# MONTHLY FACTSHEET

## December 2025

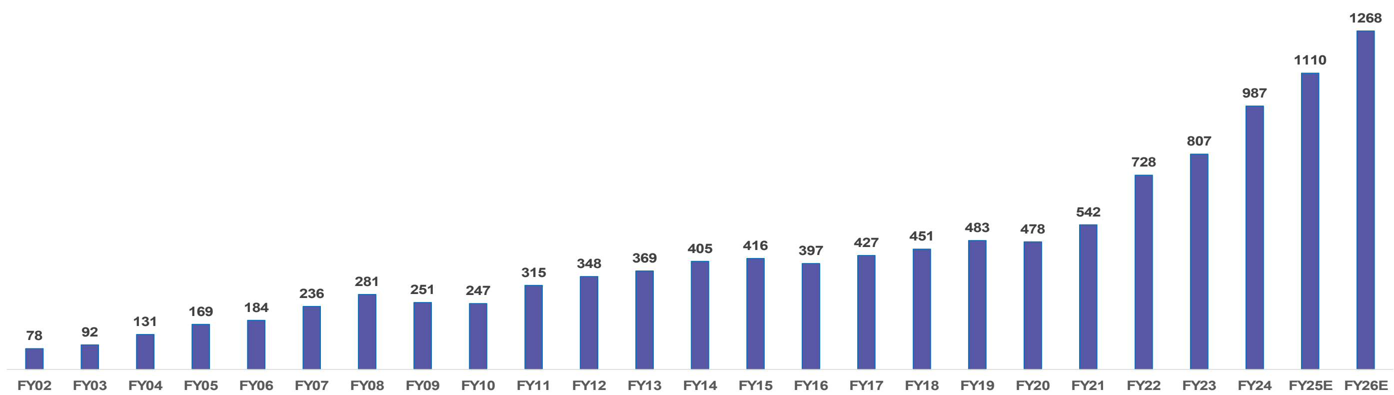
# MONTHLY MARKET UPDATE

asset 360 ONE

## Macro Economy & Event Update

| Macro-Economic Indicators | Nov-25 | Oct-25 | Sep-25 | Aug-25 | Jul-25 | Jun-25 |
|---|---|---|---|---|---|---|
| **Consumption** | | | | | | |
| Two-wheeler sales (%YoY) | | 2.1 | 6.7 | 7.1 | 8.7 | -3.4 |
| Passenger car sales (%YoY)* | | 8.5 | 6.8 | 1.3 | 1.9 | -10.7 |
| Credit Card Outstanding (% YoY) | | 7.7 | 3.7 | 4.4 | 5.6 | 7.2 |
| **Industrial Sector** | | | | | | |
| Industrial Output (%YoY) | | 0.4 | 4.6 | 4.1 | 4.3 | 1.5 |
| Manufacturing PMI | 56.6 | 59.2 | 57.7 | 59.3 | 59.1 | 58.4 |
| Railway freight Container Service (%YoY) | | | 6.4 | 5.1 | 11.7 | 11.9 |
| Energy Consumption (YoY) | -0.8 | -6.0 | 3.2 | 4.3 | 2.1 | -1.5 |
| Aviation Cargo (% YoY) | | -2.3 | 2.5 | 5.5 | 4.4 | 0.2 |
| **Inflation** | | | | | | |
| CPI (%YoY) | | 0.3 | 1.4 | 2.1 | 1.6 | 2.1 |
| WPI (%YoY) | | -1.2 | 0.1 | 0.5 | -0.6 | -0.2 |
| **Deficit** | | | | | | |
| Fiscal Deficit (% of full year target) | | 52.6 | 36.5 | 38.1 | 29.9 | 17.9 |
| Trade Deficit ($ bn) | | -41.7 | -32.2 | -26.7 | -27.5 | -19.1 |
| **Services** | | | | | | |
| Air passenger traffic: Domestic (% YoY) | | 2.7 | -2.9 | -1.4 | -2.9 | 3.0 |
| GST collections (Rs. Bn) | 1703 | 1959 | 1890 | 1863 | 1957 | 1846 |
| E-way Bill (Mn) | | 126.9 | 132.0 | 129.1 | 131.9 | 119.5 |
| Direct tax collection (% YoY) | | 41.7 | 11.0 | 18.9 | -18.5 | -6.2 |
| **Money & Banking** | | | | | | |
| Credit Growth (%YoY) | | 12.0 | 9.8 | 10.1 | 10.0 | 9.5 |
| Industry Credit (%YoY) | | 10.0 | 7.3 | 6.5 | 6.0 | 5.9 |
| Deposits (%YoY) | | 10.8 | 8.3 | 9.3 | 10.2 | 10.1 |
| Currency in circulation (%YoY) | | | 8.9 | 8.5 | 7.5 | 7.2 |
| Forex reserves ($bn) | | 690 | 700 | 695 | 690 | 698 |
| INR/USD (month end) | 89.5 | 88.7 | 88.8 | 87.9 | 87.6 | 85.5 |
| 10Y G-Sec yield (%) | 6.5 | 6.6 | 6.6 | 6.7 | 6.4 | 6.4 |
| **Flows** | | | | | | |
| Net FPI flows: Equity ($bn) | -0.4 | 1.7 | -2.7 | -4.0 | -2.1 | 1.7 |
| Net FPI flows: Debt ($bn) | -0.01 | 1.9 | 1.2 | 1.7 | 0.1 | 0.1 |
| DII ($bn) | 8.7 | 6.0 | 7.4 | 10.8 | 7.1 | 8.5 |

### Nifty EPS




Source: Motilal Oswal Financial Services (MOFS). Future estimates are taken as the average values provided by MOFS, UBS, Kotak Securities.

*Excluding TATA Motors.

# MONTHLY MARKET UPDATE

## Equity Market

**Indian Equity Markets: November 2025**

India's benchmark equity indices continued to build momentum in November, closing the month near all-time highs. The advance was supported by a decent corporate earnings season, optimism about a potential US-India trade deal, and expectations of further monetary easing by the Fed and RBI at the December policy meetings.

The Nifty 50 and BSE Sensex indices posted monthly gains of 1.9% and 2.1%, respectively, in November 2025. Foreign Portfolio Investors (FPIs) were net sellers of US$0.4 bn in November, while Domestic Institutional Investors (DII) bought US$8.7 billion during the month.

Broader market indices lagged behind, with the BSE MidCap posting a muted monthly gain of just 0.4%, while the BSE SmallCap ended the month with a decline of 3.4%. Among the sector indices, BSE Teck, Auto, and Bankex outperformed, with monthly gains of 3.9%, 3.1%, and 3.1%, respectively. However, Real Estate and Power underperformed with monthly losses of 4.7% and 4.5% respectively.

India Q2FY26 Gross Domestic Product (GDP) growth accelerated to 8.2% YoY from 7.8% YoY in the previous quarter, significantly exceeding the RBI's projection of 7.0% YoY. Gross Value Added (GVA) picked up to 8.1% YoY in Q2 from 7.6% in Q1FY26, driven by strong manufacturing and financial services+. On the expenditure side, private consumption improved to 7.9% YoY in Q2 from 7.0% in the previous quarter, suggesting limited disruption from GST-related consumption postponement. Fixed investment growth remained healthy at 7.3% YoY, supported by robust central government capital expenditure.

India's Consumer Price Index (CPI) inflation eased to a series low of 0.25% YoY in October 2025, down from 1.44% in September. The impact of GST rate cuts on inflation was visible across categories. Food inflation decreased to -3.7% YoY in October 2025 from -1.4% YoY in September, while core inflation (excluding food and fuel) picked up to 4.5% YoY from 4.4%, primarily due to a rise in gold & silver prices.

Other key developments during the month included the central government announcing new schemes worth 450 billion to support exporters, the U.S. President signing a deal to end the government shutdown, and the ruling NDA coalition securing a majority in the Bihar Assembly elections with 202 of 243 seats. The government also notified four new labour codes. Meanwhile, crude oil prices softened as prospects for a Russia–Ukraine peace agreement improved.

**Outlook**

We prefer domestically focused sectors over those dependent on global dynamics, as internal fundamentals provide greater resilience amid international uncertainties. This strategic bias has shaped our positioning and continues to guide our investment approach.

Multiple high-potential segments warrant attention. The automotive sector's electric vehicle transition, advanced manufacturing capabilities, and pharmaceutical contract development and manufacturing (CDMO) operations show robust value-creation prospects. Power segments, particularly power transmission, distribution, and renewable energy, offer compelling opportunities. Quick commerce represents a nascent but rapidly expanding sector poised for exponential growth over the next five years. Telecom and well-capitalised private banks also present attractive entry points.

The economy's growth engine is transitioning from government-led capital spending toward private consumption, particularly discretionary segments. Multiple structural factors support a consumption rebound. Personal income tax cuts will expand household disposable income, benefiting discretionary spending categories. Inflation pressures have moderated significantly, further supporting consumption. Monetary accommodation and the RBI's relaxation of various banking norms also aim to accelerate credit expansion.

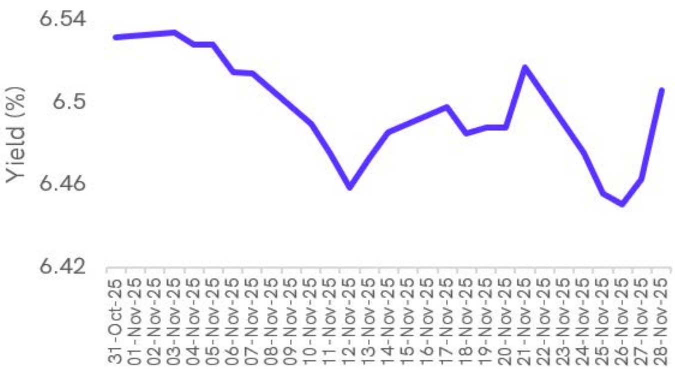
All the above factors have improved the outlook for earnings growth in H2FY26 and beyond. The early signs of revival in consumption growth are already visible, and this should translate into accelerating earnings growth, particularly for consumer-facing discretionary spending categories, setting the stage for earnings upgrades in the coming quarters.

Following approximately three years of value stock outperformance, growth leadership is likely shifting toward quality and growth factors. Our portfolio construction has reflected this evolution, with gradual reallocation from value toward quality and growth names over the past twelve months.

**Source:** CMIE, Bloomberg and Internal research

## Debt Market

**10 Year Benchmark Bond Movement**




Source: bloomberg

**Spread Movement**

| Spreads | Maturity Period | AAA | AA | A |
|---|---|---|---|---|
| 28-Nov-25 | 1 Yr | 109 | 183 | 313 |
| | 3 Yr | 83 | 165 | 290 |
| | 5 Yr | 69 | 163 | 296 |
| | 10 Yr | 72 | 166 | 301 |
| 31-Oct-25 | 1 Yr | 107 | 177 | 314 |
| | 3 Yr | 85 | 170 | 289 |
| | 5 Yr | 76 | 173 | 296 |
| | 10 Yr | 72 | 165 | 293 |

### November 2025: Assessment and Outlook

**Macros:**

India's Consumer Price Index (CPI) inflation eased to a series low of 0.25% YoY in October 2025, down from 1.44% in September. The impact of GST rate cuts on inflation was visible across categories. Food inflation decreased to -3.7% YoY in October 2025 from -1.4% YoY in September. Within the food basket, vegetable inflation declined sharply to -27.6% YoY from -21.4% YoY a month earlier. The drop in vegetable prices was the key driver behind the moderation in headline CPI inflation. Other food categories, such as edible oil and cereals, also contributed. Core inflation (excluding food and fuel) picked up to 4.5% YoY from 4.4% in the previous month, primarily due to a rise in gold & silver prices. Excluding gold and silver, core inflation was 2.5% YoY, indicating that underlying inflationary pressures remain low.

During April-October 2025, direct tax collections recorded a muted expansion of 6.1% YoY, on account of 5.2% YoY growth in corporation tax. Income tax collections growth was comparatively better at 6.9% YoY. Indirect tax collections also registered a muted growth of 1.7% YoY. Non-tax revenues grew 22.5% YoY, driven by the higher RBI dividend of Rs 2.69 tn. Disinvestment proceeds were also higher at Rs 237 bn, compared to Rs 55 bn during the same period last year. Total expenditure grew by 6.1% YoY, led by a 32.4% YoY rise in capital expenditure.

Both credit and deposit growth picked up over the past few months. Deposit growth increased to 10.2% YoY as of mid-November from 9.5% as of September 2025. Credit growth recovered to 11.4% YoY from 10.4% during the same period.

Banking system liquidity has tightened amid GST outflows and sustained RBI intervention, though government spending has partly cushioned the impact. To sterilise a portion of its FX intervention, the RBI has conducted OMO purchases worth Rs 273 bn in the secondary market. **Call money** mostly in the **5.3–5.6%** range, hovering between SDF (5.25%) and repo (5.50%), signalling a near-neutral to mildly tight system. RBI has explicitly reassured banks it will **keep liquidity above 1% of NDTL**, primarily using VRRR / variable operations and OMOs.

**Global:**

Following the resolution of the government shutdown, incoming U.S. data has triggered significant volatility in expectations around Federal Reserve rate cuts. The rise in headline non-farm payrolls for September (+119k versus +53k expected), along with upward revisions to average hourly earnings and an increase in labour force participation, points to continued economic resilience. However, the uptick in the unemployment rate (4.4% versus 4.3% expected) and downward revisions to job growth over the previous two months (-33k) indicate emerging softness.

US 10Y yields drifted around 4.0–4.2% in November, with markets oscillating between "single December cut" and "no cut" expectations amid a US government data blackout and noisy macro prints. futures now price a high probability (~80% by late November) of a 25 bps Fed cut in December, but FOMC minutes show a sceptical committee split. India is yet to ink out a trade deal with the US. US economic data is murky with the government shutdowns and reporting delays. While the Fed sounds hawkish now, Jerome Powell is on his way out, and his successor is likely to adopt a more dovish stance.

Meanwhile, Japanese government bonds and the FX market saw a sharp sell-off last week after the government unveiled a $112 billion price-relief fiscal stimulus package. The resulting jump in JGB yields has rekindled concerns about potential carry-trade unwinds. In response, the Bank of Japan intervened aggressively to stem the decline in the yen.

ECB's Financial Stability Review flags risks from **stretched public finances and higher term premia**, which could spill over to global bond markets and EM yields if risk sentiment turns. The Bank of England held its policy rate at 4% with a 5-4 majority, stating that the September inflation print of 3.8% was likely the peak, and the risks to inflation had become more balanced. The focus is now firmly on growth revival while making sure that inflation on the path to the 2% target rate.

**Local Markets:**

The Indian fixed income market in November 2025 displayed remarkable resilience, navigating a complex landscape of record-breaking growth data, currency volatility, and tightening system liquidity. The benchmark 10-year G-Sec yield remained range-bound between 6.48% and 6.55%, ending the month near the upper band as a robust Q3 GDP print of 8.2% dampened immediate rate cut hopes.

Extremely low headline CPI (helped by base/GST effects), strong real GDP growth (8.2% in Q2 FY26), and a still-manageable current account/fiscal profile remain supportive for bonds, even as a weak rupee and global rate volatility keep a floor under yields. Yield Curve remains modestly steep from 1–10 years and steeper beyond 15Y, but with much less term premium than in prior years. RBI purchases of gilts ("Others" category) aggregating >₹25,000–30,000 crore in early November, which helped anchor the 10Y near 6.50% also supported by steady Foreign Institutional Investor (FII) inflows (~₹5,760 crore via FAR).

The reduction in government borrowing in the 10-to-20-year segment helped anchor long-end yields. Regular auctions (e.g., 6.01% GS 2030 cut-off ~6.22%, 7.09% GS 2074 ~7.39%) were absorbed smoothly, indicating healthy demand at current term premia. Market participants now expect ₹1.5–2.0 trillion in OMO purchases to begin in December 2025 or January 2026 to replenish durable liquidity. The corporate bond curve steepened but spreads compressed at the belly/long end, leaving AAA and high AA names attractive vs G-secs for carry-oriented investors. The spread between 10-year AAA corporate bonds and G-Secs compressed to ~68 bps remains attractive. EM debt has seen sustained inflows through 2025, helped by falling global rates and a weaker dollar; India stands to benefit as index inclusion (Bloomberg/JP Morgan) themes continue to build structurally, even if timing is uncertain.

**Outlook:**

With CPI near record lows and growth strong, the RBI has space for a modestly accommodative bias, but FX volatility and global uncertainties argue against an aggressive rate-cutting cycle. Market pricing and surveys suggest one more 25 bps cut over the next policy or two, then a pause as the RBI assesses the inflation path once base effects fade.

We see Indian fixed income as attractive on a medium-term, carry-plus-modest-duration-gains basis, but recommend measured duration risk and a quality-biased credit stance until FX conditions and global bond volatility stabilise more decisively. The 10-year G-Sec at 6.57-6.62% offers an attractive entry point, anticipating that liquidity injections (OMOs) will serve as the next major trigger for yield softening. For corporate bond investors, the 3-5-year segment offers the best risk-adjusted value given the flat spread curve.

**Source:** CMIE, Bloomberg and Internal research

# MONTHLY MARKET UPDATE

## Precious metal outlook

**Gold -**

Gold prices soared to historical highs, peaking above $4299/oz in November before settling into a consolidation phase near $4,000-$4,100/oz beginning November. The rally followed strong central bank purchases, a weakening U.S. dollar, and the search for inflation hedges. Still, recent hawkish signals from the Federal Reserve and technical fatigue brought short-term corrections and triggered profit-taking.

Gold may be able to "hold higher" (i.e., a new floor) but upside may be more limited unless there's a big shock (e.g., major inflation, fiscal crisis, de-dollarisation).

**Factors supporting gold Prices -**

- Aggressive central bank buying—especially by China and India—despite high prices
- Continued monetary accommodation.
- Persistent inflation, geopolitical tension, and trade policy uncertainty under President Trump.

**Risks / headwinds**

- If the Fed hikes rates or surprises to the upside on inflation, gold could face downward pressure.
- A strong U.S. dollar (due to economic recovery, rate differentials) would hurt gold's appeal.
- If investor sentiment shifts from safe-haven to risk-assets, demand could drop.

**Silver –**

Silver broke its 11-year resistance at $30 earlier in the year and surged past $59.65/oz at its peak; prices remain elevated at $48-$49/oz. Silver's run was fuelled by rising industrial demand—especially from the solar and electronics sectors—combined with speculative interest and tight physical markets. Industrial demand has limited sharp corrections, though volatility remains high.

**Factors supporting silver prices.**

- Structural supply deficits that continue to deepen.
- Strong industrial demand, particularly from solar and electronics sectors.
- Robust ETF inflows and renewed investment interest.

**Risks / headwinds**

- Because silver has both safe-haven and industrial-commodity features, a drop in industrial demand could hurt it more than gold.
- If the dollar strengthens or interest rates rise, silver may be hit doubly (safe-haven appeal drops + industrial demand slows).

**Source:** CMIE, Bloomberg and Internal research

# 360 ONE FOCUSED FUND

(Formerly known as 360 ONE Focused Equity Fund)
(An open ended equity scheme investing in maximum 30 multicap stocks)

## Investment Objective

The investment objective of the scheme is to generate long term capital appreciation for investors from a portfolio of equity and equity related securities. However there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

## Fund Manager Mr. Mayur Patel

Mr. Mayur Patel has 20 years of work experience including investment management and research experience of more than 18 years.

## Co- Fund Manager Mr. Ashish Ongari

Mr. Ashish has overall six years of experience in financial services, specializing in algorithmic trading and quantitative research. He holds a B.Tech from NITK, Surathkal, and has previously worked as a trader at Capitalmind and a quant analyst at Investmint. His expertise lies in factor investing, systematic trading, and portfolio optimization.

## Fund Details

| | |
|---|---|
| **Date of Allotment** | : October 30, 2014 |
| **Bloomberg Code** | : IIFGRRG IN |
| **Benchmark Index** | : BSE 500 TRI |
| **Plans Offered** | : Regular & Direct |
| **Options Offered** | : Growth & IDCW |
| **Minimum Application New Purchase** | : ₹1,000 and in multiples of ₹1 thereafter |
| **Additional Purchase** | : ₹1,000 and in multiples of ₹1 thereafter |
| **Weekly SIP Option*** | : ₹1,000 per instalment for a minimum period of 6 weeks - any business day between Monday to Friday. Default day will be Tuesday. |
| **Fortnightly SIP Option*** | : ₹1,000 per instalment for a minimum period of 6 fortnights - 2nd and 16th of every month |
| **Monthly SIP Option** | : ₹1,000 per instalment for a minimum period of 6 months - Any date 1st to 28th (Default - 7th of every month) |
| **Quarterly SIP Option** | : ₹1,000 per instalment for a minimum period of 6 quarters- Any date 1st to 28th (Default - 7th) |
| **Entry Load** | : NIL |
| **Exit Load** | : 1% - if redeemed/switched out, on or before 12 months from the date of allotment w.e.f April 02, 2019. |
| **Dematerialization** | : D-Mat Option Available |
| **Portfolio Turnover Ratio** | : 0.42 times |

*Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF Platform

## NAV as on November 28, 2025

| | |
|---|---|
| **Regular - Growth** | : ₹ 47.8442 |
| **Regular - IDCW** | : ₹ 42.3325 |

## AUM as on November 30, 2025

| | |
|---|---|
| **Net AUM** | : ₹ 7,364.10 crore |
| **Monthly Average AUM** | : ₹ 7,404.69 crore |

## Total Expense Ratio

| | |
|---|---|
| **Regular Plan** | : 1.79% p.a. |

Total Expense Ratio is as on the last business day of the month.

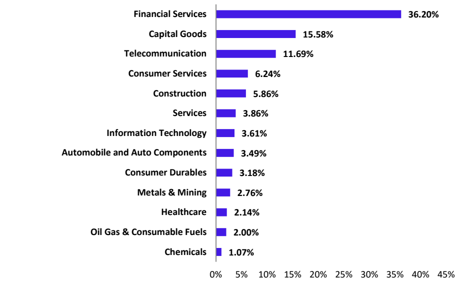
## Volatility Measures

| | Fund | Benchmark |
|---|---|---|
| **Std. Dev (Annualised)** | 12.00% | 13.08% |
| **Sharpe Ratio** | 0.76 | 0.73 |
| **Portfolio Beta** | 0.87 | 1.00 |
| **R Squared** | 0.91 | NA |
| **Treynor** | 0.87 | 0.79 |

## Portfolio as on November 30, 2025

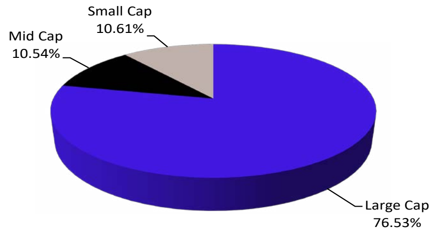
| Company Name | Sector | % to Net Assets |
|---|---|---|
| **Equity & Equity Related Total** | | |
| HDFC Bank Limited | Financial Services | 9.59 |
| ICICI Bank Limited | Financial Services | 7.69 |
| Bharti Airtel Limited | Telecommunication | 6.74 |
| Larsen & Toubro Limited | Construction | 5.86 |
| Bajaj Finance Limited | Financial Services | 5.65 |
| Cholamandalam Investment and Finance Company Ltd | Financial Services | 4.79 |
| Indus Towers Limited | Telecommunication | 4.73 |
| Axis Bank Limited | Financial Services | 3.90 |
| InterGlobe Aviation Limited | Services | 3.86 |
| Infosys Limited | Information Technology | 3.61 |
| Cummins India Limited | Capital Goods | 3.58 |
| Motherson Sumi Wiring India Limited | Automobile and Auto Components | 3.49 |
| Premier Energies Limited | Capital Goods | 3.12 |
| Vedanta Limited | Metals & Mining | 2.76 |
| CG Power and Industrial Solutions Limited | Capital Goods | 2.75 |
| GE Vernova T&D India Limited | Capital Goods | 2.65 |
| Eternal Limited | Consumer Services | 2.57 |
| The Indian Hotels Company Limited | Consumer Services | 2.34 |
| Tata Motors Ltd | Capital Goods | 2.28 |
| Divi's Laboratories Limited | Healthcare | 2.14 |
| Aegis Vopak Terminals Limited | Oil Gas & Consumable Fuels | 2.00 |
| REC Limited | Financial Services | 1.86 |
| Titan Company Limited | Consumer Durables | 1.65 |
| Shriram Finance Limited | Financial Services | 1.55 |
| Crompton Greaves Consumer Electricals Limited | Consumer Durables | 1.53 |
| SIS Limited | Consumer Services | 1.33 |
| Hitachi Energy India Limited | Capital Goods | 1.19 |
| Aavas Financiers Limited | Financial Services | 1.18 |
| Sumitomo Chemical India Limited | Chemicals | 1.07 |
| Bharti Airtel Limited | Telecommunication | 0.22 |
| **Sub Total** | | **97.69** |
| TREPS | | 2.52 |
| **Sub Total** | | **2.52** |
| **Net Receivables / (Payables)** | | **-0.21** |
| **Portfolio Total** | | **100.00** |

## Sector Allocation^^



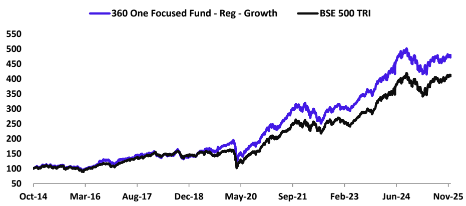

^^Sector allocation as per AMFI classification

## Market Capitalisation wise Exposure^




a. Large Cap Companies: 1st -100th company in terms of full market capitalization
b. Mid Cap Companies: 101st -250th company in terms of full market capitalization
c. Small Cap Companies : 251st company onwards in terms of full market capitalization The consolidated list of stocks in terms of full market capitalization is as per the list uploaded by AMFI, in terms of clause 2.7.1 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.
^As of November 30, 2025

## NAV Movement (Since Inception) Rebased to 100




## Scheme Performance

| Scheme Performance | Last 1 year | PTP (₹) | Last 3 years | PTP (₹) | Last 5 years | PTP (₹) | Last 10 years | PTP (₹) | Since Inception | PTP (₹) |
|---|---|---|---|---|---|---|---|---|---|---|
| 360 ONE Focused Fund - Reg - Growth | 2.34% | 10,234 | 14.99% | 15,209 | 17.75% | 22,648 | 16.18% | 44,876 | 15.17% | 47,911 |
| Benchmark* | 6.27% | 10,627 | 15.26% | 15,319 | 18.62% | 23,494 | 14.92% | 40,228 | 13.66% | 41,405 |
| Additional Benchmark** | 8.69% | 10,869 | 12.14% | 14,105 | 15.58% | 20,635 | 14.01% | 37,138 | 12.25% | 36,038 |

Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns in ₹ is based on standard investment of ₹10,000; Since Inception date is 30 October 2014; *BSE 500 TRI; **BSE Sensex TRI; Managed by the fund manager since 11 November 2019 and co-fund manager with effect from 21 February, 2025. The performance of the scheme is benchmarked to the Total Return variant of the Index.

## SIP - If you had invested ₹10,000 every month

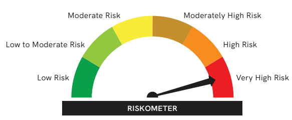
| Scheme / Benchmark | Last 1 year | Last 3 years | Last 5 years | Last 10 years | Since Inception |
|---|---|---|---|---|---|
| Total Amount Invested (₹) | 1,20,000 | 3,60,000 | 6,00,000 | 12,00,000 | 13,30,000 |
| Total Value as on November 28, 2025 (₹) | 1,26,387 | 4,34,116 | 8,57,746 | 28,95,853 | 34,72,992 |
| Returns | 10.16% | 12.60% | 14.30% | 16.80% | 16.35% |
| Total Value of Benchmark: BSE 500 TRI (₹) | 1,29,709 | 4,49,821 | 8,82,799 | 27,55,540 | 32,69,319 |
| Benchmark: BSE 500 TRI | 15.57% | 15.08% | 15.48% | 15.88% | 15.36% |
| Total Value of Additional Benchmark: BSE Sensex TRI (₹) | 1,30,074 | 4,37,484 | 8,35,818 | 25,70,877 | 30,30,090 |
| Additional Benchmark: BSE Sensex TRI | 16.17% | 13.14% | 13.25% | 14.59% | 14.10% |
| (Inception date :30-Oct-2014) (First Installment date :01-Nov-2014) | | | | | |

Source: MFI Explorer; Above returns are calculated assuming investment of ₹10,000/- on the 1st working day of every month. CAGR return are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan -Growth option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital.

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*
- Capital appreciation over long term;
- Investment predominantly in equity and equity related instruments.

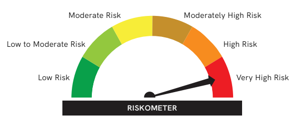
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Scheme Risk-O-Meter




The risk of the scheme is Very High

### Benchmark Risk-O-Meter




The risk of the benchmark is Very High

As per AMFI Tier I Benchmark i.e. BSE 500 TRI


Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

# 360 ONE FLEXICAP FUND

(An open - ended dynamic equity scheme investing across large cap, mid cap and small cap stocks)

## Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation by primarily investing in equity and equity related securities across the entire market capitalization range and investing the remaining portion in debt and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

## Fund Manager Mr. Mayur Patel

Mr. Mayur Patel has 20 years of work experience including investment management and research experience of more than 18 years.

### Co- Fund Manager Mr. Ashish Ongari

Mr. Ashish has overall six years of experience in financial services, specializing in algorithmic trading and quantitative research. He holds a B.Tech from NITK, Surathkal, and has previously worked as a trader at Capitalmind and a quant analyst at Investmint. His expertise lies in factor investing, systematic trading, and portfolio optimization.

## Fund Details

| | |
|---|---|
| **Date of Allotment** | : June 30, 2023 |
| **Bloomberg Code** | : - |
| **Benchmark Index** | : BSE 500 TRI |
| **Plans Offered** | : Regular & Direct |
| **Options Offered** | : Growth & IDCW |
| **New Purchase** | : ₹1,000 and in multiples of ₹1 thereafter |
| **Additional Purchase** | : ₹1,000 and in multiples of ₹1 thereafter |
| **Weekly SIP Option**** | : ₹1,000 per instalment for a minimum period of 6 weeks - any business day between Monday to Friday. Default day will be Tuesday. |
| **Fortnightly SIP Option**** | : ₹1,000 per instalment for a minimum period of 6 fortnights - 2nd and 16th of every month |
| **Monthly SIP Option** | : ₹1,000 per instalment for a minimum period of 6 months - Any date 1st to 28th (Default - 7th of every month) |
| **Quarterly SIP Option** | : ₹1,000 per instalment for a minimum period of 6 quarters- Any date 1st to 28th (Default - 7th) |
| **Entry Load** | : NIL |
| **Exit Load** | : For redemption/switchout of units before 365 days from the date of allotment - 1% of the applicable NAV For redemption/switched-out of units on or after 365 days from the date of allotment - NIL |
| **Dematerialization** | : D-Mat Option Available |
| **Portfolio Turnover Ratio** | : 0.43 times |

**Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF Platform

## NAV as on November 28, 2025

| | |
|---|---|
| **Regular - Growth** | : ₹ 15.3938 |
| **Regular - IDCW** | : ₹ 15.3938 |

## AUM as on November 30, 2025

| | |
|---|---|
| **Net AUM** | : ₹ 2,115.67 crore |
| **Monthly Average AUM** | : ₹ 2,114.42 crore |

## Total Expense Ratio

| | |
|---|---|
| **Regular Plan** | : 1.99% p.a. |

Total Expense Ratio is as on the last business day of the month.

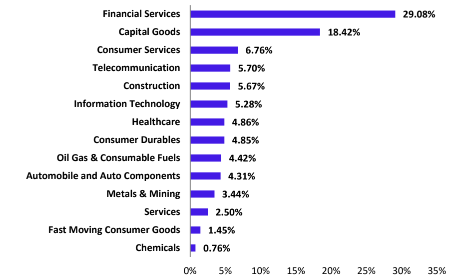
## Volatility Measures

| | Fund | Benchmark |
|---|---|---|
| **Std. Dev (Annualised)** | NA | NA |
| **Sharpe Ratio** | NA | NA |
| **Portfolio Beta** | NA | NA |
| **R Squared** | NA | NA |
| **Treynor** | NA | NA |

## Portfolio as on November 30, 2025

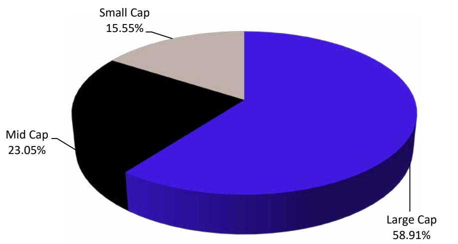
| Company Name | Sector | % to Net Assets |
|---|---|---|
| **Equity & Equity Related Total** | | |
| HDFC Bank Limited | Financial Services | 5.61 |
| Larsen & Toubro Limited | Construction | 4.07 |
| Bajaj Finance Limited | Financial Services | 3.91 |
| ICICI Bank Limited | Financial Services | 3.69 |
| GE Vernova T&D India Limited | Capital Goods | 3.10 |
| Cholamandalam Investment and Finance Company Ltd | Financial Services | 3.05 |
| Bharti Airtel Limited | Telecommunication | 3.00 |
| Cummins India Limited | Capital Goods | 2.88 |
| Indus Towers Limited | Telecommunication | 2.69 |
| Motherson Sumi Wiring India Limited | Automobile and Auto Components | 2.61 |
| Eternal Limited | Consumer Services | 2.55 |
| Dixon Technologies (India) Limited | Consumer Durables | 2.52 |
| InterGlobe Aviation Limited | Services | 2.50 |
| Axis Bank Limited | Financial Services | 2.40 |
| Premier Energies Limited | Capital Goods | 2.40 |
| Multi Commodity Exchange of India Limited | Financial Services | 2.15 |
| Coforge Limited | Information Technology | 2.13 |
| SBI Cards and Payment Services Limited | Financial Services | 2.08 |
| Reliance Industries Limited | Oil Gas & Consumable Fuels | 2.07 |
| Tata Motors Ltd | Capital Goods | 2.04 |
| Vedanta Limited | Metals & Mining | 2.03 |
| Hindustan Aeronautics Limited | Capital Goods | 2.00 |
| Aegis Vopak Terminals Limited | Oil Gas & Consumable Fuels | 1.88 |
| The Indian Hotels Company Limited | Consumer Services | 1.85 |
| CG Power and Industrial Solutions Limited | Capital Goods | 1.81 |
| Abbott India Limited | Healthcare | 1.79 |
| Infosys Limited | Information Technology | 1.72 |
| Maruti Suzuki India Limited | Automobile and Auto Components | 1.70 |
| Shriram Finance Limited | Financial Services | 1.69 |
| Gk Energy Limited | Construction | 1.60 |
| REC Limited | Financial Services | 1.48 |
| Britannia Industries Limited | Fast Moving Consumer Goods | 1.45 |
| Tech Mahindra Limited | Information Technology | 1.43 |
| State Bank of India | Financial Services | 1.42 |
| Gravita India Limited | Metals & Mining | 1.41 |
| Divi's Laboratories Limited | Healthcare | 1.41 |
| Titan Company Limited | Consumer Durables | 1.35 |
| Hitachi Energy India Limited | Capital Goods | 1.33 |
| Global Health Limited | Healthcare | 1.19 |
| Emmvee Photovoltaic Power Limited | Capital Goods | 1.18 |
| PhysicsWallah Limited | Consumer Services | 1.02 |
| Oswal Pumps Limited | Capital Goods | 1.00 |
| Crompton Greaves Consumer Electricals Limited | Consumer Durables | 0.99 |
| Aavas Financiers Limited | Financial Services | 0.88 |
| Vedant Fashions Limited | Consumer Services | 0.83 |
| Sumitomo Chemical India Limited | Chemicals | 0.76 |
| Capital Small Finance Bank Limited | Financial Services | 0.75 |
| Epack Prefab Technologies Limited | Capital Goods | 0.67 |
| SIS Limited | Consumer Services | 0.52 |
| Anthem Biosciences Limited | Healthcare | 0.47 |
| Aegis Logistics Limited | Oil Gas & Consumable Fuels | 0.46 |
| **Sub Total** | | **97.52** |
| TREPS | | 1.92 |
| **Sub Total** | | **1.92** |
| **Net Receivables / (Payables)** | | **0.57** |
| **Portfolio Total** | | **100.00** |

## Sector Allocation^^



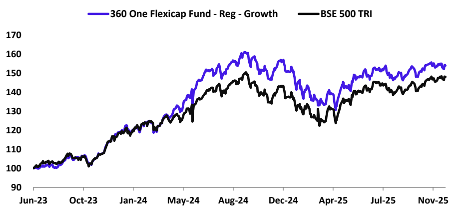

^^Sector allocation as per AMFI classification

## Market Capitalisation wise Exposure^




a. Large Cap Companies: 1st -100th company in terms of full market capitalization
b. Mid Cap Companies: 101st -250th company in terms of full market capitalization
c. Small Cap Companies : 251st company onwards in terms of full market capitalization The consolidated list of stocks in terms of full market capitalization is as per the list uploaded by AMFI, in terms of clause 2.7.1 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.
^As of November 30, 2025

## NAV Movement (Since Inception) Rebased to 100




## Scheme Performance

| Scheme Performance | Last 1 year | PTP (₹) | Last 3 years | PTP (₹) | Last 5 years | PTP (₹) | Since Inception | PTP (₹) |
|---|---|---|---|---|---|---|---|---|
| 360 ONE Flexicap Fund - Reg - Growth | 1.05% | 10,105 | - | - | - | - | 19.54% | 15,408 |
| Benchmark* | 6.27% | 10,627 | - | - | - | - | 17.64% | 14,820 |
| Additional Benchmark** | 8.69% | 10,869 | - | - | - | - | 13.70% | 13,647 |

Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns in ₹ is based on standard investment of ₹10,000; Since Inception date is 30 June 2023; *BSE 500 TRI; **BSE Sensex TRI; Managed by the fund manager since 30 June 2023 and co-fund manager with effect from 21 February, 2025. The performance of the scheme is benchmarked to the Total Return variant of the Index.

## SIP - If you had invested ₹10,000 every month

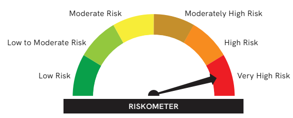
| Scheme / Benchmark | Last 1 year | Last 3 years | Last 5 years | Since Inception |
|---|---|---|---|---|
| Total Amount Invested (₹) | 1,20,000 | - | - | 2,90,000 |
| Total Value as on November 28, 2025 (₹) | 1,26,158 | - | - | 3,37,564 |
| Returns | 9.79% | - | - | 12.70% |
| Total Value of Benchmark: BSE 500 TRI (₹) | 1,29,709 | - | - | 3,40,870 |
| Benchmark: BSE 500 TRI | 15.57% | - | - | 13.55% |
| Total Value of Additional Benchmark: BSE Sensex TRI (₹) | 1,30,074 | - | - | 3,35,447 |
| Additional Benchmark: BSE Sensex TRI | 16.17% | - | - | 12.16% |
| (Inception date :30-Jun-2023) (First Installment date :01-Jul-2023) | | | | |

Source: MFI Explorer; Above returns are calculated assuming investment of ₹10,000/- on the 1st working day of every month. CAGR return are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan -Growth option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital.

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*
• Capital appreciation over long term;
• Investment predominantly in equity and equity related instruments across market capitalization.

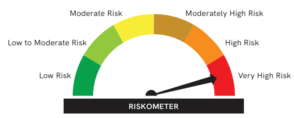
*Investors should consult their financial advisers in if doubt about whether the product is suitable for them.

**Scheme Risk-O-Meter**




The risk of the scheme is Very High

**Benchmark Risk-O-Meter**




The risk of the benchmark is Very High

**As per AMFI Tier I Benchmark i.e. BSE 500 TRI**

# 360 ONE QUANT FUND

(An open-ended equity scheme investing based on quant theme)

## Investment Objective

The investment objective of the scheme is to generate long term capital appreciation for investors from a portfolio of equity and equity related securities based on a quant theme. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

## Fund Manager Mr. Ashish Ongari

Mr. Ashish has overall six years of experience in financial services, specializing in algorithmic trading and quantitative research. He holds a B.Tech from NITK, Surathkal, and has previously worked as a trader at Capitalmind and a quant analyst at Investmint. His expertise lies in factor investing, systematic trading, and portfolio optimization.

## Fund Details

| | |
|---|---|
| **Date of Allotment** | : November 29, 2021 |
| **Bloomberg Code** | : - |
| **Benchmark Index** | : BSE 200 TRI |
| **Plans Offered** | : Regular & Direct |
| **Options Offered** | : Growth & IDCW |
| **Minimum Application New Purchase** | : ₹1,000 and in multiples of ₹1 thereafter |
| **Additional Purchase** | : ₹1,000 and in multiples of ₹1 thereafter |
| **Weekly SIP Option*** | : ₹1,000 per instalment for a minimum period of 6 weeks - any business day between Monday to Friday. Default day will be Tuesday. |
| **Fortnightly SIP Option*** | : ₹1,000 per instalment for a minimum period of 6 fortnights - 2nd and 16th of every month |
| **Monthly SIP Option** | : ₹1,000 per instalment for a minimum period of 6 months - Any date 1st to 28th (Default – 7th of every month) |
| **Quarterly SIP Option** | : ₹1,000 per instalment for a minimum period of 6 quarters- Any date 1st to 28th (Default – 7th) |
| **Entry Load** | : NIL |
| **Exit Load** | : 1% - if redeemed/switched out, on or before 12 onths from the date of allotment |
| **Dematerialization** | : D-Mat Option Available |
| **Portfolio Turnover Ratio** | : 1.10 times |

*Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF Platform

## NAV as on November 28, 2025

| | |
|---|---|
| **Regular - Growth** | : ₹ 19.7521 |
| **Regular - IDCW** | : ₹ 19.7521 |

## AUM as on November 30, 2025

| | |
|---|---|
| **Net AUM** | : ₹ 901.91 crore |
| **Monthly Average AUM** | : ₹ 887.46 crore |

## Total Expense Ratio

| | |
|---|---|
| **Regular Plan** | : 2.07% p.a. |

Total Expense Ratio is as on the last business day of the month.

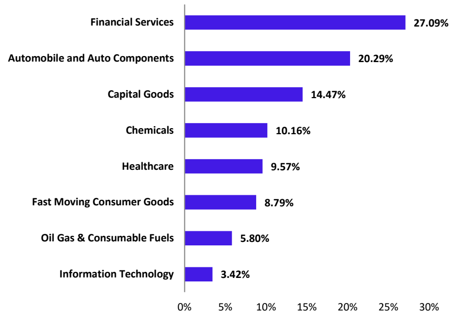
## Volatility Measures

| | Fund | Benchmark |
|---|---|---|
| **Std. Dev (Annualised)** | 15.84% | 12.72% |
| **Sharpe Ratio** | 1.03 | 0.71 |
| **Portfolio Beta** | 1.19 | 1.00 |
| **R Squared** | 0.91 | NA |
| **Treynor** | 1.14 | 0.76 |

## Portfolio as on November 30, 2025

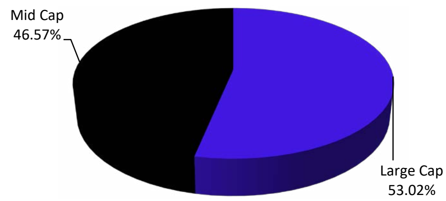
| Company Name | Sector | % to Net Assets |
|---|---|---|
| **Equity & Equity Related Total** | | |
| Muthoot Finance Limited | Financial Services | 3.46 |
| Ashok Leyland Limited | Capital Goods | 3.29 |
| Coromandel International Limited | Chemicals | 3.23 |
| UNO Minda Limited | Automobile and Auto Components | 3.15 |
| Mahindra & Mahindra Limited | Automobile and Auto Components | 3.14 |
| Coforge Limited | Information Technology | 3.12 |
| Torrent Pharmaceuticals Limited | Healthcare | 3.04 |
| HDFC Life Insurance Company Limited | Financial Services | 3.02 |
| Eicher Motors Limited | Automobile and Auto Components | 3.02 |
| Cholamandalam Investment and Finance Company Ltd | Financial Services | 2.99 |
| HDFC Bank Limited | Financial Services | 2.98 |
| Bharat Electronics Limited | Capital Goods | 2.96 |
| TVS Motor Company Limited | Automobile and Auto Components | 2.96 |
| Bharat Petroleum Corporation Limited | Oil Gas & Consumable Fuels | 2.94 |
| HDFC Asset Management Company Limited | Financial Services | 2.94 |
| Marico Limited | Fast Moving Consumer Goods | 2.93 |
| SBI Cards and Payment Services Limited | Financial Services | 2.93 |
| Schaeffler India Limited | Automobile and Auto Components | 2.93 |
| SBI Life Insurance Company Limited | Financial Services | 2.93 |
| Hindustan Unilever Limited | Fast Moving Consumer Goods | 2.93 |
| Britannia Industries Limited | Fast Moving Consumer Goods | 2.92 |
| Bajaj Finserv Limited | Financial Services | 2.92 |
| Bajaj Finance Limited | Financial Services | 2.91 |
| SRF Limited | Chemicals | 2.90 |
| Maruti Suzuki India Limited | Automobile and Auto Components | 2.87 |
| Divi's Laboratories Limited | Healthcare | 2.87 |
| Hindustan Petroleum Corporation Limited | Oil Gas & Consumable Fuels | 2.86 |
| APL Apollo Tubes Limited | Capital Goods | 2.82 |
| Zydus Lifesciences Limited | Healthcare | 2.80 |
| Solar Industries India Limited | Chemicals | 2.80 |
| Polycab India Limited | Capital Goods | 2.79 |
| Cummins India Limited | Capital Goods | 2.60 |
| Hero MotoCorp Limited | Automobile and Auto Components | 2.21 |
| UPL Limited | Chemicals | 1.23 |
| Abbott India Limited | Healthcare | 0.86 |
| Mphasis Limited | Information Technology | 0.30 |
| **Sub Total** | | **99.59** |
| TREPS | | 0.94 |
| **Sub Total** | | **0.94** |
| **Net Receivables / (Payables)** | | **-0.52** |
| **Portfolio Total** | | **100.00** |

## Sector Allocation^^



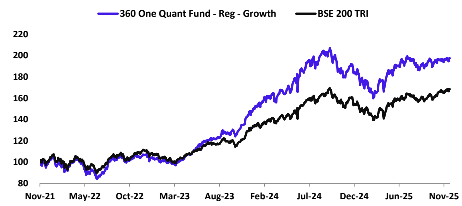

^^Sector allocation as per AMFI classification

## Market Capitalisation wise Exposure^




a. Large Cap Companies: 1st -100th company in terms of full market capitalization
b. Mid Cap Companies: 101st -250th company in terms of full market capitalization
c. Small Cap Companies : 251st company onwards in terms of full market capitalization The consolidated list of stocks in terms of full market capitalization is as per the list uploaded by AMFI, in terms of clause 2.7.1 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.
^As of November 30, 2025

## NAV Movement (Since Inception) Rebased to 100




## Scheme Performance

| Scheme Performance | Last 1 year | PTP (₹) | Last 3 years | PTP (₹) | Last 5 years | PTP (₹) | Since Inception | PTP (₹) |
|---|---|---|---|---|---|---|---|---|
| 360 ONE Quant Fund - Reg - Growth | 6.37% | 10,637 | 22.72% | 18,491 | - | - | 18.54% | 19,761 |
| Benchmark* | 7.69% | 10,769 | 14.82% | 15,141 | - | - | 13.91% | 16,851 |
| Additional Benchmark** | 8.69% | 10,869 | 12.14% | 14,105 | - | - | 12.01% | 15,749 |

Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns in ₹ is based on standard investment of ₹10,000; Since Inception date is 29 November 2021; *BSE 200 TRI; **BSE Sensex TRI; Managed by the fund manager since 26 April 2025. The performance of the scheme is benchmarked to the Total Return variant of the Index.

## SIP - If you had invested ₹10,000 every month

| Scheme / Benchmark | Last 1 year | Last 3 years | Last 5 years | Since Inception |
|---|---|---|---|---|
| Total Amount Invested (₹) | 1,20,000 | 3,60,000 | - | 4,80,000 |
| Total Value as on November 28, 2025 (₹) | 1,28,470 | 4,78,713 | - | 7,20,189 |
| Returns | 13.54% | 19.50% | - | 20.68% |
| Total Value of Benchmark: BSE 200 TRI (₹) | 1,30,003 | 4,50,559 | - | 6,50,155 |
| Benchmark: BSE 200 TRI | 16.05% | 15.19% | - | 15.32% |
| Total Value of Additional Benchmark: BSE Sensex TRI (₹) | 1,30,074 | 4,37,484 | - | 6,24,785 |
| Additional Benchmark: BSE Sensex TRI | 16.17% | 13.14% | - | 13.26% |

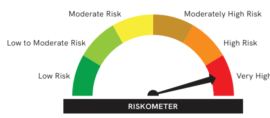
(Inception date :29-Nov-2021) (First Installment date :01-Dec-2021)

Source: MFI Explorer; Above returns are calculated assuming investment of ₹10,000/- on the 1st working day of every month. CAGR return are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan -Growth option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital.

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*
• Capital appreciation over long term;
• Investment predominantly in equity and equity related instruments selected based on quant model

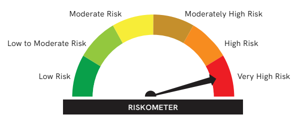
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Scheme Risk-O-Meter**




The risk of the scheme is Very High

**Benchmark Risk-O-Meter**




The risk of the benchmark is Very High

As per AMFI Tier I Benchmark i.e, BSE 200 TRI

# 360 ONE ELSS TAX SAVER NIFTY 50 INDEX FUND

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

## Investment Objective

The investment objective of scheme is to invest in stocks comprising the Nifty 50 Index in the same proportion as in the Index to achieve returns equivalent to the Total Returns Index of Nifty 50 Index (subject to tracking error), while offering deduction on such investment made in the scheme under section 80C of the Incometax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus. There is no assurance or guarantee that the investment objective of the Scheme would be achieved Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits.

## Fund Manager Mr. Ashish Ongari

Mr. Ashish has overall six years of experience in financial services, specializing in algorithmic trading and quantitative research. He holds a B.Tech from NITK, Surathkal, and has previously worked as a trader at Capitalmind and a quant analyst at Investmint. His expertise lies in factor investing, systematic trading, and portfolio optimization.

## Fund Details

| | |
|---|---|
| **Date of Allotment** | : December 28, 2022 |
| **Bloomberg Code** | : - |
| **Benchmark Index** | : NIFTY 50 TRI |
| **Plans Offered** | : Regular & Direct |
| **Options Offered** | : Growth & IDCW |
| **Minimum Application New Purchase*** | : ₹500 and in multiples of ₹500 thereafter |
| **Additional Purchase*** | : ₹500 and in multiples of ₹500 thereafter |
| **Weekly SIP Option*** | : ₹500 per instalment for a minimum period of 12 weeks - Every Tuesday |
| **Fortnightly SIP Option**** | : ₹500 per instalment for a minimum period of 12 fortnights - 2nd and 16th of every month |
| **Monthly SIP Option** | : ₹500 per instalment for a minimum period of 12 months - Any date 1st to 28th (Default – 7th of every month) |
| **Quarterly SIP Option** | : ₹500 per instalment for a minimum period of 12 quarters- Any date 1st to 28th (Default – 7th) |
| **Entry Load** | : NIL |
| **Exit Load** | : NIL |
| **Dematerialization** | : D-Mat Option Available |
| **Tracking Error** | Regular Plan: 0.13% |
| **Tracking Error** | Direct Plan: 0.12% |
| **Portfolio Turnover Ratio** | : 0.08 times |

*(subject to lock-in-period of 3 years from the date of allotment).
**Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF Platform

## Tracking Difference

| 1 Year | | Since Inception | |
|---|---|---|---|
| Regular | Direct | Regular | Direct |
| 0.56% | 0.31% | 0.66% | 0.40% |

## NAV as on November 28, 2025

| | |
|---|---|
| **Regular - Growth** | : ₹ 14.6810 |
| **Regular - IDCW** | : ₹ 14.6810 |

## AUM as on November 30, 2025

| | |
|---|---|
| **Net AUM** | : ₹ 94.41 crore |
| **Monthly Average AUM** | : ₹ 93.05 crore |

## Total Expense Ratio

| | |
|---|---|
| **Regular Plan** | : 0.52% p.a. |

Total Expense Ratio is as on the last business day of the month.

## Volatility Measures

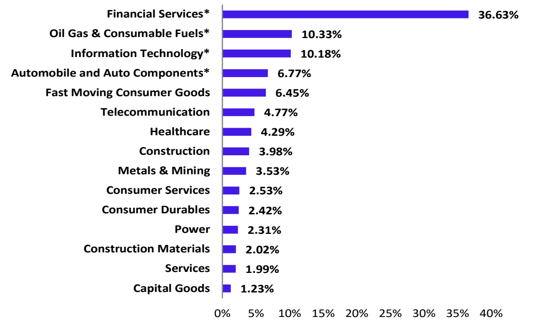
| | Fund | Benchmark |
|---|---|---|
| **Std. Dev (Annualised)** | NA | NA |
| **Sharpe Ratio** | NA | NA |
| **Portfolio Beta** | NA | NA |
| **R Squared** | NA | NA |
| **Treynor** | NA | NA |

## Portfolio as on November 30, 2025

| Company Name | Sector | % to Net Assets |
|---|---|---|
| **Equity & Equity Related Total** | | |
| *HDFC Bank Limited | Financial Services | 12.81 |
| *Reliance Industries Limited | Oil Gas & Consumable Fuels | 8.84 |
| *ICICI Bank Limited | Financial Services | 8.25 |
| *Bharti Airtel Limited | Telecommunication | 4.77 |
| *Infosys Limited | Information Technology | 4.68 |
| *Larsen & Toubro Limited | Construction | 3.98 |
| *State Bank of India | Financial Services | 3.37 |
| ITC Limited | Fast Moving Consumer Goods | 3.24 |
| Axis Bank Limited | Financial Services | 3.05 |
| Mahindra & Mahindra Limited | Automobile and Auto Components | 2.77 |
| Tata Consultancy Services Limited | Information Technology | 2.67 |
| Kotak Mahindra Bank Limited | Financial Services | 2.60 |
| Bajaj Finance Limited | Financial Services | 2.30 |
| Hindustan Unilever Limited | Fast Moving Consumer Goods | 1.82 |
| Eternal Limited | Consumer Services | 1.74 |
| Maruti Suzuki India Limited | Automobile and Auto Components | 1.73 |
| Sun Pharmaceutical Industries Limited | Healthcare | 1.61 |
| HCL Technologies Limited | Information Technology | 1.43 |
| Titan Company Limited | Consumer Durables | 1.34 |
| NTPC Limited | Power | 1.29 |
| Bharat Electronics Limited | Capital Goods | 1.23 |
| Tata Steel Limited | Metals & Mining | 1.16 |
| UltraTech Cement Limited | Construction Materials | 1.15 |
| Asian Paints Limited | Consumer Durables | 1.08 |
| InterGlobe Aviation Limited | Services | 1.06 |
| Power Grid Corporation of India Limited | Power | 1.02 |
| Bajaj Finserv Limited | Financial Services | 0.99 |
| Shriram Finance Limited | Financial Services | 0.99 |
| Hindalco Industries Limited | Metals & Mining | 0.97 |
| Adani Ports and Special Economic Zone Limited | Services | 0.93 |
| JSW Steel Limited | Metals & Mining | 0.90 |
| Grasim Industries Limited | Construction Materials | 0.87 |
| Bajaj Auto Limited | Automobile and Auto Components | 0.84 |
| Jio Financial Services Limited | Financial Services | 0.84 |
| Eicher Motors Limited | Automobile and Auto Components | 0.81 |
| Tech Mahindra Limited | Information Technology | 0.80 |
| Oil & Natural Gas Corporation Limited | Oil Gas & Consumable Fuels | 0.79 |
| Trent Limited | Consumer Services | 0.79 |
| Nestle India Limited | Fast Moving Consumer Goods | 0.75 |
| SBI Life Insurance Company Limited | Financial Services | 0.73 |
| Cipla Limited | Healthcare | 0.72 |
| Max Healthcare Institute Limited | Healthcare | 0.71 |
| Coal India Limited | Oil Gas & Consumable Fuels | 0.71 |
| HDFC Life Insurance Company Limited | Financial Services | 0.68 |
| Dr. Reddy's Laboratories Limited | Healthcare | 0.64 |
| Tata Consumer Products Limited | Fast Moving Consumer Goods | 0.64 |
| Tata Motors Passenger Vehicles Limited | Automobile and Auto Components | 0.62 |
| Apollo Hospitals Enterprise Limited | Healthcare | 0.62 |
| Wipro Limited | Information Technology | 0.59 |
| Adani Enterprises Limited | Metals & Mining | 0.49 |
| **Sub Total** | | **99.42** |
| TREPS | | 0.62 |
| **Sub Total** | | **0.62** |
| **Net Receivables / (Payables)** | | **-0.05** |
| **Portfolio Total** | | **100.00** |

*Top 7 issuers.

## Sector Allocation^^



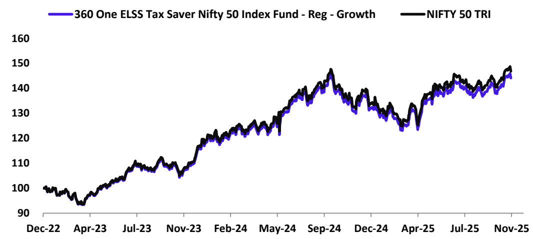

^^Sector allocation as per AMFI classification
*Top 4 sectors exposure as a % of NAV

## Group Allocation^

| Group Name | % of NAV |
|---|---|
| **HDFC** | 13.50% |
| **Mukesh Ambani** | 8.84% |
| **ICICI** | 8.25% |
| **Tata** | 7.21% |
| **PSU** | 5.03% |
| **Bharti** | 4.77% |
| **Infosys** | 4.68% |

^ Top 7 groups exposure as a % of NAV

## NAV Movement (Since Inception) Rebased to 100




## Scheme Performance

| Scheme Performance | Last 1 year | PTP (₹) | Last 3 years | PTP (₹) | Last 5 years | PTP (₹) | Since Inception | PTP (₹) |
|---|---|---|---|---|---|---|---|---|
| 360 ONE ELSS Tax Saver Nifty 50 Index - Reg - Growth | 9.34% | 10,934 | - | - | - | - | 14.04% | 14,688 |
| Benchmark* | 9.94% | 10,994 | - | - | - | - | 14.80% | 14,976 |
| Additional Benchmark** | 9.05% | 10,905 | - | - | - | - | 14.64% | 14,915 |

Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns in ₹ is based on standard investment of ₹10,000; Since Inception date is 28 December 2022; *Nifty 50 TRI; **BSE Sensex 50 - TRI; Managed by the fund manager since 26 April 2025. The performance of the scheme is benchmarked to the Total Return variant of the Index.

## SIP - If you had invested ₹10,000 every month

| Scheme / Benchmark | Last 1 year | Last 3 years | Last 5 years | Since Inception |
|---|---|---|---|---|
| Total Amount Invested (₹) | 1,20,000 | - | - | 3,50,000 |
| Total Value as on November 28, 2025 (₹) | 1,30,319 | - | - | 4,25,872 |
| Returns | 16.57% | - | - | 13.62% |
| Total Value of Benchmark: NIFTY 50 TRI (₹) | 1,30,713 | - | - | 4,29,861 |
| Benchmark: NIFTY 50 TRI | 17.22% | - | - | 14.29% |
| Total Value of Additional Benchmark: BSE Sensex 50 - TRI (₹) | 1,30,512 | - | - | 4,28,349 |
| Additional Benchmark: BSE Sensex 50 - TRI | 16.89% | - | - | 14.03% |

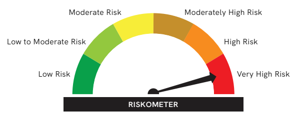
(Inception date :28-Dec-2022) (First Installment date :01-Jan-2023)

Source: MFI Explorer; Above returns are calculated assuming investment of ₹10,000/- on the 1st working day of every month. CAGR return are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan -Growth option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital.

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*
• Capital appreciation over long term;
• Investment in stocks comprising the Nifty 50 Index in the same proportion as in the index to achieve returns equivalent to the Total returns Index of Nifty 50 Index, subject to tracking error while offering deduction under Section 80C of IT Act, 1961.

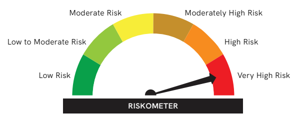
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Scheme Risk-O-Meter**




The risk of the scheme is Very High

**Benchmark Risk-O-Meter**




The risk of the benchmark is Very High

As per AMFI Tier I Benchmark i.e. Nifty 50 TRI

# 360 ONE BALANCED HYBRID FUND

(An open ended balanced scheme investing in equity and debt instruments)

## Investment Objective

The Investment Objective of the fund is to generate long term capital appreciation/income by investing in equity and debt instruments. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

## Fund Manager Equity — Mr. Mayur Patel

Mr. Mayur Patel has 20 years of work experience including investment management and research experience of more than 18 years.

## Co- Fund Manager Equity — Mr. Ashish Ongari

Mr. Ashish has overall six years of experience in financial services, specializing in algorithmic trading and quantitative research. He holds a B.Tech from NITK, Surathkal, and has previously worked as a trader at Capitalmind and a quant analyst at Investmint. His expertise lies in factor investing, systematic trading, and portfolio optimization.

## Fund Manager Debt — Mr. Milan Mody

Mr. Mody has over 20 years of work experience in the Fixed Income market.

## Co- Fund Manager Debt — Mr. Viral Mehta (w.e.f October 06, 2025)

Mr. Mehta brings experience across Credit and Equity. He began his career in Credit at Aditya Birla Capital and Axis Bank, honing his credit appraisal expertise, and later transitioned to Equity Research roles at PPFAS Mutual Fund and Edelweiss Global Wealth, deepening his skills in business analysis and financial modelling. This blend gives him a holistic market perspective, combining credit discipline with equity foresight.

## Fund Details

| | |
|---|---|
| **Date of Allotment** | : September 25, 2023 |
| **Bloomberg Code** | : - |
| **Benchmark Index** | Nifty 50 Hybrid : Composite Debt 50:50 Index |
| **Plans Offered** | : Regular & Direct |
| **Options Offered** | : Growth & IDCW |
| **New Purchase** | : ₹1000 and in multiples of ₹1 thereafter |
| **Additional Purchase** | : ₹1000 and in multiples of ₹1 thereafter |
| **Weekly SIP Option**** | : ₹1000 per instalment for a minimum period of 6 weeks - any business day between Monday to Friday. Default day will be Tuesday. |
| **Fortnightly SIP Option**** | : ₹1000 per instalment for a minimum period of 6 fortnights - 2nd and 16th of every month |
| **Monthly SIP Option** | : ₹1000 per instalment for a minimum period of 6 months - Any date 1st to 28th (Default - 7th of every month) |
| **Quarterly SIP Option** | : ₹1000 per instalment for a minimum period of 6 quarters- Any date 1st to 28th (Default - 7th) |
| **Entry Load** | : NIL |
| **Exit Load** | : - Redemption / switch-out of 10% of Units alloted on or before completion of 12 months from the date of allotment- NIL exit load. - Redemption/ switch out in excess of the 10% of Units allotted on or before completion of 12 months from the date of allotment -1.00% exit load. - Nil - if redeemed / switched out after 12 months from the date of allotment |
| **Dematerialization** | : D-Mat Option Available |
| **Portfolio Turnover Ratio** | : 0.55 times |

**Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF Platform

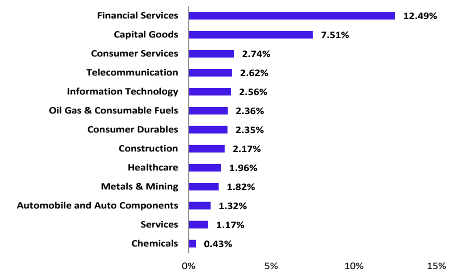
## Equity Portfolio as on November 30, 2025

| Company Name | Sector | % to Net Assets |
|---|---|---|
| **Equity & Equity Related Total** | | |
| HDFC Bank Limited | Financial Services | 2.67 |
| ICICI Bank Limited | Financial Services | 1.95 |
| Bajaj Finance Limited | Financial Services | 1.86 |
| Larsen & Toubro Limited | Construction | 1.82 |
| Cholamandalam Investment and Finance Company Ltd | Financial Services | 1.53 |
| Bharti Airtel Limited | Telecommunication | 1.38 |
| GE Vernova T&D India Limited | Capital Goods | 1.36 |
| Motherson Sumi Wiring India Limited | Automobile and Auto Components | 1.32 |
| Cummins India Limited | Capital Goods | 1.30 |
| Indus Towers Limited | Telecommunication | 1.24 |
| Eternal Limited | Consumer Services | 1.21 |
| InterGlobe Aviation Limited | Services | 1.17 |
| Premier Energies Limited | Capital Goods | 1.13 |
| Dixon Technologies (India) Limited | Consumer Durables | 1.10 |
| Reliance Industries Limited | Oil Gas & Consumable Fuels | 1.03 |
| Multi Commodity Exchange of India Limited | Financial Services | 1.01 |
| Coforge Limited | Information Technology | 1.00 |
| SBI Cards and Payment Services Limited | Financial Services | 0.96 |
| CG Power and Industrial Solutions Limited | Capital Goods | 0.96 |
| Vedanta Limited | Metals & Mining | 0.95 |
| Tata Motors Ltd | Capital Goods | 0.94 |
| Hindustan Aeronautics Limited | Capital Goods | 0.94 |
| Axis Bank Limited | Financial Services | 0.93 |
| Infosys Limited | Information Technology | 0.85 |
| Aegis Vopak Terminals Limited | Oil Gas & Consumable Fuels | 0.85 |
| The Indian Hotels Company Limited | Consumer Services | 0.80 |
| Titan Company Limited | Consumer Durables | 0.76 |
| REC Limited | Financial Services | 0.76 |
| Tech Mahindra Limited | Information Technology | 0.71 |
| Abbott India Limited | Healthcare | 0.71 |
| Gravita India Limited | Metals & Mining | 0.64 |
| Divi's Laboratories Limited | Healthcare | 0.62 |
| Global Health Limited | Healthcare | 0.52 |
| Crompton Greaves Consumer Electricals Limited | Consumer Durables | 0.49 |
| Aegis Logistics Limited | Oil Gas & Consumable Fuels | 0.48 |
| Hitachi Energy India Limited | Capital Goods | 0.46 |
| Aavas Financiers Limited | Financial Services | 0.44 |
| Sumitomo Chemical India Limited | Chemicals | 0.43 |
| Emmvee Photovoltaic Power Limited | Capital Goods | 0.43 |
| Vedant Fashions Limited | Consumer Services | 0.41 |
| Capital Small Finance Bank Limited | Financial Services | 0.39 |
| Gk Energy Limited | Construction | 0.36 |
| SIS Limited | Consumer Services | 0.32 |
| Kirloskar Ferrous Industries Limited | Metals & Mining | 0.23 |
| Cohance Lifesciences Limited | Healthcare | 0.12 |
| **Sub Total** | | **41.52** |

## Debt Portfolio as on November 30, 2025

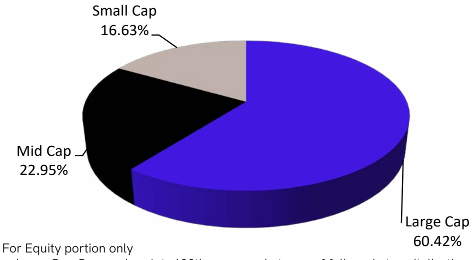
| Name of the Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Government Securities** | | **16.06** |
| 7.37% Government of India | SOVEREIGN | 3.04 |
| 7.1% Government of India | SOVEREIGN | 3.03 |
| 6.33% Government of India | SOVEREIGN | 2.88 |
| 7.32% Government of India | SOVEREIGN | 2.44 |
| 6.79% Government of India | SOVEREIGN | 1.18 |
| 6.68% Government of India | SOVEREIGN | 1.14 |
| 7.1% Government of India | SOVEREIGN | 0.60 |
| 7.06% Government of India | SOVEREIGN | 0.60 |
| 6.01% Government of India | SOVEREIGN | 0.58 |
| 6.99% State Government Securities | SOVEREIGN | 0.56 |
| **Certificate of Deposit** | | **0.12** |
| HDFC Bank Limited | CRISIL A1+ | 0.12 |
| **Non-Convertible Debentures/Bonds** | | **39.15** |
| 7.46% REC Limited | CRISIL AAA | 4.17 |
| 7.96% Mindspace Business Parks REIT | CRISIL AAA | 3.01 |
| 7.73% Embassy Office Parks REIT | CRISIL AAA | 2.99 |
| 7.73% Tata Capital Housing Finance Limited | CRISIL AAA | 2.98 |
| 7.45% Power Finance Corporation Limited | CRISIL AAA | 2.98 |
| 7.62% National Bank For Agriculture and Rural Development | CRISIL AAA | 2.97 |
| 6.4% Jamnagar Utilities & Power Private Limited | CRISIL AAA | 2.91 |
| 7.9% LIC Housing Finance Limited | CRISIL AAA | 2.37 |
| 7.78% Sundaram Home Finance Limited | ICRA AAA | 2.37 |
| 7.77% HDFC Bank Limited | CRISIL AAA | 1.78 |
| 8% Bajaj Finance Limited | CRISIL AAA | 1.76 |
| 8.32% Power Grid Corporation of India Limited | CRISIL AAA | 1.37 |
| 8.65% Cholamandalam Investment and Finance Company Ltd | ICRA AA+ | 1.21 |
| 7.87% LIC Housing Finance Limited | CRISIL AAA | 1.20 |
| 7.62% National Bank For Agriculture and Rural Development | CRISIL AAA | 1.20 |
| 7.35% Embassy Office Parks REIT | CRISIL AAA | 1.17 |
| 6.75% Sikka Ports and Terminals Limited | CRISIL AAA | 1.17 |
| 6.9% Housing & Urban Development Corporation Limited | ICRA AAA | 0.82 |
| 8.6% Cholamandalam Investment and Finance Company Ltd | ICRA AA+ | 0.48 |
| 8.52% Muthoot Finance Limited | CRISIL AA+ | 0.12 |
| 6.78% Indian Railway Finance Corporation Limited | CRISIL AAA | 0.12 |
| **Net Receivables / (Payables)** | | **3.16** |
| **Portfolio Total** | | **100.00** |

## Sector Allocation^^



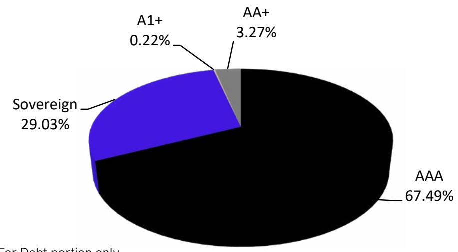

^^Sector allocation as per AMFI classification

## Market Capitalisation wise Exposure^



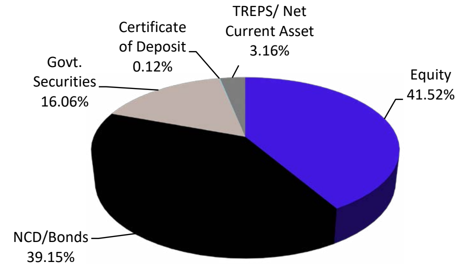

For Equity portion only
a. Large Cap Companies: 1st -100th company in terms of full market capitalization
b. Mid Cap Companies: 101st -250th company in terms of full market capitalization
c. Small Cap Companies : 251st company onwards in terms of full market capitalization The consolidated list of stocks in terms of full market capitalization is as per the list uploaded by AMFI, in terms of clause 2.7.1 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.
^As of November 30, 2025

## Composition by Rating^



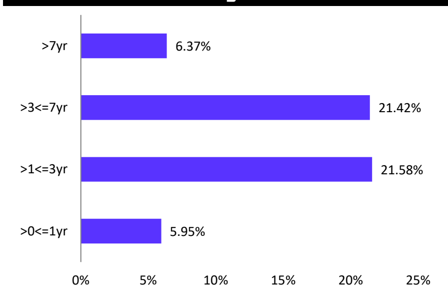

For Debt portion only
^As of November 30, 2025

## Instrument Wise Composition^




^As of November 30, 2025

## Maturity Profile^




^As of November 30, 2025

# 360 ONE BALANCED HYBRID FUND

(An open ended balanced scheme investing in equity and debt instruments)

## NAV as on November 28, 2025

| | | |
|---|---|---|
| **Regular - Growth** | : | ₹ 12.8815 |
| **Regular - IDCW** | : | ₹ 12.8815 |

## AUM as on November 30, 2025

| | | |
|---|---|---|
| **Net AUM** | : | ₹ 855.71 crore |
| **Monthly Average AUM** | : | ₹ 856.24 crore |

## Total Expense Ratio

| | | |
|---|---|---|
| **Regular Plan** | : | 1.94% p.a. |

Total Expense Ratio is as on the last business day of the month.

## Volatility Measures

| | Fund | Benchmark |
|---|---|---|
| **Std. Dev (Annualised)** | NA | NA |
| **Sharpe Ratio** | NA | NA |
| **Portfolio Beta** | NA | NA |
| **R Squared** | NA | NA |
| **Treynor** | NA | NA |

## Statistical Debt Indicators

| | | |
|---|---|---|
| **Annualised Portfolio YTM** | : | 6.68% |
| **Macaulay Duration** | : | 2.90 years |
| **Residual Maturity** | : | 3.51 years |

## Scheme Performance

| Scheme Performance | Last 1 year | PTP (₹) | Last 3 years | PTP (₹) | Last 5 years | PTP (₹) | Since Inception | PTP (₹) |
|---|---|---|---|---|---|---|---|---|
| 360 ONE Balanced Hybrid Fund - Reg - Growth | 4.09% | 10,409 | - | - | - | - | 12.31% | 12,886 |
| Benchmark* | 8.39% | 10,839 | - | - | - | - | 11.56% | 12,697 |
| Additional Benchmark** | 9.94% | 10,994 | - | - | - | - | 15.40% | 13,673 |

Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns in ₹ is based on standard investment of ₹10,000; Since Inception date is 25 September 2023; *Nifty 50 Hybrid Composite Debt 50:50 Index; **Nifty 50 TRI; Managed by the fund manager since 25 September 2023, co-fund manager of equity with effect from 21 February, 2025 and co-fund manager of debt with effect from 06 October, 2025. The performance of the scheme is benchmarked to the Total Return variant of the Index.

## SIP - If you had invested ₹10,000 every month

| Scheme / Benchmark | Last 1 year | Last 3 years | Last 5 years | Since Inception |
|---|---|---|---|---|
| Total Amount Invested (₹) | 1,20,000 | - | - | 2,60,000 |
| Total Value as on November 28, 2025 (₹) | 1,24,521 | - | - | 2,84,850 |
| Returns | 7.16% | - | - | 8.40% |
| Total Value of Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index (₹) | 1,26,960 | - | - | 2,89,095 |
| Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index | 11.09% | - | - | 9.81% |
| Total Value of Additional Benchmark: Nifty 50 TRI (₹) | 1,30,713 | - | - | 2,97,374 |
| Additional Benchmark: Nifty 50 TRI | 17.22% | - | - | 12.52% |
| (Inception date :25-Sep-2023) (First Installment date :01-Oct-2023) | | | | |

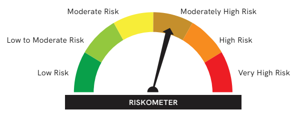
Source: MFI Explorer; Above returns are calculated assuming investment of ₹10,000/- on the 1st working day of every month. CAGR return are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan -Growth option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital.

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*

- To create wealth and income in the long term;
- Investment in equity and equity-related securities and fixed income instruments.

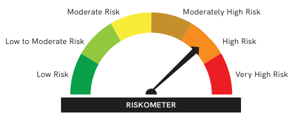
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Scheme Risk-O-Meter**




The risk of the scheme is Moderately High

**Benchmark Risk-O-Meter**




The risk of the benchmark is High

**As per AMFI Tier I Benchmark i.e. Nifty 50 Hybrid Composite Debt 50:50 Index**

# 360 ONE MULTI ASSET ALLOCATION FUND

(An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities, Gold/Silver related instruments and in units of REITs & InvITs)

## Investment Objective

The Investment Objective of the Scheme is to provide the investors an opportunity to invest in an actively managed portfolio of multiple asset classes. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

## Fund Manager Equity — Mr. Mayur Patel

Mr. Mayur Patel has 20 years of work experience including investment management and research experience of more than 18 years.

## Fund Manager Debt — Mr. Milan Mody

Mr. Mody has over 20 years of work experience in the Fixed Income market.

## Co- Fund Manager Debt (w.e.f October 06, 2025) — Mr. Viral Mehta

Mr. Mehta brings experience across Credit and Equity. He began his career in Credit at Aditya Birla Capital and Axis Bank, honing his credit appraisal expertise, and later transitioned to Equity Research roles at PPFAS Mutual Fund and Edelweiss Global Wealth, deepening his skills in business analysis and financial modelling. This blend gives him a holistic market perspective, combining credit discipline with equity foresight.

## Fund Manager Commodity — Mr. Rahul Khetawat

Mr. Khetawat has over 14 years of experience of handling multiple asset classes including Forex.

## Co- Fund Manager Equity & Commodities — Mr. Ashish Ongari

Mr. Ashish has overall six years of experience in financial services, specializing in algorithmic trading and quantitative research. He holds a B.Tech from NITK, Surathkal, and has previously worked as a trader at Capitalmind and a quant analyst at Investmint. His expertise lies in factor investing, systematic trading, and portfolio optimization.

## Fund Details

| | |
|---|---|
| **Date of Allotment** | : August 20, 2025 |
| **Bloomberg Code** | : - |
| **Benchmark Index** | : BSE 500 TRI – 25% + NIFTY Composite Debt Index – 45% + Domestic prices of Gold and Silver (30%) |
| **Plans Offered** | : Regular & Direct |
| **Options Offered** | : Growth & IDCW |
| **New Purchase** | : ₹1000 and in multiples of ₹1 thereafter |
| **Additional Purchase** | : ₹1000 and in multiples of ₹1 thereafter |
| **Weekly SIP Option**** | : ₹1000 per instalment for a minimum period of 6 weeks - any business day from Monday to Friday. Default day will be Tuesday. |
| **Fortnightly SIP Option**** | : ₹1000 per instalment for a minimum period of 6 fortnights - 2nd and 16th of every month |
| **Monthly SIP Option** | : ₹1000 per instalment for a minimum period of 6 months - Any date 1st to 28th (Default – 7th of every month) |
| **Quarterly SIP Option** | : ₹1000 per instalment for a minimum period of 6 quarters- Any date 1st to 28th (Default – 7th) |
| **Entry Load** | : NIL |
| **Exit Load** | : 1. If units of the Scheme are redeemed/switched -out within 12 months from the date of allotment: • Upto 10% of the units: No exit load will be levied • Above 10% of the units: exit load of 1% will be levied 2. If units of the Scheme are redeemed/switched -out after 12 months from the date of allotment. No exit will be levied. |
| **Dematerialization** | : D-Mat Option Available |

**Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF Platform

## Equity Portfolio as on November 30, 2025

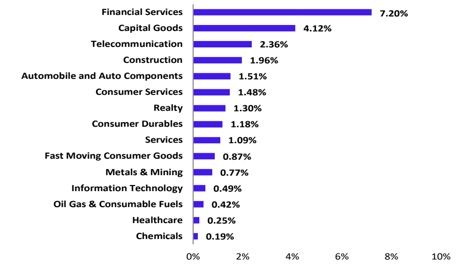
| Company Name | Sector | % to Net Assets |
|---|---|---|
| **Equity & Equity Related Total** | | |
| ICICI Bank Limited | Financial Services | 1.37 |
| Larsen & Toubro Limited | Construction | 1.33 |
| HDFC Bank Limited | Financial Services | 1.32 |
| Bajaj Finance Limited | Financial Services | 1.29 |
| Bharti Airtel Limited | Telecommunication | 1.19 |
| Indus Towers Limited | Telecommunication | 1.18 |
| InterGlobe Aviation Limited | Services | 1.09 |
| Cholamandalam Investment and Finance Company Ltd | Financial Services | 1.05 |
| Axis Bank Limited | Financial Services | 1.01 |
| Titan Company Limited | Consumer Durables | 0.89 |
| Cummins India Limited | Capital Goods | 0.88 |
| Britannia Industries Limited | Fast Moving Consumer Goods | 0.87 |
| The Indian Hotels Company Limited | Consumer Services | 0.87 |
| Maruti Suzuki India Limited | Automobile and Auto Components | 0.84 |
| Brookfield India Real Estate Trust | Realty | 0.83 |
| GE Vernova T&D India Limited | Capital Goods | 0.81 |
| Vedanta Limited | Metals & Mining | 0.77 |
| Premier Energies Limited | Capital Goods | 0.76 |
| Shriram Finance Limited | Financial Services | 0.68 |
| Motherson Sumi Wiring India Limited | Automobile and Auto Components | 0.67 |
| Eternal Limited | Consumer Services | 0.61 |
| Tata Motors Ltd | Capital Goods | 0.58 |
| Infosys Limited | Information Technology | 0.49 |
| Embassy Office Parks REIT | Realty | 0.47 |
| REC Limited | Financial Services | 0.47 |
| Hitachi Energy India Limited | Capital Goods | 0.44 |
| Aegis Vopak Terminals Limited | Oil Gas & Consumable Fuels | 0.42 |
| CG Power and Industrial Solutions Limited | Capital Goods | 0.41 |
| Gk Energy Limited | Construction | 0.40 |
| Crompton Greaves Consumer Electricals Limited | Consumer Durables | 0.30 |
| Divi's Laboratories Limited | Healthcare | 0.25 |
| Capital Infra Trust | Construction | 0.24 |
| Emmvee Photovoltaic Power Limited | Capital Goods | 0.23 |
| Sumitomo Chemical India Limited | Chemicals | 0.19 |
| **Sub Total** | | **25.19** |

## Debt Portfolio as on November 30, 2025

| Name of the Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Government Securities** | | **24.74** |
| 6.33% Government of India (05/05/2035) | SOVEREIGN | 6.13 |
| 7.32% Government of India (13/11/2030) | SOVEREIGN | 2.17 |
| 7.02% Government of India (18/06/2031) | SOVEREIGN | 2.13 |
| 7.23% Government of India (15/04/2039) | SOVEREIGN | 2.13 |
| 6.79% Government of India (07/10/2034) | SOVEREIGN | 2.10 |
| 6.01% Government of India (21/07/2030) | SOVEREIGN | 2.06 |
| 7.24% Government of India (18/08/2055) | SOVEREIGN | 2.06 |
| 6.68% Government of India (07/07/2040) | SOVEREIGN | 2.03 |
| 6.72% State Government Securities (23/04/2038) | SOVEREIGN | 1.99 |
| 6.9% Government of India (15/04/2065) | SOVEREIGN | 1.95 |
| **Non-Convertible Debentures/Bonds** | | **13.03** |
| 6.9% Housing & Urban Development Corporation Limited (06/05/2030) ** | ICRA AAA | 3.33 |
| 8.32% Power Grid Corporation of India Limited (23/12/2030) ** | CRISIL AAA | 1.77 |
| 7.95% Mindspace Business Parks REIT (27/07/2027) ** | CRISIL AAA | 1.69 |
| 7.68% Small Industries Dev Bank of India (10/09/2027) ** | CRISIL AAA | 1.69 |
| 8.52% Muthoot Finance Limited (26/05/2028) ** | CRISIL AA+ | 1.69 |
| 6.78% Indian Railway Finance Corporation (30/04/2030) ** | CRISIL AAA | 1.66 |
| 9.25% SK Finance Limited (02/01/2028) ** | ICRA AA- | 1.22 |
| **Certificate of Deposit** | | **0.41** |
| HDFC Bank Limited (25/02/2026) ** # | CRISIL A1+ | 0.41 |
| **Exchange Traded Funds** | | **29.51** |
| 360 One Gold Exchange Traded Fund | | 17.89 |
| 360 One Silver Exchange traded fund | | 11.62 |
| **CBLO/Reverse REPO** | | **6.22** |
| **Net Receivables / (Payables)** | | **0.89** |
| **Portfolio Total** | | **100.00** |

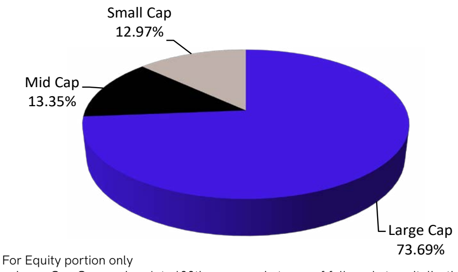
** Thinly Traded / Non Traded Security

## Sector Allocation^^



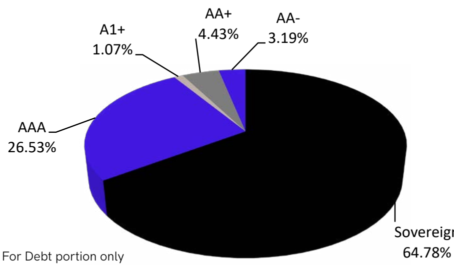

^^Sector allocation as per AMFI classification

## Market Capitalisation wise Exposure^



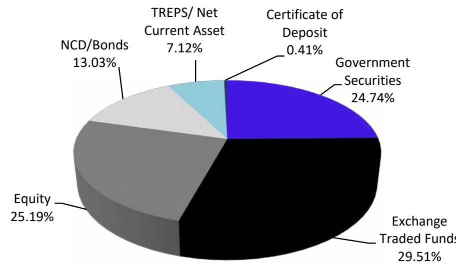

For Equity portion only
a. Large Cap Companies: 1st -100th company in terms of full market capitalization
b. Mid Cap Companies: 101st -250th company in terms of full market capitalization
c. Small Cap Companies : 251st company onwards in terms of full market capitalization The consolidated list of stocks in terms of full market capitalization is as per the list uploaded by AMFI, in terms of clause 2.7.1 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.
^As of November 30, 2025

## Composition by Rating^



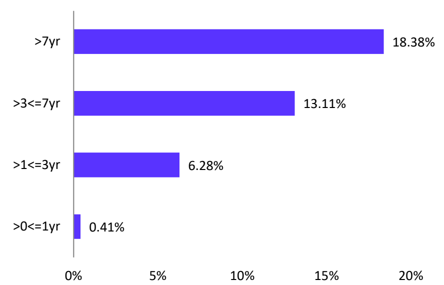

For Debt portion only
^As of November 30, 2025

## Instrument Wise Composition^




^As of November 30, 2025

## Maturity Profile^




^As of November 30, 2025

# 360 ONE MULTI ASSET ALLOCATION FUND

(An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities, Gold/Silver related instruments and in units of REITs & InvITs)

## NAV as on November 28, 2025

| | | |
|---|---|---|
| **Regular - Growth** | : | ₹ 11.1594 |
| **Regular - IDCW** | : | ₹ 11.1594 |

## AUM as on November 30, 2025

| | | |
|---|---|---|
| **Net AUM** | : | ₹ 241.11 crore |
| **Monthly Average AUM** | : | ₹ 223.11 crore |

## Total Expense Ratio

| | | |
|---|---|---|
| **Regular Plan** | : | 1.99% p.a. |

Total Expense Ratio is as on the last business day of the month.

## Volatility Measures

| | Fund | Benchmark |
|---|---|---|
| **Std. Dev (Annualised)** | NA | NA |
| **Sharpe Ratio** | NA | NA |
| **Portfolio Beta** | NA | NA |
| **R Squared** | NA | NA |
| **Treynor** | NA | NA |

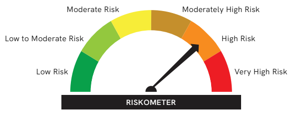
## Statistical Debt Indicators

| | | |
|---|---|---|
| **Annualised Portfolio YTM** | : | 6.68% |
| **Macaulay Duration** | : | 5.05 years |
| **Residual Maturity** | : | 8.24 years |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*
- To create wealth and income in the long term;
- Investment in multiple asset classes.

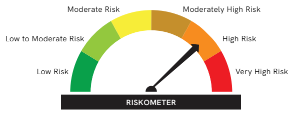
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Scheme Risk-O-Meter**




The risk of the scheme is High

**Benchmark Risk-O-Meter**




The risk of the benchmark is High

**As per AMFI Tier I Benchmark i.e. BSE 500 TRI – 25% + NIFTY Composite Debt Index – 45% + Domestic prices of Gold and Silver (30%)**

# 360 ONE DYNAMIC BOND FUND

An open-ended dynamic debt scheme investing across duration.
A relatively high interest rate risk and relatively high credit risk.

## Investment Objective

The investment objective of the scheme is to generate income and long term gains by investing in a range of debt and money market instruments of various maturities. The scheme will seek to flexibly manage its investment across the maturity spectrum with a view to optimize the risk return proposition for the investors.

## Fund Manager Mr. Milan Mody

Mr. Mody has over 20 years of work experience in the Fixed Income market.

## Co- Fund Manager Mr. Viral Mehta (w.e.f October 06, 2025)

Mr. Mehta brings experience across Credit and Equity. He began his career in Credit at Aditya Birla Capital and Axis Bank, honing his credit appraisal expertise, and later transitioned to Equity Research roles at PPFAS Mutual Fund and Edelweiss Global Wealth, deepening his skills in business analysis and financial modelling. This blend gives him a holistic market perspective, combining credit discipline with equity foresight.

## Fund Details

| | | |
|---|---|---|
| **Date of Allotment** | : | June 24, 2013 |
| **Bloomberg Code** | : | IIFDBDBIN |
| **Benchmark Index** | : | CRISIL Dynamic Bond A-III Index |
| **Plans Offered** | : | Regular & Direct |
| **Options Offered** | : | Growth & IDCW |
| **Minimum Application New Purchase** | : | ₹10,000 and in multiples of ₹1 thereafter |
| **Additional Purchase** | : | ₹1000 and in multiples of ₹1 thereafter |
| **Weekly SIP Option*** | : | ₹1000 per instalment for a minimum period of 6 weeks - any business day between Monday to Friday. Default day will be Tuesday. |
| **Fortnightly SIP Option*** | : | ₹1000 per instalment for a minimum period of 6 fortnights - 2nd and 16th of every month |
| **Monthly SIP Option** | : | ₹1000 per instalment for a minimum period of 6 months - Any date 1st to 28th (Default - 7th of every month) |
| **Quarterly SIP Option** | : | ₹1,500 per instalment for a minimum period of 4 quarters- Any date 1st to 28th (Default - 7th) |
| **Entry Load** | : | NIL |
| **Exit Load** | : | NIL |
| **Dematerialization** | : | D-Mat Option Available |
| **Asset Allocation** | : | |
| **Debt Market** | : | 0% to 100% |
| **Money Market** | : | 0% to 100% |
| **REITs & InvITs** | : | 0% to 10% |

*Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF Platform

## NAV as on November 28, 2025

| | | |
|---|---|---|
| **Regular Plan Growth** | : | ₹ 23.2945 |
| **#Regular Plan Bonus** | : | ₹ 23.2944 |
| **Regular Quarterly IDCW** | : | ₹ 22.4792 |
| **#Regular Half Yearly IDCW** | : | ₹ 22.4791 |
| **#Regular Monthly IDCW** | : | ₹ 13.0365 |

#Note: Bonus plan and Monthly & Half yearly Dividend payout options are discontinued no new investors can invest in the said option ,existing investors remain invested in the said options.

## AUM as on November 30, 2025

| | | |
|---|---|---|
| **Net AUM** | : | ₹ 652.04 crore |
| **Monthly Average AUM** | : | ₹ 645.88 crore |

## Total Expense Ratio

**Regular Plan** 0.52% p.a.

Total Expense Ratio is as on the last business day of the month.

## Statistical Debt Indicators

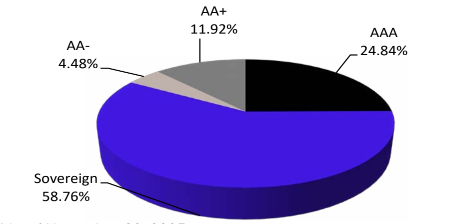
| | | |
|---|---|---|
| **Annualised Portfolio YTM** | : | 7.10% |
| **Macaulay Duration** | : | 5.02 years |
| **Residual Maturity** | : | 6.73 years |

Note: For PRC Matrix of the fund please refer to Glossary.

## Portfolio as on November 30, 2025

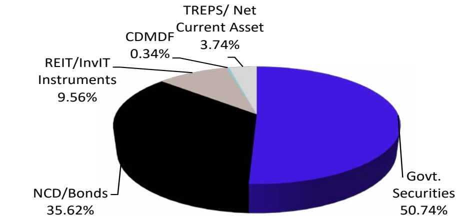
| Company Name | Rating | % to Net Assets |
|---|---|---|
| **REIT/InvIT Instruments** | | **9.56** |
| Embassy Office Parks REIT | Realty | 4.81 |
| Capital Infra Trust | Construction | 2.95 |
| Brookfield India Real Estate Trust | Realty | 0.94 |
| Mindspace Business Parks REIT | Realty | 0.85 |
| **Debt Instruments** | | |
| **Government Securities** | | **50.74** |
| 7.26% Government of India | SOVEREIGN | 10.37 |
| 7.18% Government of India | SOVEREIGN | 7.08 |
| 7.41% Government of India | SOVEREIGN | 4.83 |
| 7.6% State Government Securities | SOVEREIGN | 3.95 |
| 7.64% State Government Securities | SOVEREIGN | 3.95 |
| 7.23% Government of India | SOVEREIGN | 3.93 |
| 6.54% Government of India | SOVEREIGN | 3.08 |
| 6.33% Government of India | SOVEREIGN | 3.02 |
| 7.71% State Government Securities | SOVEREIGN | 2.38 |
| 7.71% State Government Securities | SOVEREIGN | 2.38 |
| 7.74% State Government Securities | SOVEREIGN | 1.59 |
| 7.74% State Government Securities | SOVEREIGN | 1.58 |
| 7.66% State Government Securities | SOVEREIGN | 1.05 |
| 7.69% State Government Securities | SOVEREIGN | 0.79 |
| 6.68% Government of India | SOVEREIGN | 0.75 |
| **Non-Convertible Debentures/Bonds** | | **35.62** |
| 6.4% Jamnagar Utilities & Power Private Limited | CRISIL AAA | 4.59 |
| 8.025% LIC Housing Finance Limited | CRISIL AAA | 3.99 |
| 7.8% HDFC Bank Limited | CRISIL AAA | 3.96 |
| 7.73% Embassy Office Parks REIT | CRISIL AAA | 3.92 |
| 8.05% PNB Housing Finance Limited | CARE AA+ | 3.90 |
| 9.25% SK Finance Limited | ICRA AA- | 3.87 |
| 8.2% Muthoot Finance Limited | CRISIL AA+ | 3.85 |
| 8.65% Cholamandalam Investment and Finance Company Ltd | ICRA AA+ | 2.38 |
| 7.87% LIC Housing Finance Limited | CRISIL AAA | 2.36 |
| 6.9% Housing & Urban Development Corporation Limited | ICRA AAA | 1.54 |
| 7.95% Mindspace Business Parks REIT | CRISIL AAA | 0.94 |
| 8.6% Cholamandalam Investment and Finance Company Ltd | ICRA AA+ | 0.16 |
| 7.68% Small Industries Dev Bank of India | CRISIL AAA | 0.16 |
| **Corporate Debt Market Development Fund** | | **0.34** |
| Corporate Debt Market Development Fund | | 0.34 |
| TREPS | | 1.58 |
| **Sub Total** | | **1.58** |
| **Net Receivables / (Payables)** | | **2.16** |
| **Portfolio Total** | | **100.00** |

## Composition by Rating^



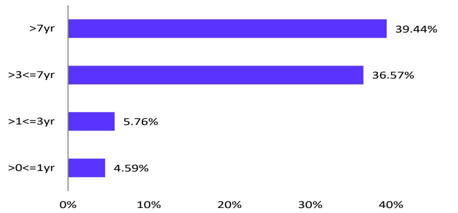

^As of November 30, 2025

## Instrument Wise Composition^



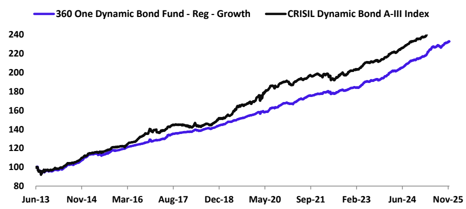

^As of November 30, 2025

## Maturity Profile^




^As of November 30, 2025

## NAV Movement (Since Inception) Rebased to 100




## IDCW Declared - Monthly IDCW Plan

| Date | Face Value (₹) | Gross IDCW (₹) (Per Unit) | Regular Plan NAV (₹) (Ex-IDCW) | Direct Plan NAV (₹) (Ex-IDCW) |
|---|---|---|---|---|
| 25-Nov-25 | 10 | 0.05 | 13.0392 | 14.0961 |
| 28-Oct-25 | 10 | 0.05 | 12.9959 | 14.0425 |
| 30-Sep-25 | 10 | 0.05 | 12.9509 | 13.9872 |
| **Quarterly IDCW Plan** | | | | |
| 04-Jun-15 | 10 | 0.40 | 11.4678 | 11.5708 |
| **HalfYearly IDCW Plan** | | | | |
| 04-Jun-15 | 10 | 0.40 | 11.4678 | |

IDCW is gross IDCW. To arrive at the net IDCW payable for corporate and non-corporate investors applicable IDCW distribution tax, if any, needs to be adjusted respectively. Past performance may or may not be sustained in future. After payment of IDCW the NAV has fallen to the extent of payout and distribution taxes if applicable. Monthly IDCW is not assured and is subject to availability of distributable surplus.

## Scheme Performance

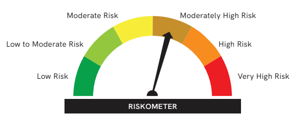
| Scheme Performance | Last 1 year | PTP (₹) | Last 3 years | PTP (₹) | Last 5 years | PTP (₹) | Last 10 years | PTP (₹) | Since Inception | PTP (₹) |
|---|---|---|---|---|---|---|---|---|---|---|
| 360 ONE Dynamic Bond Fund - Reg - Growth | 8.94% | 10,894 | 8.37% | 12,728 | 6.83% | 13,915 | 7.07% | 19,806 | 7.04% | 23,311 |
| Benchmark* | 7.08% | 10,708 | 7.69% | 12,492 | 5.75% | 13,225 | 7.57% | 20,765 | 7.70% | 25,157 |
| Additional Benchmark** | 7.09% | 10,709 | 8.08% | 12,627 | 5.21% | 12,896 | 6.63% | 19,010 | 6.40% | 21,634 |

Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns in ₹ is based on standard investment of ₹10,000; Since Inception date is 24-June-2013; * CRISIL Dynamic Bond A-III Index,** CRISIL 10yr Gilt Index. Managed by the fund manager since 24 June 2013 and co-fund manager with effect from 06 October, 2025. The performance of the scheme is benchmarked to the Total Return variant of the Index.

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*
- Income and long term gains
- Investment in a range of debt and money market instruments of various maturities

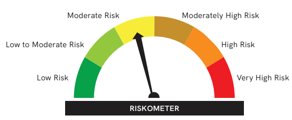
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Scheme Risk-O-Meter**




The risk of the scheme is Moderately High

**Benchmark Risk-O-Meter**




The risk of the benchmark is Moderate

As per AMFI Tier I Benchmark i.e. CRISIL Dynamic Bond A-III Index

# 360 ONE LIQUID FUND

(An open-ended liquid scheme. A relatively low interest rate risk and moderate credit risk)

A1+ mfs by ICRA**

## Investment Objective

To provide liquidity with reasonable returns commensurate with low risk through a portfolio of money market and debt securities with residual maturity of up to 91 days. However, there can be no assurance that the investment objective of the scheme will be achieved.

## Fund Manager Mr. Milan Mody

Mr. Mody has over 20 years of work experience in the Fixed Income market.

## Co- Fund Manager Mr. Viral Mehta (w.e.f October 06, 2025)

Mr. Mehta brings experience across Credit and Equity. He began his career in Credit at Aditya Birla Capital and Axis Bank, honing his credit appraisal expertise, and later transitioned to Equity Research roles at PPFAS Mutual Fund and Edelweiss Global Wealth, deepening his skills in business analysis and financial modelling. This blend gives him a holistic market perspective, combining credit discipline with equity foresight.

## Fund Details

| | |
|---|---|
| **Date of Allotment** | : November 13, 2013 |
| **Benchmark Index** | : CRISIL Liquid Debt A-I Index |
| **Plans Offered** | : Regular & Direct |
| **Options Offered** | : Growth & IDCW |
| **Minimum Application New Purchase** | : ₹5,000 and in multiples of ₹1 thereafter |
| **Additional Purchase** | : ₹1000 and in multiples of ₹1 thereafter |
| **Weekly SIP Option*** | : ₹1000 per instalment for a minimum period of 6 weeks - any business day between Monday to Friday. Default day will be Tuesday. |
| **Fortnightly SIP Option*** | : ₹1000 per instalment for a minimum period of 6 fortnights - 2nd and 16th of every month |
| **Monthly SIP Option** | : ₹1000 per instalment for a minimum period of 6 months - Any date 1st to 28th (Default – 7th of every month) |
| **Quarterly SIP Option** | : ₹1,500 per instalment for a minimum period of 4 quarters- Any date 1st to 28th (Default – 7th) |
| **Entry Load** | : NIL |
| **Exit Load** | : |
| **Investor exit upon Subscription** | : Exit load as a % of redemption proceeds |
| **Day 1** | : 0.0070% |
| **Day 2** | : 0.0065% |
| **Day 3** | : 0.0060% |
| **Day 4** | : 0.0055% |
| **Day 5** | : 0.0050% |
| **Day 6** | : 0.0045% |
| **Day 7 Onwards** | : 0.0000% |
| **Dematerialization** | : D-Mat Option Available |
| **Asset Allocation** | : |
| **Money market and debt instruments with residual maturity up to 91 days** | : 0% to 100% |

*Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF Platform

## NAV as on November 30, 2025

| | |
|---|---|
| **Regular Plan Growth** | : ₹ 2057.1871 |
| **Regular Plan Weekly IDCW** | : ₹ 1005.7570 |
| **Regular Plan Daily IDCW** | : ₹ 1000.3068 |

## AUM as on November 30, 2025

| | |
|---|---|
| **Net AUM** | : ₹ 1,022.21 crore |
| **Monthly Average AUM** | : ₹ 834.49 crore |

## Total Expense Ratio

| | |
|---|---|
| **Regular Plan** | : 0.32% p.a. |

Total Expense Ratio is as on the last business day of the month.

## Statistical Debt Indicators

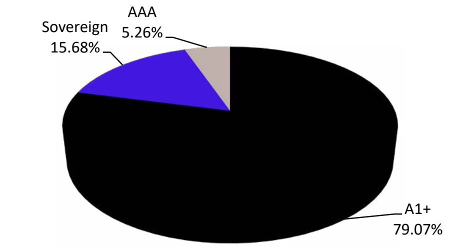
| | |
|---|---|
| **Annualised Portfolio YTM** | : 5.93% |
| **Macaulay Duration** | : 42.50 days |
| **Residual Maturity** | : 42.65 days |

Note: For PRC Matrix of the fund please refer to Glossary.

## Portfolio as on November 30, 2025

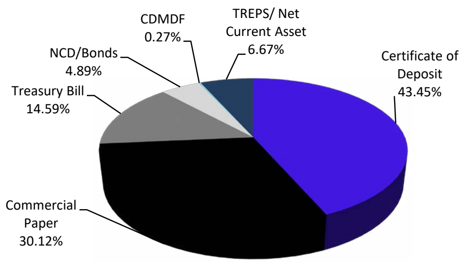
| Company Name | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **NCD/Bonds** | | **4.89** |
| 7.59% Small Industries Dev Bank of India | CRISIL AAA | 2.45 |
| 5.94% REC Limited | CRISIL AAA | 2.44 |
| **Certificate of Deposit** | | **43.45** |
| HDFC Bank Limited | CRISIL A1+ | 9.46 |
| Union Bank of India | FITCH A1+/CRISIL A1+ | 7.28 |
| Kotak Mahindra Bank Limited | CRISIL A1+ | 4.88 |
| Export Import Bank of India | CRISIL A1+ | 4.87 |
| Small Industries Dev Bank of India | CARE A1+ | 4.85 |
| Bank of Baroda | FITCH A1+ | 4.84 |
| Punjab National Bank | CRISIL A1+ | 2.44 |
| IDFC First Bank Limited | CRISIL A1+ | 2.42 |
| Indian Bank | CRISIL A1+ | 2.42 |
| **Commercial Paper** | | **30.12** |
| Godrej Finance Limited | CRISIL A1+ | 2.41 |
| Reliance Retail Ventures Limited | CRISIL A1+ | 2.41 |
| ICICI Securities Limited | CRISIL A1+ | 2.44 |
| Godrej Consumer Products Limited | CRISIL A1+ | 2.44 |
| Export Import Bank of India | CRISIL A1+ | 2.44 |
| Godrej Industries Limited | CRISIL A1+ | 3.41 |
| Bajaj Finance Limited | CRISIL A1+/ICRA A1+ | 4.84 |
| Kotak Securities Limited | ICRA A1+ | 4.86 |
| Reliance Industries Limited | CRISIL A1+ | 4.87 |
| **Treasury Bill** | | **14.59** |
| 182 Days Tbill | SOVEREIGN | 7.30 |
| 91 Days Tbill | SOVEREIGN | 4.87 |
| 364 Days Tbill | SOVEREIGN | 2.42 |
| **Corporate Debt Market Development Fund** | | **0.27** |
| Corporate Debt Market Development Fund | | 0.27 |
| TREPS | | 6.31 |
| **Sub Total** | | **6.31** |
| Net Receivables / (Payables) | | 0.37 |
| **Portfolio Total** | | **100.00** |

## Composition by Rating^




^As of November 30, 2025

## Instrument Wise Composition^



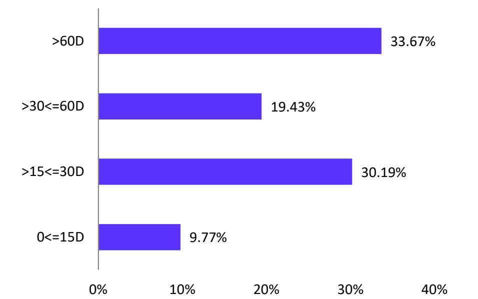

^As of November 30, 2025

## Scheme Performance

| Scheme Performance | Last 7 days | PTP (₹) | Last 15 days | PTP (₹) | Last 1 Month | PTP (₹) | Last 3 Months | PTP (₹) | Last 6 Months | PTP (₹) |
|---|---|---|---|---|---|---|---|---|---|---|
| 360 ONE Liquid Fund - Reg - Growth | 5.44% | 10,010 | 5.91% | 10,024 | 5.62% | 10,046 | 5.55% | 10,138 | 5.67% | 10,284 |
| Benchmark* | 5.56% | 10,011 | 5.60% | 10,023 | 5.70% | 10,047 | 5.70% | 10,142 | 5.79% | 10,290 |
| Additional Benchmark** | 6.33% | 10,012 | 4.90% | 10,020 | 4.74% | 10,039 | 4.70% | 10,117 | 4.53% | 10,227 |
| **Scheme Performance** | **Last 1 year** | **PTP (₹)** | **Last 3 years** | **PTP (₹)** | **Last 5 years** | **PTP (₹)** | **Last 10 years** | **PTP (₹)** | **Since Inception** | **PTP (₹)** |
| 360 ONE Liquid Fund - Reg - Growth | 6.41% | 10,641 | 6.82% | 12,190 | 5.55% | 13,104 | 5.77% | 17,533 | 6.17% | 20,576 |
| Benchmark* | 6.50% | 10,650 | 6.96% | 12,239 | 5.80% | 13,258 | 6.13% | 18,136 | 6.58% | 21,555 |
| Additional Benchmark** | 6.41% | 10,641 | 6.98% | 12,247 | 5.62% | 13,148 | 6.18% | 18,228 | 6.57% | 21,528 |

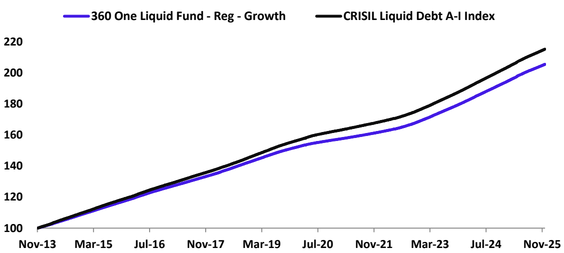
Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns in ₹ is based on standard investment of ₹10,000; Since Inception date is 13-Nov-2013; * CRISIL Liquid Debt A-I Index,** CRISIL 1 Year T-Bill Index. Managed by the fund manager since 13 November 2013 and co-fund manager with effect from 06 October, 2025. The performance of the scheme is benchmarked to the Total Return variant of the Index.

## Maturity Profile^




^As of November 30, 2025

## NAV Movement (Since Inception) Rebased to 100

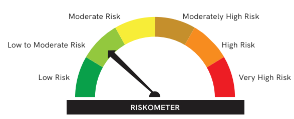



THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*

- Income over short term horizon
- Investments in money market and short term debt instruments, with maturity not exceeding 91 days

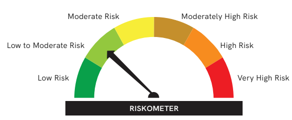
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Scheme Risk-O-Meter




The risk of the scheme is Low to Moderate

### Benchmark Risk-O-Meter




The risk of the benchmark is Low to Moderate

As per AMFI Tier I Benchmark i.e. CRISIL Liquid Debt A-I Index

**The rating A1+ mfs issued to 360 ONE Liquid Fund by the rating agency i.e. ICRA basis the credibility and quality of the portfolio held by the said scheme. The rating shall not be construed as ranking given to scheme.

# 360 ONE OVERNIGHT FUND

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

A1+ mfs by ICRA**

asset 360 ONE

## Investment Objective

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. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

## Fund Manager Mr. Milan Mody

Mr. Mody has over 20 years of work experience in the Fixed Income market.

## Co- Fund Manager Mr. Viral Mehta (w.e.f October 06, 2025)

Mr. Mehta brings experience across Credit and Equity. He began his career in Credit at Aditya Birla Capital and Axis Bank, honing his credit appraisal expertise, and later transitioned to Equity Research roles at PPFAS Mutual Fund and Edelweiss Global Wealth, deepening his skills in business analysis and financial modelling. This blend gives him a holistic market perspective, combining credit discipline with equity foresight.

## Fund Details

| | |
|---|---|
| **Date of Allotment** | : July 10, 2025 |
| **Benchmark Index** | : NIFTY 1D Rate Index |
| **Plans Offered** | : Regular & Direct |
| **Options Offered** | : Growth & IDCW |
| **Minimum Application New Purchase** | : ₹5,000 and in multiples of ₹1 thereafter |
| **Additional Purchase** | : ₹1000 and in multiples of ₹1 thereafter |
| **Weekly SIP Option*** | : ₹1000 per instalment for a minimum period of 6 weeks Default day will be every Tuesday. |
| **Fortnightly SIP Option*** | : ₹1000 per instalment for a minimum period of 6 fortnights, triggered on 2nd & 16th of every month. |
| **Monthly SIP Option** | : ₹1000 per month for a minimum period of 6 months - Any date 1st to 28th (Default – 7th of every month). |
| **Quarterly SIP Option** | : ₹1500 per quarter for a minimum period of 4 quarters- Any date 1st to 28th (Default – 7th). |
| **Entry Load** | : NIL |
| **Exit Load** | : NIL |
| **Dematerialization** | : D-Mat Option Available |
| **Asset Allocation** | : |
| **Overnight Securities** | : 0% to 100% |

*Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF Platform

## NAV as on November 30, 2025

| | |
|---|---|
| **Regular - Growth** | : ₹ 1021.2814 |
| **Regular - IDCW** | : ₹ 1021.2814 |

## AUM as on November 30, 2025

| | |
|---|---|
| **Net AUM** | : ₹ 132.42 crore |
| **Monthly Average AUM** | : ₹ 189.71 crore |

## Total Expense Ratio

| | |
|---|---|
| **Regular Plan** | : 0.15% p.a. |

Total Expense Ratio is as on the last business day of the month.

## Statistical Debt Indicators

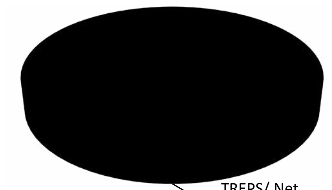
| | |
|---|---|
| **Annualised Portfolio YTM** | : 5.59% |
| **Macaulay Duration** | : 1.00 days |
| **Residual Maturity** | : 1.00 days |

Note: For PRC Matrix of the fund please refer to Glossary.

## Portfolio as on November 30, 2025

| Company Name | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| TREPS | | 99.96 |
| **Sub Total** | | **99.96** |
| Net Receivables / (Payables) | | 0.04 |
| **Portfolio Total** | | **100.00** |

## Instrument Wise Composition^




^As of November 30, 2025

## Scheme Performance

| Scheme Performance | Last 7 days | PTP (₹) | Last 15 days | PTP (₹) | Last 1 Month | PTP (₹) | Last 3 Months | PTP (₹) | Last 6 Months | PTP (₹) |
|---|---|---|---|---|---|---|---|---|---|---|
| 360 ONE Overnight Fund - Reg - Growth | 5.31% | 10,004 | 5.72% | 10,009 | 5.34% | 10,017 | 5.38% | 10,134 | - | - |
| Benchmark* | 5.34% | 10,004 | 5.32% | 10,009 | 5.29% | 10,017 | 5.39% | 10,134 | - | - |
| Additional Benchmark** | 6.33% | 10,005 | 4.90% | 10,008 | 4.74% | 10,015 | 4.70% | 10,117 | - | - |

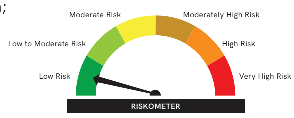
| Scheme Performance | Last 1 year | PTP (₹) | Last 3 years | PTP (₹) | Last 5 years | PTP (₹) | Last 10 years | PTP (₹) | Since Inception | PTP (₹) |
|---|---|---|---|---|---|---|---|---|---|---|
| 360 ONE Overnight Fund - Reg - Growth | - | - | - | - | - | - | - | - | 2.13% | 10,083 |
| Benchmark* | - | - | - | - | - | - | - | - | 2.12% | 10,083 |
| Additional Benchmark** | - | - | - | - | - | - | - | - | 1.72% | 10,067 |

Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns in ₹ is based on standard investment of ₹10,000; Since Inception date is 10-Jul-2025; * NIFTY 1D Rate Index,** CRISIL 1 Year T-Bill Index. Managed by the fund manager since 10 July 2025 and co-fund manager with effect from 06 October, 2025.

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.

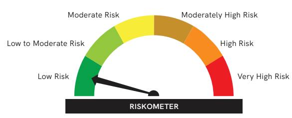
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Scheme Risk-O-Meter**




The risk of the scheme is Low

**Benchmark Risk-O-Meter**




The risk of the benchmark is Low

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

**The rating A1+ mfs issued to 360 ONE Overnight Fund by the rating agency i.e. ICRA basis the credibility and quality of the portfolio held by the said scheme. The rating shall not be construed as ranking given to scheme.

# 360 ONE GOLD ETF

(An open-ended exchange traded fund replicating/tracking domestic prices of Gold.)

## Investment Objective

The investment objective of the scheme is to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

## Fund Manager Mr. Rahul Khetawat

Mr. Khetawat has over 14 years of experience of handling multiple asset classes including Forex.

## Fund Details

| | | |
|---|---|---|
| **Date of Allotment** | : | March 07, 2025 |
| **Benchmark Index** | : | Domestic Prices of Gold |
| **Plans Offered** | : | The Scheme does not offer any Plans for investment. |
| **Options Offered** | : | The Scheme does not offer any Options for investment. |
| **Minimum Application New Purchase** | : | lot of 1 unit and in multiples thereof |
| **Additional Purchase** | : | lot of 1 unit and in multiples thereof |
| **Entry Load** | : | NIL |
| **Exit Load** | : | NIL |
| **Dematerialization** | : | D-Mat Option Available |
| **Exchange Listed** | : | NSE,BSE |
| **Exchange Symbol/ Scrip Code** | : | GOLD360, 544375 |
| **ISIN** | : | INF579M01BB5 |
| **Asset Allocation** | : | |
| **Gold and gold related instrument** | : | 95% to 100% |
| **Debt Market** | : | 0% to 5% |
| **Money Market** | : | 0% to 5% |
| **Tracking Error** | : | 0.69% |
| **Portfolio Turnover Ratio** | : | 0.07 times |

## NAV as on November 28, 2025

| | | |
|---|---|---|
| **360 ONE Gold ETF** | : | ₹123.4740 |

## AUM as on November 30, 2025

| | | |
|---|---|---|
| **Net AUM** | : | ₹ 76.29 crore |
| **Monthly Average AUM** | : | ₹ 71.11 crore |

## Total Expense Ratio

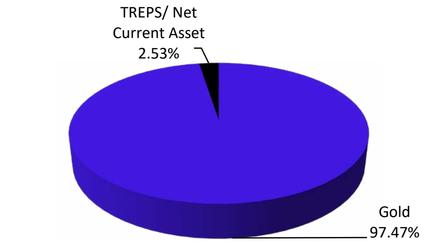
| | | |
|---|---|---|
| **Regular Plan** | : | 0.43% p.a. |

Total Expense Ratio is as on the last business day of the month.

## Portfolio as on November 30, 2025

| Company Name | % to Net Assets |
|---|---|
| **Gold** | **97.47** |
| Gold | 97.47 |
| TREPS | 0.16 |
| **Sub Total** | **0.16** |
| Net Receivables / (Payables) | 2.37 |
| **Portfolio Total** | **100.00** |

## Instrument Wise Composition^




^As of November 30, 2025

## Scheme Performance

| Scheme Performance | Last 6 Months | PTP (₹) | Last 1 Year | PTP (₹) | Last 3 Years | PTP (₹) | Last 5 Years | PTP (₹) | Since Inception | PTP (₹) |
|---|---|---|---|---|---|---|---|---|---|---|
| 360 ONE Gold ETF | 31.01% | 12,193 | - | - | - | - | - | - | 44.03% | 13,072 |
| Benchmark* | 32.59% | 12,301 | - | - | - | - | - | - | 47.01% | 13,270 |

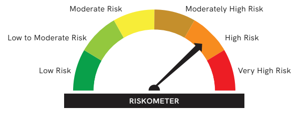
Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns in ₹ is based on standard investment of ₹10,000; Since Inception date is 07-March-2025; *Domestic Price of Gold. Managed by the fund manager since 07 March 2025. The performance of the scheme is benchmarked to the Total Return variant of the Index.

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*

- Long term capital appreciation;
- Investment in gold in order to generate returns similar to the performance of the gold, subject to tracking errors.

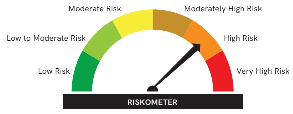
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Scheme Risk-O-Meter**




The risk of the scheme is High

**Benchmark Risk-O-Meter**




The risk of the benchmark is High

**As per AMFI Tier I Benchmark i.e. Domestic prices of Gold**

# 360 ONE SILVER ETF

(An open-ended exchange traded fund replicating/tracking domestic prices of Silver.)

## Investment Objective

The investment objective of the scheme is to generate returns that are in line with the performance of physical Silver in domestic prices, subject to tracking error. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

## Fund Manager Mr. Rahul Khetawat

Mr. Khetawat has over 14 years of experience of handling multiple asset classes including Forex.

## Fund Details

| | | |
|---|---|---|
| **Date of Allotment** | : | March 28, 2025 |
| **Benchmark Index** | : | Domestic Prices of Silver |
| **Plans Offered** | : | The Scheme does not offer any Plans for investment. |
| **Options Offered** | : | The Scheme does not offer any Options for investment. |
| **Minimum Application New Purchase** | : | lot of 1 unit and in multiples thereof |
| **Additional Purchase** | : | lot of 1 unit and in multiples thereof |
| **Entry Load** | : | NIL |
| **Exit Load** | : | NIL |
| **Dematerialization** | : | D-Mat Option Available |
| **Exchange Listed** | : | NSE,BSE |
| **Exchange Symbol/ Scrip Code** | : | SILVER360, 544389 |
| **ISIN** | : | INF579M01BC3 |
| **Asset Allocation** | : | |
| **Silver and Silver related instrument** | : | 95% to 100% |
| **Debt Market** | : | 0% to 5% |
| **Money Market** | : | 0% to 5% |
| **Tracking Error** | : | 0.98% |
| **Portfolio Turnover Ratio** | : | 1.02 times |

## NAV as on November 28, 2025

| | | |
|---|---|---|
| **360 ONE Silver ETF** | : | ₹ 161.5861 |

## AUM as on November 30, 2025

| | | |
|---|---|---|
| **Net AUM** | : | ₹ 56.17 crore |
| **Monthly Average AUM** | : | ₹ 53.59 crore |

## Total Expense Ratio

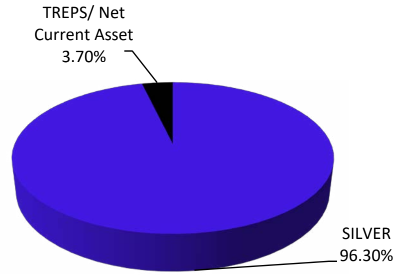
| | | |
|---|---|---|
| **Regular Plan** | : | 0.41% p.a. |

Total Expense Ratio is as on the last business day of the month.

## Portfolio as on November 30, 2025

| Company Name | % to Net Assets |
|---|---|
| **Silver** | **96.30** |
| Silver | 96.30 |
| TREPS | **1.87** |
| **Sub Total** | **1.87** |
| Net Receivables / (Payables) | 1.83 |
| **Portfolio Total** | **100.00** |

## Instrument Wise Composition^




^As of November 30, 2025

## Scheme Performance

| Scheme Performance | Last 6 Months | PTP (₹) | Last 1 Year | PTP (₹) | Last 3 Years | PTP (₹) | Last 5 Years | PTP (₹) | Since Inception | PTP (₹) |
|---|---|---|---|---|---|---|---|---|---|---|
| 360 ONE Silver ETF | 66.13% | 14,099 | - | - | - | - | - | - | 60.47% | 13,772 |
| Benchmark* | 68.69% | 14,245 | - | - | - | - | - | - | 62.92% | 13,914 |

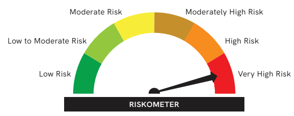
Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns in ₹ is based on standard investment of ₹10,000; Since Inception date is 28-March-2025; *Domestic Price of Silver. Managed by the fund manager since 28 March 2025. The performance of the scheme is benchmarked to the Total Return variant of the Index.

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*

- To create wealth and income in the long term;
- Returns that are in line with the performance of Silver over the long term, subject to tracking errors.

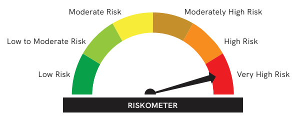
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Scheme Risk-O-Meter**




The risk of the scheme is Very High

**Benchmark Risk-O-Meter**




The risk of the benchmark is Very High

**As per AMFI Tier I Benchmark i.e. Domestic Prices of Silver**

# GLOSSARY

## POTENTIAL RISK CLASS OF A SCHEME

360 ONE Asset Management Limited has positioned its debt schemes in terms of PRC matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration of the scheme) and maximum credit risk (measured by Credit Risk Value of the scheme). Accordingly, the debt schemes of the Mutual Fund shall be placed in PRC matrix as follows:

| Credit Risk of scheme → / Interest Rate Risk of the Scheme ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|---|---|---|---|
| Relatively Low (Class I) | A-I<br>360 ONE Overnight Fund | B-I<br>360 ONE Liquid Fund | C-I<br>NIL |
| Moderate (Class II) | A - II<br>NIL | B - II<br>NIL | C-I<br>NIL |
| Relatively High (Class III) | A - III<br>NIL | B - III<br>NIL | C - III<br>360 ONE Dynamic Bond Fund |

## GLOSSARY OF TERMS

| | |
|---|---|
| FUND MANAGER | An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts. |
| APPLICATION AMOUNT FOR FRESH SUBSCRIPTION | This is the minimum investment amount for a new investor in a mutual fund scheme. |
| MINIMUM ADDITIONAL AMOUNT | This is the minimum investment amount for an existing investor in a mutual fund scheme. |
| YIELD TO MATURITY | The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity. |
| SIP | SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years. |
| NAV | The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund. |
| BENCHMARK | A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec. |
| ENTRY LOAD | A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1 %, the investor will enter the fund at ₹ 101. |
| EXIT LOAD | Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the redemption price would be ₹99 per unit. |
| MODIFIED DURATION | Modified duration is the price sensitivity and the percentage change in price for a unit change in yield. |
| STANDARD DEVIATION | Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its means its range of performance is wide, implying greater volatility. |
| SHARPE RATIO | The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk. |
| BETA | Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market. |
| R-SQUARED | R-squared measures the relationship between a portfolio and its benchmark index. It measures the correlation of the portfolio's returns to the benchmark's returns. |
| TREYNOR RATIO | Developed by Jack Treynor, the Treynor ratio (also known as the "reward-to-volatility ratio") attempts to measure how well an investment has compensated its investors given its level of risk. The Treynor ratio relies on beta, which measures an investment's sensitivity to market movements, to gauge risk. |
| AUM | AUM or assets under management refers to the recent I updated cumulative market value of investments managed by a mutual fund or any investment firm. |
| TRACKING ERROR | Means the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Scheme. |
| TRACKING DIFFERENCE | Means the annualized difference of daily returns between the index and the NAV of the Scheme. |
| HOLDINGS | The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager. |
| NATURE OF SCHEME | The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories. |
| RATING PROFILE | Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds. |
| IDCW | Dividend option is renamed as Income Distribution cum Capital Withdrawal (IDCW) option for all Schemes effective from April 1, 2021 |

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

## Disclaimer

The above commentary/opinions/in house views/strategy incorporated herein is provided solely to enhance the transparency about the investment strategy / theme of the Scheme and should not be treated as endorsement of the views / opinions or as an investment advice. The above commentary should not be construed as a research report or a recommendation to buy or sell any security. The information / data herein alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy. The above commentary has been prepared on the basis of information, which is already available in publicly accessible media or developed through analysis of 360 ONE Mutual Fund. The information/ views / opinions provided is for informative purpose only and may have ceased to be current by the time it may reach the recipient, which should be taken into account before interpreting this commentary. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision and the stocks may or may not continue to form part of the scheme's portfolio in future. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. The statements made herein may include statements of future expectations and other forward-looking statements that are based on our current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. This information is subject to change without any prior notice. The Company reserves the right to make modifications and alterations to this statement as may be required from time to time. Neither 360 ONE Mutual Fund / 360 ONE Asset Management Limited, its associates, directors or representatives shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information.