

# Scheme Information Document

## Section I

### 360 ONE Overnight Fund

(An open-ended debt scheme investing in overnight securities. A relatively low interest risk & relatively low credit risk)

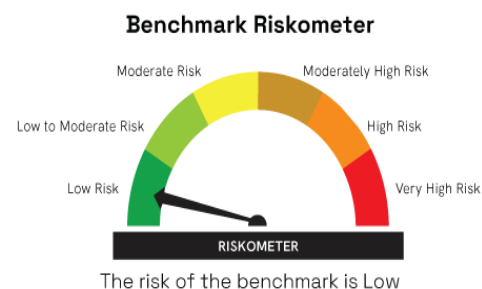
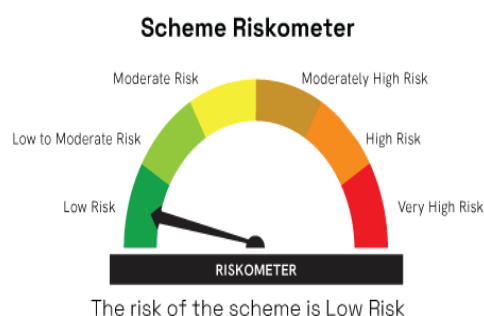
(Scheme Code: 360O/O/D /ONF/25/05/0010)

Potential Risk Class Matrix			
Credit Risk of scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓			
Relatively Low (Class I)	A – I	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	-	-

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

Regular income with high levels of safety and liquidity over short term.

Investment in debt and money market instruments with overnight maturity.



**As per AMFI Tier I Benchmark i.e. NIFTY 1D Rate Index**

\*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</b>
<b>Asset Management Company:</b>	<b>360 ONE Asset Management Limited</b>
<b>Trustee Company:</b>	<b>360 ONE Asset 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>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 28, 2025.

## Contents

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME .....	4
Part II. INFORMATION ABOUT THE SCHEME .....	11
A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS? .....	11
B. WHERE WILL THE SCHEME INVEST? .....	12
C. WHAT ARE THE INVESTMENT STRATEGIES? .....	13
D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE? .....	14
E. WHO MANAGES THE SCHEME? .....	14
F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND? .....	15
G. HOW HAS THE SCHEME PERFORMED .....	15
H. ADDITIONAL SCHEME RELATED DISCLOSURES .....	15
Part III – OTHER DETAILS .....	17
A. COMPUTATION OF NAV .....	17
B. NEW FUND OFFER (NFO) EXPENSES .....	18
C. ANNUAL SCHEME RECURRING EXPENSES.....	18
D. LOAD STRUCTURE .....	21
Section II .....	22
I. Introduction .....	22
A. Definition/interpretation .....	22
B. Risk Factors .....	22
C. Risk Mitigation Strategies .....	28
II. Information about the scheme: .....	29
A. Where will the scheme invest – .....	29
B. What are the investment restrictions? .....	33
C. Fundamental Attributes.....	37
D. Other Scheme Specific Disclosures: .....	38
III. Other Details .....	54
A. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report .....	54
B. Transparency/NAV Disclosure .....	55
C. Transaction charges and stamp duty .....	56
D. Associate Transactions - Please refer to Statement of Additional Information (SAI).....	56
E. Taxation .....	56
F. RIGHTS OF UNITHOLDERS - Please refer to SAI for details. ....	57
G. List of official points of acceptance: .....	57
<i>please visit <a href="https://www.360.One/assetmanagement/mutualfund/downloads/information-documents/">https://www.360.One/assetmanagement/mutualfund/downloads/information-documents/</a> for list of official points of acceptances.</i> ....	57
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: .....	57

### Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
1.	<b>Name of the Scheme</b>	360 ONE Overnight Fund
2.	<b>Category of the Scheme</b>	Overnight Fund
3.	<b>Scheme type</b>	An open-ended debt scheme investing in overnight securities. A relatively low interest risk & relatively low credit risk.
4.	<b>Scheme Code</b>	360O/O/D /ONF/25/05/0010
5.	<b>Investment Objective</b>	<p>The investment objective of the Scheme is to generate reasonable returns commensurate with low risk and providing high level of liquidity, through investments made in debt and money market securities having maturity of 1 business day.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</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 dispatch redemption proceeds within 3 business days (working days) of receiving the redemption request.
7.	<b>Benchmark (Total Return Index)</b>	<p>As per AMFI Tier I benchmark is NIFTY 1D Rate Index.</p> <p>Justification: The Scheme intends to invest in a portfolio of instruments which is best captured by NIFTY 1D Rate Index. NIFTY 1D Rate Index is a realistic estimate to track the returns of an Overnight Fund at a particular return and risk level and hence is used as a benchmark by most market participants.</p>
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> <ul style="list-style-type: none"> <li>• Dispatch of Redemption proceeds - within three working days from the date of redemption or repurchase.</li> <li>• Dispatch of IDCW - within seven working days from the record date*.</li> </ul> <p>*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> <p>Interest for the period of delay in transfer of redemption or repurchase or dividend will be paid to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase or dividend.</p>

10.	Plan & Options	<p><b>Plans:</b></p> <ul style="list-style-type: none"> <li>(i) Regular Plan</li> <li>(ii) Direct Plan</li> </ul> <p><b>OPTIONS UNDER EACH PLAN(S):</b></p> <ul style="list-style-type: none"> <li>(i) Growth</li> <li>(ii) Income Distribution cum Capital Withdrawal (IDCW).</li> </ul> <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>Sub-options under IDCW</p> <ul style="list-style-type: none"> <li>(i) IDCW Payout</li> <li>(ii) IDCW re-investment.</li> </ul> <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 and Reinvestment of IDCW is the default sub-options of IDCW.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
11.	Load Structure	<b>Exit Load:</b> Nil
12.	Minimum Application Amount/switch in	Rs. 5000 and in multiples of Re. 1 thereafter.
13.	Minimum Additional Purchase Amount	Rs. 1000 and in multiples of Re. 1 thereafter.
14.	Minimum Redemptions/switch out amount	<p><b>Redemption</b></p> <p>There will be no minimum redemption amount.</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>
15.	<p><b>New fund offer period</b></p> <p>This is the period during which a new Scheme sells its units to the investors.</p>	Not Applicable

<b>16.</b>	<b>New fund offer price</b> This is the price per unit that the investors have to pay to invest during the NFO.	
<b>17.</b>	<b>Segregated Portfolio/side pocketing disclosure</b>	Not Applicable
<b>18.</b>	<b>Swing Pricing Disclosure</b>	Not Applicable
<b>19.</b>	<b>Stock lending/short selling</b>	The scheme will not engage in stock lending/short selling  For details, kindly refer SAI.
<b>20.</b>	<b>How to apply and other details</b>	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.  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.  Please refer to the Section II for detailed procedure.

21.	Investor Services	<ul style="list-style-type: none"> <li>• <b>Contact details for general service request:</b></li> </ul> <p>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>.</p> <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></li> </ul> <p>Ms. Situ Tank is designated as the Investor Relations Officer. Ms. Tank can be contacted at 360 ONE Asset Management Limited, 360 ONE Centre, Kamala City, S.B. Marg, Lower Parel, Mumbai – 400 013, Tel +91 2248765172, Email: <a href="mailto:service@360.one">service@360.one</a></p> <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)	Not Applicable

23.	<b>Special product/facility available during the NFO and on ongoing basis</b>	<p>The Special Products/ facilities available during the ongoing offer are:</p> <ul style="list-style-type: none"> <li>• <b>Systematic Investment Plan:</b> This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to “invest as you earn” and offers the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units. SIP allows investors to invest a fixed amount of Rupees on specific dates every month or quarter by purchasing Units of the Scheme at the Purchase Price prevailing at such time. Any unit holder can avail of this facility subject to certain terms and conditions contained in the Application form. The SIP payments can be made by availing the Auto Debit Facility through ECS and Direct Debit. SIP for investments is available at weekly, fortnightly, monthly and quarterly frequencies.</li> <li>• <b>Systematic Transfer Plan:</b> - A unitholder may establish a Systematic Transfer Plan (STP) and choose to transfer an amount from one 360 ONE Mutual Fund Scheme (Source Scheme) to another 360 ONE Mutual Fund Scheme (Target Scheme) on a date/ frequency prescribed by the Investment Manager. The amount thus withdrawn by redemption shall be converted into units at the applicable NAV on the scheduled day and such units will be subtracted from the unit balance of that unitholder. The net amount will be considered for allotment in the target scheme and units will be allotted as per the applicable NAV of the target scheme.</li> <li>• <b>Systematic Withdrawal Plan:</b> This facility enables the Unitholders to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request. The withdrawals can be made on Monthly basis on 1<sup>st</sup>, 7<sup>th</sup>, 14<sup>th</sup> or 21<sup>st</sup> of every month. This facility is available in two options to the Unitholders i.e. Fixed &amp; Appreciation Option</li> <li>• <b>Transactions through Stock Exchange Infrastructure:</b> The Fund may allow subscriptions / redemption of Units by investors through Stock Exchange Mechanism in such notified Scheme(s) and on such Stock Exchanges as may be specified by the Fund from time to time in terms of clause 16.2 of SEBI Master Circular dated June 27, 2024 and related SEBI circulars and in accordance with the guidelines specified by the Exchange(s) from time to time.</li> </ul>
-----	---	---



		<ul style="list-style-type: none"> <li>Transactions through Electronic Mode: AMC has enabled facility to transact online in units of the schemes including by way of Lumpsum Purchase/ Redemption / Switch of Units by electronic mode through website <a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a>. The subscription proceeds, when invested through this mode, are by way of debits to the designated bank through payment gateway. 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. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in SID and KIM of the scheme, will be applicable for transactions received through the above electronic platform and the time of receipt of transaction recorded on the server(s) of Computer Age Management Services Limited(Registrar and Transfer Agent) will be reckoned as the time for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme, wherever applicable.</li> </ul> <p>For further details of above special products/facilities, kindly refer SAI.</p>
<b>24.</b>	<b>Weblink</b>	<p>TER for last 6 months, Daily TER as well as scheme factsheet shall be made available on <a href="https://www.360.one/asset-anagement/mutualfund/">https://www.360.one/asset-anagement/mutualfund/</a> .</p>

## **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 Overnight 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

Sd/-

Place: Mumbai  
Date: November 28, 2025

Sonali Tendulkar  
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:

Instruments	Indicative Allocations (% of total assets)	
	Minimum	Maximum
Overnight Securities #	0%	100%

#Overnight Securities: Debt and money market instruments with overnight interest rate risk such as debt instruments with one business day residual maturity or where the interest rate is reset on a daily basis. Overnight securities include synthetic overnight positions such as reverse repo/tri-party repo transactions where the interest rate is reset every business day.

In accordance with the provisions of Para 2.6 of the Master Circular, as amended from time to time, the scheme may deploy upto 5% of its net assets of in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions.

The Scheme may invest in the Overnight & Liquid schemes of Mutual Funds.

The portfolio may hold cash depending on the market condition.

Indicative table of percentage of investment in various securities:

Sl. no	Type of Instrument	% of exposure	SEBI Master Circular on Mutual Fund dated Jun 27, 2024 Reference
1.	Repo/ Reverse Repo in permitted corporate debt securities	Upto 10% of the net assets	Clause 12.18.1.1 of Master Circular
2.	Tri-party repos (including Reverse repo in T-bills and Government Securities)	To meet liquidity requirements or pending deployment as per regulatory limits.	Clause 1 of Seventh Schedule of SEBI Mutual Funds Regulations.

As per Clause 12.24 of Master Circular for Mutual Fund dated June 27, 2024, the cumulative gross exposure through debt, repo transactions and other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme.

The Scheme will not invest in below securities/instruments:

S.No.	Securities/Instruments
1	Equity Derivatives for hedging purpose & non hedging Purposes
2	Overseas Securities
3	Unlisted debt instruments s including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging
4	Debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating)
5	Fund of Funds Scheme
6	Securities Lending/ Short selling
7	ReITS and InVITS
8	Debt Instruments with special features (AT1 and AT2 Bonds)
9	Credit Default Swaps
10	Securitized Debt
11	Short term deposit issued by scheduled commercial bank
12	Investments in securitized debt including Pass Through Certificates (PTCs)

#### **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 and the fund manager will rebalance the portfolio within 7 calendar days from the date of deviation.

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

The scheme shall invest in below instruments with maturity of upto 1 business day :

- Debt and Money Market Securities,
- Money Market Instruments like Triparty Repo (TREPS), Commercial Paper, Repo, Certificate of Deposit, Short Term Deposit, Treasury Bills, Reverse Repo in Government Securities and short term debt instruments etc. issued by various Corporates, Government - State and Central, Public Sector Undertakings
- Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc. (including but not limited to fixed or floating coupon bearing and zero coupon securities).
- Fixed / Floating rate money market instruments permitted by SEBI and in alternative, investments for the call money market as may be provided by RBI to meet the liquidity requirements.
- Non-convertible portion of Convertible Debentures, Non-Convertible Debentures

- Call or notice money;
- Securitized Assets;
- Any other domestic fixed income securities or like instruments as may be permitted by SEBI/RBI from time to time. For details, please refer Section II.

### C. WHAT ARE THE INVESTMENT STRATEGIES?

This scheme is designed for investors who want to invest their money for a very short time. To achieve this, the scheme will mainly invest in low risk and highly liquid options such as Tri-party REPOs, debt instruments, money market securities, and cash equivalents that mature overnight. In case of securities with put and call options (daily or otherwise) the residual maturity (deemed or actual) shall be on or before the next Business Day. Investments under the Scheme would be made predominantly in Tri Party Repos, overnight reverse repos and fixed income securities/instruments with a residual maturity of 1 business day.

The Scheme may also invest in units of Overnight Schemes of other mutual funds.

Our investment team follows a careful and research-based process:

- 1.) **Macroeconomic Research:** Analysing factors like interest rate outlook, liquidity conditions, government borrowing, inflation trends, and global economic indicators.
- 2.) **Credit Evaluation:** A rigorous bottom-up credit assessment of issuers based on operational stability, financial strength, historical performance, and future prospects, supplemented by external ratings and internal risk assessments.
- 3.) **Portfolio Construction:** Focus on building a high credit quality, well-diversified portfolio to minimize liquidity and credit risks.
- 4.) **Continuous Monitoring:** Daily review of markets, economic events, and liquidity positions to maintain agility and responsiveness.

### Portfolio Turnover

The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be played out to enhance the total return of the portfolio, which will result in increase in portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently.

However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which will offset the increase in costs.

The fund manager will endeavor to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable measure accuracy, the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.

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

The performance of 360 ONE Overnight Fund is benchmarked against the NIFTY 1D Rate Index. The Scheme intends to invest in a portfolio of instruments which is best captured by NIFTY 1D Rate Index. NIFTY 1D Rate Index is a realistic estimate to track the returns of an Overnight Fund at a particular return and risk level and hence is used as a benchmark by most market participants.

As required under clause 1.9 of SEBI Master Circular dated June 27, 2024, the benchmark has been selected from amongst those notified by AMFI as the first-tier benchmark to be adopted by mutual funds and which are reflective of the category of the scheme.

The Trustee/AMC reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, after obtaining relevant approval from SEBI.

#### E. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age (Years)	Educational Qualification	Years of Experience	Other Schemes Managed
Mr. Milan Mody  <b>Fund Manager</b>	47	MBA Finance, B.Com	Mr. Milan Mody has over 20 years of work experience in the Fixed Income market. Prior to joining 360 ONE Asset Management Limited, he was associated with ITI Asset Management Limited as Fixed Income Fund Manager for three years. His previous experience includes working with Darashaw, Birla Sun-life Securities, Sahara Life Insurance and Zyin Research Pvt. Ltd.	360 ONE Liquid Fund, 360 ONE Dynamic Bond Fund and 360 ONE Balanced Hybrid Fund (Debt Portion), 360 ONE Multi Asset Allocation Fund (Debt Portion)
Mr. Viral Mehta  <b>Co Fund Manager</b>	33	B.COM, Chartered Accountant, CFA	Mr. Mehta has a comprehensive understanding of both Credit and Equity domains. He has spent half of his career in Credit roles with Aditya Birla Capital and Axis Bank, gaining deep insights into credit appraisal. The other half of his journey has been focused on Equity Research with PPFAS Mutual Fund and Edelweiss Global Wealth, where he developed his analytical skills in evaluating businesses, financial modelling, and	Co Fund Manager of 360 ONE Dynamic Bond Fund, 360 ONE Liquid Fund and 360 ONE Balanced Hybrid Fund (debt portion) and 360 ONE Multi Asset Allocation Fund (debt portion)

			investment thesis development. This diverse experience across Credit and Equity has enabled him to build a holistic perspective of financial markets, bridging the analytical rigor of credit assessment with the strategic foresight required for equity investing.	
--	--	--	--	--

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

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

- 360 ONE Dynamic Bond Fund
- 360 ONE Liquid Fund

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

#### G. HOW HAS THE SCHEME PERFORMED

This is new scheme and does not have any performance track record.

#### H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Top 10 Holdings (by issuer) of the Scheme as on October 31, 2025:

Name of the issuer	% of Scheme
TREPS	99.98

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:

Sector	% of Holding
Sovereign	100

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 – Not Applicable

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:** Not Applicable

v. **Aggregate investment in the scheme by:** Not Applicable

**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 in terms of SEBI (Mutual Funds) Regulations, 1996 and circulars issued thereunder. The AMC will not charge Investment Management and Advisory fee on the investment made by it in the Scheme as per SEBI (Mutual Funds) Regulations, 1996.



### 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 workings 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.

#### Illustration for Computation of NAV:

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

#### 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. 1000.00 per unit. Entry Load: NIL.

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

Purchase Price = 1000 + (0% \* 1000)

Purchase Price = 1000 + 0

Purchase Price = Rs. 1000/-

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. 1000 per unit. Exit Load: 1%

$\text{Sale Price} = \text{NAV} - (\text{exit load (\%)} * \text{NAV})$

$\text{Sale Price} = 1000 - (1\% * 1000)$

$\text{Sale Price} = 1000 - 10$

$\text{Sale Price} = \text{Rs.}990$

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 97% 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 Regulation 52 (6) (c) of SEBI Regulations, the maximum annual scheme recurring expenses including the investment management fees that can be charged to the Scheme is as follows:

Daily Net Asset s(Rs.)	on the first Rs.500 crores	on the next Rs.250 crores of the daily net assets	on the next Rs. 1,250 crores of the daily net assets	on the next Rs. 3,000 crores of the daily net assets	on the next Rs. 5,000 crores of the daily net assets	On the next Rs. 40,000 crores of the daily net assets	On balance of the assets
% per annum	2.00%	1.75%	1.50%	1.35%	1.25%	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof	0.80%

--	--	--	--	--	--	--	--

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

- a. Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions (if permitted under the scheme) respectively. Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52.
- b. Expenses not exceeding 0.05% p.a. of daily net assets towards Investment Management and Advisory Fees and the various sub-heads of recurring expenses mentioned under Regulation 52 (2) and (4) respectively of SEBI (MF) Regulations. Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable.

The total expenses charged to the Scheme shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations and as permitted under SEBI Circulars issued from time to time. Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustee or the Sponsor.

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 (p.a.)
	Regular Plan
<b>Investment Management and Advisory Fees</b>	Up to 2.00%
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 on value of trades	
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)	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6)(c)</b>	<b>Upto 2.00%</b>
§Additional expenses under regulation 52 (6A) (c)	Up to 0.05%

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 (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsor.

\*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:

- 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.
- 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.
- 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.

\$ 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.

The expenses under the Direct Plan will be lower than Regular Plan, due to no distribution expenses and distributor commission under Direct Plan. *It is estimated that the Total Expense Ratio of Direct plan will be lower to Total Expense Ratio of Regular Plan by at least 0.02% p. a.*

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

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1,300	1350
Value of Investment at the end of	11,300	11,350

the year		
----------	--	--

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.

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 paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of clause 10.1.12 of Master Circular on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

#### **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.

##### **Exit Load: Nil**

- No Exit Load shall be levied for switching between Plans / Options within the Scheme. However, exit load will be applicable if the units are switched-out / redeemed from the Scheme within the exit load period from the initial date of purchase.
- 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.

Investors may note that the Trustee has the right to impose/modify exit load subject to a maximum as prescribed under the SEBI (MF) Regulations. Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, the AMC shall consider the following measures to avoid complaints from investors about investment in the scheme without knowing the loads:

- (i) Addendum detailing the changes will be attached to the SID and Key Information Memorandum (KIM). The addendum may be circulated to all the distributors/brokers so that the same can be attached to all SIDs and KIMs already in stock.
- (ii) Arrangements will be made to display the addendum to the SID in the form of a notice in all the ISCs/offices of the AMC/Registrar.
- (iii) The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.

Investors are advised to contact any of the Investor Service Centers or the AMC to know the latest position on Exit Load structure prior to investing in the Scheme

## **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**

##### **Standard Risk Factors:**

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price/value/interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on the factors and forces affecting the capital market/bullion market.
- Past performance of the Sponsors/AMC/Mutual Fund does not guarantee the future performance of the Scheme.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and the returns. Investors are therefore urged to study the terms of offer carefully and consult their Investment Advisor before they invest in the Scheme.
- The Sponsor is not responsible or liable for any loss or shortfall resulting from the operation of the Scheme beyond the initial contribution made by it of an amount of Rs. 1 Lac towards setting up of the Mutual Fund.
- The present Scheme is not a guaranteed or assured return Scheme.

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

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments. Additionally, money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Money market instruments are also subject to price volatility due to factors such as changes in interest rates (when interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline), general levels of market liquidity, market perception of credit worthiness of the issuer of such instruments and risks associated with settlement of transactions and re-investment of intermediate cash flows. The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will consequently be affected by the aforesaid factors. The AMC endeavours to manage such

risk by the use of in house credit analysis.

**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.

Government securities do carry price risk depending upon the general level of interest rates prevailing from time to time. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price of the Government securities (existing and new) is influenced only by movements in interest rates in financial systems.

Floating rate securities issued have the lower sensitivity to interest rate movements compared to other securities. These securities can play an important role in minimising interest rate risk in a portfolio.

- **Spread risk:** Though the sovereign yield curve might remain constant, investments in corporate bonds are exposed to the risk of spread widening between corporate bonds and gilts. Typically, if this spread widens, the prices of the corporate bonds tend to fall and so could the NAV of the Scheme. Similar risk prevails for the investments in the floating rate bonds, where the benchmark might remain unchanged, but the spread over the benchmark might vary. In such an event, if the spread widens, the price and the NAV of a Scheme could fall.

**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.

**Settlement risk:** Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme, to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, may result at times in potential losses to such Scheme in the event of a subsequent decline in the value of securities held in the portfolio of the Scheme.

**Market risk:** Lower rated or unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated or unrated securities also tend to be more sensitive to economic conditions than higher rated securities.



- In addition to the factors that affect the values of securities, the NAV of Units of the Scheme will fluctuate with the movement in the broader fixed income market, money market may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the bond and stock markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges.
- Investments in different types of securities are subject to different levels and kinds of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. investments in corporate bonds carry a higher level of risk than investments in Government securities. Further, even among corporate bonds, bonds which have a higher rating are comparatively less risky than bonds which have a lower rating.

#### **Risks associated with investment in unlisted securities:**

Except for any security of an associate or group company, the scheme can invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted debt securities may lack a liquid secondary market and there can be no assurance that the Scheme will realise their investments in unlisted securities at a fair value.

Investment in unrated instruments may involve a risk of default or decline in market value higher than rated instruments due to adverse economic and issuer-specific developments. Such investments display increased price sensitivity to changing interest rates and to a deteriorating economic environment. The market values for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities.

#### **Risk factors associated with investment in Tri-Party Repo**

The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL).

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event

of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

### **Risk factors associated with Repo in Corporate Debt Securities**

In repo transactions, also known as a repo or sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo in corporate debt securities is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. Some of the risks associated with repo in corporate debt are given below:

**Counterparty Risk:** Counterparty risk refers to the inability of the seller to meet the obligation to buy back securities at the contracted price on the contracted date. In case of over the counter (OTC) repo trades, the investment manager will endeavour to manage counterparty risk by dealing only with counterparties having strong credit profiles. Also, the counter-party risk is to an extent mitigated by taking collateral equivalent in value to the transaction after knocking off a minimum haircut on the intrinsic value of the collateral. In the event of default by the repo counterparty, the scheme shall have recourse to the corporate debt securities. In case the repo transaction is executed on exchange platform approved by RBI/SEBI, the exchange may also provide settlement guarantee.

**Collateral Risk:** Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk can be partly mitigated by restricting participation in repo transactions only in corporate debt securities which are approved by credit risk team. Additionally, to address the risk related to reduction in market value of corporate debt security held as collateral due to credit rating downgrade, the repo contract can incorporate either an early termination of the repo agreement or call for fresh margin to meet the minimum haircut requirement or call for replacement of security with eligible security. Moreover, the investment manager may apply a higher haircut on the underlying security than required as per RBI/SEBI regulation to adjust for the illiquidity and interest rate risk on the underlying instrument. To mitigate the risk of price reduction due to interest rate

changes, the adequacy of the collateral can be monitored on a daily basis by considering the daily market value & applying the prescribed haircut. The fund manager or the exchange can then arrange for additional collateral from the counterparty, within a prespecified period. If the counterparty is not able to top-up either in form of cash / collateral, it would tantamount to early termination of the repo agreement, and the outstanding amount can be recovered by sale of collateral.

### **Risk factors associated for investments in Mutual Fund Schemes**

1. Movements in the Net Asset Value (NAV) of these Schemes may impact the performance. Any change in the investment policies or fundamental attributes of these Schemes will affect the performance of the Scheme to the extent of investment in such schemes.
2. Redemptions by in these Schemes would be subject to applicable exit loads.

### **Risk Associated with Derivatives**

Derivatives product are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. As and when the Scheme trades in derivative products, there are risk factors and issues concerning the use of derivatives that investors should understand. Derivatives require the maintenance of adequate controls to monitor the transactions and the embedded market risks that a derivative adds to the portfolio. Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives.

**Basis Risk:** This is when the instrument used as a hedge does not match the movement in the instrument / underlying asset being hedged. The risks may be inter-related also; for e.g. interest rate movements can affect security prices, which could influence specific issuer / industry assets

### **Other risks in using derivatives include but are not limited to:**

**Credit Risk** – this occurs when a counterparty defaults on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counter party, at the then prevailing (possibly unfavorable) market price, in order to maintain the validity of the hedge. For exchange traded derivatives, the risk is mitigated as the exchange provides a guaranteed settlement, but one takes the performance risk on the exchange.

**Market Liquidity** risk where the derivatives cannot be sold (unwound) at prices that reflect the underlying assets, rates and indices.

**Model Risk**, the risk of mis–pricing or improper valuation of derivatives.

Trading in derivatives carry a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount.

The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue. The Scheme bears a risk that it may not be able to correctly forecast future market trends or the value of assets, indexes or other financial or economic factors in establishing derivative positions for the Scheme.

The derivatives market in India is nascent and does not have the volumes that may be seen in other developed markets, which may result in volatility in the values.

**Interest Rate Swaps (IRS)** are highly specialized instruments that require investment technique and risk analysis different from those associated with equity shares and other traditional securities. The use of a IRS requires not only an understanding of the referenced asset, reference rate, or index but also of the swap itself, without the benefit of observing the performance of the swap under all possible market conditions. Swap agreements are also subject to liquidity risk, which exists when a particular swap is difficult to purchase or sell. Swap agreements may be subject to pricing risk, which exists when a particular swap becomes extraordinarily expensive (or cheap) relative to historical prices or the prices of corresponding cash market instruments. IRS agreements are also subject to counterparty risk on account of insolvency or bankruptcy or failure of the counterparty to make required payments or otherwise comply with the terms of the agreement.

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

#### **Risk Control / Mitigation measures for Debt and related Investments:**

<b>Nature of Risk</b>	<b>Mitigation Measures</b>
Liquidity Risk	Since the investments are made primarily in overnight securities having maturity of 1 business day, the liquidity risk will be low and the portfolio will have access to liquidity through maturity proceeds of the portfolio holdings.
Credit Risk	<ul style="list-style-type: none"><li>• In house dedicated team for credit appraisal</li><li>• Issuer wise exposure limit</li><li>• Rating grade wise exposure limit</li><li>• Periodical portfolio review by the Board of AMC</li></ul>
Interest Rate Risk	<ul style="list-style-type: none"><li>• Close watch on the market events</li><li>• Since the scheme will invest in overnight securities interest rate risk is very low.</li></ul>
Regulatory Risk	Online monitoring of various exposure limits by the Front Office System also as a backup, manual controls are implemented.

## II. Information about the scheme:

### A. Where will the scheme invest –

The scheme shall invest in below instruments with maturity of upto 1 business day:

**Government Securities:** Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Government Securities Act, 2006, as amended or re-enacted from time to time.

**Money Market Instruments:** Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments having maturity upto 1 year.

**Certificate of Deposit (CD):** of scheduled commercial banks and development financial Institutions Certificate of Deposit (CD) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is one year to 3 years from the date of issue.

**Commercial Paper (CP):** Commercial Paper (CP) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. CP is traded in secondary market and can be freely bought and sold before maturity.

**Repos & Reverse Repos:** Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. **Zero Coupon Bonds:** A zero-coupon bond is a type of debt security that does not pay periodic interest (coupons). Instead, it is issued at a significant discount to its face value and matures at its full face value. Return from the bond is the difference between the purchase price and the amount received at maturity.

**Bills re-discounting:** Bills re-discounting is a financial practice where banks purchase bills of exchange from other financial institutions at a discounted rate, providing immediate liquidity to the selling institution. This transaction allows banks to manage their short-term liquidity needs efficiently, as they can convert their assets into cash before their maturity dates.

**Treasury Bill (T-Bill):** Treasury Bills (T-Bills) are issued by the Government of India or State Governments to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-Bills are issued at a discount and for a fixed period.

**Tri-party repo (TREPS):** Tri-party repo is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.

**Securities created and issued by the Central and State Governments** as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). State Government securities (popularly known as State Development Loans or SDLs) are issued by the respective State Government in co-ordination with the RBI.

**Structured Notes:** Structured Notes are hybrid financial instruments that combine traditional debt securities with derivative components to offer customized investment solutions. These notes typically pay a return based on the performance of an underlying asset, index, or benchmark, such as stocks, commodities, interest rates, or currencies. Structured notes are designed to meet specific investment objectives, providing features like principal protection, enhanced yields, or leverage. While they can offer attractive returns and tailored risk exposure, they also carry higher complexity and risk compared to traditional fixed-income securities, making them suitable for more sophisticated investors.

**Convertible Securities:** Convertible securities are financial instruments, such as bonds or preferred shares that can be converted into a predetermined number of the issuing company's common stock. This conversion can typically be done at the holder's discretion and is often subject to specific terms and conditions. Convertible securities offer the potential for capital appreciation through stock price increases while providing downside protection through fixed interest payments or dividends.

**Non convertible debentures and bonds:** Non convertible debentures as well as bonds are securities issued by companies / Institutions promoted /owned by the Central or State Governments and statutory bodies which may or may not carry a Central/State Government guarantee, Public and private sector banks, all India Financial Institutions and Private Sector Companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long term fund requirements. The Scheme may also invest in the non convertible part of convertible debt securities.

**Floating rate debt instruments:** Instruments issued by Central / state governments, corporates, PSUs, etc. with interest rates that are reset periodically.

Investment in repo in Corporate Debt Securities.

The Scheme may participate in repo in corporate debt securities subject to guidelines specified by SEBI from time to time. This includes the following

- Gross exposure to corporate bond repo transaction should be not more than 10% of the net asset of the scheme.
- The cumulative gross exposure through repo transactions in corporate debt securities along with other debt securities shall not exceed 100% of the net assets of the Scheme.
- Mutual funds shall participate in repo transactions only in AA and above rated corporate debt securities.
- Mutual funds may borrow through repo transactions (for redemption/ payout) only if the tenor of the transaction does not exceed a period of six months and aggregate borrowing is not more than 20% of net assets of the Scheme.
- Credit exposure will be on the counterparty and not on the collateral securities in case of corporate bond repo. Issuer and counterparty limits will be based on approved credit universe.

As mandated by SEBI provision no. 12.18 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, AMC and Trustee company of Tata Mutual Fund have specified norms for Category of counterparty, credit rating of counterparty, tenor of collateral and applicable haircuts for participation in repo in corporate bonds. The securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity.

The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals. Please refer to the Clause “Liquidity & Settlement Risks” under Specific Risk Factors to understand the liquidity risk associated with securities.

Pursuant to SEBI (Mutual Fund) Regulations 1996, the Scheme shall not make any investments in any un-listed securities of associate / group companies of the Sponsors. The Fund will also not make investment in privately placed securities issued by associate / group companies of the Sponsor. The Scheme may invest not more than 25% of the net assets in listed securities of Group companies.

### **Overview of Debt Market:**

The Indian Debt Market has grown in size substantially over the years. The Government securities consist of both the Central and State Government securities. RBI acts as the debt manager for the Centre and the States. As a debt manager, RBI is not only the issuer but also procedurally maintains a record of ownership and the transactions that take place in Government securities. RBI is also the regulator of the market for Government securities. The Reserve Bank of India has been taking steps to make the Indian Debt Market efficient and vibrant. Broadly, the debt market is divided in two parts viz. the Money Market and the Debt market. Money market instruments have a tenor of less than one year while debt market instruments have a tenor of more than one year. Money market instruments are typically commercial paper, certificates of deposit, treasury bills, TREPS (Tri Party Repo Dealing System) etc. Debt market comprises typically of securities issued by Governments (Central and State), Banks, Financial Institutions, and Companies in the private and public sector, Corporations, Statutory Bodies etc.

The trading in Government securities and Treasury Bills is mainly done through the OMS (Order Matching System) introduced by CCIL and RBI's NDS PDO. Other debt securities like corporate bonds and money market instruments are mainly traded over the counter (OTC), where counterparties deal directly or through broker platforms. FIMMDA Trade Reporting and Confirmation System (F-TRAC) is used for capturing/ reporting of trades in certificate of deposit, commercial paper and outright corporate bonds trades in secondary market and (iii) repo transactions in corporate bonds. The National Stock Exchange of India Limited has a separate trading platform called the Wholesale Debt Market segment where trades put through member brokers are reported. BSE (Bombay Stock Exchange) also has a similar platform. CCIL (Clearing Corporation of India) have set up platform for lending and borrowing through the TREPS (Tri Party Repo Dealing System) dealing system and CROMS (Repo Order Matching system). TREPS facilitates, borrowing and lending of funds, in Triparty Repo arrangement. CCIL is the central counterparty to all trades from Tri Party Repo Dealing System (TREPS) and also performs the role and responsibilities of Triparty Repo Agent, as, in terms of Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018 and as amended from time to time by RBI. These dealing systems have been fairly successful and in addition to the call money market account for bulk of the overnight lending and borrowing activities of market participants for short term surpluses.



Promoted by major banks and financial institutions, The Clearing Corporation of India Limited (CCIL) was incorporated on April 30, 2001. The CCIL guarantees the settlement of all trades executed through NDS. The clearing and settlement risks viz., Counter party Credit Risk and Operational Risk are mitigated by CCIL thereby facilitating a smooth settlement process.

India's bond market is pivotal in the country's economic structure. As of September 2023, the government bond market size stands impressively at \$1.3 trillion, with corporate bonds at \$0.6 trillion. However, foreign portfolio investment (FPI) in these markets is relatively modest at \$8.5 billion. Initiatives like the Retail Direct platform make it easier for individuals to buy government securities directly from the Reserve Bank of India (RBI). The platform had close to 1 lakh registrations until May 2023. In Sep 2023, JP Morgan announced the inclusion of Indian Government Bonds (IGBs) in their Emerging Market Government Bond Index that manages \$200 billion for investors across the globe. Because of this, other bond index providers are expected to consider and include Indian bonds in their indices prompting inflows in IGBs. After clocking a compound annual growth rate (CAGR) of ~9% over the past five fiscals, the Indian corporate bond market appears set for even faster growth. CRISIL Ratings expects outstanding size of bond market to more than double from ~Rs 43 lakh crore as of last fiscal to Rs 100-120 lakh crore by fiscal 2030. Even the ticket size of investing in many corporate bonds has fallen from Rs. 10 lakh to Rs. 10,000 now.

In summary, India's debt and money markets are gradually deepening and becoming more resilient, supported by favourable monetary policy, fiscal prudence, and regulatory reforms, while challenges related to market capitalization, liquidity, and borrower access remain areas for ongoing improvement.

The following table gives approximate yields prevailing as on October 31, 2025 on some of the money and debt market instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing. RFQ is the latest platform added to the wholesale debt market which provides online dealing in corporate bonds between bond investors, further it is also integrated in NDS-OM system. OIS through CCIL acts as good hedging tool for investors where compared to past now CCIL acts as an counterparty both sides hence removing the counter-party risk. Lot of global practice in risk management and Debt IPO of bonds are now conducted in a more transparent manner with better efficiency and bigger participation across the investor class.

Instruments	Yield (% per annum)
TREPS	5.35 – 5.45
91 Day Treasury Bill	5.40 – 5.50
364 Day Treasury Bill	5.50 – 5.60
1 Year CD	6.35 – 6.45
1 Year CP	6.55 – 6.65
5 -Year Government of India Security	6.10 – 6.20
10-Year Government of India Security	6.50 – 6.60



## **B. What are the investment restrictions?**

1. The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the Asset Management Company.

Provided that such limit shall not be applicable for investments in government securities, treasury bills and triparty repo on Government securities or treasury bills:

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.

1A. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments: Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the SEBI from time to time:

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 SEBI:

Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the SEBI from time to time”.

Note:

a) SEBI vide provision no. 12.1.2, of SEBI Master Circular on Mutual Fund dated June 27, 2024 has issued following guidelines wrt investment in unlisted debt & money market instruments

b) Mutual fund scheme may invest in unlisted non-convertible debentures (NCDs) that 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.

c) SEBI vide provision no. 12.1.2, of SEBI Master Circular on Mutual Fund dated June 27, 2024 has allowed the existing unlisted NCDs to be grandfathered till maturity, such NCDs are herein referred to as “identified NCDs.

Accordingly, mutual funds schemes can transact in such identified NCDs and the criteria specified in point (b) above shall not be applicable for such identified NCDs, Subject to compliance with investment due diligence and all other applicable investment restrictions as given below:-

A mutual fund scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of asset Management Company.

d) Investments in unlisted NCDs shall not exceed 10% of debt portfolio.

SEBI vide provision no. 12.1.2, 12.1.5.d, 12.3.4, of SEBI Master Circular on Mutual Fund dated June 27, 2024 has allowed the existing unlisted NCDs to be grandfathered till maturity, however SEBI vide provision no. 12.1.2, of SEBI Master Circular on Mutual Fund dated June 27, 2024 clarified that the grandfathering of the identified NCDs is applicable across the mutual fund industry. Accordingly, mutual funds can transact in such identified NCDs. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed with effect from one month from the date of operationalization of framework for listing of CPs or January 01, 2020, whichever is later.

e) 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 schemes shall be subject to the following

I. 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.

II. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.

III. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

f) Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements:

The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:

I. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and

II. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

IV. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

2. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:-

(a) such transfers are done at the prevailing market price<sup>^</sup> for quoted instruments on spot basis. Explanation- “spot basis” shall have 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.

<sup>^</sup>Note: SEBI vide provision no. 9.11 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 has prescribed the methodology for determination of price to be considered for inter scheme transfers. Inter scheme transfers (ISTs) will be done in accordance with additional safeguard prescribed in terms of provision no. 12.30 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024.

3. The scheme may invest in overnight scheme of any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

4. 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: a) The schemes will not short sell & lending and borrowing of securities at any point of time b) Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

5. Every mutual fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature.

6. The Scheme shall not park funds Pending deployment in short term deposits of schedule commercial banks,

7. The total exposure of the Scheme in a particular sector as defined by Association of Mutual Funds in India (AMFI) (excluding investments in Bank CDs, Tri-party repo, G-Secs, T-Bills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions & Public Sector Banks) shall not exceed 20% of the net assets of the scheme.

Provided that an additional exposure to financial services sector not exceeding 10% (revised) of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);

However, the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme. Provided further that the additional exposure to such securities issued

by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB).

#### Notes

- If security/issuer is rated by two or more credit rating agencies, the investment Committee will decide the credit rating agency whose rating to be considered for monitoring the sector exposure limit.

- In case of investment in short term securities like money market instruments or debentures/bonds upto 1 year maturity, long term rating of the issuer will be considered for monitoring the sector exposure limit. 8. No mutual fund scheme shall 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 an associate or group company of the sponsor; or

c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets of the schemes.

9. No scheme of a mutual fund shall make any investment in any fund of fund scheme.

10. The fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase/redemption of units or payment of interest or income distribution to the unitholders.

11. Participation in Repo in Corporate Debt Securities is subject to the following restriction:

- Gross exposure to corporate bond repo transaction should be not more than 10% of the net asset of the scheme.

- The cumulative gross exposure through repo transactions in corporate debt securities shall not exceed 100% of the net assets of the Scheme.

- The Scheme will participate in repo transactions only in AA and above rated corporate debt securities. The Scheme may borrow through repo transactions (for redemption/payout) only if the tenor of the transaction does not exceed a period of six months and aggregate borrowing is not more than 20% of net assets of the Scheme.

#### Group exposure –

(i). The total exposure of the Scheme in a particular group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.

(ii). The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

The fund shall not borrow more than 20 per cent of the net assets of the scheme and duration of such borrowing shall not exceed a period of six months. Interest on borrowing will be charged to the scheme.

These investment limitations / parameters (as expressed / linked to the net asset / net asset value / capital) shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, TAML shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unitholders.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by AMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / AMC may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. As such all investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

### **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 debt scheme investing in overnight securities. A relatively low interest risk & relatively low credit risk.
- II. **Investment Objective:**
  - Investment objective: Please refer section of 'Investment Objective'.
  - Investment pattern - Please refer section of 'Asset Allocation'.
  - Potential Risk Class: Please refer to PRC matrix disclosed on the cover page. The PRC reflects the maximum risks (i.e., interest rate risk and credit risk) that the Scheme can take. The Scheme would have the flexibility to move downwards on the risk scale. However, any permanent change in the positioning of a Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.

- III. **Terms of Issue:** Provisions with respect to listing, repurchase, redemption of units and fees and expenses as indicated in this Scheme Information Document.

In accordance with Regulation 18(15A) of the Regulations and Clause 1.14.1.4 of SEBI Master Circular dated 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>Listing:</p> <p>Not Applicable</p> <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>Transfer of Units:</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</p>
--------------------------------------	--

	<p>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 Circular No. 116 /2024-25 &amp; Circular No. 119/2025-26, the facility of transfer of units held in Non-Demat ('SOA') mode is extended for all investors under Resident/non-resident Individual category.</p> <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 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>
<b>Dematerialization of Units</b>	<p>Pursuant to provision no. 14.4.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 and further as per AMFI Circular No 35P/MEMCOR/ 35/11-12 dated Dec 23, 2011, Mutual Fund shall provide an option to investors to hold units in Demat mode.</p> <p>As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024, all the units of a mutual fund scheme held in Demat form will be freely transferable.</p>
<b>Minimum Target Amount (This is the minimum amount required to operate the scheme)</b>	Not Applicable

and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	
Maximum Amount to be raised (If any)	Not Applicable
IDCW Policy	<p><b>Growth Option:</b> 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 (IDCW)Option:</b> Under the Income Distribution cum Capital Withdrawal (IDCW) option, the Trustees may declare IDCW 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 would the IDCW 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>The IDCW can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains.</p> <p>As per clause 11 of SEBI Master Circular dated June 27, 2024, 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 by issue of notices in two newspapers 2 working days in advance of the record date.</p> <p>The IDCW warrants shall be dispatched to the Unit holders within 7 working days of the date of declaration of IDCW. In the event of failure of dispatch of IDCW within the stipulated 7 working days 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>• In case of Unit holders having a bank account with certain banks with whom the Mutual Fund would have an arrangement from time to time, the IDCW proceeds shall be directly credited to their account.</li> <li>• 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</li> </ul>



	<p>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).</p> <p>In case the IDCW amount is less than 500 rupees than it will be compulsorily reinvested.</p>
<b>Allotment</b>	<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 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).</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;</li> <li>• Proprietorship in the name of Sole Proprietor;</li> <li>• Karta of Hindu Undivided Family (HUF);</li> <li>• Partnership Firms;</li> <li>• Companies/Domestic Corporate Bodies/Societies/Association</li> </ul>

	<p>of Persons/Body of individuals/Clubs/Public Sector Undertakings registered in India if authorized and permitted to under applicable laws and regulations;</p> <ul style="list-style-type: none"> <li>• Charitable or Religious Trusts authorized to invest in units of Mutual Funds;</li> <li>• Mutual Funds registered with SEBI;</li> <li>• 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;</li> <li>• Non-Resident Indians, persons of Indian origin residing abroad (NRIs) on full repatriation basis and on non-repatriation basis;</li> <li>• Wakf Boards or endowments and Registered Societies (including registered co-operative societies) and private trusts authorized to invest in units;</li> <li>• Army/Air Force/Navy/Para-military funds and other eligible institutions;</li> <li>• Scientific and/or industrial research organizations;</li> <li>• Multilateral Funding Agencies or Bodies Corporate incorporated outside India with the permission of Government of India / Reserve bank of India;</li> <li>• Foreign Portfolio Investor (FPI), registered with SEBI. These investments shall be subject to the conditions prescribed by SEBI, RBI, Income Tax authorities and the AMC, from time to time;</li> <li>• Overseas Financial Organizations which have entered into an arrangement for investment in India, inter-alia with a mutual fund registered with SEBI and which arrangement is approved by Government of India;</li> <li>• Provident/Pension/Gratuity/Superannuation and such other retirement and employee benefit and other similar funds;</li> <li>• Other Associations, Institutions, Bodies, etc. authorized to invest in the units.</li> </ul> <p>Apart from the above, all other categories of investors permitted at present and in future are eligible to invest in the Scheme.</p> <p>The list given above is indicative and the applicable law, if any, shall supersede the list.</p> <p>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.</p>
--	---

	<p>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 rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p>
<b>Who cannot Invest</b>	<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 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 Company 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> </ul> <p>Such other persons as may be specified by AMC from time to time.</p>

<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 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>
<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>Not applicable.</p>
<b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>	<p>The Units of the Scheme are not transferable except units of the scheme held in demat mode. In view of the same, additions/ deletion of names will not be allowed under any folio of the Scheme. However, the said provision will not be applicable in case a person (i.e. a transferee) becomes a holder of the units by operation of law or upon enforcement of pledge, then the AMC shall subject to production of such satisfactory evidence and submission of such document, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the units of the scheme. The above provisions in respect of deletion of names will not be applicable in case of death of unit holder (in respect of joint holdings) as this is treated as transmission of units and not transfer.</p>
<b>Cut off timing for subscriptions/ redemptions / switches</b>  <b>This is the time before which your application (complete in all respects) should reach the official points of acceptance</b>	<p>The Applicable NAV will be as under:</p> <p><b>For Purchase / Switch-in:</b></p> <p>a) For Purchases:</p> <p>i) In respect of valid application received up to 1.30 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cut-off</p>

	<p>time i.e. available for utilization before the cut-off time, without availing any credit facility, whether intra-day or otherwise, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;</p> <p>ii) In respect of valid application received after 1.30 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Schemes on the same day i.e. available for utilization on the same day, without availing any credit facility, whether intra-day or otherwise, the closing NAV of the day immediately preceding the next Business Day shall be applicable; and</p> <p>iii) Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account of the Schemes before the cut-off time i.e. not available for utilization before the cut-off time, without availing any credit facility, whether intra-day or otherwise, the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.</p> <p>For allotment of units, it shall be ensured that:</p> <p>a) For all valid applications of investment amount the application is received before the applicable cut-off time;</p> <p>b) For all valid applications of investment amount</p> <p>i. The application is received before the applicable cut-off time,</p> <p>ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the Scheme before the cut-off time,</p> <p>iii. The funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</p> <p><b>For Redemption/ Switch out:</b></p> <ul style="list-style-type: none"> <li>• In respect of valid applications received in physical mode upto 3.00 p.m. and online mode upto 7.00 p.m.– the closing NAV of the day immediately preceding the next Business Day; and</li> <li>• In respect of valid applications received after the above mentioned cut-off time, the closing NAV of the next Business Day shall be applicable.</li> </ul>
<b>Minimum Amount for purchase /redemption / switches in an Option of the Scheme</b>	<p>First time Purchase – INR 5000/- and in multiples of INR 1/- thereafter</p> <p>Additional Purchase – INR 1000/- and in multiples of INR 1/- thereafter</p> <p><b>Redemption</b></p>

	<p>There will be no minimum redemption amount.</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>
<b>Account Statements</b>	<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 the application, to the Unit holder's registered e-mail address and/or mobile number .</li> <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</li> </ul> </li> </ul>

	<p>and where no commission against their investment has been paid to distributors, during the concerned half- year period.</p> <p>For further details, refer SAI.</p>
<b>IDCW</b>	<p>As per Clause 11.4 of SEBI Master Circular dated June 27, 2024, the IDCW shall be transfer to the Unitholders within 7 working days of the 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, 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.</p> <p>Under exceptional circumstances, the redemption or repurchase proceeds shall be dispatched in physical form to the unitholders.</p> <p>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.</p> <p>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.</p> <p>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</p>

**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 dispatch 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)



	<p>Account, if desired by the Unit Holder.</p> <p>(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.</p> <p>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.</p> <p>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.</p> <p>The Fund may make other arrangements for effecting payment of Redemption proceeds in future.</p> <p><b>Application through Stock Exchange Infrastructure (MFSS/ BSE StAR MF Platform):</b></p> <p>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.</p> <p><b>Application through Mutual Fund Website:</b></p> <p>AMC has enabled facility to transact online in units of the schemes including by way of Redemption of Units by electronic mode through website <a href="https://www.360.one/asset-management/mutualfund/">https://www.360.one/asset-management/mutualfund/</a> . 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</p>
--	---

	<p>investors.</p> <p><b>Application through MF Utility:</b>  All financial and non-financial transactions pertaining to Schemes of 360 ONE Mutual Fund can be done through MFU either electronically on <a href="http://www.mfuonline.com">www.mfuonline.com</a> 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 <a href="http://www.mfuindia.com">www.mfuindia.com</a> as may be updated from time to time. The Online Transaction Portal of MFU i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of 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>  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>
<b>Bank Mandate</b>	<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</p>

Unit-holder and the provision with respect of penal interest in such cases will not be applicable/ entertained.

**Multiple Bank Account Registrations:**

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.

**Registration of Multiple Bank Accounts in respect of an Investor**

**Folio:** An Investor can register with the Fund, upto 5 bank 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 w
- b. here the account number and names of the account holders are printed on the face of the cheque; or
- c. Bank statement or copy of Bank Pass Book page with the Investor's Bank Account number, name and address.;
- d. 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

	<p>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</p> <p><b>Discontinuation of Change of Bank Account Mandate along with redemption/IDCW proceeds facility:</b></p> <p>In compliance with AMFI Best Practice Guidelines Circular No.17/2010-11 dated October 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>
<b>Delay in payment of redemption/repurchase proceeds</b>	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
<b>Unclaimed Redemption/Income Distribution cum capital withdrawal (IDCW) Amount</b>	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

	<p>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 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>
<b>Disclosures w.r.t investment by minors</b>	<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</p>

	<p>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 standard observations</b></p>	<p><b>Risk-o-meter</b></p> <p>The risk-o-meter of the Scheme shall be evaluated on a 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>

### 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 at least 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/>).

### **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:**

Not Applicable

- **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

**Taxation:** For details on taxation please refer to the clause on Taxation in the 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 Gains</b>			
<b><i>For units acquired prior to April 1, 2023:</i></b>			
Long-term (held for more than 36 months):	20% with indexation benefit	20% with indexation benefit	Nil
Short-term (held for 36 months or less):	Taxable at income slab rates	Taxable @ 40% for non-resident company / @ income slab rates for other unitholders	Nil
<b><i>For units^ acquired on or</i></b>			



<b>after April 1, 2023:</b>			
Short-term (irrespective of period of holding)	Taxable at income slab rates	Taxable @ 40% for non-resident company / @ income slab rates for other unitholders	Nil

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

2) ^ Applicable to Specified Mutual Fund acquired on or after April 1, 2023. "specified Mutual Fund" means a Mutual Fund by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies. The percentage of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures.

3) 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.

4) 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/assetmanagement/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: None

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 April 22, 2024 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**

**Sd/-**

Place: Mumbai

Date: November 28, 2025

**Chief Executive Officer**

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

360 ONE Mutual Fund	Registrar and Transfer Agent	CMS Collection Bankers
<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:enq_if@camsonline.com">enq_if@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</p> <p><a href="http://www.hdfcbank.com">www.hdfcbank.com</a> India</p>