025	As at March 31, 2024
Commitments to contribute funds for the acquisition of property, plant and equipment and intangible assets	0.04	-
Commitments on investments	100.15	235.77
Total	100.19	235.77

The disclosure doesn't include commitments which are cancellable in the nature at the discretion of the Company.

Contingent Liabilities

(₹ in Crore)

Particulars	As at March 31, 2025	As at March 31, 2024
In respect of Income tax demand *	21.11	21.11
Total	21.11	21.11

* Includes amount already paid under protest amounting to ₹ 11.30 crore (P.Y ₹ 11.30 crore) with respect to income tax demand.

The Management believes that the ultimate outcome of above matters will not have a material adverse impact on its financial position, results of operations and cash flows. In respect of above matters, future cash outflows in respect of contingent liabilities are determinable only on receipt of judgements pending at various authorities.



360 ONE PRIME LIMITED**Notes forming part of Financial Statements for the year ended March 31, 2025****Note 35. Corporate Social Responsibility**

During the year 2024-25, the Company has spent of ₹ 4.91 crore (PY ₹ 2.62 crore) of its total liabilities ₹ 6.63 crore (PY ₹ 5.65 crore) as required to be spent as per section 135 of the Companies Act 2013 in respect of Corporate Social Responsibility (CSR).

The Company is committed to supporting development of the country by contributing in achieving sustainable development goals and all its activities are directed towards this. Going forward these projects will be consolidated and scaled to achieve a larger and deeper impact. The key focus areas include education and healthcare. (Refer Note 31 on Related Party Disclosures).

(₹ in Crore)

Particulars	As at March 31, 2025	As at March 31, 2024
Amount required to be spent by the company during the year	9.66	8.33
CSR obligation for current year	6.63	5.65
Unspent amount carried forward from previous year	3.03	2.68
Amount of expenditure incurred	6.02	5.30
Shortfall at the end of the year	3.64	3.03
Reason for shortfall	Pertains to ongoing projects.	Pertains to ongoing projects.
Provision of CSR	3.64	3.03
Nature of CSR activities	Education and livelihoods	Education and livelihoods

The Company meets its CSR obligations through its fellow subsidiary 360 One Foundation except for administrative cost booked at Company level. The details of related party transaction is provided in note 31.

The unspent amount (amount yet to spent) will be transferred to unspent CSR bank account within 30 days from the end of the financial year, in accordance with the Companies Act, 2013 read with the CSR Amendment Rules.

Note 36. Segment Reporting

Products offered by 360 ONE Prime Limited (formerly known as IIFL Wealth Prime Limited) (the Company), i.e. lending, credit solutions etc. forms part of the Wealth Management segment. The credit solutions and other products of the Company are principally offered to the clients, who form part of the Wealth Management CGU.

In view of the above, in the opinion of the entity's Chief Operating Decision Maker (CoDM), there is only one reportable business segment as envisaged by Ind AS 108 'Operating Segments', as prescribed under section 133 of the Act. Accordingly, no separate disclosure for segment reporting is required to be made in the financial statements of the Company. Secondary segment information based on geography has not been presented as the Company operates primarily in India and the Company perceives that there is no significant difference in its risk and returns in operating from different geographic areas within India.



Note 37. Disclosure Pursuant to Ind AS 107 "Financial Instruments: Disclosures"
Financial Risk Management

While risk is inherent in the Company's activities, it is managed through an integrated risk management framework, including ongoing identification, measurement and monitoring, subject to risk limits and other controls.

The Board of Directors are responsible for the overall risk management approach and for approving the risk management strategies and principles.

The Risk Committee has the overall responsibility for the development of the risk strategy and implementing principles, frameworks, policies and limits. The Risk Committee is responsible for managing risk decisions and monitoring risk levels and reports to the Supervisory Board.

The Company's Treasury is responsible for managing its assets and liabilities and the overall financial structure.

37A.1. Credit Risk

Credit risk refers to risk that a counterparty will default on its contractual obligations resulting in financial loss to the Company. Credit risk assessment on various components is described below:

1) Lending operations – Loans

The Lending Operations of the Company has a well-defined framework within which credit risk is assumed, managed and monitored. Credit risk management function closely oversees management and control of credit risks and associated operational risks. The credit proposals are evaluated having regard to specified prudent exposure limits and approved by the appropriate authority, approved by the Board of Directors (the Board) of the entity engaged in lending business. The risk management policies including exposure limits are defined and reviewed along with the Board.

The Company sanctions and monitors the loan based on underlying security offered by borrower. The Company has not implemented the system for credit grading of borrowers since most of its lendings are against liquid collaterals. In order to manage credit risk, Loan to Value (LTV) ratio is decided/re-adjusted at the time of sanction and on ongoing basis at the time of monitoring of loan.

The carrying amount of Loans arising from lending business which may be subject to credit risk are as per table below:

Loans to customers					(₹ in Crore)
April 2024 - March 2025					
Particulars	Financial assets where loss allowance measured at 12-month ECL	Financial assets for which credit risk has increased significantly and credit not impaired	Financial assets for which credit risk has increased significantly and credit impaired	Purchased or originated credit-impaired financial assets (POCI)	Total
Loans*	8,424.59	-	-	-	8,424.59
Total gross carrying amount	8,424.59	-	-	-	8,424.59
Loss allowance	(29.44)	-	-	-	(29.44)
Carrying amount	8,395.15	-	-	-	8,395.15

* Excluding Intercompany deposits, Staff Loan and Loan provided under CBLO mechanism.

Loans to customers					(₹ in Crore)
April 2023 - March 2024					
Particulars	Financial assets where loss allowance measured at 12-month ECL	Financial assets for which credit risk has increased significantly and credit not impaired	Financial assets for which credit risk has increased significantly and credit impaired	Purchased or originated credit-impaired financial assets (POCI)	Total
Loans*	6,388.22	-	-	-	6,388.22
Total gross carrying amount	6,388.22	-	-	-	6,388.22
Loss allowance	(21.52)	-	-	-	(21.52)
Carrying amount	6,366.70	-	-	-	6,366.70

* Excluding Intercompany deposits, Staff Loan and Loan provided under CBLO mechanism.



Note 37. Disclosure Pursuant to Ind AS 107 "Financial Instruments: Disclosures"

Reconciliation of Expected Credit Loss/ Impairment Loss allowance with regards to lending operations for F.Y. 2024 - 2025 is as follows (₹ in Crore)

Particulars	Financial assets where loss allowance measured at 12-month ECL	Financial assets for which credit risk has increased significantly and credit not impaired	Financial assets for which credit risk has increased significantly and credit impaired	Purchased or originated credit-impaired financial assets (POCI)	Total
Loss allowance as at 01.04.2024	21.52	-	-	-	21.52
Provision on loans originated during the year	15.45	-	-	-	15.45
Net change in provision on continuing loans	1.65	-	-	-	1.65
Provision on loans repaid during the year	(9.18)	-	-	-	(9.18)
Loss allowance as at 31.03.2025	29.44	-	-	-	29.44

Reconciliation of Expected Credit Loss/ Impairment Loss allowance with regards to lending operations for F.Y. 2023 - 2024 is as follows (₹ in Crore)

Particulars	Financial assets where loss allowance measured at 12-month ECL	Financial assets for which credit risk has increased significantly and credit not impaired	Financial assets for which credit risk has increased significantly and credit impaired	Purchased or originated credit-impaired financial assets (POCI)	Total
Loss allowance as at 01.04.2023	18.14	-	-	-	18.14
Provision on loans originated during the year	9.59	-	-	-	9.59
Net change in provision on continuing loans	1.21	-	-	-	1.21
Provision on loans repaid during the year	(7.42)	-	-	-	(7.42)
Loss allowance as at 31.03.2024	21.52	-	-	-	21.52

In addition to loans from lending business, the company has outstanding staff loans and Inter corporate deposits on which the company has not made any provision on ECL as credit risk is considered insignificant.

For financial assets, such as a loan to a customer, when the terms and conditions have been renegotiated to the extent that the modification does not result in cash flows that are substantially different (thereby not resulting into derecognition), the modification gain/loss based or discounted cash flows on it is as below:

Particulars	As at March 31, 2025	As at March 31, 2024
Value of modified assets at the time of modification	-	-
Value of modified assets outstanding at end of year	-	-
Modification gain/ loss	-	-



Note 37. Disclosure Pursuant to Ind AS 107 "Financial Instruments: Disclosures"

Credit concentration and gradation

The company provides loans mainly to Ultra High Net worth Individuals (UHNIs) against securities/collaterals in the form of financial instruments (Loans against Securities - LAS). The Company does not have a significant concentration with regard to single/group borrower and industry.

The Company sanctions and monitors these loans based on underlying securities. In order to manage credit risk, Loan to Value (representing value of securities/collateral against the loans outstanding) is decided/re-adjusted at the time of sanction and on ongoing basis as a part of monitoring of loans.

2) Trade receivables, Other receivables and Other Financial Assets

The Company's trade receivables primarily include receivables from Insurance company and receivable from alternative Investment funds. The Company has made lifetime expected credit loss provision based on provision matrix which takes into account historical experience in collection and credit losses.

Credit Risk on Other Financial assets is considered insignificant considering the nature of such assets and absence of counterparty risk.

3) Others

In addition to the above, Balances and deposits with banks, Investments in bonds, debt securities and units of Mutual fund/Alternate investment funds and Derivative financial instruments also have exposure to credit risk.

Credit risk on Balances and deposits with banks is considered to be insignificant.

37B.1. Liquidity Risk

Liquidity risk refers to the risk that the Company may not be able to meet its short-term financial obligations. The Company manages liquidity risk by maintaining sufficient cash and marketable securities and by having access to funding through an adequate amount of credit lines. Further, the Company has well defined Asset Liability Management (ALM) Framework with an appropriate organizational structure to regularly monitor and manage maturity profiles of financial assets and financial liabilities including debt financing plans, cash and cash equivalent instruments to ensure liquidity. The Company seeks to maintain flexibility in funding mix by way of sourcing the funds through money markets, debt markets and banks to meet its business and liquidity requirements.

The following table shows the maturity profile of Financial liabilities:

Financial liabilities	Total	As at March 31, 2025						₹ in Crore	
		Less than 1 months	1 months to 6 months	6 months to 1 year	Between 1 to 5 years	5 years and above			
Derivative financial instruments	112.48	-	-	0.63	7.73	104.12			
Trade Payables	14.40	1.20	13.20	-	-	-			
Debt Securities	6,267.55	570.51	1,025.52	2,296.31	1,637.06	738.15			
Borrowings (Other than Debt Securities)	1,940.55	699.87	951.48	113.50	175.70	-			
Subordinated Liabilities	151.41	-	-	-	151.41	-			
Other financial liabilities	10.91	6.75	4.16	-	-	-			
Total	8,497.30	1,278.33	1,994.36	2,410.44	1,971.90	842.27			

The following table shows the maturity profile of Financial liabilities:

Financial liabilities	Total	As at March 31, 2024						₹ in Crore	
		Less than 1 months	1 months to 6 months	6 months to 1 year	Between 1 to 5 years	5 years and above			
Derivative financial instruments	159.91	-	92.91	-	6.40	60.60			
Trade Payables	25.67	17.88	7.79	-	-	-			
Debt Securities	5,263.55	106.87	1,517.93	340.11	2,672.74	625.90			
Borrowings (Other than Debt Securities)	1,081.61	354.93	448.30	113.88	164.50	-			
Subordinated Liabilities	151.48	-	-	-	151.48	-			
Other financial liabilities	6.48	2.96	3.52	-	-	-			
Total	6,688.70	482.64	2,070.45	453.99	2,995.12	686.50			



Note 37. Disclosure Pursuant to Ind AS 107 "Financial Instruments: Disclosures"
37B.2. Financing arrangements

The Company has access to the following undrawn borrowing facilities at the end of the reporting period:

Particulars	As at March 31, 2025	As at March 31, 2024
Undrawn backup lines	50.00	290.00

37C. Market Risk

Market risk is the risk of any loss in future earnings, in realizable fair values or in futures cash flows that may result from a change in the price of a financial instrument as explained below:

37C.1 Currency Risk

The Company does not run a proprietary trading position in foreign currencies and foreign currency denominated instruments. However the Company has exposure to foreign currencies on account of maintaining cash and cash equivalents in currencies other than reporting /functional currencies.

The carrying amount of Financial asset and liabilities subject to foreign exchange risk for FY 2024-2025 and FY 2023-2024.

For the year ended March 31, 2025

Particulars	USD	AED
Cash and cash equivalents	#0.00	#0.00
#less then 50,000		

For the year ended March 31, 2024

Particulars	USD	AED
Cash and cash equivalents	-	-

37C.2 Interest rate risk

The Company has considered interest rate risk on financial assets and liabilities accounted for on amortised cost basis.

The Company's exposure to changes in interest rates relates primarily to the Company's outstanding floating rate debt included in borrowings/debt securities.

The carrying amount of floating rate liabilities and related interest rate sensitivity is as below:

Particulars	As at March 31, 2025	As at March 31, 2024
Floating Rate Liabilities	929.38	726.50

A hypothetical 0.25% shift in underlying benchmark rates will have the below impact :

	For the year ended March 31, 2025	For the year ended March 31, 2024
Impact on Profit and Loss after tax and equity		
Increase of 0.25%	(1.74)	(1.36)
Decrease of 0.25%	1.74	1.36



360 ONE PRIME LIMITED
Notes forming part of Financial Statements for the year ended March 31, 2025

Note 37. Disclosure Pursuant to Ind AS 107 "Financial Instruments: Disclosures"

The loans arising from lending operations generally provide for reset of the interest rates based on its Prime lending Rate (PLR). The Company aims to reset PLR on its loan book on the basis of, inter-alia, actualized /expected change in its overall borrowing costs. This enables the Company to mitigate interest risk on revision/ repricing of interest bearing liabilities. As such the Company does not carry any interest rate risk on account of the above. As required under applicable accounting standard, impact of hypothetical change in PLR on its loan books by 0.25% would be as follows:

(₹ in Crore)		
Particulars	As at March 31, 2025	As at March 31, 2024
Loans	8,424.59	6,388.22
Impact on Profit and Loss after tax and equity		
Increase of 0.25%	15.76	11.95
Decrease of 0.25%	(15.76)	(11.95)

37C3. Other Price Risk

Other price risk is related to the change in market reference price of the derivative financial instruments, investments and debt securities which are fair valued through statement of Profit and loss and exposes the Company to price risks.

The carrying amount of financial assets and liabilities subject to price risk is as below:

(₹ in Crore)		
Particulars	As at March 31, 2025	As at March 31, 2024
Financial Assets		
Derivative financial instruments	0.99	-
Investments	2,379.59	1,390.22
	2,380.58	1,390.22
Financial Liabilities		
Derivative financial instruments	112.43	159.91
Debt securities	65.93	141.95
	178.45	301.86

The sensitivity analysis is done on the basis of a hypothetical 1% change in value of investments in alternative investment funds, and other investments and derivatives assets and liabilities that are equity linked. In respect of investments and borrowings that are interest rate sensitive, the impact is computed on the basis of a hypothetical change 0.25% p.a in the interest rate over the duration of underlying instruments

Below is the sensitivity analysis for the year :

	For the year ended March 31, 2025	For the year ended March 31, 2024
Increase		
Impact on Profit and Loss after tax	14.24	13.06
Impact on Equity	14.24	13.06
Decrease		
Impact on Profit and Loss after tax	(14.24)	(13.06)
Impact on Equity	(14.24)	(13.06)



Note 37. Disclosure Pursuant to Ind AS 107 "Financial Instruments: Disclosures"

37D. Category Wise Classification for applicable Financial Assets and Liabilities

(₹ in Crore)

Sr No.	Particulars	As at March 31, 2025			Total
		Measure at amortised cost	Measured at fair value through profit or loss (P/L)	Measured at fair value through other comprehensive income (OCI)	
	Financial Assets				
(a)	Cash and cash equivalents	412.96	-	-	412.96
(b)	Bank balance other than (a) above	1.95	-	-	1.95
(c)	Derivative financial instruments	-	0.99	-	0.99
(d)	Receivables				
(i)	Trade receivables	1.45	-	-	1.45
(ii)	Other receivables	-	-	-	-
(e)	Loans	8,541.25	-	-	8,541.25
(f)	Investments	-	2,379.59	-	2,379.59
(g)	Other financial assets	10.32	-	-	10.32
	Total	8,967.93	2,380.58	-	11,348.51
	Financial Liabilities				
(a)	Derivative financial instruments	-	112.48	-	112.48
(b)	Payables				
(i)	Trade payables				
(ii)	total outstanding dues of micro enterprises and small enterprises	-	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	14.40	-	-	14.40
(c)	Debt securities	6,201.57	65.98	-	6,267.55
(d)	Borrowings (other than debt securities)	1,940.55	-	-	1,940.55
(e)	Subordinated liabilities	151.41	-	-	151.41
(f)	Lease liabilities	6.60	-	-	6.60
(g)	Other financial liabilities	10.91	-	-	10.91
	Total	8,325.44	178.46	-	8,503.90



Note 37. Disclosure Pursuant to Ind AS 107 "Financial Instruments: Disclosures"

37D. Category Wise Classification for applicable Financial Assets and Liabilities

(₹ in Crore)

Sr No.	Particulars	As at March 31, 2024			Total
		Measure at amortised cost	Measured at fair value through profit or loss (P/L)	Measured at fair value through other comprehensive income (OCI)	
	Financial Assets				
(a)	Cash and cash equivalents	321.22	-	-	321.22
(b)	Derivative financial instruments	-	-	-	-
(c)	Receivables				
	(I) Trade receivables	4.04	-	-	4.04
	(II) Other receivables	-	-	-	-
(d)	Loans	6,366.75	-	-	6,366.75
(e)	Investments	-	1,390.22	-	1,390.22
(f)	Other financial assets	7.16	-	-	7.16
	Total	6,699.17	1,390.22	-	8,089.39
	Financial Liabilities				
(a)	Derivative financial instruments	-	159.91	-	159.91
(b)	Payables				
	(I) Trade payables				
	(i) total outstanding dues of micro enterprises and small enterprises	-	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	25.67	-	-	25.67
(c)	Debt securities	5,121.60	141.95	-	5,263.55
(d)	Borrowings (other than debt securities)	1,081.61	-	-	1,081.61
(e)	Subordinated liabilities	151.43	-	-	151.48
(f)	Lease liabilities	1.02	-	-	1.02
(g)	Other financial liabilities	6.48	-	-	6.48
	Total	6,387.86	301.86	-	6,689.72



Note 37. Disclosure Pursuant to Ind AS 107 "Financial Instruments: Disclosures"

37E.1. Fair values of financial instruments

The Company measures fair values using the following fair value hierarchy, which reflects the significance of the inputs used in making the measurements.

- Level 1: Inputs that are quoted market prices (unadjusted) in active markets for identical instruments.
- Level 2: Inputs other than quoted prices included within Level 1 that are observable either directly (i.e. as prices) or indirectly (i.e. derived from prices). This category includes instruments valued using: quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques in which all significant inputs are directly or indirectly observable from market data.
- Level 3: Inputs that are unobservable. This category includes inputs that are not observable and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments for which significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

The Company uses widely recognised valuation methods to determine the fair value of common and simple financial instruments, such as interest rate swaps, options, which use only observable market data as far as practicable. Observable prices or model inputs are usually available in the market for listed debt and equity securities, exchange-traded derivatives and simple OTC derivatives such as interest rate swaps.

37E. 1a. Financial instruments measured at fair value – Fair value hierarchy

The following table analyses financial instruments measured at fair value at the reporting date, by the level in the fair value hierarchy into which the fair value measurement is categorised. The amounts are based on the values recognised in the statement of financial position. The fair values include any deferred differences between the transaction price and the fair value on initial recognition when the fair value is based on a valuation technique that uses unobservable inputs.

Financial instruments measured at fair value	Recurring fair value measurements at 31.03.2025			
	Level 1	Level 2	Level 3	Total
Financial Assets				
Investments in mutual funds	6.42	-	-	6.42
Investments in debt securities	-	248.50	489.28	737.78
Investments in Government Securities	1,047.04	-	-	1,047.04
Investments in alternate investment funds*	-	-	308.66	308.66
Investments in equity shares	13.09	-	-	13.09
Investments in Others	250.53	-	16.07	266.60
Derivatives financial assets	-	0.99	-	0.99
Total Assets	1,317.08	249.49	814.01	2,380.58
Financial Liabilities				
Bonds/ debentures	-	65.98	-	65.98
Derivative financial liabilities	-	112.48	-	112.48
Total Liabilities	-	178.46	-	178.46

* The fair values of these investments are determined basis the NAV published by the funds.



Note 37. Disclosure Pursuant to Ind AS 107 "Financial Instruments: Disclosures"

(₹ in Crore)

Financial instruments measured at fair value	Recurring fair value measurements at 31.03.2024			
	Level 1	Level 2	Level 3	Total
Financial Assets				
Investments in mutual funds	5.98	-	-	5.98
Investments in debt securities	-	125.18	-	125.18
Investments in Government Securities	742.97	-	-	742.97
Investments in alternate investment funds*	-	-	507.16	507.16
Investments in equity shares	-	-	-	-
Investments in others	-	7.06	1.87	8.93
Derivatives financial assets	-	-	-	-
Total Assets	748.95	132.24	509.03	1,390.22
Financial Liabilities				
Bonds/ debentures	-	141.95	-	141.95
Derivative financial liabilities	-	159.91	-	159.91
Total Liabilities	-	301.86	-	301.86

* The fair values of these investments are determined basis the NAV published by the funds.

Reconciliation of Level 3 fair value measurements

(₹ in Crore)

Particulars	As at March 31, 2025	As at March 31, 2024
Opening Balance	509.03	723.31
Total gains or losses	-	-
- in profit or loss includes Mark to Market	28.41	108.74
Purchases	878.27	1,178.34
Disposal/ Settlements	(601.70)	(1,501.36)
Transfer out of Level 3	-	-
Closing Balance	814.01	509.03



37E. 1b Fair value of financial assets and financial liabilities measured at amortised cost

Financial assets measured at amortised cost:

Financial liabilities measured at amortised cost:

(₹ in Crore)

	As at March 31, 2025			Valuation technique for level 3 items
	Level 1	Level 2	Level 3	
Financial Assets and liabilities which are measured at amortised cost for which fair values are disclosed				Total
Financial Liabilities				
Debt securities	-	-	6,306.99	6,306.99
Subordinated liabilities	-	-	152.62	152.62
				External Valuation
				External Valuation



Note 37. Disclosure Pursuant to Ind AS 107 "Financial Instruments: Disclosures"

Financial Assets and liabilities which are measured at amortised cost for which fair values are disclosed	As at March 31, 2024				Valuation technique for level 3 items
	Level 1	Level 2	Level 3	Total	
Financial Liabilities					
Debt securities	-	-	5,285.20	5,285.20	External Valuation
Subordinated liabilities	-	-	151.39	151.39	External Valuation

37F. Capital management

The Company's capital management is intended to create value for shareholders. The assessment of Capital level and requirements are assessed having regard to long and short term strategies of the Company and regulatory capital requirements of its businesses and constituent entities. The Company maintains at all times sufficient capital comprising both of Tier I and Tier II capital as required under the prudential norms prescribed by the Reserve Bank of India. Capital adequacy as on March 31, 2025 was 29.69% comprising Tier I of 29.39% and Tier II of 0.30% (please refer to Disclosure as required under RBI Directions Note no. 49).

(i) Risk management

The Company's objectives when managing capital are to safeguard their ability to continue as a going concern, so that they can continue to provide returns for shareholders and benefits for other stakeholders, and Maintain an optimal capital structure to reduce the cost of capital.

In order to maintain or adjust the capital structure, the Company may adjust the amount of dividends paid to shareholders, return capital to shareholders, issue new shares or sell assets to reduce debt.

The Company monitors capital on the basis of the following gearing ratio: Net debt {total borrowings(including Derivative financial liabilities) net of cash and cash equivalents} divided by Total 'Equity' (as shown in the balance sheet).

The Company's gearing ratios were as follows:

Particulars	As at March 31, 2025	As at March 31, 2024
Net Debts	8,058.43	6,335.33
Total Equity	2,873.67	1,439.13
Gearing ratio	2.83	4.40

(ii) In order to achieve this overall objective, the Company's capital management, amongst other things, aims to ensure that it meets financial covenants attached to the interest-bearing loans and borrowings. Breaches in meeting the financial covenants would permit the bank to immediately call loans and borrowings. There have been no breaches in the financial covenants of any interest-bearing loans and borrowing in the current year.

(iii) No changes were made in the objectives, policies or processes for managing capital during the years ended 31st March, 2025 and 31st March, 2024



Note 38.1. Maturity analysis of assets and liabilities as at March 31, 2025

(₹ in Crore)

Sr. No.	Particulars	Within 12 months	After 12 months	Total
	ASSETS			
1	Financial Assets			
(a)	Cash and cash equivalents	412.96	-	412.96
(b)	Bank balance other than (a) above	1.95	-	1.95
(c)	Derivative financial instruments	0.99	-	0.99
(d)	Receivables			
	(I) Trade receivables	1.45	-	1.45
	(II) Other receivables	-	-	-
(e)	Loans	2,684.61	5,856.64	8,541.25
(f)	Investments	2,294.95	84.64	2,379.59
(g)	Other financial assets	4.29	6.03	10.32
2	Non-Financial Assets			
(a)	Current tax assets (net)	-	38.12	38.12
(b)	Deferred tax assets (net)	-	-	-
(c)	Property, plant and equipment	-	3.08	3.08
(d)	Other Intangible assets	-	1.31	1.31
(e)	Right of use assets	-	6.49	6.49
(f)	Other non-financial assets	6.05	-	6.05
	Total Assets	5,407.25	5,996.31	11,403.56
	LIABILITIES AND EQUITY			
	LIABILITIES			
1	Financial Liabilities			
(a)	Derivative financial instruments	0.63	111.85	112.48
(b)	Payables			
	Trade payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	14.40	-	14.40
	(II) Other payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	-
(c)	Debt securities	3,892.34	2,375.21	6,267.55
(d)	Borrowings (other than debt securities)	1,764.85	175.70	1,940.55
(e)	Subordinated liabilities	-	151.41	151.41
(f)	Lease Liabilities	2.17	4.43	6.60
(g)	Other financial liabilities	10.91	-	10.91
2	Non-Financial Liabilities			
(a)	Current tax liabilities (net)	12.21	-	12.21
(b)	Provisions	0.27	1.86	2.13
(c)	Deferred tax liabilities (net)	-	8.99	8.99
(d)	Other non-financial liabilities	2.66	-	2.66
	Total Liabilities	5,700.44	2,829.45	8,529.89



Note 38.2. Maturity analysis of assets and liabilities as at March 31, 2024

(₹ in Crore)

Sr. No.	Particulars	Within 12 months	After 12 months	Total
	ASSETS			
1	Financial Assets			
(a)	Cash and cash equivalents	321.22	-	321.22
(b)	Bank balance other than (a) above	-	-	-
(c)	Derivative financial instruments	-	-	-
(d)	Receivables			
	(I) Trade receivables	4.04	-	4.04
	(II) Other receivables	-	-	-
(e)	Loans	830.39	5,536.36	6,366.75
(f)	Investments	1,326.43	63.79	1,390.22
(g)	Other financial assets	1.68	5.48	7.16
2	Non-Financial Assets			
(a)	Current tax assets (net)	-	26.95	26.95
(b)	Deferred tax assets (net)	-	2.07	2.07
(c)	Property, plant and equipment	-	7.14	7.14
(d)	Other Intangible assets	-	1.95	1.95
(e)	Right of use assets	-	0.98	0.98
(f)	Other non-financial assets	4.31	-	4.31
	Total Assets	2,488.07	5,644.72	8,132.79
	LIABILITIES AND EQUITY			
	LIABILITIES			
1	Financial Liabilities			
(a)	Derivative financial instruments	92.91	67.00	159.91
(b)	Payables			
	Trade payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	25.67	-	25.67
	(II) Other payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	-
(c)	Debt securities	1,964.91	3,298.64	5,263.55
(d)	Borrowings (other than debt securities)	917.11	164.50	1,081.61
(e)	Subordinated liabilities	-	151.48	151.48
(f)	Lease liabilities	0.37	0.65	1.02
(g)	Other financial liabilities	6.48	-	6.48
2	Non-Financial Liabilities			
(a)	Current tax liabilities (net)	-	-	-
(b)	Provisions	0.23	1.65	1.88
(c)	Deferred tax liabilities (net)	-	-	-
(d)	Other non-financial liabilities	2.06	-	2.06
	Total Liabilities and Equity	3,009.74	3,683.92	6,693.66



Note 39. Share based payment

Pursuant to the Employees Stock Options Scheme established by the Holding Company (i.e. 360 ONE WAM Limited (formerly known as IIFL Wealth Management Limited)), stock options have been granted to the employees of the Company. Total cost incurred by the Holding Company in respect of the options granted to employees of the Company is recovered from the Company.

During the year ended March 31, 2025, the Holding Company has recovered ₹ 6.24 Crore (P.Y. ₹ 4.41 crore) from the Company and later has accounted the same under Employee benefit expenses.

Note 40. Relationship with struck off companies

Basis the information available there are no relations and transactions with Struck off companies during the year ended March 31, 2025 (Previous year: Nil).

Note 41. Unhedged foreign currency exposure

The Company does not have any unhedged foreign currency exposure as on 31st March, 2025 (Previous year: Nil)

Note 42. Fraud

There are no fraud reported/identified during the year ended March 31, 2025 (Previous year: NIL).

Note 43. Subsequent Events

Except below there were no significant events from the date of financial statements till the date of adoption of accounts, that require disclosure in these financial statements.

The Company has entered into a Transfer and Assignment Agreement dated April 22, 2025, with UBS Finance India Private Limited ("UBS Finance") and UBS AG, for acquisition of entire loan portfolio of non-banking business of UBS Finance, subject to approval(s) of the concerned regulatory authorities. The total consideration will be equal to the value of the loan book transferred, at the time of Completion.

Note: 44

The Income Tax Department ("the Department") conducted a Search ("the Search") under Section 132 of the Income Tax Act, 1961 on the Company and on 360 ONE WAM Limited (the 'Holding Company') during the quarter ended March 31, 2025. During the Search and subsequently thereafter, the Department had sought information in respect of certain claims for deductions made by the Company in earlier assessment years. The Company is in the process of providing the Information sought by the Department. As on the date of issuance of these standalone financial results, the Company has not received any communication from the Department regarding the outcome of the Search. While uncertainty exists regarding the ultimate outcome of the proceeding, the Company after considering available information, as of the date of approval of these financial results has not identified any adjustments, disclosures or any effect to the current or prior period financial statements or financial information.

Note: 45

The disclosure on the following matters required under Schedule III, as amended, not being relevant or applicable in case of the Company, same are not covered such as :

- a. The Company has not traded or invested in crypto currency or virtual currency during the financial year.
- b. There are no transaction which have not been recorded in the books.
- c. The Company has not been declared willful defaulter by any bank or financial institution or government or any government authority.
- d. No Registration or satisfaction of charges are pending to be filed with ROC.



Note: 46

a) No funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend to or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

b) No funds have been received by the Company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend to or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

Note 47

The Company operates from and uses the premises, infrastructure and other facilities and services as provided to it by its holding company/group companies, which are termed as 'Shared Services'. Hitherto, such shared services consisting of administrative and other revenue expenses paid for by the Company were identified and recovered/recoverable from the Company based on reasonable management estimates, which are constantly refined in the light of additional knowledge gained relevant to such estimation. These expenses are recovered on an actual basis and the estimates are used only where actual expenses were difficult to determine.

Note 48

The Company has used accounting software systems for maintaining its books of account for the financial year ended 31st March, 2025 which have the feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software systems except for one software forming part of books of account wherein database level audit trail was enabled from April 30, 2024. Further, the audit trail has been preserved by the Company as per the statutory requirements for record retention.



Note: 49 The following additional information is disclosed in the terms of Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulations) Directions, 2023 Issued by Reserve Bank of India vide circular no. RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 dated October 19, 2023 as amended (the "RBI Master Directions").

49.1 Capital :

₹ in Crore

Sr. No.	Particulars	As at March 31, 2025	As at March 31, 2024
i)	CRAR (%)	29.69%	21.23%
ii)	CRAR - Tier I Capital (%)	29.39%	20.93%
iii)	CRAR - Tier II Capital (%)	0.30%	0.30%
iv)	Amount of subordinated debt raised as Tier-II capital* (Repaid during the year ₹ Nil crore, previous year ₹4.06 crore)	-	-
v)	Amount raised by issue of Perpetual Debt Instruments (Raised during the year ₹ Nil, previous year ₹ Nil)	-	-
vi)	Percentage of the amount of Perpetual Debt Instruments of the amount of its Tier I Capital	5.16%	10.08%

* Discounted value of ₹ Nil (Less than one year maturity) (Previous year ₹ Nil) considered for Tier II capital against the book value of ₹ Nil Crore (Previous year ₹ Nil).

49.2 Investments :

₹ in Crore

Particulars	As at March 31, 2025	As at March 31, 2024
(1) Value of Investments		
(i) Gross Value of Investments		
(a) In India	2,379.59	1,390.22
(b) Outside India	-	-
(ii) Provisions for Depreciation*		
(a) In India	-	-
(b) Outside India	-	-
(iii) Net Value of Investments		
(a) In India	2,379.59	1,390.22
(b) Outside India	-	-
(2) Movement of provisions held towards depreciation on investments*		
(i) Opening balance	-	-
(ii) Add : Provisions made during the year	-	-
(iii) Less : Write-off / write-back of excess provisions during the year	-	-
(iv) Closing balance	-	-

*Provision for depreciation on Investments includes provision towards impairment of financial instruments.

49.3 Derivatives :

I) Forward Rate Agreement / Interest Rate Swap (also Includes currency Interest rate swaps)

₹ in Crore

Particulars	2024-25	2023-24
(i) The notional principal of swap agreements	-	-
(ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	-	-
(iii) Collateral required by the NBFC upon entering into swaps	-	-
(iv) Concentration of credit risk arising from the swaps	-	-
(v) The fair value of the swap book	-	-

II) Exchange Traded Interest Rate (IR) Derivatives: The Company has not traded in Interest Rate Derivative during the financial year ended March 31, 2025 (Previous year: NIL).

III) Disclosures on Risk Exposure In Derivatives

Qualitative Disclosure

Mark To Market (MTM) valuation of the derivatives are recorded in accordance with principles enunciated in Indian Accounting Standard 109 Financial Instruments. MTM Valuation is determined based on quotes available from exchange/ counter party/ rating agency.

The Company undertakes transactions in derivative products in the role of a user with counter parties. The Company deals in derivatives for balance sheet management i.e. covering its positions against underlying assets and liabilities exposure. Dealing in derivatives is carried out by the treasury department of the Company. The department is also responsible for assessing counterparty and market risk. The Company has put in place policy framework which covers various aspects of derivative exposures.

IV) Options Contract Outstanding as at

₹ in Crore

Option Contract	As at March 31, 2025	As at March 31, 2024
A Total Premium Carried forward on Buy Option (Net of Provisions)	0.99	-
B Total Premium Carried forward on Sell Option (Net of Provisions)	0.63	-
C Net Receivable/(Payable)	0.36	-



49.4 Securitisation:

- i) The information on securitisation of the Company as an originator in respect of outstanding amount of securitised assets is given below:

Particulars	₹ in Crore	
	No. / Amount	
	As at March 31, 2025	As at March 31, 2024
1 No of SPVs sponsored by the NBFC for securitisation transactions	-	-
2 Total amount of securitised assets as per books of the SPVs sponsored	-	-
3 Total amount of exposures retained by the NBFC to comply with MRR as on the date of balance sheet	-	-
a) Off-balance sheet exposures	-	-
First loss	-	-
Others	-	-
b) On-balance sheet exposures	-	-
First loss	-	-
Others	-	-
4 Amount of exposures to securitisation transactions other than MRR	-	-
a) Off-balance sheet exposures	-	-
i) Exposure to own securitisations	-	-
First loss	-	-
Loss	-	-
ii) Exposure to third party securitisations	-	-
First loss	-	-
Others	-	-
b) On-balance sheet exposures	-	-
i) Exposure to own securitisations	-	-
First loss	-	-
Others	-	-
ii) Exposure to third party securitisations	-	-
First loss	-	-
Others	-	-

- II) Details of securitisation transactions undertaken by applicable NBFCs

Particulars		₹ in Crore	
		F.Y. 2024-25	F.Y. 2023-24
(i)	No. of accounts	-	-
(ii)	Aggregate value (net of provisions) of accounts securitised	-	-
(iii)	Aggregate consideration	-	-
(iv)	Additional consideration realized in respect of accounts transferred in earlier years	-	-
(v)	Aggregate gain / (loss) over net book value	-	-

- III) Details of Assignment transactions undertaken by applicable NBFCs

Particulars		₹ in Crore	
		F.Y. 2024-25	F.Y. 2023-24
(i)	No. of accounts	-	-
(ii)	Aggregate value (net of provisions) of accounts sold	-	-
(iii)	Aggregate consideration	-	-
(iv)	Additional consideration realized in respect of accounts transferred in earlier years	-	-
(v)	Aggregate gain / (loss) over net book value*	-	-

* Gain / (Loss) on assignment is amortised over the life of Portfolio.

- IV) Details of non-performing financial assets purchased/sold from/to NBFCs: During the current and previous year, no non-performing financial assets has been purchased/sold from/to other NBFCs.

- V) Financial asset sold to Securitisation/Reconstruction company for Asset reconstruction:

Particulars		₹ in Crore	
		F.Y. 2024-25	F.Y. 2023-24
1	No. of accounts sold	-	-
2	Aggregate value (net of provisions) of accounts sold to SC/RC (₹ crore)	-	-
3	Aggregate consideration (₹ crore)	-	-
4	Additional consideration realized in respect of accounts transferred in earlier years (₹ crore)	-	-
5	Aggregate Gain/(Loss) over net book Value (₹ crore)	-	-



49.5 Exposures

(I) Exposure to Real Estate Sector

Particulars		As at March 31, 2025	As at March 31, 2024
(a) Direct Exposure			
(i) Residential Mortgages -			
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Exposure would also include non-fund based (NFB) limits.		347.80	99.40
(ii) Commercial Real Estate -			
Lending secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based limits		979.45	53.77
(iii) Investments in Mortgage Backed Securities (MBS) and other securitised exposures -			
a. Residential		-	-
b. Commercial Real Estate		-	-
Total Direct Exposure to Real Estate Sector (a)		1,327.25	153.17
(b) Indirect Exposure			
a. Fund Based and non-fund based exposures on NHB / HFCs		-	-
b. Any other		-	-
Total Indirect Exposure to Real Estate Sector (b)		-	-
Total Exposure to Real Estate Sector (a+b)		1,327.25	153.17

Footnote: Undisbursed commitments are considered as NIL on account of conditions precedent to disbursements.

(II) Exposure to Capital Market

Particulars		As at March 31, 2025	As at March 31, 2024
(i) direct investment in equity shares, convertible bonds, convertible debentures and units of equity-oriented mutual funds the corpus of which is not exclusively invested in corporate debt;		13.09	-
(ii) advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs/ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds;		2,155.18	1,941.39
(iii) advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;		4,942.16	3,736.56
(iv) advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds/ convertible debentures / units of equity oriented mutual funds does not fully cover the advances;		-	-
(v) secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;		-	-
(vi) loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		-	-
(vii) bridge loans to companies against expected equity flows / issues;		-	-
(viii) Underwriting commitments taken up by the NBFCs in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds		-	-
(ix) Financing to stockbrokers for margin trading		-	-
(x) All exposures to Alternative Investment Funds:			
(i) Category I		-	-
(ii) Category II		193.21	384.65
(iii) Category III		115.45	122.51
Total Exposure to Capital Market		7,419.09	6,185.11

(III) Details of financing of parent company products: The Company has no specific program for financing its parent company products. However, in its general lending business, the Company may have funded some entities which may have been customer(s) of its ultimate parent company.

(IV) Single Borrower Limit (SBL) or Group Borrower Limit (GBL) as prescribed by the RBI.

The company has not exceeded the Single Borrower Limit (SBL) or Group Borrower Limit (GBL) as prescribed by the RBI based on percentage of Tier I Capital as on March 31, 2025 and as on March 31, 2024.

(V) Unsecured Advances:

Particulars		As at March 31, 2025	As at March 31, 2024
Term loans		146.10	557.15
Debentures		-	-
Personal Loans		-	-
Total		146.10	557.15

Note : There are no advances outstanding as on March 31, 2025 against which intangible securities has been taken as collateral. (Previous year : Nil)



49.6 Miscellaneous

(I) Registration obtained from other financial sector regulators :

During the year, the company held the 'Corporate Agency License for Composite Insurance' obtained from Insurance Regulatory and Development Authority of India (IRDAI) upto Jan 21, 2025.

(II) Penalties and Strictures Imposed by RBI and other regulators : No penalties and strictures have been imposed by RBI or other regulators during the year. (Previous Year: NIL)

(III) Ratings assigned by credit rating agencies and migration of ratings during the year

Particular	F.Y. 2024-2025			F.Y. 2023-2024		
	CRISIL	CARE	ICRA	CRISIL	CARE	ICRA
(I) Commercial Paper	A1 +	A1 +	A1 +	A1 +	A1 +	A1 +
(II) Non-Convertible Debentures	AA	-	AA	AA	-	AA
(III) Bank facilities	-	-	AA	-	-	AA
(IV) Subordinate Debts/Perpetual Debt	-	-	AA	-	-	AA
(V) Principal Protected Market-Linked Debenture	-	AA	AA	-	AA	AA

(IV) Postponements of revenue recognition: Current year: NIL (Previous year: NIL)

49.7 Provisions and Contingencies :

(I) Break up of 'Provisions and Contingencies' shown under the head Expenditure In Profit and Loss Account

Particulars	F.Y. 2024-2025		F.Y. 2023-2024	
	₹ in Crore		₹ in Crore	
Provision for depreciation on investments	-	-	-	-
Provision on loan assets and other receivable*	7.93	3.38	-	-
Provision made towards Income tax	-	-	-	-
Current Tax	82.63	69.70	-	-
Deferred Tax	11.10	(4.19)	-	-
Other Provision and Contingencies (with details)	-	-	-	-
Loss on foreclosure of loans	-	-	-	-

* Provision on loan assets and Provision for depreciation on Investments is considered as allowance for impairment loss on financial instruments.

(II) Drawn down from reserves: No draw down from reserves during the financial year (Previous year: NIL)

49.8 Concentration of Advances, Exposures and NPAs

(I) Concentration of Advances

Particulars	F.Y. 2024-2025		F.Y. 2023-2024	
	₹ in Crore		₹ in Crore	
Total Advances to twenty largest borrowers	4,272.97	3,429.25	-	-
Percentage of advances to twenty largest borrowers to total advances of the Company	49.86%	53.68%	-	-

(II) Concentration of Exposures

Particulars	F.Y. 2024-2025		F.Y. 2023-2024	
	₹ in Crore		₹ in Crore	
Total Exposure to twenty largest borrowers / customers	5,911.22	4,981.77	-	-
Percentage of total exposure to twenty largest borrowers / customers to total exposure of the Company on borrowers / customers	42.49%	47.06%	-	-

(III) Intra-group exposures

Particulars	F.Y. 2024-2025		F.Y. 2023-2024	
	₹ in Crore		₹ in Crore	
Total amount of intra-group exposures	146.00	-	-	-
Total amount of top 20 intra-group exposures	146.00	-	-	-
Percentage of intra-group exposures to total exposure of the NBFC on borrowers/customers	1.70%	-	-	-

(IV) Concentration of NPA

Particulars	F.Y. 2024-2025		F.Y. 2023-2024	
	₹ in Crore		₹ in Crore	
Total Exposure to top four NPA accounts	-	-	-	-



	Sectors	March 31, 2025			March 31, 2024		
		Total Exposure (Includes on balance sheet and off- balance sheet exposure)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (Includes on balance sheet and off- balance sheet exposure)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector
1	Agriculture & allied activities	-	-	0.00%	-	-	0.00%
2	Industry	-	-	-	-	-	-
2.1	Real Estate	1,566.40	-	0.00%	987.60	-	0.00%
2.2	Other Industry/Manufacturing	1,062.63	-	0.00%	1,103.80	-	0.00%
2	Total Industry	2,629.03	-	0.00%	2,091.40	-	0.00%
3	Services	-	-	-	-	-	-
3.1	Financial services	465.07	-	0.00%	217.02	-	0.00%
3.2	Consultancy Services	452.58	-	0.00%	63.42	-	0.00%
3.3	Investment & Brokerage	2,321.16	-	0.00%	1,250.29	-	0.00%
3.4	Technology	318.58	-	0.00%	272.65	-	0.00%
3.5	Other Services	207.22	-	0.00%	404.86	-	0.00%
3	Total Services	3,764.61	-	-	2,208.24	-	-
4	Personal Loans	-	-	-	-	-	-
4.1	Unsecured personal loans	-	-	0.00%	-	-	0.00%
4.2	Other Personal Loans	-	-	0.00%	-	-	0.00%
4	Total Personal Loans	-	-	0.00%	-	-	0.00%
5	Others*	2,177.05	-	0.00%	2,088.63	-	0.00%
	Total Loans	8,570.69	-	-	6,388.27	-	-

* Includes Loan given to Individuals and HUFs.

49.9 Movement of NPAs

₹ in Crore

Particulars		F.Y. 2024-25	F.Y. 2023-24
(i)	Net NPAs to Net Advances (%)	0.00%	0.00%
(ii)	Movement of NPAs (Gross)		
	(a) Opening balance	-	-
	(b) Additions during the year	-	-
	(c) Reductions during the year	-	-
	(d) Closing balance	-	-
(iii)	Movement of Net NPAs		
	(a) Opening balance	-	-
	(b) Additions during the year	-	-
	(c) Reductions during the year	-	-
	(d) Closing balance	-	-
(iv)	Movement of provisions for NPAs (excluding provisions on standard assets)		
	(a) Opening balance	-	-
	(b) Provisions made during the year	-	-
	(c) Write-off / write-back of excess provisions	-	-
	(d) Closing balance	-	-

49.10 Overseas assets (for those with joint ventures and subsidiaries abroad): Nil (Previous year: Nil)
Off Balance Sheet SPVs sponsored: Nil (Previous year: Nil)

49.11.1 Disclosure of customer complaints

Particulars		F.Y. 2024-25	F.Y. 2023-24
Complaints received by the NBFC from its customers			
1	No. of complaints pending at the beginning of the year	-	-
2	No. of complaints received during the year	-	-
3	No. of complaints disposed during the year	-	-
3.1	Of which, number of complaints rejected by the NBFC	-	-
4	No. of complaints pending at the end of the year	-	-
Maintainable complaints received by the NBFC from Office of Ombudsman			
5	Number of maintainable complaints received by the NBFC from Office of Ombudsman	-	-
5.1	Of 5, number of complaints resolved in favour of the NBFC by Office of Ombudsman	-	-
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	-	-
6*	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously The Ombudsman Scheme for Non-Banking Financial Companies, 2018) and covered within the ambit of the Scheme.

* It shall only be applicable to NBFCs which are included under The Reserve Bank - Integrated Ombudsman Scheme, 2021



49.11.2 Top five grounds of complaints received by the NBFCs from customers

Period	Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% Increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
	1	2	3	4	5	6
FY 2024-25	Nil	Nil	Nil	Nil	Nil	Nil
FY 2023-24	Nil	Nil	Nil	Nil	Nil	Nil

49.12 Divergence in Asset Classification and Provisioning

- a) No, additional provisioning requirements assessed by RBI which exceeds 5 percent of the reported profits before tax and impairment loss on financial instruments for the reference period.
- b) The additional Gross NPAs identified by RBI/NHB exceeds 5 per cent of the reported Gross NPAs for the reference period:

		₹ In Crore	
Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
1	Gross NPAs as on March 31, 2025/March 31, 2024 as reported by the NBFC	-	-
2	Gross NPAs as on March 31, 2025/March 31, 2024 as assessed by the Reserve Bank of India	-	-
3	Divergence in Gross NPAs (2-1)	-	-
4	Net NPAs as on March 31, 2025/March 31, 2024 as reported by the NBFC	-	-
5	Net NPAs as on March 31, 2025/March 31, 2024 as assessed by Reserve Bank of India	-	-
6	Divergence in Net NPAs (5-4)	-	-
7	Provisions for NPAs as on March 31, 2025/March 31, 2024 as reported by the NBFC	-	-
9	Provisions for NPAs as on March 31, 2025/March 31, 2024 as assessed by Reserve Bank of India	-	-
9	Divergence in provisioning (8-7)	-	-
10	Reported Profit before tax and impairment loss on financial instruments for the year ended March 31, 2025/ March 31, 2024	386.91	342.52
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025/March 31, 2024	285.25	273.63
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025/March 31, 2024 after considering the divergence in provisioning	285.25	273.63

49.13 Disclosures on COVID19 Regulatory Package - Asset Classification and Provisioning, In terms of RBI circular RBI/2019-20/220/DOR.No. BP.BC.63/ 21.04.048/ 2019-20 dated April 17, 2020 ("RBI Circular") and Resolution Framework for COVID-19-related Stress, In terms of RBI circular RBI/2020-21/16/DOR.No.BP.BC/3/21.04.048/2020-21 dated August 06, 2020 ("RBI Circular")

		₹ In Crore			
Type of borrower	Exposure to accounts classified as Standard consequent to Implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to Implementation of resolution plan – Position as at the end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016.



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Notes forming part of the financial statements for the year ended March 31, 2025

49.14 Asset Liability Management Maturity pattern of certain items of Assets and Liabilities

March 31, 2025	upto 30 /31 days	Over 1 month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years to 5 years	Over 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	-	-	-	-	-	-	-	-	-

March 31, 2024	upto 30 /31 days	Over 1 month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years to 5 years	Over 5 years	Total
Deposits	-	-	-	-	-	-	-	-	-
Advances (gross)	1,143.94	150.00	150.00	568.53	1,260.69	2,059.96	1,055.15	-	6,388.27
Investments (net)	748.94	132.71	-	444.78	-	-	-	63.79	1,390.22
Borrowings	616.42	659.48	502.71	2,033.90	600.51	2,146.29	91.02	6.22	6,656.55
Foreign Currency assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

footnote:

1. In computing the above information, certain estimates, assumptions and adjustments have been made by the Management and relied upon by the auditors. The maturity is determined basis the behavioral pattern.
2. The Company has access to the undrawn borrowing facilities as mentioned in Note 37 B.



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Notes forming part of the financial statements for the year ended March 31, 2025

49.15 Details of restructured accounts as on March 31, 2025

(₹ in Crore except no. of borrowers)

Type of Restructuring Asset Classification	Under CDR Mechanism				Under SME Debt Restructuring Mechanism				Others				Total			
	Standard	Sub-Standard	Doubtful	Loss	Total	Standard	Sub-Standard	Doubtful	Loss	Total	Standard	Sub-Standard	Doubtful	Loss	Total	Total
1. Restructured Accounts as on April 1, 2024	No. of borrowers	Amount outstanding	Provision thereon													
2. Movement in balance for accounts appearing under opening balance	No. of borrowers	Amount outstanding	Provision thereon													
3. Fresh restructuring during the year	No. of borrowers	Amount outstanding	Provision thereon													
4. Upgradations to restructured standard category during the FY	No. of borrowers	Amount outstanding	Provision thereon													
5. Restructured standard advances which cease to attract higher provisioning and / or additional risk weight at the end of the FY and hence need not be shown as restructured standard advances at the beginning of the next FY	No. of borrowers	Amount outstanding	Provision thereon													
6. Downgradations of restructured accounts during the FY	No. of borrowers	Amount outstanding	Provision thereon													
7. Write-offs of restructured accounts during the FY	No. of borrowers	Amount outstanding	Provision thereon													
8. Restructured Accounts as on March 31, 2025	No. of borrowers	Amount outstanding	Provision thereon													

Note: 1. Asset classification is as required under Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulations) Directions, 2023, as amended, as asset classification is not defined under Indian Accounting Standards.
2. Above disclosure are excluding the figures of Standard Restructured Advances which do not attract higher provisioning or risk weights.



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Notes forming part of the financial statements for the year ended March 31, 2025

49.15 Details of restructured accounts as on March 31, 2024

Type of Restructuring		Under CDR Mechanism				Under SME Debt Restructuring Mechanism				Others				Total			
Asset Classification		Standard	Sub-Standard	Doubtful	Loss	Total	Standard	Sub-Standard	Doubtful	Loss	Total	Standard	Sub-Standard	Doubtful	Loss	Total	Total
1	Restructured Accounts as on April 1, 2023:																
	No. of borrowers																
	Amount outstanding																
	Provision thereon																
2	Movement in balance for accounts appearing under opening balance																
	No. of borrowers																
	Amount outstanding																
	Provision thereon																
3	Fresh restructuring during the year																
	No. of borrowers																
	Amount outstanding																
	Provision thereon																
4	Upgradations to restructured standard category during the FY																
	No. of borrowers																
	Amount outstanding																
	Provision thereon																
5	Restructured standard advances which cease to attract higher provisioning and / or additional risk weight at the end of the FY and hence need not be shown as restructured standard advances at the beginning of the next FY																
	No. of borrowers																
	Amount outstanding																
	Provision thereon																
6	Downgradations of restructured accounts during the FY																
	No. of borrowers																
	Amount outstanding																
	Provision thereon																
7	Write-offs of restructured accounts during the FY																
	No. of borrowers																
	Amount outstanding																
	Provision thereon																
8	Restructured Accounts as on March 31, 2024																
	No. of borrowers																
	Amount outstanding																
	Provision thereon																

Note: 1. Asset classification is as required under Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Base J Regulations) Directions, 2023, as amended, as asset classification is not defined under Indian Accounting Standards.
2. Above disclosure are excluding the figures of Standard Restructured Advances which do not attract higher provisioning or risk weights.



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Notes forming part of the financial statements for the year ended March 31, 2025
Note : 49.16
Disclosures on Impairment allowance:
March 31, 2025
₹ in Crore

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Gross Carrying Amount as per Ind AS as on March 31, 2025	Loss Allowances (Provisions) as required under Ind AS 109 as on March 31, 2025	Net Carrying Amount as on March 31, 2025	Provisions required as per IRACP norms as on March 31, 2025	Difference between Ind AS 109 provisions and IRACP norms as on March 31, 2025
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	8,570.69	27.76	8,542.93	33.70	(5.94)
	Stage 2	-	-	-	-	-
Subtotal of Performing Assets		8,570.69	27.76	8,542.93	33.70	(5.94)
Non-Performing Assets (NPA)						
Substandard	Stage 3	-	-	-	-	-
Doubtful - up to 1 year	Stage 3	-	-	-	-	-
1 to 3 years	Stage 3	-	-	-	-	-
More than 3 years	Stage 3	-	-	-	-	-
Subtotal for doubtful						
Loss	Stage 3	-	-	-	-	-
Subtotal of Non-Performing Assets						
Subtotal		8,570.69	27.76	8,542.93	33.70	(5.94)
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification and Provisioning (IRACP) norms						
Non fund base exposure	Stage 1	-	1.68	(1.68)	-	1.68
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal			1.68	(1.68)		1.68
Total	Stage 1	8,570.69	29.44	8,541.25	33.70	(4.26)
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Total	Total	8,570.69	29.44	8,541.25	33.70	(4.26)

Footnote: As per Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulations) Directions, 2023, as amended, Where impairment allowance under Ind AS 109 is lower than the provisioning required under Income Recognition, Asset Classification and Provisioning (IRACP) (including standard asset provisioning), NBFCs shall appropriate the difference from their net profit or loss after tax to a separate 'Impairment Reserve'. As on March 31, 2025, Rs. 4.45 crore of total impairment reserve has been appropriated on account of lower provision as per IND AS 109 as compare to IRACP.



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Notes forming part of the financial statements for the year ended March 31, 2025
Note : 49.16
Disclosures on Impairment allowance:
March 31, 2024
₹ in Crore

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Gross Carrying Amount as per Ind AS as on March 31, 2024	Loss Allowances (Provisions) as required under Ind AS 109 as on March 31, 2024	Net Carrying Amount as on March 31, 2024	Provisions required as per IRACP norms as on March 31, 2024	Difference between Ind AS 109 provisions and IRACP norms as on March 31, 2024
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	6,388.27	20.35	6,367.92	25.55	(5.20)
	Stage 2	-	-	-	-	-
Subtotal of Performing Assets		6,388.27	20.35	6,367.92	25.55	(5.20)
Non-Performing Assets (NPA)						
Substandard	Stage 3	-	-	-	-	-
Doubtful - up to 1 year	Stage 3	-	-	-	-	-
1 to 3 years	Stage 3	-	-	-	-	-
More than 3 years	Stage 3	-	-	-	-	-
Subtotal for doubtful						
Loss	Stage 3	-	-	-	-	-
Subtotal of Non-Performing Assets						
Subtotal		6,388.27	20.35	6,367.92	25.55	(5.20)
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification and Provisioning (IRACP) norms						
Non fund base exposure	Stage 1	-	1.17	(1.17)	-	1.17
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal			1.17	(1.17)		1.17
Total	Stage 1	6,388.27	21.52	6,366.75	25.55	(4.03)
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Total	Total	6,388.27	21.52	6,366.75	25.55	(4.03)

Footnote: As per Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulations) Directions, 2023, as amended, Where impairment allowance under Ind AS 109 is lower than the provisioning required under Income Recognition, Asset Classification and Provisioning (IRACP) (including standard asset provisioning), NBFCs shall appropriate the difference from their net profit or loss after tax to a separate 'Impairment Reserve'. As on March 31, 2024, Rs. 4.05 crore of total impairment reserve has been appropriated on account of lower provision as per IND AS 109 as compare to IRACP.



Note 49.18 Disclosures as required for liquidity risk.

A) Funding Concentration based on significant counterparty (both deposits and borrowings)

Particulars	March 31, 2025	March 31, 2024
Number of significant counter parties*	14	16
Amount (In Crore)	5,050.88	3,724.07
Percentage of funding concentration to total deposits	N.A	N.A
Percentage of funding concentration to total liabilities	59.21%	55.64%

*Significant counterparty is as defined in the RBI Master Directions.

B) Top 20 large deposits- Nil

C) Top 10 borrowings

₹ in Crore

Particulars	March 31, 2025	March 31, 2024
Total amount of top 10 borrowings (in crore)	4,484.50	3,142.57
Percentage of amount of top 10 borrowings to total borrowings	52.94%	47.21%

D) Funding Concentration based on significant instrument/product

Particulars	March 31, 2025		March 31, 2024	
	Amount	% of Total Liabilities	Amount	% of Total Liabilities
	In Crore		In crore	
Non-convertible debentures	4,611.67	54.06%	4,379.58	65.43%
Sub-ordinated debts/Perpetual Debt	151.41	1.78%	151.48	2.26%
Commercial paper	1,767.73	20.72%	1,043.88	15.60%
CBLO Borrowings	699.87	8.20%	354.93	5.30%
Inter-Corporate Loans	310.00	3.63%	-	0.00%
Bank/Financial Institutions borrowing	930.68	10.91%	726.68	10.86%

E) Stock Ratio

Particulars	March 31, 2025	March 31, 2024
a) Commercial papers as % total liabilities	20.72%	15.60%
b) Commercial papers as a % of total assets	15.50%	12.84%
c) Commercial papers as a % of total Public funds	22.75%	16.57%
d) Non-convertible debenture (original maturity of less than one year) as a % of total liabilities	-	-
e) Non-convertible debenture (original maturity of less than one year) as a % of total assets	-	-
f) Other short term liabilities, if any as % of total assets	2.72%	9.93%
g) Other short term liabilities, if any as % of total liabilities	3.63%	12.06%
h) Other short term liabilities, if any as % of total Public funds	3.99%	12.82%

Institutional set-up for liquidity risk Management- The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk return perspective and within the risk appetite and guard-rails approved by the Board. The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a quarter or more frequently as warranted from time to time.



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Notes forming part of the financial statements for the year ended March 31, 2025

49.18 Disclosure on Liquidity Coverage Ratio

Liquidity Coverage Ratio (LCR) aims to ensure that NBFC's maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario. The Company has robust liquidity risk management framework in place that ensures sufficient liquidity including a cushion of unencumbered, high quality liquid assets, to withstand a range of stress events, including those involving the loss or impairment of both unsecured and secured funding sources. The Company has been able to manage LCR quite higher than the minimum requirement of 85%. HQLA comprises of unencumbered Bank Balances, Cash in Hand, Liquid Investments after appropriate haircut. The Company maintains sufficient balance of Cash and Bank Balance and liquid investments which can be easily liquidated in times of stress. Liquidity Coverage Ratio results drive by inflow of next 30 days receivable on loans and advances and corresponding outflow over the next 30 days towards borrowings and other liabilities.

Sr No.	Particulars	As on March 31, 2025			For the quarter ended March 31, 2025			For the quarter ended September 30, 2024			For the quarter ended June 30, 2024			As on March 31, 2024		
		Total Unweighted Value	Total Weighted Value		Total Unweighted Value	Total Weighted Value		Total Unweighted Value	Total Weighted Value		Total Unweighted Value	Total Weighted Value		Total Unweighted Value	Total Weighted Value	
		1,459.99	1,459.99	1,121.00	1,121.00	1,121.00	985.25	812.66	812.66	843.83	702.22	702.22	702.22	702.22	702.22	702.22
1	Total High Quality Liquid Assets (HQLA)	1,459.99	1,459.99	1,121.00	1,121.00	1,121.00	985.25	812.66	812.66	843.83	702.22	702.22	702.22	702.22	702.22	702.22
	1.Cash and Bank	412.95	412.95	231.76	231.76	231.76	149.21	82.93	82.93	79.33	321.22	321.22	321.22	321.22	321.22	321.22
	2.Liquid Investments	1,047.04	1,047.04	889.24	889.24	889.24	836.04	729.73	729.73	764.50	381.00	381.00	381.00	381.00	381.00	381.00
	Cash Outflows															
2	Deposits (for deposit taking companies)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Unsecured wholesale funding	573.00	658.95	457.00	525.55	472.90	543.84	212.56	244.45	448.62	515.92	48.00	55.20	48.00	55.20	55.20
4	Secured wholesale funding	848.00	975.20	843.47	963.99	756.22	869.65	1,073.72	1,234.78	765.28	880.08	534.45	614.62	534.45	614.62	614.62
5	Additional requirements, of which	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Other contractual funding obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other contingent funding obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	TOTAL CASH OUTFLOWS	1,421.00	1,634.15	1,300.47	1,495.54	1,229.12	1,413.49	1,286.28	1,479.23	1,213.90	1,396.00	582.45	669.82	582.45	669.82	669.82
	Cash Inflows															
9	Secured lending	-	-	-	-	-	-	-	-	-	-	129.25	96.94	-	-	-
10	Inflows from fully performing exposures	400.00	300.00	400.00	300.00	400.00	300.00	751.36	563.52	524.55	393.41	-	-	-	-	-
11	Other cash inflows	446.53	334.90	704.25	528.19	830.09	622.57	663.00	497.25	944.16	708.12	6.00	4.50	6.00	4.50	4.50
12	TOTAL CASH INFLOWS	846.53	634.90	1,104.25	828.19	1,230.09	922.57	1,414.36	1,060.77	1,468.71	1,101.53	135.25	101.44	135.25	101.44	101.44
	TOTAL HQLA															
13	TOTAL HQLA		1,459.99		1,121.00		985.25		812.66		843.83		702.22		843.83	702.22
14	TOTAL NET CASH OUTFLOWS		999.25		667.35		490.92		418.46		349.00		568.38		349.00	568.38
15	LIQUIDITY COVERAGE RATIO (%)		146.11%		167.98%		200.69%		194.20%		241.79%		123.55%		241.79%	123.55%

Note :

1. Unweighted values calculated as outstanding balances maturing or callable within one month (for inflows and outflows). Averages are calculated basis simple average of month-end observations.

2. Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors on inflow (75%) and outflow (115%).

3. All of the HQLA, cash inflows and outflows are in rupee terms and there is no currency mismatch.

4. The figures for the quarter ended December 2024, September 2024 and June 2024 are based on reviewed results.

5. The Company has access to the undrawn borrowing facilities as mentioned in Note 37.B.



360 ONE PRIME LIMITED

Notes forming part of the financial statements for the year ended March 31, 2025

Note : 49.19

Schedule to the Balance Sheet of an NBFC

Liabilities Side:

1. Loans and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid:

₹ in Crore

Particulars	As at March 31, 2025		As at March 31, 2024	
	Amount Outstanding	Amount Overdue	Amount Outstanding	Amount Overdue
(a) Debentures :				
- Secured	4,611.67	-	4,379.58	-
- Unsecured	151.41	-	151.48	-
(Other than falling within the meaning of Public Deposits)*				
(b) Deferred Credits	-	-	-	-
(c) Term Loans	502.66	-	274.03	-
(d) Inter-Corporate Loans and borrowings	310.00	-	-	-
(e) Commercial Paper (Net off unexpired discounting charges)	1,767.73	-	1,043.88	-
(f) Public Deposits	-	-	-	-
(g) Other Loans	-	-	-	-
i) Bank Overdraft, Cash credit & Working Capital Demand Loan	428.02	-	452.65	-
ii) Corporate Bond Repo and Collateralized Borrowing and Lending Obligation	699.87	-	354.93	-

* Refer footnote 1 below

2 Break-up of 1(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid) :

₹ in Crore

Particulars	As at March 31, 2025		As at March 31, 2024	
	Amount Outstanding	Amount Overdue	Amount Outstanding	Amount Overdue
(a) In the form of Unsecured debentures	-	-	-	-
(b) In the form of partly secured debentures i.e. debentures where				
(c) Other public deposits	-	-	-	-

* Refer footnote 1 below

Assets Side:

3. Break-up of Loans and Advances including bills receivables [Other than those included in (4) below] :

₹ in Crore

Particulars	Amount Outstanding	
	As at March 31, 2025	As at March 31, 2024
(a) Secured (net of provision)	8,395.15	5,811.38
(b) Unsecured (net of provision)	146.10	555.37



360 ONE PRIME LIMITED

Notes forming part of the financial statements for the year ended March 31, 2025

4. Break-up of Leased Assets and Stock on Hire and hypothecation loans counting towards AFC activities

₹ in Crore

Particulars	Amount Outstanding	
	As at March 31, 2025	As at March 31, 2024
(i) Lease assets including lease rentals under sundry debtors :		
(a) Financial Lease	-	-
(b) Operating Lease (net of provision)	-	-
(ii) Stock on hire including hire charges under sundry debtors :		
(a) Assets on Hire	-	-
(b) Repossessed Assets	-	-
(iii) Other loans counting towards AFC activities :		
(a) Loans where assets have been repossessed	-	-
(b) Loans other than (a) above	-	-

5. Break-up of Investments (net off diminution) :

₹ in Crore

Particulars	Amount Outstanding	
	As at March 31, 2025	As at March 31, 2024
Current Investments		
1 Quoted		
(i) Shares :		
(a) Equity	13.09	-
(ii) Debentures and Bonds	226.44	121.66
(iii) Units of Mutual Funds	6.42	5.98
(iv) Government Securities	1,047.04	742.97
(v) Others	264.72	-
2 Unquoted		
(i) Shares :		
(a) Equity	-	-
(ii) Debentures and Bonds	511.34	-
(iii) Units of Mutual Funds	-	-
(iv) Government Securities	-	-
(v) Units of Alternate Investment Funds	225.90	445.24
(vi) Others	-	7.05
Long Term Investments		
1 Quoted		
(i) Shares :		
(a) Equity	-	-
(ii) Debentures and Bonds	-	-
(iii) Units of Mutual Funds	-	-
(iv) Government Securities	-	-
(v) Others	-	-
2 Unquoted		
(i) Shares :		
(a) Equity	-	-
(ii) Debentures and Bonds	-	3.52
(iii) Units of Mutual Funds	-	-
(iv) Government Securities	-	-
(v) Units of Alternate investment funds	82.76	61.92
(vi) Others	1.88	1.88



360 ONE PRIME LIMITED

Notes forming part of the financial statements for the year ended March 31, 2025

6. Borrower group-wise classification of assets financed as in (3) and (4) above (see footnote 2 below) :

₹ in Crore

Category	As at March 31, 2025		As at March 31, 2024	
	Secured (net of provision)	Unsecured (net of provision)	Secured (net of provision)	Unsecured (net of provision)
1 Related Parties **				
(a) Subsidiaries	-	-	-	-
(b) Companies in the same group	-	146.00	-	-
(c) Other related parties	77.01	-	88.12	-
2 Other than related parties	8,318.14	0.10	5,723.26	555.37
Total	8,395.15	146.10	5,811.38	555.37

** As per Indian Accounting Standard issued by MCA (Please see footnote 3)

7. Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted):

₹ in Crore

Category	As at March 31, 2025		As at March 31, 2024	
	Market value/Breaku p Value/ Fair Value / NAV	Book Value (Net of Provision)	Market value/Breaku p Value/ Fair Value / NAV	Book Value (Net of Provision)
1 Related Parties**				
(a) Subsidiaries	-	-	-	-
(b) Companies in the same group	70.12	70.12	7.13	7.13
(c) Other related parties	-	-	2.20	2.20
2 Other than related parties	2,309.47	2,309.47	1,380.89	1,380.89
Total	2,379.59	2,379.59	1,390.22	1,390.22

** As per Indian Accounting Standard issued by MCA (Please see footnote 3)

8. Other Information

₹ In Crore

Particulars	As at March 31, 2025	As at March 31, 2024
(i) Gross Non-Performing Assets	-	-
(a) Related parties	-	-
(b) Other than related parties	-	-
(ii) Net Non-Performing Assets	-	-
(a) Related parties	-	-
(b) Other than related parties	-	-
(iii) Assets acquired in satisfaction of debt (Gross)	-	-

Footnotes:

- As defined in paragraph 5.1.26 the RBI Master Directions.
- Provisioning norms shall be applicable as prescribed in Indian Accounting Standards by MCA.
- All Indian Accounting Standards issued by MCA are applicable including for valuation of investments and other assets as also assets acquired in satisfaction of debt.



360 ONE PRIME LIMITED

Notes forming part of the financial statements for the year ended March 31, 2025

Note : 50 New Standards and Amendments

The Ministry of Corporate Affairs ("MCA") notifies new standards or amendments to the existing standards under Companies (Indian Accounting Standards) Rules as issued from time to time. For the year ended March 31, 2025, MCA has notified Ind AS – 117 Insurance Contracts and amendments to Ind AS 116 – Leases, relating to sale and leaseback transactions, applicable to the Company w.e.f. April 1, 2024. The Company has reviewed the new pronouncements and based on its evaluation has determined that it does not have any significant impact in its financial statements.

Note : 51 Previous year figures have been regrouped whenever necessary, to make them comparable with the current year figures.

In terms of our report attached

For Kalyaniwalla & Mistry LLP

Chartered Accountants

Firm Registration Number: 104607W/W100166



Anil A. Kulkarni

Partner

Membership No: 047576



Place: Mumbai

Date: April 22, 2025

For and on behalf of the board of directors of

360 ONE PRIME LIMITED



Himanshu Jain

Whole Time Director

and Chief Executive Officer

(DIN: 02052409)



Sanjay Wadhwa

Chief Financial Officer

Place: Mumbai

Date: April 22, 2025



Yatin Shah

Whole Time Director

(DIN: 03231090)



Amit Bhandari

Company Secretary

Membership no. A25871