

Ref No: 77/2022-23

Dated: January 12, 2023

BSE Limited
Department of Corporate Services
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001
Scrip Code: **543415**
Scrip ID: **ANANDRATHI**

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, C-1, Block G, Bandra Kurla
Complex,
Bandra (East), Mumbai - 400 051
Trading Symbol: **ANANDRATHI**

Subject: Submission of Investor Presentation

Dear Sir/Madam,

In terms of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Investor Presentation.

We request you to kindly take the above on record.

Thanking You,

Yours faithfully,
For **Anand Rathi Wealth Limited**



Nitesh Tanwar
Company Secretary & Compliance Officer
M. NO. FCS-10181

Enclosed: As above



ANAND RATHI

Private Wealth. uncomplicated

Investor Presentation

Quarter & Nine Months Ended 31st December 2022

SAFE HARBOR


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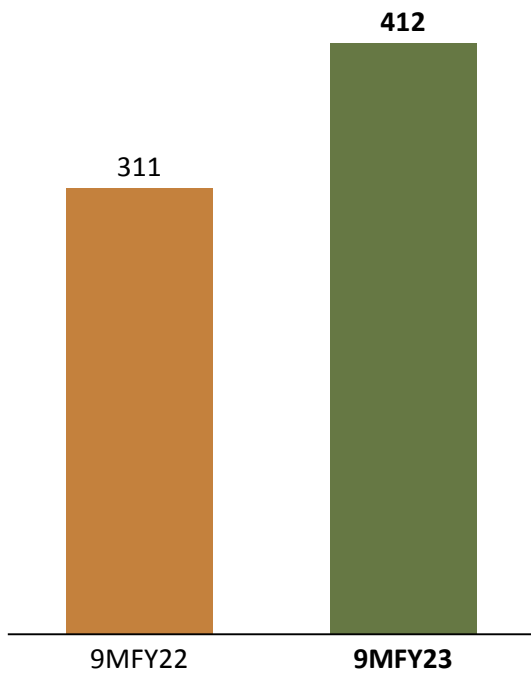
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STRONG 9M FY23 FINANCIAL PERFORMANCE (Consolidated)

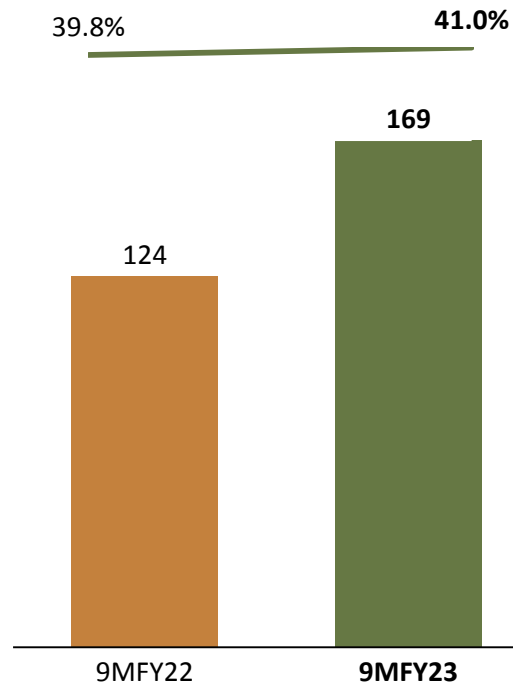
Total Revenue (Rs. Crs.)

 **32% YoY**



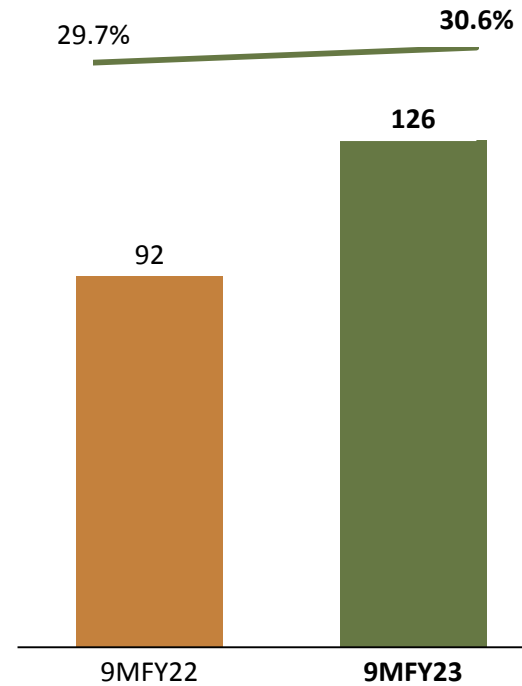
Profit Before Tax (Rs. Crs.) & PBT Margins

 **37% YoY**



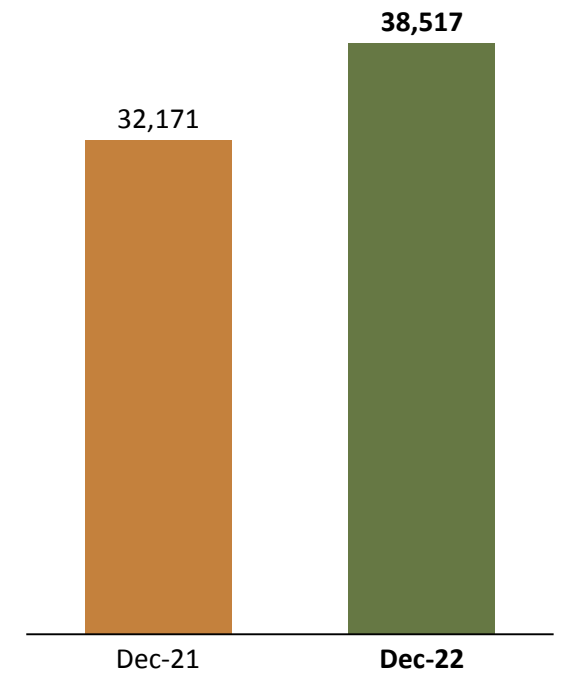
Profit After Tax (Rs. Crs.) & PAT Margins

 **37% YoY**



AUM (Rs. Crs.)

 **20% YoY**



Private Wealth Business



ONE OF THE LEADING PRIVATE WEALTH SOLUTIONS FIRM IN INDIA

Who we are...

✓ One of the leading non-bank sponsored B-C wealth solutions firms in India & have been ranked amongst the top three non-bank sponsored mutual fund distributors in India by gross commission

✓ Started in 2002, we have evolved into providing, well researched solutions to our Clients by facilitating investments in financial instruments through an objective driven process

What do we do...

✓ Providing Standardised Wealth Solutions

✓ Client-specific financial strategy with the focus on long term returns, through MFs and Market Linked Debentures (MLDs)

✓ Effective Tax Planning

✓ Safety net & estate planning using trusts & wills

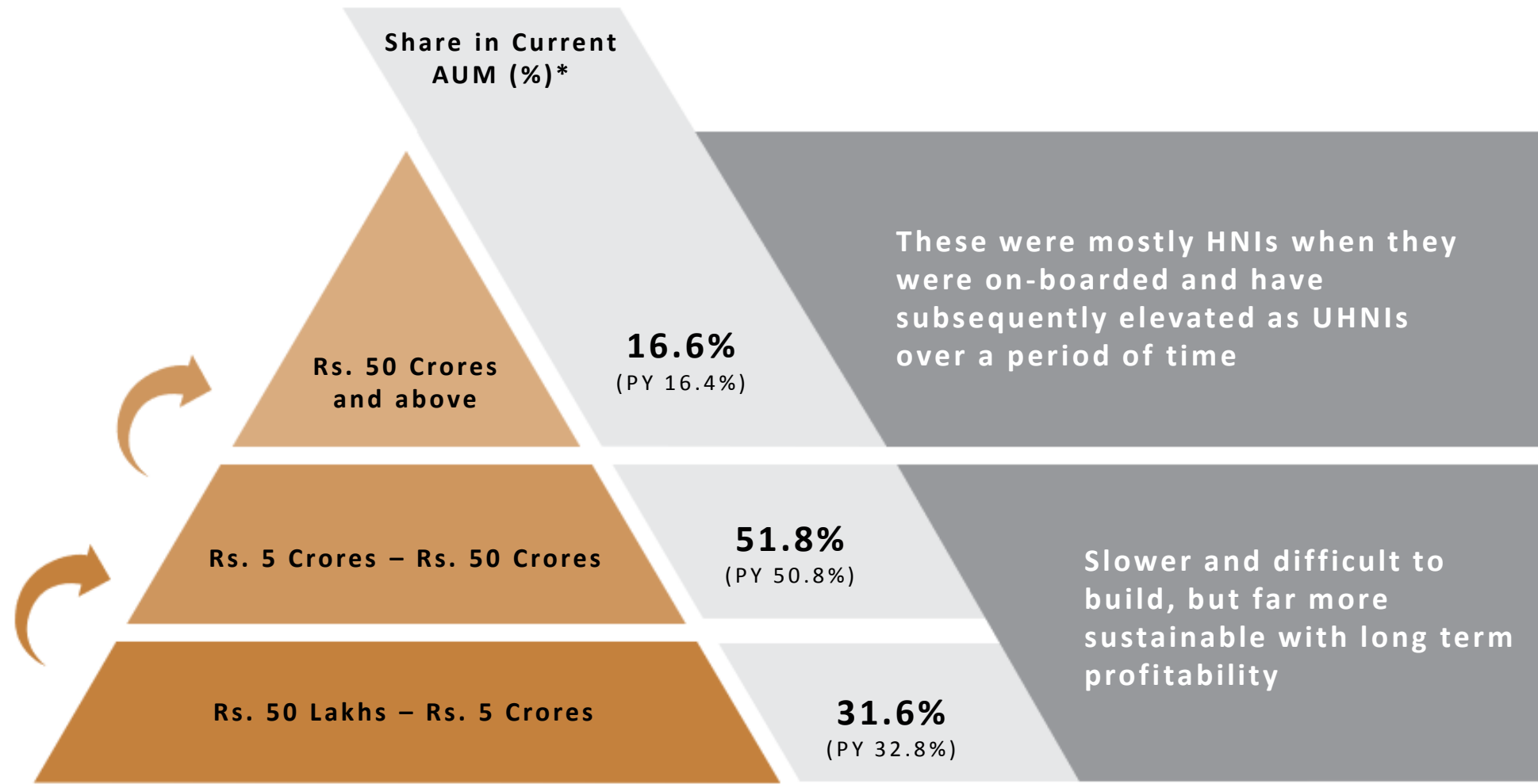
Bharat Story - Potential for Huge Geographic Expansion...

✓ ~25 of our seasoned RMs are from smaller towns and soon will be relocated to their hometowns. Their regional background will help us tap into smaller towns which are highly underpenetrated market with immense opportunities for wealth management

Presence across India



FOCUSED ON MORE REWARDING HNI SEGMENT



* As on 31st December 2022

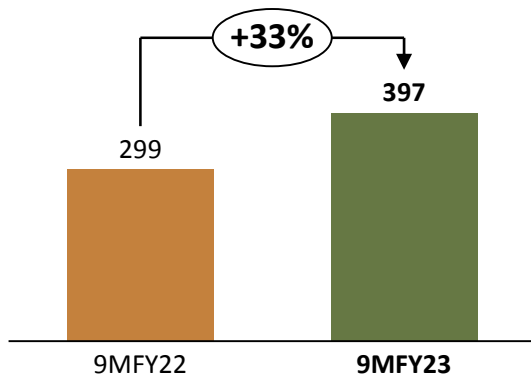
OFFER END-TO-END, PROCESS DRIVEN, STANDARDIZED & WELL RESEARCHED SOLUTION



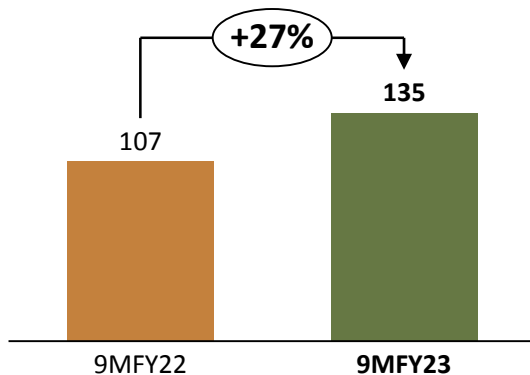
- Well researched Mutual Fund selection process
 - Diversified Sources of MLDs

KEY HIGHLIGHTS FOR 9M FY23 – PRIVATE WEALTH BUSINESS

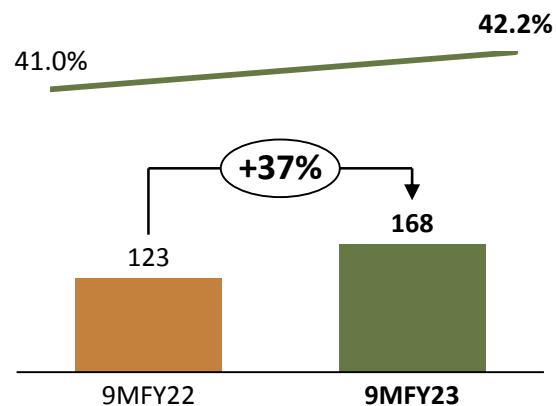
Total Revenue (Rs. Crs.)



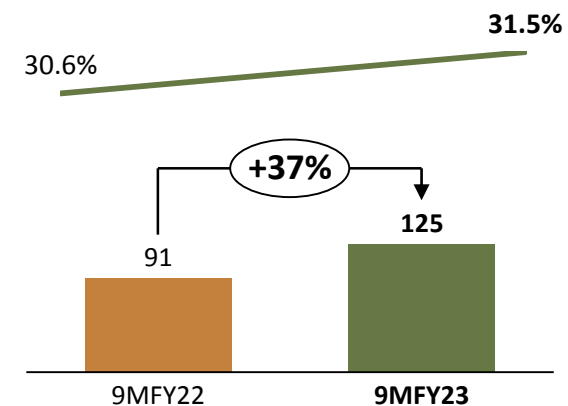
Trail Revenue (Rs. Crs.)



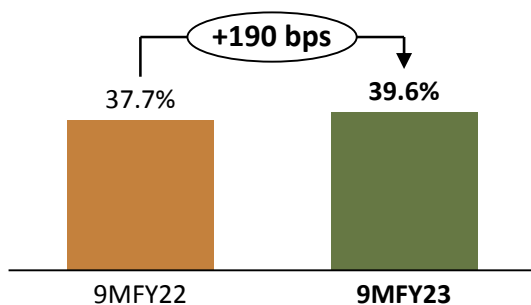
Profit Before Tax (Rs. Crs.) & PBT Margins



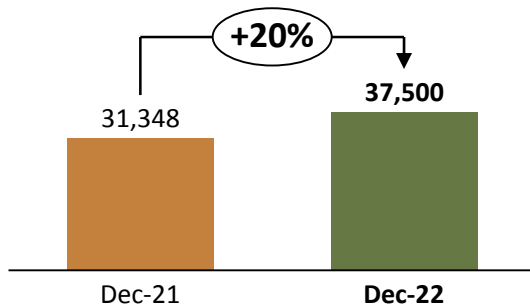
Profit After Tax (Rs. Crs.) & PAT Margins



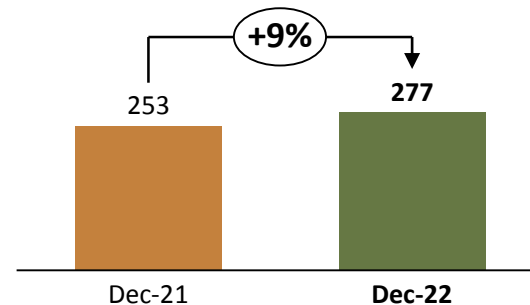
Return on Equity



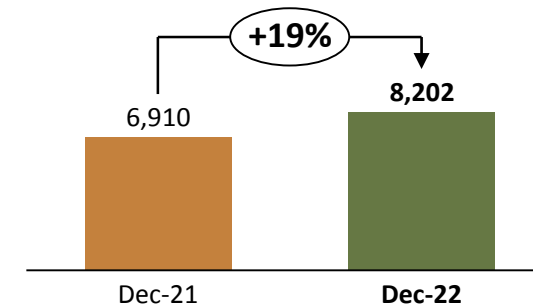
AUM (Rs. Crs.)



Relationship Managers (#)

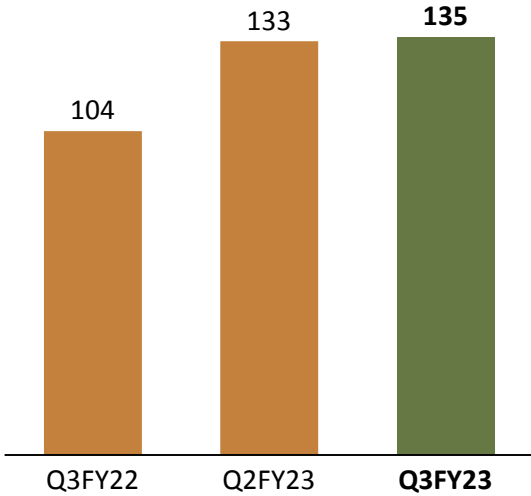


Active Client Families (#)



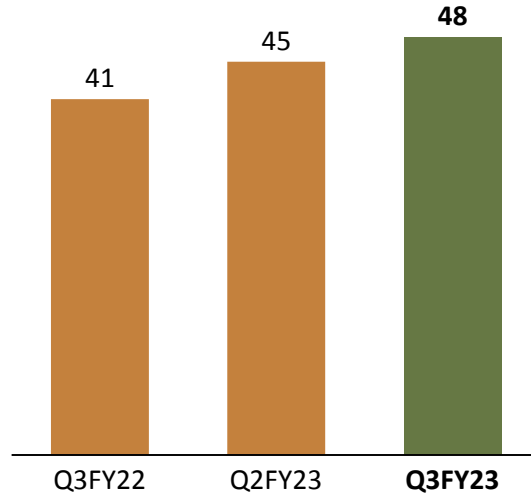
KEY HIGHLIGHTS FOR Q3 FY23 – PRIVATE WEALTH BUSINESS

Total Revenue (Rs. Crs.)



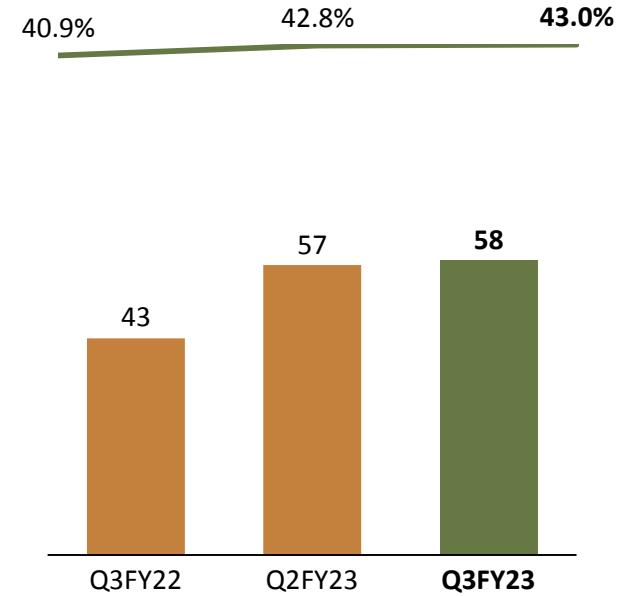
29% Y-o-Y

Trail Revenue (Rs. Crs.)



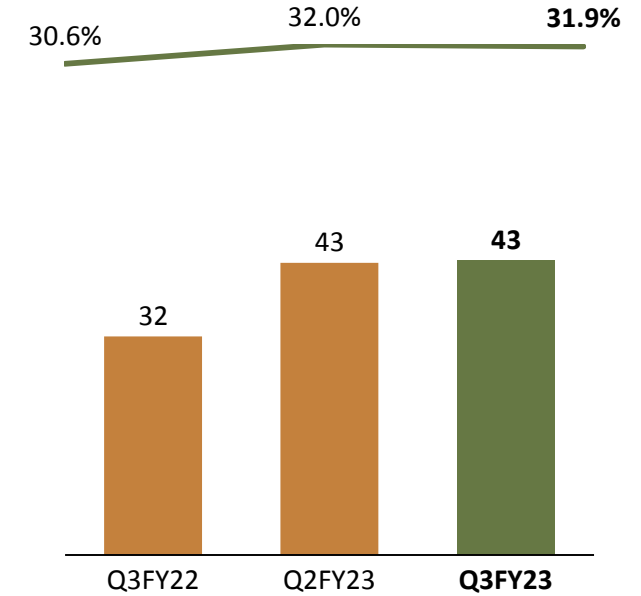
17% Y-o-Y

Profit Before Tax (Rs. Crs.) & PBT Margins



36% Y-o-Y

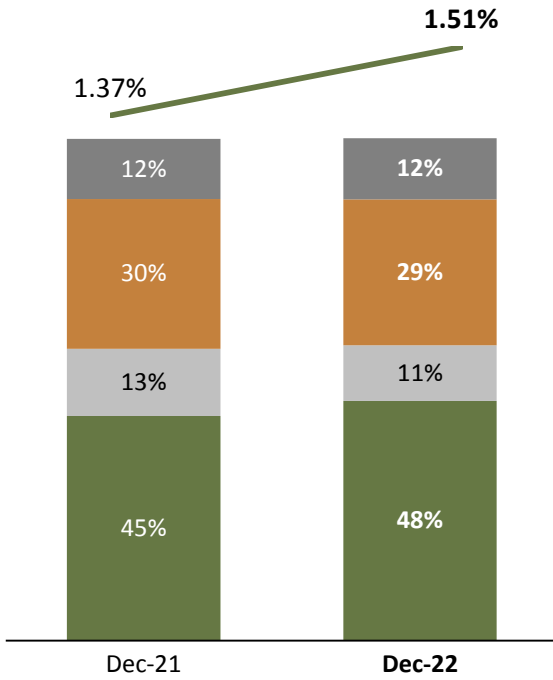
Profit After Tax (Rs. Crs.) & PAT Margins



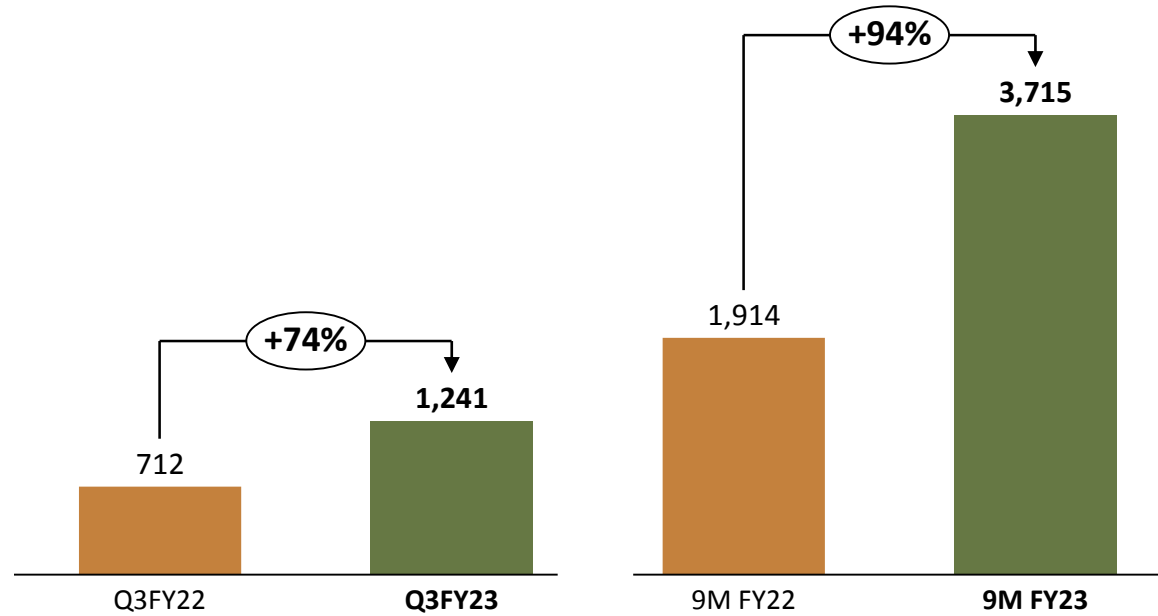
35% Y-o-Y

PRIVATE WEALTH PERFORMANCE METRICS

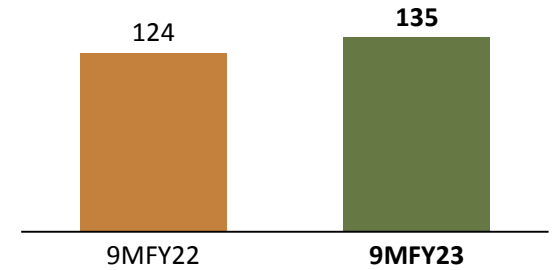
Product Wise AUM Mix (Rs. Crs.) & Avg. AUM Yield*



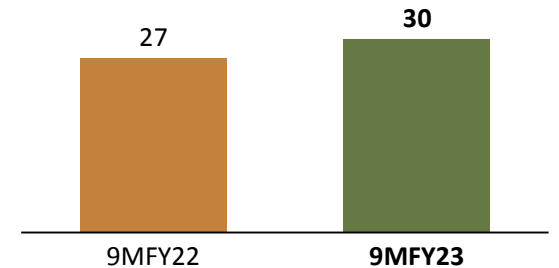
Net Flows (Rs. Crs.)



AUM per RM



Clients per RM

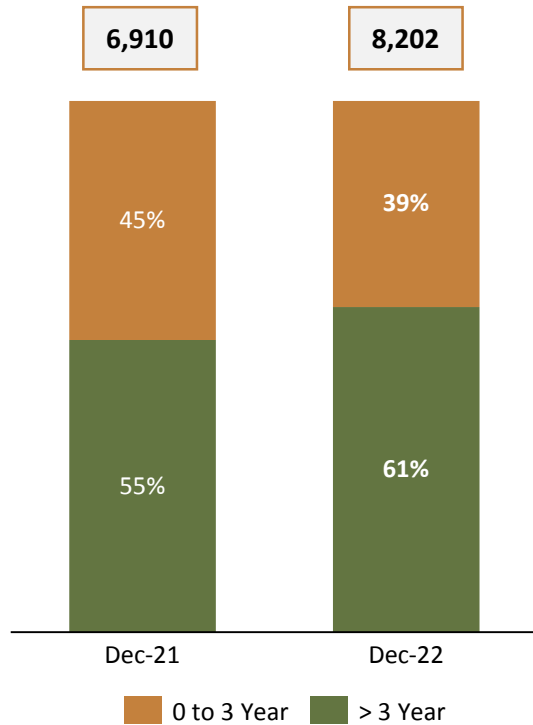


- Others
- Market Linked Debentures (MLDs)
- Debt MF
- Equity MF

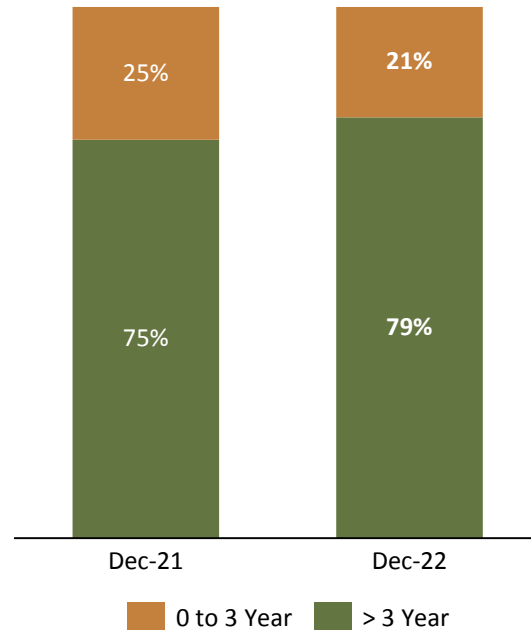
*AUM Yield is annualised for 9 months

ADVANTAGES OF CLIENT VINTAGE AND STICKINESS

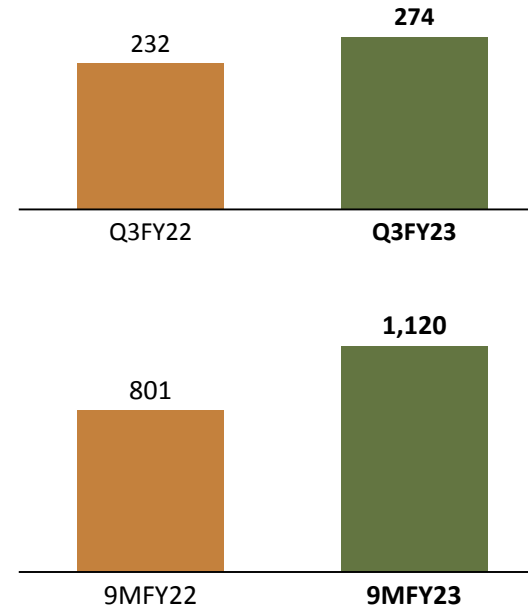
Client Vintage (Nos.)



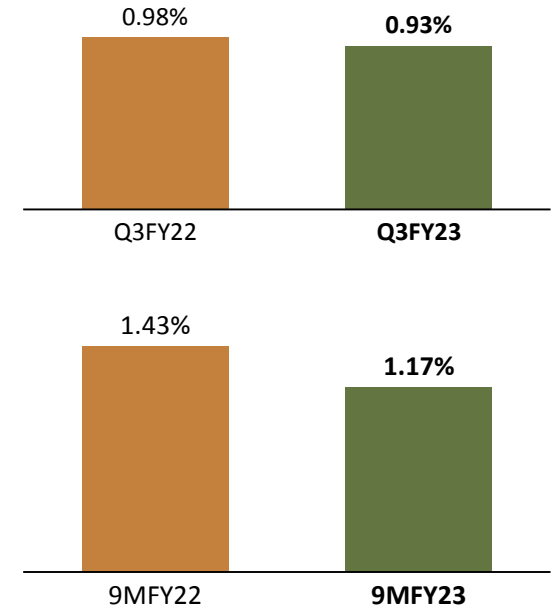
Client (AUM) Vintage



Net Client Addition (Nos.)



Client Attrition (% of AUM lost)*

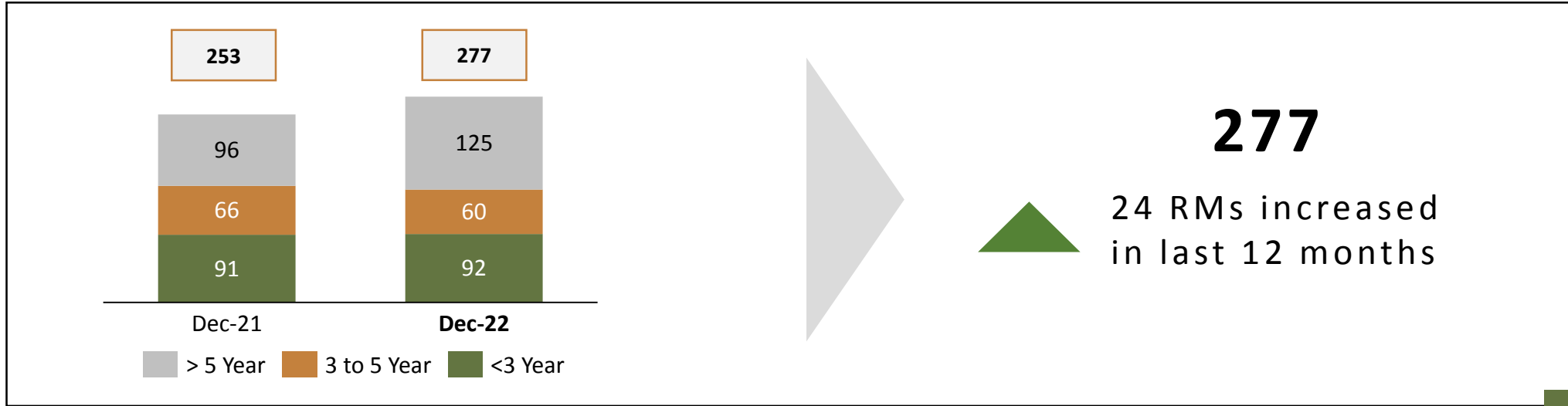


*Annualized

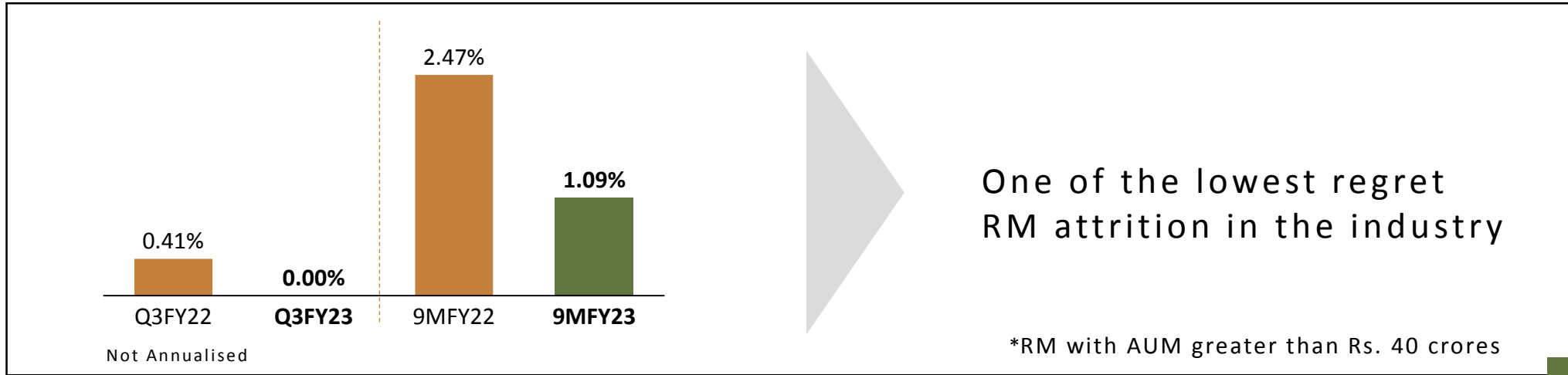
As on 31st December 2022, 61.2% of our clients have been associated for over 3 years, representing 79.2% of total PW AuM, which shows ARWL's strength in vintage of both clients and their AuM

INCREASING SHARE OF HIGHER VINTAGE RELATIONSHIP MANAGERS

Vintage Wise Relationship Managers (Nos.)



Regret RM Attrition*



OUTPERFORMING THE GUIDANCE

| Particulars* | Guidance given for FY23 (Rs. Crs.) | Actuals for 9M FY23 (Rs. Crs.) | % Achieved | Revised Guidance |
|---------------------------------|---------------------------------------|-----------------------------------|------------|------------------|
| Asset Under Management (AuM) | 39,000 | 37,500 | 96.2% | 40,000 |
| Revenue | 495 | 397 | 80.2% | 525 |
| Profit After Tax | 155 | 125 | 80.6% | 165 |

*PWM Vertical

RANKED AMONGST THE TOP THREE NON-BANK SPONSORED MUTUAL FUND DISTRIBUTORS



Anand Rathi Wealth Limited has been ranked amongst the top three non-bank sponsored mutual fund distributors firms in India

| Name of Distributor^ | Gross Commission (FY22) Rs. Crs. | Rank based on Gross Commission | Gross Commission (FY21) Rs. Crs. | Growth (%) | Yield (%)* for FY22 | Rank based on Yield |
|-----------------------------------|----------------------------------|--------------------------------|----------------------------------|------------|---------------------|---------------------|
| Competitor 1 | 1,298.3 | 1 | 873.9 | 49% | 1.19% | 1 |
| Competitor 2 | 440.9 | 2 | 263.2 | 68% | 0.97% | 4 |
| Anand Rathi Wealth Limited | 169.8 | 3 | 98.8 | 72% | 1.00% | 2 |
| Competitor 3 | 119.2 | 4 | 88.8 | 34% | 0.46% | 10 |
| Competitor 4 | 107.4 | 5 | 91.7 | 17% | 0.61% | 8 |
| Competitor 5 | 100.6 | 6 | 70.9 | 42% | 0.50% | 9 |
| Competitor 6 | 92.4 | 7 | 65.5 | 41% | 0.81% | 5 |
| Competitor 7 | 73.6 | 8 | 59.1 | 25% | 0.61% | 7 |
| Competitor 8 | 69.8 | 9 | 48.1 | 45% | 0.98% | 3 |

In FY22, ARWL achieved highest growth of 72% based on Gross Commissions earned in the industry

*Yield = Gross Commission / Average AUM ^ Excludes Banks & Bank Subsidiaries

India's Wealth Story to unlock in coming years...

Anand Rathi Wealth : Well, poised
to grow exponentially

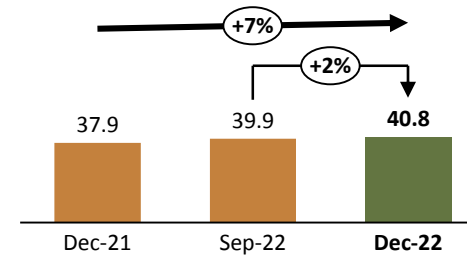


INDUSTRY GROWTH DRIVERS

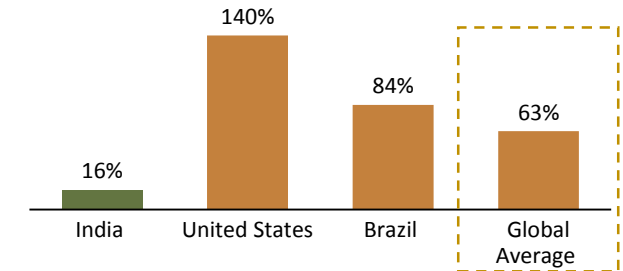
Increasing Penetration of Mutual Fund Market in India

- ✓ Further, India accounts for less than 2% of the global mutual fund industry, representing a significant growth opportunity.
- ✓ The wealth management market (assets under advisory) in India:
 - About ₹ 21.77 trillion in July 2021, which is only approx. 9% of the country's GDP v/s 60% to 75% of GDP in established markets which signifies immense growth opportunities for the sector

Assets managed by the Indian mutual fund industry (Rs. Lakh Crores)



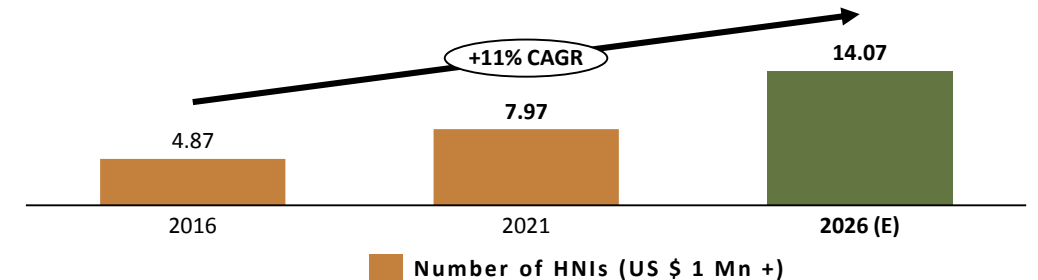
Penetration of MF Industry (AUM to GDP Ratio - India V/S Other Economies)



Increase in HNI population in India

- ✓ In the past three decades, per capita incomes have multiplied
- ✓ Strong underlying economic expansion along with significant growth per capita income will drive the pace of wealth creation in India where investment towards financial savings is gradually increasing with increase in GDP
- ✓ HNIs in India are inclining towards 'objective-driven approach' to investing to generate higher returns with reduced risk

Growth of HNIs in India (Nos. in Lakhs)

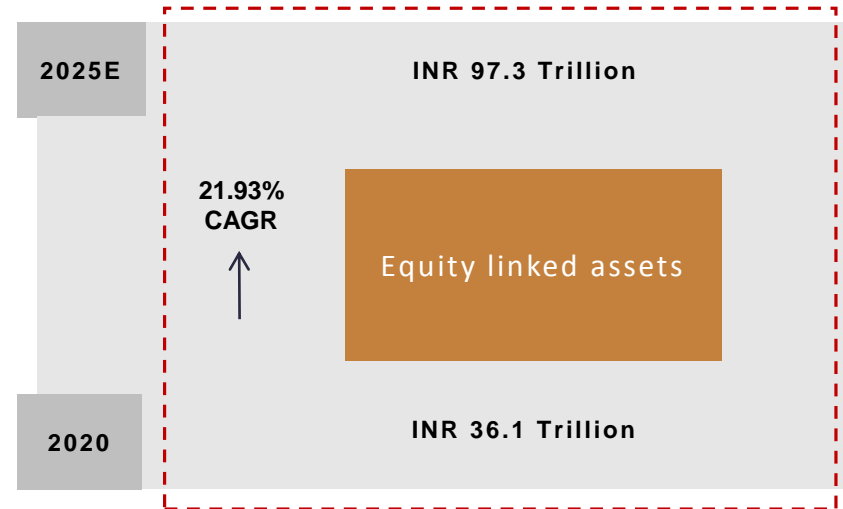
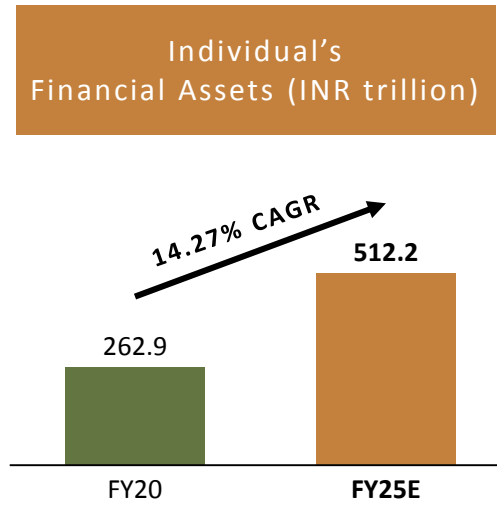


Source : The Wealth Report – 2022, Knight Frank

HUGE MARKET POTENTIAL

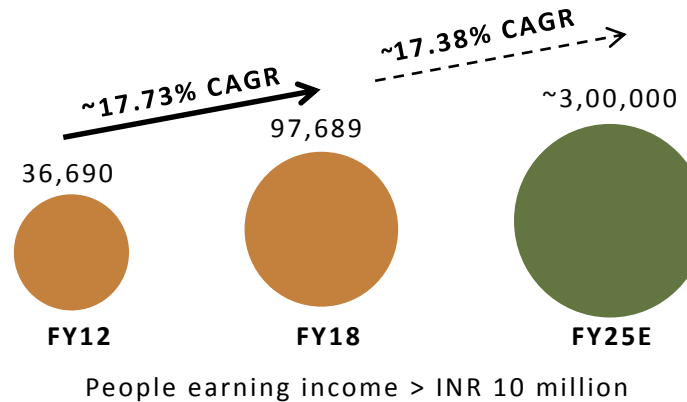
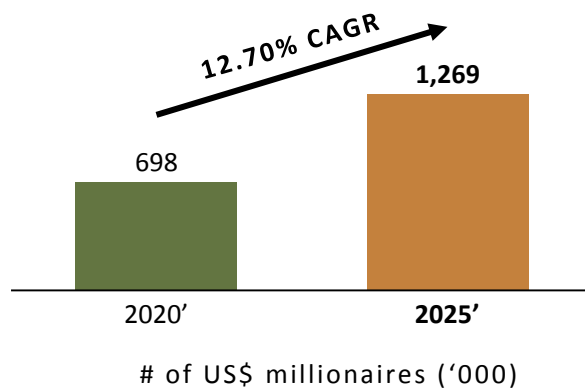
Strong macro-economic trends and a growing HNI families expected to drive growth in the Indian wealth solutions space

Financial assets as % of total assets to grow from 57% in FY20 to 63% in FY25



Mutual fund assets to grow 2.3x from FY20 to FY25

US\$ millionaires to increase 1.8x by 2025



Taxpayers > INR 10 million Income to grow 3x from FY18 to FY25

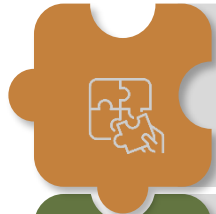
**Digital Wealth -
New Age Business**



1. DIGITAL WEALTH – STRATEGY, PHILOSOPHY & OPPORTUNITIES

Leveraging technology to cater to the mass affluent segment through a Phygital Model

DW – A Holistic Solution



Comprehensive packaged solution delivered through a fully variable and scalable business model, leveraging technology



Algo driven real-time portfolio restructuring and rebalancing



Access to private wealth quality of product research



Uncomplicated customer education, strategy & reporting

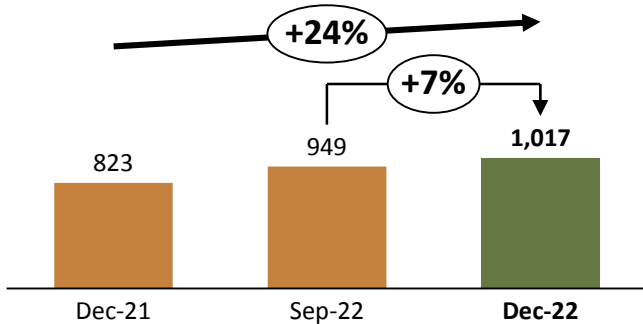


360° digital delivery model – client app, educational videos & webinars, customer support-delivered by partners

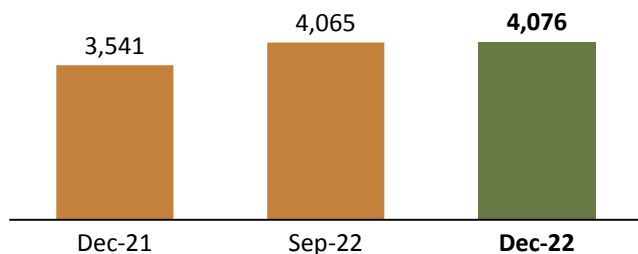
DIGITAL WEALTH : SCALING UP WITH THE USE OF TECHNOLOGY

Customer Segment : Mass Affluent having existing financial assets: Rs. 10 lakhs – Rs. 5 crores

AuM (Rs. Crs.)



Clients (Nos.)



Unique Approach to Wealth Solutions

Delivers service through a '**phygital channel**' i.e., a combination of human distributor (physical) empowered with technology (digital)

Seeks to build a **scalable and profitable model** by using this blend of technology capabilities and human interface

Attempts to **build a partner led distribution** through whom a packaged investment solution is delivered

**Omni Financial
Advisor (OFA) –
New Age Business**



2. OFA – PROVIDES A TECHNOLOGY PLATFORM TO THE MFDs & THEIR CLIENTS

Target Segment – ARN Holder (Certified Mutual Fund Distributors)

Top 3 Pain Points of MFD's

- ✓ Lack of Infrastructure & Tech with small MFDs
- ✓ Poor Client Engagement – Sell & Move-on model
- ✓ Client Acquisition & Client Retention

OFA Our solution

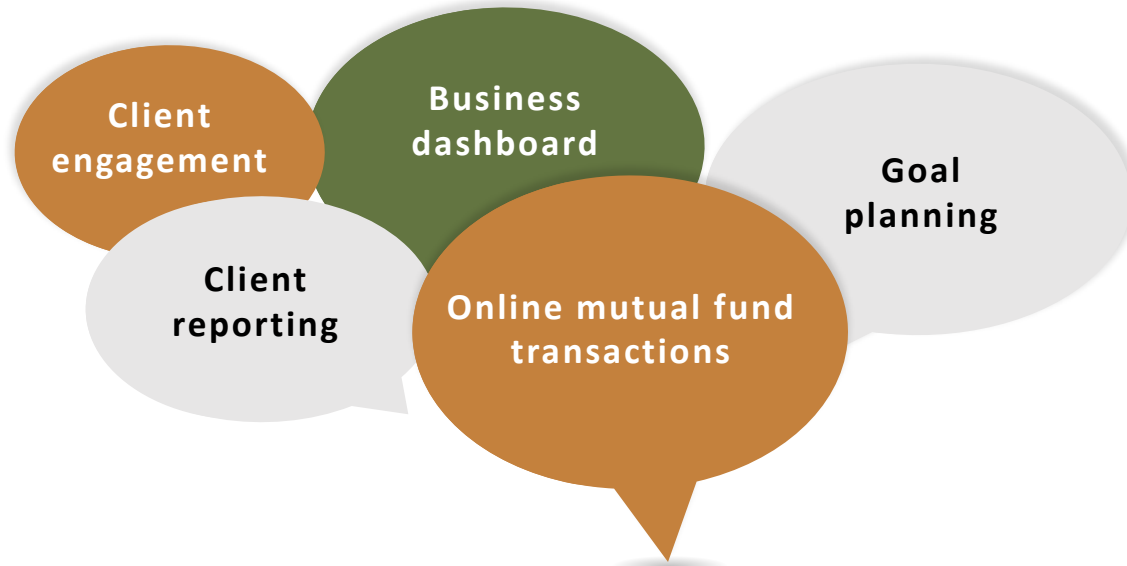
- ✓ Mobile –led Tech Infrastructure
- ✓ Client Reporting, Transaction & Engagement
- ✓ Pre Sales – Sales – Post Sales enablers

The Anand Rathi Advantages

- ✓ Superior Technology Solutions
- ✓ Largest Client Base
- ✓ High Service Standards

OFA – LEVERAGING TECHNOLOGY TO CATER TO THE RETAIL SEGEMENT

**Key Functionalities : Subscription Model, MFD and his Clients get access to our platform.
(MFD – Web + Mobile, MFD’s Clients – Mobile)**



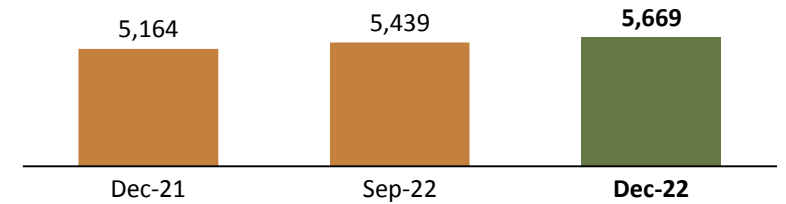
OFA enables MFDs with unique features such as

OFA provides a co-branded mobile first integrated technology platform to MFDs and their clients thereby, addressing the wide retail segment

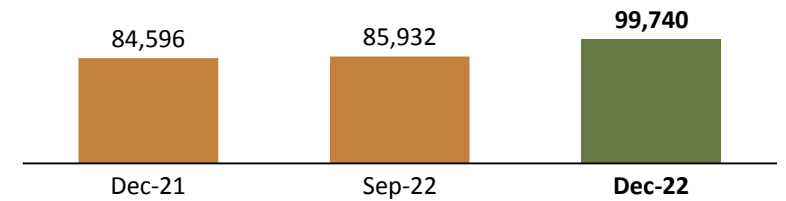


AR Wealth domain expertise combined with significant tech capabilities has created a unique ability to scale up the network for retail investors

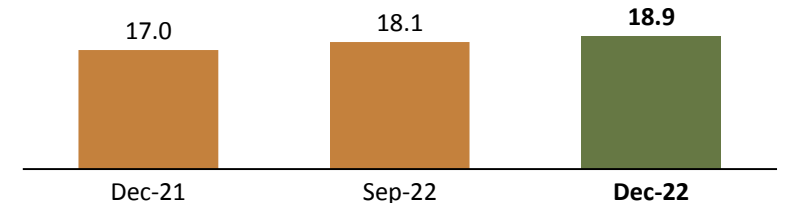
Mutual Fund Distributors (Nos.)



Platform Assets (Rs. Crs.)



Platform Clients (Nos. lakhs)



Leadership Team



BOARD OF DIRECTORS



Mr. Anand Rathi
Chairman & Non-Executive Director



Mr. Pradeep Kumar Gupta
Non-Executive Director



Mr. Rakesh Rawal
Executive Director & CEO



Mr. Mohan Tanksale
Independent Director



Mr. Ramesh Chandak
Independent Director



Mr. K. G. Somani
Independent Director



Mrs. Sudha Navandar
Independent Director

KEY LEADERSHIP PERSONNEL



Mr. Rakesh Rawal
Chief Executive Officer

- Master's Degree in management studies from the Jamnalal Bajaj Institute of Management Studies and Bachelors Degree in Mechanical Engineering from Indian Institute of Technology, Kanpur
- Past-Experience - Hindustan Unilever Limited & Deutsche Bank
- Joined Anand Rathi Wealth in 2007



Mr. Feroze Azeez
Deputy Chief Executive Officer

- Post Graduate Diploma in Management – majors in Derivative and Finance from SDM Institute for Management Development and Mechanical Engineer from University of Mysore
- Past Experience : ABN AMRO Bank N.V. and Religare Macquarie Private Wealth
- Joined Anand Rathi Wealth in 2012



Mr. Jugal Mantri
Group Chief Financial Officer

- Rank holder Chartered Accountant and Senior Management Program from IIM Ahmedabad.
- One of the first to join the Anand Rathi Group when it was founded in 1994

KEY PERSONNEL – BUSINESS & FINANCIAL HEADS



Mr. Chethan Shenoy
Director & Head – Product & Research



Mr. Rajesh Bhutara
Chief Financial Officer



Mr. Niranjan Babu Ramayanam
Chief Operating Officer



Mr. Arjun Guha
Executive Director & Unit Head, Mumbai



Mr. Bharath Rathore
Executive Director & Unit Head, Bengaluru



Ms. Protima Dhawan
Director & Unit Head, Hyderabad



Mr. Subhendu Harichandan
Executive Director & Unit Head, Pune



Mr. Adil Chacko
Executive Director & Unit Head, Delhi



Mr. Manish Srivastava
Executive Director and Unit Head - Delhi and Rajasthan



Mr. Swapan Chakraborty
Executive Director & Unit Head, Pune



Mr. Mukesh Kumawat
Director & Unit Head, Gurugram



Mr. Raj Vijeta Sharma
Director & Unit Head, Dubai



Ms Aarti Desikan
Executive Director and Unit Head, Bengaluru



Mr. Ashish Bhandia
Director & Unit Head, Kolkata



Mr. Krishanu Chaudhary
Director & Unit Head, Chennai



Mr. Rajan Sarkar
Director and Unit Head, Kolkata



Mr. Amitabh Lara
Executive Director and Unit Head, Mumbai



Mr. Farooq Nabi
Director and Unit Head, Noida



Mr. Harpreet Punj
Director & Unit Head, Chandigarh

**Strong Growth
Momentum...To
Continue**



CONSOLIDATED PROFIT & LOSS SUMMARY

| Particulars (Rs. Crs.) | Q3 FY23 | Q3 FY22 | Y-o-Y |
|------------------------------------|--------------|--------------|------------|
| MF – Equity & Debt | 50.0 | 42.5 | |
| Distribution of Financial Products | 86.8 | 62.1 | |
| IT Enabled Services | 1.2 | 1.1 | |
| Others | 2.2 | 3.0 | |
| Total Revenue | 140.2 | 108.7 | 29% |
| Employee costs | 58.9 | 49.8 | |
| Other expenses | 17.4 | 11.4 | |
| Total Operating Costs | 76.3 | 61.2 | 25% |
| PBT | 58.4 | 42.9 | 36% |
| PBT Margin % | 41.6% | 39.5% | |
| PAT | 43.2 | 32.0 | 35% |
| PAT Margin % | 30.8% | 29.5% | |

| AUM (Rs. Crs.) | Dec - 22 | Dec -21 | Y-o-Y |
|--------------------|---------------|---------------|------------|
| MF – Equity & debt | 22,810 | 18,899 | 21% |
| Other Securities | 11,128 | 9,488 | 17% |
| Others | 4,579 | 3,783 | 21% |
| AUM | 38,517 | 32,171 | 20% |

| Q2 FY23 | Q-o-Q |
|--------------|-----------|
| 46.9 | |
| 88.0 | |
| 1.2 | |
| 2.0 | |
| 138.1 | 2% |
| 59.1 | |
| 16.6 | |
| 75.7 | 1% |
| 57.5 | 2% |
| 41.7% | |
| 43.0 | 1% |
| 31.1% | |

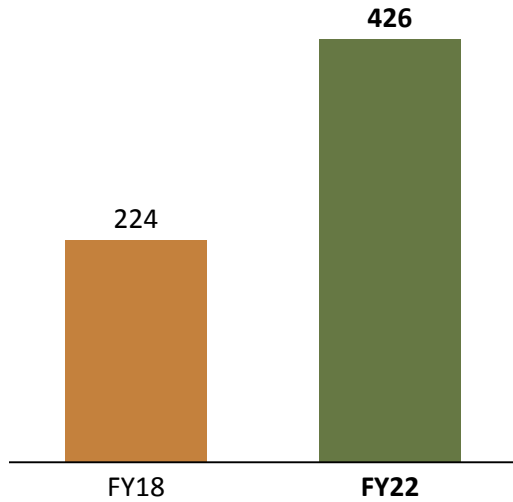
| Sep -22 | Q-o-Q |
|---------------|-----------|
| 21,170 | 8% |
| 10,384 | 7% |
| 4,289 | 7% |
| 35,842 | 8% |

| 9M FY23 | 9M FY22 | Y-o-Y |
|--------------|--------------|------------|
| 141.1 | 111.2 | |
| 260.9 | 190.3 | |
| 3.6 | 3.5 | |
| 6.2 | 5.9 | |
| 411.8 | 310.9 | 32% |
| 178.5 | 139.7 | |
| 49.4 | 33.9 | |
| 227.8 | 173.6 | 31% |
| 168.8 | 123.6 | 37% |
| 41.0% | 39.8% | |
| 125.9 | 92.2 | 37% |
| 30.6% | 29.7% | |


| Dec - 22 | Dec -21 | Y-o-Y |
|---------------|---------------|------------|
| 22,810 | 18,899 | 21% |
| 11,128 | 9,488 | 17% |
| 4,579 | 3,783 | 21% |
| 38,517 | 32,171 | 20% |

HISTORICAL TRENDS

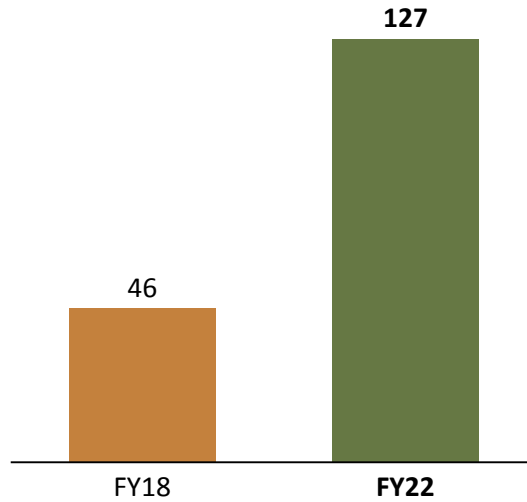
Revenue (Rs. Crs.)




Rs. 426 crores

 17% CAGR

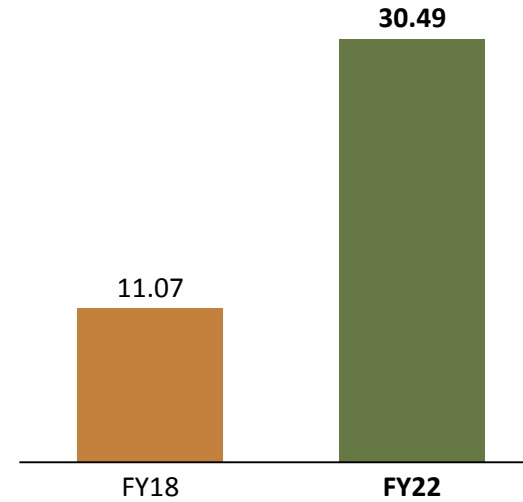
Profit After Tax (Rs. Crs.)




Rs. 127 crores

 29% CAGR

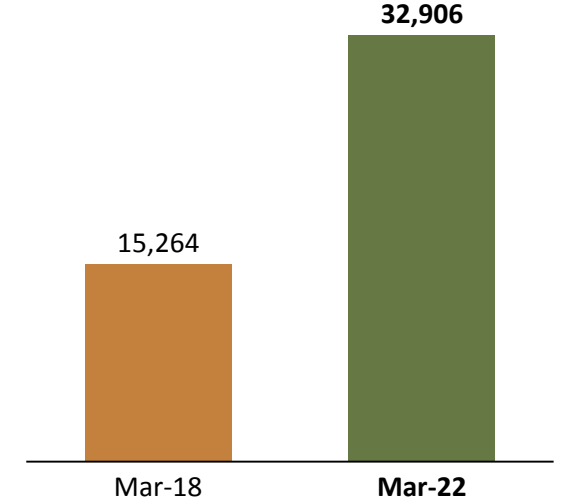
EPS (Rs.)




Rs. 30.49 per share

 29% CAGR

AUM (Rs. Crs.)



Rs. 32,906 crores

 21% CAGR

HISTORICAL FINANCIALS

| Particulars (Rs. Crs.) | FY19 | FY20 | FY21 | FY22 | H1 FY23 |
|------------------------------------|--------------|--------------|--------------|--------------|--------------|
| MF – Equity & Debt | 104.0 | 99.6 | 90.2 | 154.0 | 91.2 |
| Distribution of Financial Products | 169.0 | 227.7 | 170.6 | 258.8 | 174.2 |
| IT Enabled Services | 3.6 | 4.6 | 4.5 | 4.8 | 2.4 |
| Others | 7.5 | 4.6 | 13.9 | 8.1 | 4.0 |
| Total Revenue | 284.1 | 336.4 | 279.2 | 425.7 | 271.6 |
| Employee costs | 132.8 | 167.2 | 150.8 | 192.0 | 119.6 |
| Other expenses | 56.8 | 57.7 | 45.0 | 48.3 | 32.0 |
| Total Costs | 189.6 | 224.9 | 195.8 | 240.3 | 151.6 |
| PBT | 84.3 | 86.6 | 62.9 | 167.7 | 110.5 |
| PBT Margin% | 29.7% | 25.7% | 22.5% | 39.4% | 40.7% |
| PAT | 59.1 | 61.4 | 44.6 | 126.8 | 82.7 |
| PAT Margin% | 20.8% | 18.2% | 15.8% | 29.8% | 30.4% |

| Particulars (Rs. Crs.) | FY19 | FY20 | FY21 | FY22 | H1 FY23 |
|------------------------|---------------|---------------|---------------|---------------|---------------|
| MF – Equity & debt | 12,862 | 11,068 | 14,559 | 19,434 | 21,170 |
| Other securities | 3,966 | 5,797 | 9,408 | 9,591 | 10,384 |
| Others | 1,565 | 1,490 | 2,703 | 3,881 | 4,289 |
| AUM | 18,393 | 18,355 | 26,670 | 32,906 | 35,842 |

HISTORICAL BALANCE SHEET

| Assets (Rs. Crs) | Mar-19 | Mar-20 | Mar-21 | Mar-22 | Sep-22 |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Non - Current Assets | | | | | |
| Property Plant & Equipments | 7.5 | 8.9 | 7.2 | 80.8 | 91.4 |
| CWIP | - | 65.4 | 69.0 | - | - |
| Goodwill | 0.4 | 2.9 | 2.9 | 2.9 | 2.9 |
| Intangible assets | 7.9 | 37.3 | 32.2 | 27.1 | 24.7 |
| Right of use asset | - | 26.3 | 12.9 | 13.2 | 12.7 |
| Intangible assets under development | 31.7 | - | - | - | - |
| Financial Assets | | | | | |
| Investments | - | 101.3 | 101.8 | 103.5 | 103.0 |
| Other Financial Assets | 4.7 | 5.2 | 4.3 | 4.2 | 2.9 |
| Deferred Tax Assets (Net) | 3.9 | 4.6 | 4.2 | 3.8 | 3.9 |
| Other Non - Current Assets (Net) | 28.6 | 7.2 | 11.1 | 43.5 | 28.3 |
| Total Non - Current Assets | 84.7 | 259.1 | 245.6 | 279.0 | 269.9 |
| Current Assets | | | | | |
| Financial Assets | | | | | |
| (i) Investments | 75.1 | 1.8 | 2.7 | - | 15.1 |
| (ii) Trade receivables | 11.0 | 9.1 | 10.9 | 14.9 | 16.1 |
| (iii) Cash and cash equivalents | 11.4 | 28.3 | 65.3 | 87.1 | 199.4 |
| (iv) Other Bank balances | - | - | - | - | 0.0 |
| (v) Loans | 0.2 | 66.7 | 1.2 | - | 0.0 |
| Other Financial Assets | 10.3 | 31.5 | 12.5 | 92.0 | 114.3 |
| Other Current Assets | 4.6 | 13.3 | 1.6 | 7.2 | 5.6 |
| Total Current Assets | 112.7 | 150.7 | 94.2 | 201.2 | 350.4 |
| Total Assets | 197.3 | 409.8 | 339.7 | 480.2 | 620.3 |

| Equity & Liabilities (Rs. Crs) | Mar-19 | Mar-20 | Mar-21 | Mar-22 | Sep-22 |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Total Equity | | | | | |
| Share Capital | 13.5 | 13.5 | 13.8 | 20.8 | 20.8 |
| Other Equity | 109.0 | 172.8 | 227.8 | 322.9 | 380.6 |
| Non Controlling Interest | 12.5 | 11.6 | 11.6 | 11.7 | 11.7 |
| Total Equity | 135.0 | 197.9 | 253.2 | 355.3 | 413.1 |
| Non-Current Liabilities | | | | | |
| Financial Liabilities | | | | | |
| (i) Borrowings | 0.4 | 33.4 | 25.0 | 16.6 | 12.5 |
| (ii) Lease Liabilities | - | 16.5 | 6.4 | 8.5 | 7.7 |
| Provisions | 0.1 | 0.3 | 1.2 | 2.1 | 2.9 |
| Total Non-Current Liabilities | 0.5 | 50.2 | 32.5 | 27.2 | 23.1 |
| Current Liabilities | | | | | |
| Financial Liabilities | | | | | |
| (i) Borrowings | 0.2 | 8.4 | 8.4 | 8.3 | 8.3 |
| (ii) Trade Payables | 0.7 | 2.1 | 0.2 | - | 0.0 |
| (iii) Lease | - | 10.0 | 7.8 | 5.8 | 6.1 |
| (iii) Other Financial Liabilities | 20.2 | 90.6 | 5.7 | 21.2 | 112.4 |
| Other Current Liabilities | 6.6 | 9.1 | 12.2 | 8.7 | 11.2 |
| Provisions | 34.1 | 41.6 | 19.8 | 53.6 | 46.0 |
| Total Current Liabilities | 61.8 | 161.7 | 54.1 | 97.6 | 184.0 |
| Total Equity & Liabilities | 197.3 | 409.8 | 339.7 | 480.2 | 620.3 |

ANANDRATHI

Private Wealth. uncomplicated

THANK YOU !

Company: Anand Rathi Wealth Limited

ANANDRATHI
Private Wealth. uncomplicated

CIN: L67120MH1995PLC086696

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SGA Strategic Growth Advisors

CIN: U74140MH2010PTC204285

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