

# SCHEME INFORMATION DOCUMENT

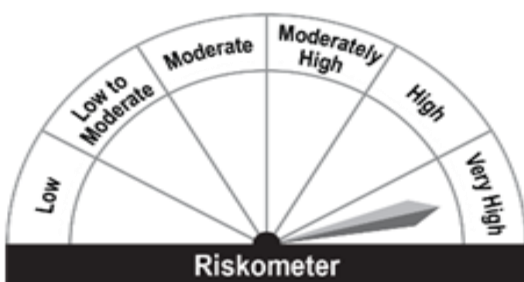
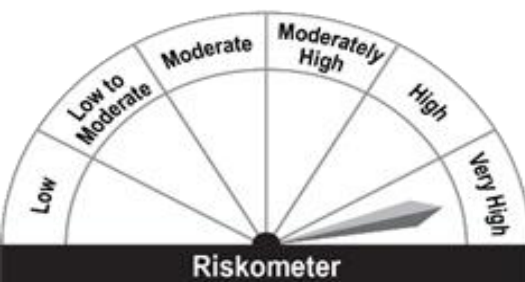
## Section I

### 360 ONE ELSS Tax Saver Nifty 50 Index Fund

(Formerly known as IIFL ELSS Nifty 50 Tax Saver Index Fund)

(An open ended Passive Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit, replicating/tracking the Nifty 50 index)

**This product is suitable for investors who are seeking\***

<p>capital appreciation over long term;</p> <p>Investment in stocks comprising the Nifty 50 Index in the same proportion as in the index to achieve returns equivalent to the Total Returns Index of Nifty 50 Index, subject to tracking error while offering deduction under Section 80C of IT Act, 1961</p>	<p style="text-align: center;"><b>Scheme Risk-o-meter</b></p>  <p style="text-align: center;"><b>Riskometer</b></p> <p style="text-align: center;">Investors understand that their principal will be at Very High</p>	<p style="text-align: center;"><b>Benchmark Risk-o-meter</b></p>  <p style="text-align: center;"><b>Riskometer</b></p> <p style="text-align: center;">As per AMFI Tier I Benchmark i.e. Nifty 50 TRI</p>
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\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

*Continuous offer for units at NAV based prices*

<b>Mutual Fund:</b>	<b>360 ONE MUTUAL FUND (Formerly known as IIFL Mutual Fund)</b>
<b>Asset Management Company:</b>	<b>360 ONE Asset Management Limited (Formerly known as IIFL Asset Management Limited)</b>
<b>Trustee Company:</b>	<b>360 ONE Asset Trustee Limited (Formerly known as IIFL Trustee Limited)</b>
<b>Registered Office:</b>	<b>360 ONE Centre, Kamala City, S.B. Marg, Lower Parel, Mumbai – 400 013</b>
<b>Tel No.:</b>	<b>022 4876 5158</b>
<b>Fax No.:</b>	<b>022 4646 4706</b>
<b>Website:</b>	<a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a>

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations)

as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (SID).

The SID sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this SID after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of 360 ONE Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on <https://www.360.One/asset-management/mutualfund/downloads/information-documents/>.

SAI is incorporated by reference (is legally a part of the SID). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The SID (Section I and II) should be read in conjunction with the SAI and not in isolation.

This SID is dated November 22, 2024.

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## Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
1.	<b>Name of the Scheme</b>	360 ONE ELSS Tax Saver Nifty 50 Index Fund
2.	<b>Category of the Scheme</b>	Passive ELSS
3.	<b>Scheme type</b>	An open ended Passive Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit, replicating/tracking the Nifty 50 index.
4.	<b>Scheme Code</b>	360O/O/E/ELS/22/10/0005
5.	<b>Investment Objective</b>	<p>The investment objective of scheme is to invest in stocks comprising the Nifty 50 Index in the same proportion as in the index to achieve returns equivalent to the Total Returns Index of Nifty 50 Index (subject to tracking error), while offering deduction on such investment made in the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.</p> <p>There is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> <p>Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits.</p>
6.	<b>Liquidity</b>	Being an open-ended Scheme, units may be redeemed on every business day at NAV based prices. As per the Regulations, the Fund shall transfer to the unitholder the redemption proceeds within 3 business days (working days) of receiving the redemption request.
7.	<b>Benchmark (Total Return Index)</b>	As per AMFI Tier I benchmark is Nifty 50 TRI Justification: The performance of the Scheme is benchmarked against the Nifty 50 TRI. Nifty 50 TRI is a broad-based index and its composition broadly represents the Scheme's investment universe.
8.	<b>NAV disclosure</b>	<p>The AMC will update the NAVs on AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a> before 11.00 p.m. on every business day and also on its website (<a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a>) .</p> <p>For further details, please refer Section II in this SID.</p>
9.	<b>Applicable Timelines</b>	<p>Timeline for:</p> <p>Dispatch of Redemption proceeds - within three working days from the date of redemption or repurchase.</p> <p>Dispatch of IDCW - within seven working days from the record date*. *Record Date: Record date shall be two working days from the issue of public notice, wherever applicable, for the purpose of payment of dividend.</p>

10.	Plan & Options	<p><b>PLAN:</b> Regular Plan and Direct Plan</p> <p><b>OPTIONS UNDER EACH PLAN(S):</b> Growth Income Distribution cum Capital Withdrawal (IDCW)</p> <p>The IDCW will be declared subject to availability and adequacy of distributable surplus. The IDCW can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains.</p> <p>The Income Distribution cum Capital Withdrawal option will have facility of Payout of Income Distribution cum Capital Withdrawal (IDCW Payout).</p> <p>Default Option: If the applicant does not indicate the choice of Option in the Application form, the fund accepts the application as being for the Growth Option.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
11.	Load Structure	Exit Load- NIL
12.	Minimum Application Amount/switch in	Rs. 500 and in multiples of Rs. 500 thereafter (subject to lock-in-period of 3 years from the date of allotment).
13.	Minimum Additional Purchase Amount	Rs. 500 and in multiples of Rs. 500 thereafter (subject to lock-in-period of 3 years from the date of allotment).
14.	Minimum Redemptions/switch out amount	<p><b>Redemption</b> The minimum amount of redemption is in multiples of Rs. 500 (subject to lock-in-period of 3 years from the date of allotment).</p> <p><b>Switches</b> The minimum amount in case of inter/ intra scheme (inter plan/inter option) switches shall be the minimum amount required in the respective transferee scheme/plan.</p>
15.	New fund offer period	Not Applicable, as the ongoing offer of the scheme has commenced after the NFO, and the units are available for continuous subscription and redemption.
16.	New fund offer price	

17.	<b>Segregated Portfolio/side pocketing disclosure</b>	<p>In case of a credit event at issuer level and to deal with liquidity risk, the AMC may create a segregated portfolio of debt and money market instruments under the Scheme in compliance with the clause 4.4 of SEBI Master Circular dated June 27, 2024, as amended from time to time.</p> <p>In this regard, the term ‘segregated portfolio’ shall mean a portfolio comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme, the term ‘main portfolio’ shall mean the scheme portfolio excluding the segregated portfolio and the term ‘total portfolio’ shall mean the scheme portfolio including the securities affected by the credit event.</p> <p>For details, kindly refer SAI.</p>
18.	<b>Swing Pricing Disclosure</b>	Not Applicable
19.	<b>Stock lending/short selling</b>	Not Applicable
20.	<b>How to apply and other details</b>	<p>The Key Information Memorandum along with application form is available at the Investor Service Centers (ISCs)/ Official Points of Acceptance (OPAs) or may be downloaded from the website (<a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a>) of the Mutual Fund.</p> <p>Please refer <a href="https://www.360.One/asset-management/mutualfund/downloads/information-documents/">https://www.360.One/asset-management/mutualfund/downloads/information-documents/</a> for the list of official points of acceptance.</p> <p>The application form under NFO along with the instrument for payment can be submitted at the office of Registrar and Transfer Agent (CAMS)/designated offices /Investor Service Centre’s (ISCs) of 360 ONE Asset Management Limited For details, please refer to our website. Also, additions may be made to the list of designated offices/ISCs/Collection Centers during the NFO period and such additions made shall be displayed on the website of Mutual Fund for the convenience of the investors.</p> <p>Please refer to the Section II for detailed procedure.</p>

21.	Investor Services	<ul style="list-style-type: none"> <li>• <b>Contact details for general service request:</b> Investors may contact any of the ISCs or the AMC by calling the toll-free no. 1800-2108-606 or write to <a href="mailto:service@360.one">service@360.one</a>.</li> </ul> <p>Investors can also visit the website at <a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a> for complete details.</p> <ul style="list-style-type: none"> <li>• <b>Contact details for complaints resolution:</b> Mr. Sushil Sharma is designated as the Investor Relations Officer. Mr. Sharma can be contacted at 360 ONE Asset Management Limited, 360 ONE Centre, Kamala City, S.B. Marg, Lower Parel, Mumbai – 400 013, Tel (91 22) 4876 5158 Fax: (91 22) 4646 4706, Email: <a href="mailto:service@360.one">service@360.one</a></li> </ul> <p>Investor can lodge their dispute on the ODR Portal and Scores Portal through the link given below:</p> <ul style="list-style-type: none"> <li>• ODR Portal can be accessed via the following link - <a href="https://smartodr.in/">https://smartodr.in/</a></li> <li>• SCOREs Portal can be accessed via the following link - <a href="https://scores.sebi.gov.in/">https://scores.sebi.gov.in/</a></li> </ul>
22.	Specific attribute of scheme (such as lock in, duration in case of target maturity scheme /close ended schemes)	The scheme is an open ended scheme with a statutory lock-in period of 3 year.
23.	Special product/facility available during the NFO and on ongoing basis	<p>The Special Products/ facilities available during the ongoing offer are:</p> <ul style="list-style-type: none"> <li>• Systematic Investment Plan (Available, subject to lock-in-period of 3 years from the date of allotment of each installment)</li> <li>• Systematic Transfer Plan (Available, subject to lock-in-period of 3 years from the date of allotment)</li> <li>• Systematic Withdrawal Plan (Available, subject to lock-in-period of 3 years from the date of allotment)</li> <li>• Transactions through Stock Exchange Infrastructure</li> <li>• Transactions through Electronic Mode</li> </ul> <p>For further details of above special products/facilities, kindly refer SAI.</p>
24.	Weblink	TER for last 6 months, Daily TER as well as scheme factsheet shall be made available on <a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a> .

## **DUE DELIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- I. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- V. The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
- VI. The AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- VII. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- VIII. The Trustees have ensured that the 360 ONE ELSS Tax Saver Nity 50 Index Fund approved by them is a new product offered by 360 ONE Mutual Fund and is not a minor modification of any existing scheme/fund/product.

For 360 ONE Asset Management Limited

(Formerly known as IIFL Asset Management Limited)

Sd/-

Place: Mumbai

Date: November 22, 2024

Name: Sonali Tendulkar

Designation: Compliance Officer



## **Part II. INFORMATION ABOUT THE SCHEME**

### **A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?**

The investment policies of the Scheme shall be as per SEBI (Mutual Funds) Regulations, 1996, and within the following guidelines. Under normal market circumstances, the investment range would be as follows:

<b>Instruments</b>	<b>Indicative Allocations (% of total assets)</b>	
	<b>Minimum</b>	<b>Maximum</b>
Equity instruments covered by Nifty 50 Index	95%	100%
Debt and money market instruments	0%	5%

The funds raised under the scheme shall be invested in the stocks and will be as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

Indicative table of percentage of investment in various securities:

Sl. no	Type of Instrument	% of exposure	Circular references
1.	Liquid schemes of 360 ONE Mutual Fund or other schemes which has objective to invest in debt and money market instruments	5% of the portfolio	-

There can be no assurance that the investment objective of the scheme will be realized. The Fund Manager may churn the portfolio to the extent as considered necessary to replicate the index.

The Scheme will not invest in below securities/instruments:

S.No.	Securities/Instruments
1	Foreign securities
2	Derivative Instruments
3	Equity linked debentures
4	Unrated debt
5	Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs)
6	Repo transactions of Corporate Debt Securities
7	Credit default swaps
8	Debt instruments with special features as specified in clause 12.2 of SEBI Master Circular dated June 27, 2024
9.	Securities Lending and Borrowing

In accordance with clause 12.24 of SEBI Master Circular dated June 27, 2024 the cumulative gross exposure through equity, debt, debt derivative positions, repo transactions, should not exceed 100% of the net assets of the scheme.

Pursuant to clause 12.25 of SEBI Master Circular dated June 27, 2024 and SEBI Letter to AMFI dated November 03, 2021, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

- a) Government Securities;
- b) T-Bills; and
- c) Repo on Government securities

Pending deployment of the funds as per the investment objective of the Scheme, the funds of the Scheme may be parked in short term deposits of the scheduled commercial banks, subject to the guidelines and limits specified by clause 12.16 and 4.5 of SEBI Master Circular dated June 27, 2024 as amended from time to time.

### **Change in Asset Allocation**

The Scheme, in general, will hold all the securities that comprise of underlying Index in the same proportion as the Index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible.

If the investments fall outside the asset allocation range given above due to change in constituents of the index as a result of periodic review, the portfolio of the Scheme shall be rebalanced within 7 calendar days.

The proportions mentioned in the asset allocation can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only and will be rebalanced within 7 calendar days. As per clause 3.6.7 of SEBI Master Circular dated June 27, 2024, in case of deviation (passive), the portfolio would be rebalanced within 7 calendar days from the date of deviation. The funds raised under the Scheme shall be invested only in securities as permitted by SEBI (Mutual Funds) Regulations, 1996. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI (MF) Regulations.

### **Rebalancing due to Short Term Defensive Consideration:**

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per clause 1.14.1.2 (b) of SEBI Master Circular dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

**Rebalancing due to Passive Breaches:**

Further, as per clause 2.9 of SEBI Master Circular dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in clause 2.9 of SEBI Master Circular dated June 27, 2024.

**B. WHERE WILL THE SCHEME INVEST?**

The scheme shall invest in below instruments:

- a. Equities and equity related instruments;
- b. Debt and money market instrument;

For details, please refer Section II.

**C. WHAT ARE THE INVESTMENT STRATEGIES?**

The Scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the Nifty 50 Index in the same proportion as in the Index with the objective of achieving returns equivalent to the Total Returns Index of Nifty 50 Index by minimizing the performance difference between the benchmark index and the scheme.

The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks.

The Scheme will invest in the securities constituting the Underlying Index. However, due to changes in Underlying Index the scheme may temporarily hold securities which are not part of the index. For instance, the portfolio may hold securities not included in the Underlying Index as result of certain changes in the Underlying Index such as reconstitution, addition, deletion etc. The fund manager's endeavour would be to rebalance the portfolio in order to replicate the Index; however, there may be a short period where the constituents of the portfolio may differ from that of the Underlying Index.

These investments which fall outside the Underlying Index as mentioned above shall be rebalanced within a period of 7 calendar days.

#### **D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

The performance of the Scheme is benchmarked against the Nifty 50 TRI.

Nifty 50 TRI is a broad-based index and its composition broadly represents the Scheme's investment universe. The composition of the benchmark is such that they are most suited for comparing performance of the Scheme

The Trustee/ AMC reserves the right to change benchmark in future for measuring performance of the scheme subject to SEBI (MF) Regulations, and other prevailing guidelines and shall be subject to prior approval of the Board and the unitholders.

In terms of the clause 3.4 of SEBI Master circular dated June 27, 2024, the Index shall comply with the following portfolio concentration norms:

- a) The Index shall have a minimum of 10 stocks as its constituents.
- b) No single stock shall have more than 25% weight in the index.
- c) The weightage of the top three constituents of the Index, cumulatively shall not be more than 65% of the Index.
- d) The individual constituent of the Index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

The Scheme shall monitor compliance with the aforesaid norms by the Index at the end of every calendar quarter. Further, the updated constituents of the Index shall be made available on the website of the Fund.

#### **About the Index:**

The NIFTY 50 index is a well-diversified 50 companies index reflecting overall market conditions. NIFTY 50 Index is computed using free float market capitalization method.

#### **Eligibility Criteria for Selection of Constituent Stocks:**

- i. Market impact cost is the best measure of the liquidity of a stock. It accurately reflects the costs faced when actually trading an index. For a stock to qualify for possible inclusion into the NIFTY50, have traded at an average impact cost of 0.50% or less during the last six months for 90% of the observations, for the basket size of Rs. 100 Million.
- ii. The company should have a listing history of 6 months.
- iii. Companies that are allowed to trade in F&O segment are only eligible to be constituent of the index.
- iv. A company which comes out with an IPO will be eligible for inclusion in the index, if it fulfills the normal eligibility criteria for the index for a 3 month period instead of a 6 month period.

#### **Index Re-Balancing:**

Index is re-balanced on semi-annual basis. The cut-off date is January 31 and July 31 of each year, i.e. For semi-annual review of indices, average data for six months ending the cut-off date is considered. Four weeks prior notice is given to market from the date of change.

**Index Constituents (as on October31, 2024):**

Name	Weights
HDFC Bank Limited	12.11%
ICICI Bank Limited	8.38%
Reliance Industries Limited	8.31%
Infosys Limited	5.82%
ITC Limited	4.18%
Bharti Airtel Limited	3.98%
Larsen & Toubro Limited	3.92%
Tata Consultancy Services Limited	3.73%
Axis Bank Limited	3.04%
State Bank of India	2.90%
Kotak Mahindra Bank Limited	2.34%
Mahindra & Mahindra Limited	2.24%
Hindustan Unilever Limited	2.07%
Sun Pharmaceutical Industries Limited	1.84%
NTPC Limited	1.78%
Bajaj Finance Limited	1.77%
HCL Technologies Limited	1.72%
Tata Motors Limited	1.63%
Trent Limited	1.46%
Maruti Suzuki India Limited	1.34%
Power Grid Corporation of India Limited	1.34%
Titan Company Limited	1.24%
Asian Paints Limited	1.22%
Ultratech Cement Limited	1.16%
Tata Steel Limited	1.13%
Bajaj Auto Limited	1.00%
Oil & Natural Gas Corporation Limited	0.95%
Coal India Limited	0.94%
Tech Mahindra Limited	0.94%
Bharat Electronics Limited	0.94%
Adani Ports and Special Economic Zone Limited	0.93%
Grasim Industries Limited	0.92%
Hindalco Industries Limited	0.92%
Bajaj Finserv Limited	0.88%
JSW Steel Limited	0.85%
Shriram Finance Limited	0.81%
Cipla Limited	0.78%
Nestle India Limited	0.75%
Wipro Limited	0.72%
Dr. Reddy's Laboratories Limited	0.71%
HDFC Life Insurance Company Limited	0.71%
SBI Life Insurance Company Limited	0.67%
Apollo Hospitals Enterprise Limited	0.65%

Indusind Bank Limited	0.64%
Adani Enterprises Limited	0.64%
Britannia Industries Limited	0.62%
Eicher Motors Limited	0.62%
Tata Consumer Products Limited	0.60%
Hero Motocorp Limited	0.60%
Bharat Petroleum Corporation Limited	0.55%

#### E. WHO MANAGES THE SCHEME?

Fund Manager/Age	Brief Experience
Mr. Parijat Garg Age: 39 years	Mr. Parijat has over 15 years of experience in the financial services industry including algorithmic trading, stock broking, and financial data services. Prior to joining 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Limited), he was associated with Tower Research Capital (India) as a quant analyst and prior to that has worked with Quadeye Securities LLP as a portfolio manager. Mr. Garg is a computer science engineer from IIT Bombay and a CFA charter holder.
Mr. Garg is also managing 360 ONE Quant Fund.	
Mr. Rohit Vaidyanathan Age: 35 years	Mr. Vaidyanathan has over 8.5 years of experience at 360 ONE Asset Management Limited, specializing in sectors like cement, building materials, real estate, and logistics. He previously worked as a research analyst at Centrum Wealth and holds a PGDM in Finance from Flame University.
Mr. Vaidyanathan is also the Co Fund Manager of 360 ONE Flexicap Fund, 360 ONE Balanced Hybrid Fund (Equity Portion), 360 ONE Quant Fund and 360 ONE Focused Equity Fund.	

#### F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

360 ONE ELSS Tax Saver Nity 50 Index Fund is a new product offered by 360 ONE Mutual Fund and is not a minor modification of the existing Scheme. 360 ONE ELSS Tax Saver Nity 50 Index Fund is different from the existing open-ended scheme(s) launched by 360 ONE Mutual Fund, as stated below:

- 360 ONE Focused Equity Fund (formerly known as IIFL Focused Equity Fund)
- 360 ONE Flexicap Fund
- 360 ONE Quant Fund (formerly known as IIFL Quant Fund)
- 360 ONE Balanced Hybrid Fund

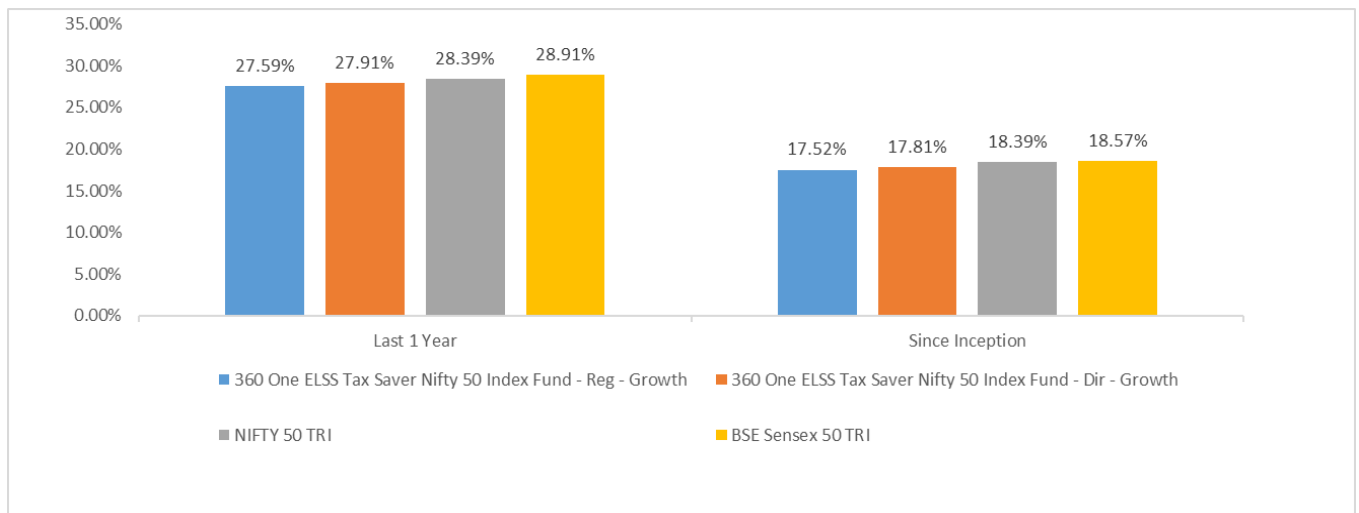
For detailed comparative table, please refer <https://www.360.One/asset-management/mutualfund/downloads/information-documents/>.

## G. HOW HAS THE SCHEME PERFORMED

Compounded Annual Return	Scheme Return- Regular Plan (%)	Scheme Return – Direct Plan (%)	Benchmark^ Return (%)	Additional Benchmark (%)
Returns since 1 year	27.59	27.91	28.39	28.91
Returns since inception* CAGR	17.52	17.81	18.39	18.57

\* Since Inspection - December 28, 2022, Data as on October 31, 2024.

^Benchmark – Nifty 50 TRI.



## H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Top 10 Holdings (by issuer) of the Scheme as on October 31, 2024:

Name of the issuer	% of Scheme
HDFC Bank Limited	12.04
ICICI Bank Limited	8.32
Reliance Industries Limited	8.26
Infosys Limited	5.78
ITC Limited	4.16
Bharti Airtel Limited	3.95
Larsen & Toubro Limited	3.90
Tata Consultancy Services Limited	3.71

Axis Bank Limited	3.02
State Bank of India	2.88

The complete portfolio of the scheme on monthly basis is updated at

<https://www.360.one/asset-management/mutualfund/downloads/disclosures/>

**Allocation of the scheme towards its various Sectors:**

<b>Sector</b>	<b>% of Holding</b>
Financial Services	34.03
Information Technology	12.84
Oil Gas & Consumable Fuels	10.69
Fast Moving Consumer Goods	8.17
Automobile and Auto Components	7.38
Healthcare	3.96
Telecommunication	3.95
Construction	3.90
Metals & Mining	3.52
Power	3.10
Consumer Durables	2.45
Construction Materials	2.07
Consumer Services	1.45
Capital Goods	0.93
Services	0.93

**ii. Name and exposure to top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/Index Funds –**

**Top 7 Issuers and Stocks**

<b>Company Name</b>	<b>% of Net Assets</b>
HDFC Bank Limited	12.04
ICICI Bank Limited	8.32
Reliance Industries Limited	8.26



Infosys Limited	5.78
ITC Limited	4.16
Bharti Airtel Limited	3.95
Larsen & Toubro Limited	3.90

#### Exposure to Top 7 Groups

Group Name	% of Net Assets
HDFC	12.74
TATA	9.73
ICICI	8.32
Mukesh Ambani	8.26
PSU	6.46
Infosys	5.78
ITC - MNC	4.16

#### Exposure to Top Sectors

Sector	% of Net Assets
Financial Services	34.03
Information Technology	12.84
Oil Gas & Consumable Fuels	10.69
Fast Moving Consumer Goods	8.17

iii. Functional website link for portfolio disclosures – for Fortnightly/Monthly/Half yearly:  
<https://www.360.one/asset-management/mutualfund/downloads/disclosures/>

iv. Schemes Portfolio turnover ratio: 0.04 times.

v. Aggregate investment in the scheme by:

Sr. no.	Category of Persons	Net Value		Market Value ( in Rs.)
		Units	NAV per unit	
1.	Concerned scheme's Fund Manager(s)	1,06,235.11	13.5293	14,37,286.65 *

\*The above investment includes investment by Key Personnel as per clause 6.10 of SEBI Master Circular.

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

**vi. Investments of AMC in the Scheme –**

The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and in accordance with Securities and Exchange Board of India (Mutual Funds) (Second Amendment) Regulations, 2021, the AMC shall invest such amount in the scheme, based on the risk associated with the scheme. As specified in the clause 6.9 of SEBI Master Circular dated June 27, 2024, based on the current risk profile of the Scheme, the AMC is required to invest not less than 0.13 percent of the AUM of the scheme. Such investment shall be maintained at all times and shall not be redeemed unless the scheme is wound up.

For details please refer <https://www.360.one/asset-management/mutualfund/downloads/disclosures/>

The above investment shall be in accordance with clause 6.11 of SEBI master Circular dated June 27, 2024 regarding minimum number of investors in the Scheme/ Plan. Under the Regulations, the AMC is not permitted to charge any investment management and advisory fees.

### Part III – OTHER DETAILS

#### A. COMPUTATION OF NAV

NAV of units under the Scheme shall be calculated as shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments + Current Assets – Current Liabilities and Provision (including accrued expenses)}}{\text{No. of Units outstanding under Scheme/Plan on the Valuation Date}}$$

The NAV will be calculated up to four decimals. The first NAV will be calculated and announced not later than 5 working days from the date of allotment in the NFO. Thereafter, the NAV shall be calculated for close of each working day. The computation of NAV shall be in conformity with SEBI Regulations and guidelines as prescribed from time to time. The Direct Plan under the Scheme will have separate NAV. Separate NAV will be calculated and disclosed for each option. The NAVs of the growth option and the Income Distribution cum Capital Withdrawal will be different after the declaration of the first IDCW.

#### Illustration for Computation of NAV:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments + Current Assets – Current Liabilities and Provision (including accrued expenses)}}{\text{No. of Units outstanding under Scheme/Plan on the Valuation Date}}$$

$$1.109 = \frac{10,01,00,000.00 + 10,00,000.00 - 10,000.00}{1,00,00,000.00} = \frac{10,10,90,000.00}{1,00,00,000.00}$$

#### Methodology for calculation of sale and re-purchase price of the units of mutual fund scheme:

Ongoing Price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors:

At Applicable NAV

The NAV will be calculated by rounding up to four decimal places for the Scheme.

Assumed NAV Rs. 11.00 per unit. Entry Load: NIL.

Purchase Price = NAV + (Entry Load (%) \* NAV)

Purchase Price = 11 + (0% \* 11)

Purchase Price = 11 + 0

Purchase Price = Rs. 11/-

The first NAV of the respective Plan(s) as declared by the AMC will be the base price / open price of listing on the stock exchange(s).

Ongoing Price for redemption (sale)/switch out (to other schemes /plans of the mutual fund) by investors.

#### Computation of load

The Redemption Price / Switch out price of the Units is the price at which a Unit Holder can redeem Units of a scheme. It will be calculated as described below:

Assumed NAV Rs. 11.00 per unit. Exit Load: 1%

Sale Price = NAV – (exit load (%) \* NAV)

Sale Price = 11 – (1%\*11)

Sale Price = 11 – 0.11

Sale Price = Rs.10.89

Redemption Price will be calculated up to four decimal places for the Scheme.

If the Scheme has no Exit Load, the Redemption Price will be equal to the Applicable NAV.

Investors may note that the AMC has a right to modify the existing Load structure in any manner or introduce/ change Exit Load or a combination of Exit Load and / or any other Load subject to a maximum as prescribed under the Regulations and with prospective effect only.

**The Mutual Fund will offer that the redemption price is not lower than 95% of the applicable NAV.**

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. please refer to SAI.

#### **B. NEW FUND OFFER (NFO) EXPENSES**

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc. All initial issue expenses pertaining to NFO will borne by the AMC. No NFO expenses will be charged to the Scheme.

#### **C. ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. Further, as per clause 10.1.12 (a) of SEBI Master Circular dated June 27, 2024, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.

As per AMFI letter no. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 on B-30 Incentive Mechanism, AMC has been advised to keep the B-30 incentive structure in abeyance with effect from March 01, 2023 till any further guidelines regarding necessary safeguards are issued by SEBI.

As per Regulation 52 (6) (b) of SEBI Regulations, the maximum annual scheme recurring expenses including the investment management fees shall not exceed 1.00 per cent of the daily net assets.

In addition to total expense limits mentioned above, the AMC may charge the following in terms of Regulation 52(6A) of SEBI Regulations:

- a. Additional expenses not exceeding of 0.30% of daily net assets for inflows from specified cities, as may be specified by SEBI from time to time.
- b. Brokerage and transaction costs (including Goods and Service Tax) which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.
- c. Additional expenses incurred towards different heads mentioned under Regulations 52(2) and 52(4) of SEBI Regulations, not exceeding 0.05 per cent of daily net assets of the scheme.

The AMC has estimated the following annual recurring expenses on daily net assets of the Scheme. Further, any change in the expense ratio will be updated on our website and the same will be communicated to investor via SMS / e-mail 3 working days prior to the effective date of change. For the actual current expenses being charged, the investor should refer to the website: <https://www.360.one/asset-management/mutualfund/>:

Expense Head	% of daily Net Assets
Regular Plan	
<b>Investment Management and Advisory Fees</b>	Up to 1.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements & IDCW redemption cheques & warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively	
Goods and Service Tax* on expenses other than investment and advisory fees	
Goods and Service Tax* on brokerage and transaction cost	
Other expenses (including listing expenses)	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)(c)(i) & (6) (a)	Upto 1.00%
§Additional expenses under regulation 52 (6A) (c)	Up to 0.05%
^Additional expenses for gross new inflows from specified cities	Up to 0.30%

These estimates of Investment Management Fees and Expenses have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se, which may be more or less than estimated above. Any expenditure in excess of the said prescribed limit shall be borne by the AMC.

\*In addition to expenses under Regulation 52 (6) and (6A) of SEBI Regulations, AMC may charge Goods and Service Tax on Investment Management and Advisory Fees, expenses other than Investment Management and Advisory Fees and brokerage and transaction cost as below:

- a. Goods and Service Tax on Investment Management and Advisory Fees:  
AMC may charge Goods and Service Tax on Investment Management and Advisory Fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A) of SEBI Regulations.
- b. Goods and Service Tax on expenses other than Investment Management and Advisory Fees:  
AMC may charge Goods and Service Tax on expenses other than Investment Management and Advisory Fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A) of SEBI Regulations.
- c. Goods and Service Tax on brokerage and transaction cost:  
The Goods and Service Tax on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of prescribed under Regulation 52 of SEBI Regulations.

^ Expenses not exceeding of 0.30 % of daily net assets, if the new inflows from retail investors from such cities as specified by the SEBI, from time to time are at least:

- 30 per cent of the gross new inflows into the scheme, or;
- 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

Provided that if inflows from such cities are less than the higher of the above, such expenses on daily net assets of the scheme shall be charged on proportionate basis. Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. Inflows of amount upto Rs 2,00,000/-per transaction, by individual investors shall be considered as inflows from "retail investor." It may be noted that these expenses shall be charged as may be permitted by SEBI from time to time.

\$ In terms of clause 10.1.7 of SEBI Master Circular dated June 27, 2024, in case exit load is not levied / not applicable, the AMC shall not charge the said additional expenses.

"Direct plan shall have a lower expense ratio excluding distribution expenses, commission etc. and no commission shall be paid from such plan."

#### ILLUSTRATION OF IMPACT OF EXPENSE RATIO ON SCHEME' S RETURN:

Particulars	Regular Plan		Direct Plan	
	In Rupees	Percentage	In Rupees	Percentage
Amount Invested at the beginning of the year	10,000	-	10,000	-
Returns before Expenses	1,500	15%	1,500	15%

Expenses other than Distribution Expenses	150	1.5%	150	1.5%
Distribution Expenses	50	0.5%	-	-
Returns after Expenses at the end of the Year	1,300	13%	1350	13.5%

The purpose of the above illustration is to explain the impact of expense ratio of the scheme. Above calculation are bases on assumed NAV and Expenses. The actual NAV, expenses and return on your investment may be more or less.

#### D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the Scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC <https://www.360.one/asset-management/mutualfund/> or may call at toll free no. 1800-2108-606 or your distributor.

Type of Load	Load chargeable (as % of NAV)
Exit	Nil

The entire exit load (net of Goods and Service Tax) received shall be credit back to the Scheme.

- No exit load shall be levied for switching between Options under the same Plan within the Scheme.
- Switch of investments from Regular Plan to Direct Plan under the same Scheme/ Plan shall be subject to applicable exit load, unless the investments were made directly i.e. without any distributor code. However, any subsequent switch-out or redemption of such investments from Direct Plan will not be subject to any exit load.
- No exit load shall be levied for switch-out from Direct Plan to Regular Plan under the same Scheme/ Plan. However, any subsequent switch-out or redemption of such investment from Regular Plan shall be subject to exit load based on the original date of investment in the Direct Plan.
- No Exit load will be levied on Units allotted on Re-investment of Income Distribution cum Capital Withdrawal.
- In case of Systematic Transactions such as Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

## **Section II**

### **I. Introduction**

#### **A. Definition/interpretation**

For detailed description of definitions/interpretations, please visit <https://www.360.One/asset-management/mutualfund/downloads/information-documents/>

#### **B. Risk Factors**

##### **- Scheme Specific Risk Factors**

##### **Tracking Error Risk:**

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible.

Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Nifty 50 Index or one or more securities covered by / included in the Nifty 50 and may arise from a variety of factors including but not limited to:

1. Any delay in the purchase or sale of securities due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividend, etc.
2. The index reflects the prices of securities at a point in time, which is the price at close of business day on the stock exchange. The scheme, however, may trade the securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the respective stock exchange. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from the closing price considered in the Index.
3. The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
4. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
5. Being an open ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet on going redemptions.



6. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.

The tracking error of the scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

#### **Tracking Difference:**

The tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

#### ***Risks associated with investing in Equities***

- a. Investments in the equity shares of the Companies are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macro economic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.
- b. The NAVs of schemes investing in equity will fluctuate as the daily prices of the individual securities in which they invest fluctuate and the units when redeemed may be worth more or less than their original cost.
- c. The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the units of the Scheme may fluctuate and can go up or down.
- d. Investors may note that Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with anticipated trends.
- e. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. Such securities, however, increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

- f. The sector weightage in the scheme would be different from that in the Index. Because of this the scheme returns could be divergent from the Index returns and could also under-perform if the sector calls do not go right as expected by the fund management team.

***Risk associated with Investing in Debt and money market instruments***

The performance of the Scheme may be affected by changes in macroeconomic factors such as Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems.

**Interest Rate/Price risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices generally increase. The extent of fall or rise in the prices depends upon factors such as coupon, residual maturity of the security, micro and macroeconomic scenario as well as the yield level at which the security is being traded.

**Credit Risk/Default risk:** Credit risk is the risk that the issuer of a debenture/ bond or a money market instrument may default on interest &/or principal payment obligations. This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. Corporate bonds carry a higher credit risk than Government Securities. Within corporate bonds as well, there are different levels of safety. Credit risks of most issuers of debt securities are rated by independent and professionally run rating agencies. Ratings of Credit issued by these agencies typically range from "AAA" (read as "Triple A" denoting "Highest Safety") to "D" (denoting "Default"), with about 6 distinct ratings between the two extremes. A bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency. The highest credit rating (i.e. lowest credit risk) commands a lower yield for the borrower. Conversely, a lower rated credit borrower would raise funds at a relatively higher cost. On account of a higher credit risk for lower rated borrowers, lenders prefer higher rated instruments further justifying the lower yields.

**Re-investment Risk:** Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

**Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

**Counterparty Risk:** This is the risk of failure of counterparty to the transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the scheme in case of counterparty default.

**Inflation risk:** Inflation, in most basic terms, erodes the purchasing power of money and also withers the value of existing investments; in other words, it reduces the purchasing power of a bond investor's future interest payments and principal, collectively known as "cash flows." Inflation also leads to higher interest rates, which in turn leads to lower bond prices.

**Liquidity risk:** The liquidity of a bond may change depending on market conditions leading to changes in the liquidity premium linked to the price of the bond. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio. There could therefore be difficulties in exiting from corporate bonds in times of uncertainties. Liquidity in a scheme therefore may suffer.

**Liquidity Risk on account of unlisted securities:** The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

**Settlement Risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

**Legislative Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Schemes.

**Risk of Rating Migration:** It may be noted that the price of a rated security would be impacted with the change in rating and hence, there is risk associated with such migration.

**Units of the Scheme cannot be assigned/ transferred/pledged/redeemed/switched out until completion of three years from the date of allotment of the respective Units**

**Risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism:**

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognized stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing / settlement, etc. upon which the Fund and the AMC have no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s) upon which the Fund and the AMC have no control. Accordingly, there could be negative impacts to the investors such as delay or failure in allotment / redemption of Units. The Fund and the AMC are not responsible for the negative impacts.

**Risks associated with segregated portfolio:**

The unit holders may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in the segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange.

The risks associated in regard to the segregated portfolio are as follows:

- The investors holding units of the segregated portfolio may not be able to liquidate their holdings till the time of recovery of money from the issuer.
- The security comprising the segregated portfolio may not realize any value.

- Listing of units of the segregated portfolio on a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units of the segregated portfolio on the stock exchange.
- The trading price of units on the stock exchange may be significantly lower than the prevailing Net Asset Value (NAV) of the segregated portfolio.

### **C. Risk Mitigation Strategies**

The Scheme aims to track Nifty 50 Index before expenses. The Index is tracked on a regular basis and changes to the constituents or their weights, if any, are replicated in the Underlying Portfolio with the purpose of minimizing tracking error.

Investments in equity, debt and money market securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification. In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

For risk mitigation, the following may be noted:

#### **Liquidity Risks:**

Stocks in the Underlying Index are selected by applying liquidity as one of the criteria and hence the portfolio of Nifty 50 Index is reasonably liquid. The index is rebalanced based on certain criteria after which certain illiquid stocks are replaced by more liquid stocks. The fund manager makes the changes to the portfolio accordingly. Therefore, liquidity issues in the scheme are not envisaged.

#### **Volatility risks:**

There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification.

#### **Interest Rate Risk:**

Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well-diversified portfolio may help to mitigate this risk.

## II. Information about the scheme:

### A. Where will the scheme invest –

#### Investment in Equities and equity related instruments

The scheme shall invest into equities and equities related instruments as per limit specified in the asset allocations subject to permissible limits laid under SEBI (MF) regulations.

**Investment in Debt and money market instrument:** The Scheme may also invest in debt and money market instruments, in compliance with Regulations to meet liquidity requirements. The scheme may also invest in liquid schemes of 360 ONE MUTUAL FUND or other schemes which has objective to invest in debt and money market instruments. Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, TREPs and any other like instruments as specified by the Reserve Bank of India from time to time.

### B. What are the investment restrictions?

The following investment limitations and other restrictions, inter-alia, as contained in the Trust Deed and the Regulations apply to the Scheme:

- Every mutual fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities. **Provided** that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board.
- A scheme may invest in another scheme, under the same AMC or any other mutual fund provided that the aggregate inter-scheme investments made by all schemes under the same AMC or any other mutual fund shall not exceed 5% of the net assets of the Fund or any other limit as prescribed by the Regulations from time to time. The AMC is not permitted by the Regulations to charge any investment management and advisory services fee on such investments.
- Pending deployment of the corpus of the Scheme in securities in terms of investment objective, the Fund can invest the corpus of the Scheme in short term deposits of scheduled commercial banks as per the guidelines given in clause 12.16 and 4.5 of SEBI master Circular dated June 27, 2024. The AMC shall not charge any investment management and advisory fees for parking of funds in such short-term deposits of scheduled commercial banks for the scheme.
- The Scheme shall not make any investment in: a) any unlisted security of an associate or group company of the Sponsor; or b) any security issued by way of private placement by any associate or group company of the Sponsor; or c) the listed securities of group companies of the Sponsor in excess of 25% of its net assets.
- The Scheme shall not invest in any Fund of Funds Scheme.
- Investments of the Scheme, together with the investments of other schemes of the Fund in share capital of any company shall not exceed 10% of that company's paid-up capital carrying voting rights. For the purpose of determining the above limit, gross long position, which will be a combination of positions of the underlying securities and stock derivatives, will be considered.
- The Scheme shall only invest in equity shares and equity related instruments provided such securities are listed or to be listed.

- Wherever investments are intended to be of a long-term nature, the securities shall be purchased or transferred in the name of the Fund, on account of the Scheme concerned.

**Investment restrictions relating to investment in debt and money market instruments;**

- As per clause 12.8 of SEBI Master Circular dated June 27, 2024, a mutual fund scheme shall not invest more than:
  - a. 10% of its NAV in debt and money market securities rated AAA; or
  - b. 8% of its NAV in debt and money market securities rated AA; or
  - c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

- The Scheme shall not invest in unlisted debt instruments including commercial papers, except (a) Government Securities and (b) other money market instruments which are used by mutual funds for hedging. Provided further, the Scheme may invest in unlisted nonconvertible debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis. Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.

Provided further that, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund scheme shall be subject to the following:

- a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
  - b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
  - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
- Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if:
    - (a) such transfers are made at the prevailing market price for quoted Securities on spot basis (spot basis shall have the same meaning as specified by Stock Exchange for spot transactions.
    - (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made and
    - (c) the Transfer is in conformity with additional safeguards as prescribed by clause 12.30 of SEBI Master Circular dated June 27, 2024.
  - Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1 A of Seventh Schedule to the Regulations.

- No term loans for any purpose may be advanced by the Fund and the Fund shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase, redemption of Units or payment of interest or IDCWs to Unit Holders, provided that the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of such a borrowing shall not exceed a period of six months.

The AMC / Trustee may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective. The AMC/Trustee may from time to time alter these restrictions in conformity with the SEBI (MF) Regulations. Further, apart from the investment restrictions prescribed under SEBI (MF) Regulations, the Fund may follow any internal norms vis-à-vis restricting/ limiting exposure to a particular scrip or sector, etc. All investment restrictions shall be applicable at the time of making investment

### C. Fundamental Attributes

Following are the fundamental attributes of the Scheme, in terms of clause 1.14 of SEBI Master Circular dated June 27, 2024:

- I. **Type of Scheme:** An open ended Passive Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit, replicating/tracking the Nifty 50 index.
- II. **Investment Objective:**
  - Investment objective: Please refer section of 'Investment Objective'.
  - Investment pattern - Please refer section of 'Asset Allocation'.
- III. **Terms of Issue:** Terms of Issue relating to:
  - **'Listing, repurchase, redemption of units':** Provisions with respect to listing, repurchase, redemption of units as indicated in this Scheme Information Document. **'Aggregate fees and expenses':** Please refer Section on 'Annual Scheme Recurring Expenses'.
  - **'Safety Net or Guarantee':** The Scheme does not provide any guaranteed or assured return

In accordance with Regulation 18(15A) of the Regulations and Clause 1.14.1.4 of SEBI Master Circular date June 27, 2024, the Trustee shall ensure that no change in the fundamental attributes of the Scheme and Plan(s)/Option(s) thereunder or the trust or fees and expenses payable or any other change which would modify the Scheme and the Plan(s)/Option(s) thereunder and affect the interest of the Unit Holders will be carried out unless:

- SEBI has reviewed and provided its comments on the proposal;
- A written communication about the proposed change is sent to each Unit Holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a Marathi daily newspaper with wide circulation published in Mumbai (as the head office of the Fund is situated there); and
- The Unit holders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any Exit Load.

#### D. Other Scheme Specific Disclosures:

<b>Listing and Transfer of units</b>	<p>The Scheme is open ended and the Units are not proposed to be listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect.</p> <p>The Mutual Fund will offer and redeem Units on a continuous basis during the Continuous Offer Period. The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form). Units held in Demat form are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996, as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the investors shall contact their respective DP.</p> <p><b>Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode:</b></p> <p>As per the AMFI Guidelines, units held by individual unitholders in Non-Demat ('SoA') mode can be transferred only in following cases-</p> <ul style="list-style-type: none"><li>• Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).</li><li>• A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee.</li><li>• A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s).</li></ul> <p>Partial transfer of units held in a folio shall be allowed. However, if the balance units in the transferor's folio falls below specified threshold / minimum number of units as specified in the SID, such residual units shall be compulsorily redeemed, and the redemption</p>
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	<p>amount will be paid to the transferor. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor.</p> <p>Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently.</p> <p><b>Mode of submitting the Transfer Request Non-Demat (SOA) mode:</b></p> <p>The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc.</p> <p>For details on pre-requisites, payment of stamp duty on transfer of units please refer SAI.</p>
<p><b>Dematerialization of Units</b></p>	<p>The applicants intending to hold Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the Application Form details of the Depository Participant's name, Depository Participant ID Number and the beneficiary account number of the applicant held with the Depository Participant at the time of application of the Units. The Account Statement will be sent to those Unit Holders who have opted to hold Units in physical (non-dematerialized) form. However, if the Unit Holder so desires to hold the Units in dematerialized form at a later date, he will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will have to submit the account statement along with the prescribed request form to any of the ISCs for conversion of Units into demat form. The AMC will issue the Units in dematerialized form to the Unit holder within two Business Days from the date of receipt of such request. Units held in demat form are freely transferable, subject to completion of lock-in period.</p>
<p><b>Minimum Target Amount</b> <b>(This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)</b></p>	<p>Not Applicable</p>
<p><b>Maximum Amount to be raised</b> <b>(If any)</b></p>	<p>Not Applicable</p>

<p><b>IDCW Policy</b></p>	<p><b>Growth Option:</b></p> <p>Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them.</p> <p><b>Income Distribution cum Capital Withdrawal:</b></p> <p>Under the Income Distribution cum Capital Withdrawal, the IDCW will be declared subject to the availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. The actual declaration of IDCW and the frequency of distribution will be entirely at the discretion of the Trustees. The IDCW would be paid to the Unitholders whose names appear in the Register of Unitholders as on the record date. There is no assurance or guarantee to the Unitholders as to the rate of IDCW nor that the IDCW would be paid regularly. If the Scheme declares IDCW, the NAV will stand reduced by the amount of IDCW and IDCW distribution tax (if applicable) paid. All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as applicable from time to time.</p> <p>IDCW will be paid on the number of units held by the unit holder on the record date as per the records of CAMS (the Registrar) and /or as per the records maintained by depositories. The record date shall be announced in advance.</p> <p>The IDCW shall be transferred to the Unit holders within 7 working days of the record date for declaration of IDCW. In the event of failure of transferred of IDCW within the stipulated 7 working day period the AMC will pay a penalty interest rate of 15% per annum calculated from the record date.</p> <ul style="list-style-type: none"> <li>• The IDCW proceeds shall be paid by way of ECS /EFT / NEFT / RTGS / any other manner through which the investor’s bank account specified in the Registrar &amp; Transfer Agent’s records is credited with the IDCW proceeds</li> <li>• In exceptional circumstances, the IDCW will be paid by warrant and payments will be made in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI).</li> </ul>
<p><b>Allotment</b></p>	<p>All applicants whose amount is received towards Purchase of Units have been realized will receive full and firm allotment of Units, provided the Application Forms are complete in all respects and are found to be in order. The AMC/Trustee retains the sole and absolute discretion to reject any Application Form.</p>

	<p>The said discretion shall be used by the AMC/Trustee in various scenarios like receiving money from Third party or dubious sources or from clients of high risk jurisdictions.</p> <p>The process of allotment of Units reflecting the allotments will be completed within 5 Business Days from the date of receipt of application.</p> <p>The investors will receive confirmation specifying the number of Units allotted by way of electronic mail and/or SMS to the investor's registered e-mail address and/or mobile number as soon as possible but not later than five working days from the date of receipt of the application.</p> <p>In case of investors opting to hold the Units in physical mode, an account statement will be sent by ordinary post/courier/secured encrypted electronic mail to each Unit Holder, stating the number of Units purchased, not later than 5 Business Days (or such number of days as may be permitted under the SEBI (MF) Regulations) from the date of allotment.</p> <p>In case of investors opting to hold the Units in dematerialized form, an account statement could be obtained from the Depository Participants.</p>
<b>Refund</b>	Not Applicable
<p><b>Who can invest</b></p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.</p>	<p>The following persons (subject, wherever relevant, to purchase of units being permitted under their respective constitution and relevant state regulations) are eligible to subscribe to units:</p> <ul style="list-style-type: none"> <li>• Resident adult individuals, either singly or jointly (not exceeding three) or on anyone or Survivor basis;</li> <li>• Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian. There shall not be any joint holding with minor investments. Payment for investment shall be made from the bank account of the minor or from a joint account of the minor with the guardian only;</li> <li>• Proprietorship in the name of Sole Proprietor;</li> <li>• Karta of Hindu Undivided Family (HUF);</li> <li>• Partnership Firms including Limited Liability Partnership;</li> <li>• Companies/Domestic Corporate Bodies/Societies/Association of Persons/Body of individuals/Clubs/Public Sector Undertakings registered in India if authorized and permitted to under applicable laws and regulations;</li> <li>• Charitable or Religious Trusts authorized to invest in units of Mutual Funds;</li> </ul>

- Mutual Funds registered with SEBI;
- Banks (including co-operative Banks and Regional Rural Banks), Financial Institutions and Investment Institutions incorporated in or the Indian branches of banks incorporated outside India;
- Non-Resident Indians (NRIs), Persons of Indian Origin (PIO) residing abroad on full repatriation basis and on non-repatriation basis;
- Foreign Portfolio Investors (FPI) registered with SEBI;
- Wakf Boards or endowments and Registered Societies (including registered co-operative societies) and private trusts authorized to invest in units;
- Army/Air Force/Navy/Para-military funds and other eligible institutions;
- Scientific and/or Industrial Research Organizations;
- Multilateral Funding Agencies or Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;
- Other schemes of 360 ONE Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations; Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme;
- Provident/Pension/Gratuity/Superannuation and such other retirement and employee benefit and other similar funds;
- Other Associations, Institutions, Bodies, etc. authorized to invest in the units;
- Such other person as maybe decided by the AMC from time to time. This list given above is indicative and the applicable law, if any, shall supersede the list.

Note: Minor Unit Holders, on becoming major, may inform the Registrar about attaining majority, and provide his specimen signature duly authenticated by his parent/ guardian, whose signature is registered in the records of the mutual fund/RTA (against the folio of minor unitholder) and if the parent/ guardian is unavailable or unable to attest, then by the banker as well as his details of bank account, a certified true copy of the PAN card and other documents, to enable the Registrar to update his records and allow them to operate the account in his own right.

All cheques and bank drafts accompanying the application form should contain the application form number on its reverse. It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications will be liable to be rejected.

<p><b>Who cannot Invest</b></p>	<ul style="list-style-type: none"> <li>• Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/by RBI/by any other applicable authority.</li> <li>• Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</li> <li>• NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</li> <li>• A person who falls within the definition of the term “U.S. Person” under the Securities Act of 1933 of the United States, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by 360 ONE Asset Management Limited from time to time. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</li> <li>• A person who is resident of Canada</li> <li>• Such other persons as may be specified by AMC from time to time.</li> </ul>
<p><b>How to Apply and other details</b></p>	<p>The Key Information Memorandum along with application form is available at the Investor Service Centers (ISCs)/ Official Points of Acceptance (OPAs) or may be downloaded from the website (<a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a>) of the Mutual Fund.</p> <p>Please refer <a href="https://www.360.One/asset-management/mutualfund/downloads/information-documents/">https://www.360.One/asset-management/mutualfund/downloads/information-documents/</a> for the list of official points of acceptance.</p>

	<p>The name, address and contact no. of Registrar and Transfer Agent (R&amp;T), email id of R&amp;T, website address of R&amp;T, official point of acceptance, collecting banker details etc. are mentioned at the end of the SID.</p> <p>Please refer to the SAI for detailed procedure and Application form for the instructions.</p> <p>Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.</p> <p>360 ONE AMC Website <a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a></p>
<p><b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b></p>	<p>Not applicable.</p>
<p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b></p>	<p><b>Suspension of Sale and Redemption of Units:</b></p> <p>Suspension of Sale and Redemption of Units Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees.</p> <p>Additionally, the following requirements shall need to be observed before imposing restriction on redemptions:</p> <p>a) Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <p>i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</p> <p>ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</p> <p>iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and</p>

	<p>effective disaster recovery procedures and systems.</p> <p>b) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>c) Any imposition of restriction would require specific approval of Board of AMC and Trustees and the same should be informed to SEBI immediately.</p> <p>d) When restriction on redemption is imposed, the following procedure shall be applied:</p> <ol style="list-style-type: none"> <li>1. No redemption requests up to INR 2 lakh shall be subject to such restriction.</li> <li>2. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</li> </ol>
<p><b>Cut off timing for subscriptions/ redemptions / switches</b></p> <p><b>This is the time before which your application (complete in all respects) should reach the official points of acceptance</b></p>	<p>The Cut-off time for the Scheme is 3.00 pm and the Applicable NAV will be as under:</p> <p>Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount):</p> <ol style="list-style-type: none"> <li>1. In respect of valid applications received upto 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Scheme before the cut-off time i.e., available for utilization before the cut-off time - the closing NAV of the day shall be applicable.</li> <li>2. In respect of valid applications received after 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Scheme before the cut-off time of the next Business Day i.e., available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.</li> <li>3. Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time on any subsequent Business Day - i.e., available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li> <li>4. The aforesaid provisions shall also apply to systematic transactions i.e., Systematic Investment Plan (SIP), Systematic Transfer Plan (STP).</li> </ol> <p>For determining the applicable NAV for allotment of units in</p>

	<p>respect of purchase / switch-in to the Schemes, the following shall be ensured:</p> <ol style="list-style-type: none"> <li>i. Application / switch-in request is received before the applicable cut-off time.</li> <li>ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the respective Scheme(s) before the cut-off time.</li> <li>iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Scheme(s).</li> <li>iv. In case of switch transactions from one scheme to another scheme, the allocation shall be in line with the redemption payout.</li> </ol> <p><b>For Redemption/ Switch out:</b></p> <p>In respect of valid applications accepted at an Official Point of Acceptance upto 3.00 p.m. on a Business Day, the closing NAV of the same day will be applicable; and in respect of valid applications accepted at an Official Point of Acceptance after 3.00 p.m., the closing NAV of the next Business Day will be applicable.</p>
<p><b>Minimum Amount for purchase /redemption / switches in an Option of the Scheme</b></p>	<p>First time Purchase – INR 500/- and in multiples of INR 500/- thereafter</p> <p>Additional Purchase – INR 500/- and in multiples of INR 500/- thereafter</p> <p><b>Redemption</b></p> <p>The minimum amount of redemption is in multiples of Rs. 500 (subject to lock-in-period of 3 years from the date of allotment).</p> <p><b>Switches</b></p> <p>The minimum amount in case of inter/ intra scheme (inter plan/inter option) switches shall be the minimum amount required in the respective transferee scheme/plan.</p>
<p><b>Account Statements</b></p>	<p>Pursuant to sub regulation (1), (2) and (4) of Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 read with Clause of 5.4, 14.4, 5.8, 5.9, 5.12, 5.18 and 10.1 of SEBI Master circulars dated June 27, 2024. investors are requested to note the following regarding dispatch of account statements:</p> <ul style="list-style-type: none"> <li>• On acceptance of an application for subscription or allotment of units (including by way of SIP, STP, switch units), an allotment confirmation specifying the number of units allotted will be sent by way of an email and/or an SMS, within 5 Business Days from the date of receipt of a valid application, to the Unit holder’s registered e-mail address and/or mobile number.</li> </ul>



	<ul style="list-style-type: none"> <li>• Thereafter, the Unit Holder will be sent, on or before the 15th of the immediately succeeding month, by way of a mail / an e-mail, a CAS, containing the details of the transaction mentioned above as well as details of all other transactions effected by the Unit holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folios transactions have taken place during the month concerned.</li> <li>• Consolidated account statement shall be issued every half yearly (September/March), on or before 21<sup>st</sup> day of succeeding month, providing the following information: - <ul style="list-style-type: none"> <li>- holding at the end of the six months</li> <li>- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme.</li> <li>- Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Service Tax (wherever applicable, as per existing rates), operating expenses, etc. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</li> </ul> </li> </ul> <p>For further details, refer SAI.</p>
<b>IDCW</b>	<p>As per Clause 11.4 of SEBI Master Circular No. dated June 27, 2024, the IDCW shall be transfer to the Unitholders within 7 working days from the record date.</p> <p>IDCW may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit or NEFT in to Bank account, RTGS facility offered RBI or through Banker's cheque, etc as the AMC may decide, from time to time for the smooth and efficient functioning of the Scheme.</p> <p>Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.</p>
<b>Redemption Process</b>	<p>As per Clause 14.1 of SEBI Master Circular dated June 27, 2024,</p>

the redemption or repurchase proceeds shall be transferred to the unitholders not later than 3 working days from the date of redemption or repurchase, once the scheme opens for the same.

Under exceptional circumstances, the redemption or repurchase proceeds shall be dispatched in physical form to the unitholders.

The Unit Holder has the option to request for Redemption either in amount in rupees or in number of Units. Units purchased by cheque may not be redeemed until after realization of the cheque. In case the investor mentions the number of Units as well as the amount, then the amount will be considered for processing the Redemption request. In case the investor mentions the number of units or the amount in words and figures, then the value in words will be taken for processing the Redemption request. If the redemption request amount exceeds the balance lying to the credit of the Unitholder's said account, then the fund shall redeem the entire amount lying to the credit of the Unitholder's account in that Scheme/Option.

If an investor has purchased Units on more than one Business Day, the Units purchased prior in time (i.e. those Units which have been held for the longest period of time), are deemed to have been redeemed first, i.e. on a First In First Out Basis.

Where Units under a Scheme are held under both Regular and Direct Plan and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan

**a. Redemption through physical applications:**

A Transaction Slip or Common Transaction Form (CTF) can be used by the Unit Holder to request for Redemption. The requisite details should be entered in the Transaction Slip or CTF and submitted at an ISC. Transaction Slips or the CTF can be obtained from any of the ISCs.

**Payment of Proceeds Resident Investors:**

Redemption proceeds will be paid to the investor by way of transfer to bank account as available on the records of the Registrar.

Physical despatch of redemption or repurchase proceeds shall be carried out only in exceptional circumstances as published by AMFI/ SEBI from time to time.

In case of physical dispatch, the bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque/demand draft. The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post/UCP. The dispatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated in this paragraph.

Note: The AMC, at its discretion at a later date, may choose to alter or add other modes of payment. The Redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post. The dispatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar is not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated in this paragraph.

#### **Non-Resident Investors**

For NRIs, Redemption proceeds will be remitted depending upon the source of investment as follows:

(i) Repatriation Basis: When Units have been purchased through remittance in foreign exchange from abroad or by cheque / draft issued from proceeds of the Unit Holder's FCNR deposit or from funds held in the Unit Holder's Non Resident (External) account kept in India, the proceeds can be remitted to the Unit Holder in foreign currency (any exchange rate fluctuation will be borne by the Unit Holder). The proceeds can also be sent to his Indian address for crediting to his NRE / FCNR / Non-Resident (Ordinary) Account, if desired by the Unit Holder.

(ii) Non Repatriation Basis: When Units have been purchased from funds held in the Unit Holder's Non-Resident (Ordinary) Account, the proceeds will be sent to the Unit Holder's Indian address for crediting to the Unit Holder's Non-Resident (Ordinary) account.

For FPIs, the designated branch of the authorised dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Nonresident Rupee account of the FPI maintained in accordance with the approval granted to it by the RBI. The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations while converting the Rupee amount

in foreign exchange in the case of transactions with NRIs / FPIs. The proceeds may be paid by way of direct credit through which the investor's bank account specified in the Registrar's records is credited with the Redemption proceeds. The Direct Credit facility is available for specific banks with whom AMC have a tie up from time to time. Investors need to check with the AMC for an updated list of the Direct Credit Banks. Investors having bank mandates where the AMC has a Direct Credit facility will receive redemption / IDCW proceeds by way of Direct Credit only and not cheques.

The Fund may make other arrangements for effecting payment of Redemption proceeds in future.

**Application through Stock Exchange Infrastructure (MFSS/ BSE StAR MF Platform):**

Investors wishing to redeem their units held in demat mode in Scheme listed on MFSS and BSE StAR MF platform, can place their redemption request with the AMFI Certified Stock Exchange Brokers by providing Depository Instruction Slip with redemption details. The AMFI Certified Stock Exchange Broker will place the redemption order in the system and will provide a confirmation slip to the investor. The redemption proceeds will be directly credited to the investor's bank account, as per the bank account details recorded with the Depository Participant.

**Application through Mutual Fund Website:**

AMC has enabled facility to transact online in units of the schemes including by way of Redemption of Units by electronic mode through website <https://www.360.one/asset-management/mutualfund/> . The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, will be credited to the designated/registered bank account of the investors.

**Application through MF Utility:**

All financial and non-financial transactions pertaining to Schemes of 360 ONE Mutual Fund can be done through MFU either electronically on [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com) as may be updated from time to time. The Online Transaction Portal of MFU i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of

	<p>the AMC.</p> <p>The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received on the portal of MFUI i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> . However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms &amp; conditions as stipulated by MFUI / Mutual Fund/ the AMC from time to time and any law for the time being in force. Investors are requested to note that, MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the websites of MFUI or the AMC to download the relevant forms.</p> <p><b>Redemption by investors who hold Units in dematerialized form:</b></p> <p>Redemption request for Units held in demat mode shall not be accepted at the offices of the Mutual Fund/AMC/Registrar. Unit holders shall submit such request only through their respective Depository Participant or through stock exchange platforms.</p>
<p><b>Bank Mandate</b></p>	<p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units. If the Unit-holder fails to provide the Bank mandate, the request for redemption would be considered as not valid and the Fund retains the right to withhold the redemption until a proper bank mandate is furnished by the Unit-holder and the provision with respect of penal interest in such cases will not be applicable/ entertained.</p> <p><b>Multiple Bank Account Registrations:</b></p> <p>In compliance with AMFI Best Practice Guidelines Circular No.17/2010-11 dated October 22, 2010 and AMFI Best Practice Guidelines Circular No. 26/2011-12 dated March 12, 2012, 360 ONE Mutual Fund offers its investors the facility to register multiple bank accounts in their folios to receive redemption / IDCW proceeds.</p> <p>Registration of Multiple Bank Accounts in respect of an Investor Folio: An Investor can register with the Fund, upto 5 bank</p>

accounts in case of individuals and HUFs and upto 10 in other cases. Registering of Multiple Bank Accounts will enable the Fund to systematically validate the paying of funds and avoid acceptance of third party payments. For the purpose of registration of bank account(s), Investor should submit Bank Mandate Registration Form (available at the CSCs/ AMC Website) together with one of the following documents:

- a. Cancelled original cheque leaf in respect of bank account to be registered where the account number and names of the account holders are printed on the face of the cheque; or
- b. Bank statement or copy of Bank Pass Book page with the Investor's Bank Account number, name and address.;
- c. Bank letter / certificate on its letter head certifying the account holder's name, account number and branch address [Such letter / certification should be certified by the Bank Manager with his / her full name, signature, employee code.]

The above documents will also be required for change in bank account mandate submitted by the Investor. The AMC will register the Bank Account only after verifying that the sole/ first joint holder is the holder / one of the joint holders of the bank account. In case if a copy of the above documents is submitted, Investor shall submit the original to the AMC/ Service Centre for verification and the same shall be returned. In case of Multiple Registered Bank Account, Investor may choose one of the registered bank accounts for the credit of redemption/ IDCW proceeds (being "Pay-out bank account"). Investor may however, specify any other registered bank accounts for credit of redemption proceeds at the time of requesting for the redemption. Investor may change such Pay-out Bank account, as necessary, through written instructions. However, if request for redemption is received together with a change of bank account (unregistered new bank account) or before verification and validation of new bank account, the redemption request would be processed to the currently registered default old bank account. For further details please refer to paragraph on 'Registration of Multiple Bank Accounts in respect of an Investor Folio' in the SAI.

Discontinuation of Change of Bank Account Mandate along with redemption/IDCW proceeds facility:

Discontinuation of Change of Bank Account Mandate along with redemption/IDCW proceeds facility. In compliance with AMFI Best Practice Guidelines Circular No.17/2010-11 dated October

	<p>22, 2010, consequent to introduction of “Multiple Bank Accounts Facility,” the existing facility of redemption/ IDCW proceeds with change of bank mandate is discontinued by the Fund w.e.f. November 15, 2010. New bank accounts can only be registered using the designated “Multiple Bank Account Registration Form”. Further please note the following important points in this regard:</p> <p>(i) Proceeds of any redemption/IDCW will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.</p> <p>(ii) Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption/ IDCW payment request for receiving redemption/IDCW proceeds. If no registered bank account is mentioned, default bank account will be used.</p> <p>(iii) If unit holder(s) provide a new and unregistered bank mandate or change of bank mandate request with a specific redemption/IDCW payment request (with or without necessary supporting documents) such bank account may not be considered for payment of redemption/IDCW proceeds, or the Fund may withheld the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned.</p> <p>Valid change of bank mandate requests with supporting documents will be processed within 10 business days of necessary documents reaching the office of RTA and any financial transaction request received in the interim will be carried based on previous details only.</p>
<p><b>Delay in payment of redemption/repurchase proceeds</b></p>	<p>As per Clause 14.2 of SEBI Master Circular dated June 27, 2024, the AMC shall be liable to pay interest to the unitholders at rate of 15% per annum and the interest shall be borne by the AMC.</p>
<p><b>Unclaimed Redemption/Income Distribution cum capital withdrawal (IDCW) Amount</b></p>	<p>In accordance with Clause 14.3 of SEBI Master Circular dated June 27, 2024, the unclaimed Redemption amount and IDCW amount that are currently allowed to be deployed by the Mutual Fund only in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts.</p> <p>Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of</p>

	<p>Potential Risk Class matrix as per Clause 17.5 of SEBI Master Circular dated June 27, 2024.</p> <p>AMCs shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps whichever is lower. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular.</p>
<p><b>Disclosures w.r.t investment by minors</b></p>	<p>As per Clause 17.6 of SEBI Master Circular dated June 27, 2024, the following Process for Investments in the name of a Minor through a Guardian will be applicable:</p> <p>a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parents or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.</p> <p>Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</p> <p>b. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>c. AMCs shall build a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major.</p> <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.</p>
<p><b>Any other disclosures in terms of consolidated checklist on</b></p>	<p><b>Risk-o-meter</b></p> <p>The risk-o-meter of the Scheme shall be evaluated on a</p>



<p><b>standard observations</b></p>	<p>monthly basis and shall be disclosed along with portfolio disclosure on the AMC website and on AMFI website within 10 days from the close of each month.</p> <p>The risk level of Scheme as on March 31 of every year, along with number of times the risk level has changed over the year, shall be disclosed on the AMC website and AMFI website.</p> <p>The scheme wise changes in Risk-o-meter shall be disclosed in scheme wise Annual Reports and Abridged summary.</p> <p><b>Scheme Summary Document (SSD)</b></p> <p>In accordance with SEBI letter dated December 28, 2021 and AMFI emails dated March 16, 2022 and March 25, 2022, Scheme summary document for all schemes of 360 ONE Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 10<sup>th</sup> to 15<sup>th</sup> of every month or within 5 working days from the date of any change or modification in the scheme information on the website of 360 ONE Mutual Fund i.e. <a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a>, AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and Bombay Stock Exchanges Limited.</p>
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### III. Other Details

#### A. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

##### Half Yearly disclosure of Scheme's Portfolio:

The Mutual Fund/AMC shall disclose portfolio of the Scheme as well as the Risk-o-meters of the scheme as on the last day of half year on website of Mutual Fund (<https://www.360.one/asset-management/mutualfund/downloads/disclosures/>) and AMFI ([www.amfiindia.com](http://www.amfiindia.com)) within 10 days from the close of each half-year respectively in a user-friendly and downloadable spreadsheet format.

##### Half Yearly disclosure of Un-Audited Financials:

The Mutual Fund and Asset Management Company shall within one month from the close of each half year (i.e. on 31st March and on 30th September) host a soft copy of the unaudited financial results of the Scheme on the website of the Mutual Fund. Also, an advertisement disclosing the hosting of the unaudited financial results of the Scheme on the website (<https://www.360.one/asset-management/mutualfund/downloads/disclosures/>) will be published, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in language of the region where the Head Office of the Mutual Fund is situated.

## **Annual Report**

The scheme wise annual report and abridged summary thereof shall be hosted on the website of the Mutual Fund (<https://www.360.one/asset-management/mutualfund/>) and AMFI ([www.amfiindia.com](http://www.amfiindia.com)) not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and link for the same will be displayed prominently on the website of the Mutual Fund (<https://www.360.one/asset-management/mutualfund/>).

## **Other disclosure in terms of Consolidated Checklist on Standard Observations:**

### **Tracking Error and Tracking Difference**

#### **A. Tracking Error**

Tracking error based on past one year rolling data shall be disclosed on the website of Mutual Fund (<https://www.360.one/asset-management/mutualfund/>) and AMFI ([www.amfiindia.com](http://www.amfiindia.com)) on a daily basis.

#### **B. Tracking Difference**

The NAV of the ETF/ Index Fund shall also be disclosed on the website of the Mutual Fund (<https://www.360.one/asset-management/mutualfund/>) and AMFI ([www.amfiindia.com](http://www.amfiindia.com)), on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

### **B. Transparency/NAV Disclosure**

The NAV will be calculated by the AMC for each Business Day. The first NAV shall be calculated and declared within 5 business days from the date of allotment.

The AMC will update the NAVs on AMFI website [www.amfiindia.com](http://www.amfiindia.com) before 11.00 p.m. on every business day and also on its website (<https://www.360.one/asset-management/mutualfund/>). In case of any delay, in uploading of NAV on AMFI Website, the reasons for such delay would be explained to AMFI in writing. If the NAV is not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

Further the Mutual Fund / AMC will extend facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.

The Mutual Fund/AMC shall disclose portfolio (along with ISIN) of the Scheme as on the last day of the month / half year on website of Mutual Fund (<https://www.360.one/asset-management/mutualfund/>)

and AMFI ([www.amfiindia.com](http://www.amfiindia.com)) within 10 days from the close of each month/ half-year respectively in a user friendly and downloadable spreadsheet format.

In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail both the monthly and half-yearly statement of Scheme portfolio within 10 days from the close of each month/ half-year respectively.

Further, the Mutual Fund / AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi every half-year disclosing the hosting of the half-yearly statement of the Scheme portfolio on the website of the Mutual Fund (<https://www.360.one/asset-management/mutualfund/>) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of Scheme portfolio.

The Mutual Fund/ AMC shall provide a physical copy of the statement of Scheme portfolio, without charging any cost, on specific request received from a unitholder.

The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year.

### **C. Transaction charges and stamp duty**

#### **- Transaction charge:**

In terms of clause 10.5 of SEBI Master Circular dated June 27, 2024, as amended from time to time, in case of purchases/subscriptions/new inflows only (lump sum and SIP), of Rs.10,000/ – and above per subscription.

#### **- Stamp Duty:**

Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019, notification no. G.S.R. 19 (E) dated the January 8, 2020, Notification No. G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value would be levied on mutual fund transactions including switches(excluding redemptions), with effect from July 01, 2020.

For further details, please refer SAI.

**D. Associate Transactions** - Please refer to Statement of Additional Information (SAI).

### **E. Taxation**

For details on taxation please refer to the clause on Taxation in the Scheme Additional Information (SAI) apart from the following:

<b>Tax*</b>	<b>Resident Investors</b>	<b>Non-resident Investors</b>	<b>Mutual Fund</b>
<b>Tax on dividend</b>	Taxable at income slab rates	20%	Nil
<b>Capital Gain</b>			
Long-term (held for more than 12 months):	10%^	10%^	Nil
Short-term (held for 12 months or less):	15%	15%	Nil

1) \*These should be increased by the surcharge as applicable and health & education cess @ 4%.

2) ^ Any long-term capital gains arising on transfer of unit of an equity oriented mutual fund will be taxable at 10% without indexation benefit of such capital gains exceeding Rs.1,00,000/-. Grandfathering benefit should also be available in certain cases.

3) Equity scheme will also attract securities transaction tax (STT) at applicable rates and the beneficial rate discussed above is subject to payment of STT.

4) Mutual Funds are required to deduct TDS @ 10% on IDCW payment (Above Rs 5000) for resident unitholders and @ 20% (plus applicable surcharge and cess) for non-resident unitholders. No tax shall be required to be deducted by the mutual fund on income which is in the nature of capital gain in the hands of resident unitholder and FPIs. For other non-resident unitholders, tax shall be deducted as per applicable rates. Tax treaty benefit, if any, should be provided to non-resident unitholders subject to providing certain information/documents as required.

5) In certain cases, higher TDS may be applicable as per section 206AA (relating to non-filing of tax returns) and 206AB (relating to non-furnishing of PAN).

**F. RIGHTS OF UNITHOLDERS** - Please refer to SAI for details.

**G. List of official points of acceptance:** please visit <https://www.360.One/asset-management/mutualfund/downloads/information-documents/> for list of official points of acceptances.

**H. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY:**

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the

Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed. - Not Applicable

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed:

Sr. No.	Particulars	Subject Matter/Allegations	Orders/Findings
1	SEBI issued an adjudication Show Cause Notice (SCN) dated April 16, 2021 under Rule 4 (1) of the SEBI (Procedure for Holding Inquiry and imposing penalties by Adjudicating Officer) Rules, 1995 in the matter of Alkem Laboratories Ltd. SEBI conducted an examination of block deals to check any manipulation of reference price considered for execution of block deal trades in the scrip of Alkem Laboratories Ltd during the period April 01, 2019 to September 30, 2019 to examine the violation of SEBI Act, 1992, Rules and Regulations, if any.	SEBI SCN alleged that the Company has knowingly manipulated the reference price of Alkem for block deal during the afternoon window i.e. VWAP price for the period 13:45 to 14:00 hrs on August 22, 2019 and thereby violating provision of SEBI Act, 1992 and regulations of SEBI (Prohibition of Fraudulent and Unfair Trade Practices relating to Securities Market Regulations), 2003 and provisions of code of conduct prescribed under Schedule II read with Regulation 9(f) of SEBI (Stock Broker) Regulations, 1992.	The Company filed a Consent Application on June 07, 2021 and revised settlement terms on October 05, 2021 with SEBI under SEBI Settlement Regulation 2018.  On April 11, 2022, The High Powered Advisory Committee (HPAC) considering the facts and circumstances of the case, recommended that the matter may be settled upon payment of ₹3,12,64,858/- (Rupees Three Crores Twelve Lakhs Sixty-Four Thousand and Eight Hundred Fifty Eight only) as settlement amount, for 360 ONE WAM Limited (Formerly known as IIFL Wealth Management Limited).  On May 10, 2022, The Panel of Whole Time Members of SEBI approved the said recommendation of the HPAC.

			Pursuant to this the company paid the amount on July 04, 2022 and adjudication proceedings initiated by SEBI were disposed off in terms of Section 15JB of the SEBI Act read with regulation 23(1) of the Settlement Regulations on the basis of the settlement terms.
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3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed. - None
4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately. - None
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed. – None

Please visit <https://www.360.One/asset-management/mutualfund/downloads/information-documents/> for most updated details of penalties, pending litigation or proceedings.

The Trustees have approved this Scheme Information Document on September 24, 2021 and have ensured that the Scheme is a new product offered by 360 ONE Mutual Fund and is not a minor modification of the existing Schemes.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

**For and behalf of 360 ONE Asset Management Limited  
(Formerly known as IIFL Asset Management Limited)**

Sd/-

Place: Mumbai  
Date: November 22, 2024

**Chief Executive Officer**

**Where can you submit the filled up applications:**

<b>360 ONE Mutual Fund</b>	<b>Registrar and Transfer Agent</b>	<b>CMS Collection Bankers</b>
<p>360 one Asset Management Limited</p> <p><b>Registered Office:</b>360 ONE Centre, Kamala City, S.B. Marg, Lower Parel, Mumbai - 400 013</p> <p><a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a></p>	<p>Computer Age Management Services Limited (CAMS)</p> <p>Registered Office: New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600 034</p> <p>Contact Number: 1800 419 2267</p> <p>Email id: <a href="mailto:enquiry@camsonline.com">enquiry@camsonline.com</a> <a href="http://www.camsonline.com">www.camsonline.com</a></p>	<p>HDFC Bank Limited</p> <p>Registered Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 <a href="http://www.hdfcbank.com">www.hdfcbank.com</a> India</p>