SCHEME INFORMATION DOCUMENT

Section I

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)

This product is suitable for investors who are seeking*

To create wealth and income in the long term Investment in multiple asset classes		 **As per AMFI Tier I Benchmark i.e. BSE 500 TRI – 25% + NIFTY Composite Debt Index – 45% + Domestic prices of Gold and Silver (30%)**

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

(The product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made)

Offer for units of Rs. 10/- each for cash during the New Fund Offer and continuous offer for units at NAV based prices.

New Fund Offer opens on: July 30, 2025
New Fund Offer closes on: August 13, 2025
Scheme re-opens for continuous Sale and Repurchase from August 22, 2025

Mutual Fund:	**360 ONE Mutual Fund**
Asset Management Company:	**360 ONE Asset Management Limited**
Trustee Company:	**360 ONE Asset Trustee Limited**
Registered Office:	**360 ONE Centre, Kamala City, S.B. Marg, Lower Parel, Mumbai – 400 013**
Tel No.:	**022 4876 5158**
Fax No.:	**022 4646 4706**
Website:	**https://www.360.one/asset-management/mutualfund/**

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or

recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (SID).

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

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

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

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

This SID is dated July 11, 2025.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
1.	**Name of the Scheme**	360 ONE Multi Asset Allocation Fund
2.	**Category of the Scheme**	Multi Asset Allocation
3.	**Scheme type**	An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities, Gold/silver related instruments and in units of REITs & InvITs.
4.	**Scheme Code**	360O/O/H /MAA/25/04/0011
5.	**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.
6.	**Liquidity/listing details**	Being an open-ended Scheme, units may be redeemed on every business day at NAV based prices. As per the Regulations, the Fund shall transfer to the unitholder the redemption proceeds within 3 business days (working days) of receiving the redemption request.
7.	**Benchmark (Total Return Index)**	As per AMFI Tier I benchmark is BSE 500 TRI – 25% + NIFTY Composite Debt Index – 45% + Domestic prices of Gold and Silver (30%). Justification: As per clause no. 1.9 of SEBI Master Circular dated June 27, 2024, the benchmark has been selected from amongst those notified by AMFI as the first tier benchmark to be adopted by mutual funds and which are reflective of the category of the scheme.
8.	**NAV disclosure**	The AMC will update the NAVs on AMFI website **www.amfiindia.com** before 9.00 a.m. on the next business day after considering the closing prices of underlying investments in offshore - Exchange Traded Funds (ETFs) on account of time zone differences if scheme having exposure to ETCDs or before 11.00 P.M. on the same business day if scheme having NIL exposure to ETCDs and also on its website (https://www.360.one/asset-management/mutualfund/). For further details, please refer Section II in this SID.

9.	**Applicable Timelines**	Timeline for: • Dispatch of Redemption proceeds - within three working days from the date of redemption or repurchase or within such timelines as may be prescribed by SEBI / AMFI from time to time in case of exceptional circumstances or otherwise. • Dispatch of IDCW - within seven working days from the record date*. *Record Date: Record date shall be two working days from the issue of public notice, wherever applicable, for the purpose of payment of dividend. Interest for the period of delay in transfer of redemption or repurchase or dividend will be paid to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase or dividend.
10.	**Plan & Options**	**Plans:** (i) Regular Plan (ii) Direct Plan **OPTIONS UNDER EACH PLAN(S):** (i) Growth (ii) Income Distribution cum Capital Withdrawal (IDCW). The IDCW will be declared subject to availability and adequacy of distributable surplus. The IDCW can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. Sub-options under IDCW (i) IDCW Payout (ii) IDCW re-investment. Default Option: If the applicant does not indicate the choice of Option in the Application form, the fund accepts the application as being for the Growth Option and Reinvestment of IDCW is the default sub-options of IDCW. For detailed disclosure on default plans and options, kindly refer SAI.
11.	**Load Structure**	**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.

12.	**Minimum Application Amount/switch in**	• During NFO: Rs. 1000 and in multiples of Rs. 1 thereafter. • On Continuous Basis: Rs. 1000 and in multiples of Re. 1 thereafter. ❖ Systematic Investment Plan (SIP) ▪ Weekly Option- Rs. 1000 per instalment for a minimum period of 6 weeks. SIP day can be any business day between Monday to Friday. Default day - Every Tuesday. ▪ Fortnightly Option - Rs. 1000 per instalment for a minimum period of 6 fortnights triggered on 2nd & 16th of every month. ▪ Monthly option - Rs. 1000 per month for a minimum period of 6 months. Default date – 7th of every month ▪ Quarterly Option – Rs.1000 per quarter for a minimum period of 6 quarters. Default date – 7th of every quarter Note: Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF platform and MFSS Platform. Investments above the minimum amount mentioned, shall be made in multiples of Rs. 1 for all SIP irrespective of frequency of SIP or the Option. The AMC in consultation with the Trustees reserves the right to discontinue / add more plans / options at a later date subject to complying with the prevailing SEBI guidelines and Regulations. In accordance with clause 6.10 of SEBI circular dated July 27, 2024, the above provision will not be applicable for investments made in scheme.
13.	**Minimum Additional Purchase Amount**	Rs. 1000 and in multiples of Re. 1 thereafter.
14.	**Minimum Redemptions/switch out amount**	**Redemption** There will be no minimum redemption amount. **Switches** The minimum amount in case of inter/ intra scheme (inter plan/inter option) switches shall be the minimum amount required in the respective transferee scheme/plan. In accordance with clause 6.10 of SEBI circular dated July 27, 2024, the above provision will not be applicable for investments made in scheme. There is no minimum balance requirement.

15.	**New fund offer period** This is the period during which a new Scheme sells its units to the investors.	NFO Opens on: July 30, 2025 NFO Closes on: August 13, 2025 Scheme re-opens for continuous sale & repurchase on: August 22, 2025 The AMC/Trustee reserves the right to extend the closing date, subject to the condition that the New Fund Offer shall not be kept open for more than 15 days. The AMC reserves the right to close the NFO period earlier. Any such extension/ early closure shall be announced by way of an addendum uploaded on website of the AMC.
16.	**New fund offer price** This is the price per unit that the investors have to pay to invest during the NFO.	Rs. 10 per Unit
17.	**Segregated Portfolio/side pocketing disclosure**	In case of a credit event at issuer level and to deal with liquidity risk, the AMC may create a segregated portfolio of debt and money market instruments under the Scheme in compliance with the clause 4.4 of SEBI Master Circular dated June 27, 2024, as amended from time to time. In this regard, the term ‘segregated portfolio’ shall mean a portfolio comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme, the term ‘main portfolio’ shall mean the scheme portfolio excluding the segregated portfolio and the term ‘total portfolio’ shall mean the scheme portfolio including the securities affected by the credit event. For details, kindly refer SAI.
18.	**Swing Pricing Disclosure**	Not Applicable
19.	**Stock lending/short selling**	The scheme may engage in stock lending as per the regulatory requirements. For details, kindly refer SAI.

20.	**How to apply and other details**	The Key Information Memorandum along with application form is available at the Investor Service Centers (ISCs)/ Official Points of Acceptance (OPAs) or may be downloaded from the website (https://www.360.one/asset-management/mutualfund/) of the Mutual Fund. Please refer https://www.360.One/asset-management/mutualfund/downloads/information-documents/ for the list of official points of acceptance. Additionally, the transaction requests can be sent to mftrx@360.one (email id) which is dedicated for receiving transaction requests. Please refer SAI for the terms and conditions applies to the transactions received through this mode. Please refer to the Section II for detailed procedure.
21.	**Investor Services**	• **Contact details for general service request**: Investors may contact any of the ISCs or the AMC by calling the toll-free no. 1800-2108-606 or write to service@360.one. Investors can also visit the website at https://www.360.one/asset-management/mutualfund/ for complete details. • **Contact details for complaints resolution**: Mr. Sushil Sharma is designated as the Investor Relations Officer. Mr. Sharma can be contacted at 360 ONE Asset Management Limited, 360 ONE Centre, Kamala City, S.B. Marg, Lower Parel, Mumbai – 400 013, Tel (91 22) 4876 5158, Email: service@360.one Investors can lodge their dispute on the ODR Portal and Scores Portal through the link given below: • ODR Portal can be accessed via the following link - https://smartodr.in/. • SCOREs Portal can be accessed via the following link - https://scores.sebi.gov.in/
22.	**Specific attribute of scheme (such as lock in, duration in case of target maturity scheme /close ended schemes)**	Not Applicable

23.	**Special product/facility available during the NFO and on ongoing basis**	The Special Products/ facilities available during the NFO and ongoing offer are: • Systematic Investment Plan: This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and offers the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units. SIP allows investors to invest a fixed amount of Rupees on specific dates every month or quarter by purchasing Units of the Scheme at the Purchase Price prevailing at such time. Any unit holder can avail of this facility subject to certain terms and conditions contained in the Application form. The SIP payments can be made by availing the Auto Debit Facility through ECS and Direct Debit. SIP for investments is available at weekly, fortnightly, monthly and quarterly frequencies. • Systematic Transfer Plan: A unitholder may establish a Systematic Transfer Plan (STP) and choose to transfer an amount from one 360 ONE Mutual Fund Scheme (Source Scheme) to another 360 ONE Mutual Fund Scheme (Target Scheme) on a date/ frequency prescribed by the Investment Manager. The amount thus withdrawn by redemption shall be converted into units at the applicable NAV on the scheduled day and such units will be subtracted from the unit balance of that unitholder. The net amount will be considered for allotment in the target scheme and units will be allotted as per the applicable NAV of the target scheme. • Systematic Withdrawal Plan: This facility enables the Unitholders to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request. The withdrawals can be made on Monthly basis on 1st, 7th, 14th or 21st of every month. This facility is available in two options to the Unitholders i.e. Fixed & Appreciation Option. • Transactions through Stock Exchange Infrastructure: The Fund may allow subscriptions / redemption of Units by investors through Stock Exchange Mechanism in such notified Scheme(s) and on such Stock Exchanges as may be specified by the Fund from time to time in terms of SEBI Circular No. SEBI /IMD / CIR No. 11 /183204/ 2009 dated November 13, 2009 and related SEBI circulars and in accordance with the guidelines specified by the Exchange(s) from time to time.

		• Transactions through Electronic Mode: AMC has enabled facility to transact online in units of the schemes including by way of Lumpsum Purchase/ Redemption / Switch of Units by electronic mode through website https://www.360.one/asset-management/mutualfund/. The subscription proceeds, when invested through this mode, are by way of debits to the designated bank through payment gateway. The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, will be credited to the designated/registered bank account of the investors. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in SID and KIM of the scheme, will be applicable for transactions received through the above electronic platform and the time of receipt of transaction recorded on the server(s) of Computer Age Management Services Limited(Registrar and Transfer Agent) will be reckoned as the time for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme, wherever applicable. • Appointment of Cybrilla Platform as Official Point of Acceptance of Transactions in Schemes of 360 ONE Mutual Fund: 360 ONE Mutual fund has extended the facility to allow financial transactions i.e. Subscription/ Redemption/ Switch/ SIP/ STP through Cybrilla platform as one of its Official Point of Acceptance of Transactions. The facility shall be subject to the terms and conditions specified and guidelines issued by SEBI. 360 ONE Mutual Fund reserves the right to introduce, change, modify or withdraw the features available in this facility from time to time. For further details of above special products/facilities, kindly refer SAI.
24.	**Weblink**	TER for last 6 months, Daily TER as well as scheme factsheet shall be made available on https://www.360.one/asset-management/mutualfund/.

DUE DILIGIENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

I. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

II. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.

IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

V. The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

VI. The AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.

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

VIII. The Trustees have ensured that the 360 ONE Multi Asset Allocation Fund approved by them is a new product offered by 360 ONE Mutual Fund and is not a minor modification of any existing scheme/fund/product.

For 360 ONE Asset Management Limited

Sd/-

Place: Mumbai
Date: July 11, 2025

Name: Sonali Tendulkar
Designation: Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative Allocations (% of total assets)	
	Minimum	Maximum
Equity or Equity Related Instruments*	15%	35%
Debt and money market instruments#	25%	50%
Gold and Silver ETFs, Exchange Traded Commodity Derivatives (ETCDs) & any other mode of investment in commodities as permitted by SEBI from time to time	25%	40%
Units issued by REITs and Invits	0%	10%

*Equity Related Instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares and such other instrument as may be specified by the Board from time to time.

#Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

Investment in physical Gold or Silver is neither envisaged nor is part of the core investment strategy; however listed Gold or Silver Futures on Indian Commodity Exchanges are physically settled, i.e. if Gold or Silver Futures positions are held to maturity it will result in physical delivery which may form part of gold or Silver related instruments in asset allocation. However, the scheme shall dispose of such goods as per Para 12.26.3 of the SEBI Master Circular on Mutual Funds dated June 27, 2024 and as amended from time to time.

No Mutual fund schemes shall invest in physical goods except in 'gold or Silver' through Gold or Silver ETFs. However, as mutual fund schemes participating in ETCDs may hold the underlying goods in case of physical settlement of contracts, in that case mutual funds shall dispose of such goods from the books of the scheme, at the earliest, not exceeding the timeline prescribed below:

a. For Gold and Silver: - 180 days from the date of holding of physical goods,
b. For other goods (except for Gold and Silver):
    - By the immediate next expiry day of the same contract series of the said commodity.

- However, if Final Expiry Date (FED) of the goods falls before the immediate next expiry day of the same contract series of the said commodity, then within 30 days from the date of holding of physical goods.

Indicative table of percentage of investment in various securities:

Sl. no	Type of Instrument	% of exposure	Circular references
1.	Debt derivative positions for hedging purposes	50% of the debt portfolio	Clause 12.25 of Master Circular dated June 27, 2024
2.	Stock lending	20% of the net assets subject to 5% cap per single counter party	clause 12.11 of SEBI Master Circular dated June 27, 2024, and framework for short selling and borrowing and lending of securities notified by SEBI.
3.	Structured Obligations	Up to 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes: a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Clause 12.3 of SEBI Master Circular dated June 27, 2024
4.	Foreign securities	Investment in Foreign Securities/ Overseas ETFs shall be upto 20% of net assets in accordance with the guidelines stipulated by SEBI RBI from time to time. Investment in Foreign Securities / Overseas ETFs would be as per SEBI Master Circular for Mutual Funds dated June 27, 2024 as may be amended from time to time. The Scheme	Clause 12.19 of SEBI Master Circular dated June 27, 2024

		may invest up to US $100 million in foreign securities. As per SEBI Master Circular for Mutual Funds dated June 27, 2024 , Mutual Funds can make overseas investments subject to a maximum of US $ 1 billion per Mutual Fund within the overall industry limit of US $ 7 billion. The overall ceiling for investment in overseas ETFs that invest in securities is US$ 1 billion subject to a maximum of US$ 300 million per mutual fund. The Scheme may invest up to US $ 30 million in Overseas ETFs. Further, the above limit shall be valid for a period of six months from the date of closure of NFO. Post completion of the six months, the relevant provisions of the aforesaid clause 12.19 relating to 'Ongoing Schemes' shall be applicable	
5.	Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs)	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.	Clause 12.21 of SEBI Master Circular dated June 27, 2024
6.	ETCDs	The Scheme may participate in ETCDs.	Clause 12.26 of the SEBI Master Circular dated June 27, 2024.
7	Equity derivatives for non hedging purpose	upto 50% of the net asset of the Scheme. The total exposure related to options premium paid will not exceed 20% of the net assets of the Scheme.	Clause 12.25 of the SEBI Master Circular dated June 27, 2024.
8	Debt Instruments with special	Upto 10% (upto 5%- single	Clause 12.2 of the SEBI

	features (AT1 and AT2 Bonds)	issuer) of the debt portfolio	Master Circular dated June 27, 2024

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

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

The Scheme will not invest in below securities/instruments:

S. No.	Securities/Instruments
1	Equity linked debentures
2	Repo transactions of Corporate Debt Securities
3	Credit default swaps
4	Securitized debt
5	Preference Share

In accordance with clause 12.24 of SEBI Master Circular dated June 27, 2024 the cumulative gross exposure through equity, equity derivatives, debt, debt derivative positions, debt instruments with special features, Structured Obligations, foreign securities, repo transactions, Gold/silver commodity ETFs, ETCDs, REITs and InvITs should not exceed 100% of the net assets of the scheme.

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

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

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

Timelines for deployment of Funds mobilized in a New Fund Offer (NFO)

The funds mobilized during the New Fund Offer (NFO) shall be deployed in accordance with the asset allocation pattern of the scheme within 30 business days from the date of allotment of units. In exceptional cases where the AMC is not able to deploy the funds within this period, shall provide an explanation, including details of the efforts made to deploy the funds, to the Investment Committee of the AMC.

The Investment Committee may, if deemed necessary, shall extend the deployment timeline by an additional 30 business days, in accordance with SEBI circular dated February 27, 2025. While granting an extension, the Committee shall examine the root cause of the delay. However, an extension shall not be granted if the scheme's assets are liquid and readily available.

If the funds are not deployed as per the asset allocation specified in the Scheme Information Document (SID) within the stipulated and extended timelines, the following measures shall apply:
1.Restriction on Fresh Subscriptions: The AMC shall not accept fresh inflows into the scheme until the funds are deployed as per the SID.
2.Waiver of Exit Load: No exit load shall be levied on investors exiting the scheme after 60 business days of non-complying with the asset allocation.
3.Investor Notification: The AMC shall inform all NFO investors about their option to exit the scheme without an exit load via email, SMS, or other appropriate communication channels.
4.Reporting to Trustees: Any deviation from the deployment timelines shall be reported to the Trustees at each stage.

Change in Asset Allocation

The Scheme may review the above pattern of investments/ asset allocation based on views on equity markets, interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives and asset allocation pattern of the Scheme. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, legislative amendments and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only.

Rebalancing due to Short Term Defensive Consideration:

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

Rebalancing due to Passive Breaches:

Further, as per clause 2.9 of SEBI Master Circular dated June 27, 2024 and SEBI circular dated June 26, 2025, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in clause 2.9 of SEBI Master Circular dated June 27, 2024.

B. WHERE WILL THE SCHEME INVEST?

The scheme shall invest in below instruments:

a. Equities and equity related instruments;
b. Debt and money market instrument;
c. Commercial Paper;
d. Repo of Government Securities;
e. Treasury Bill (T-Bill);
f. Tri-party repo (TREPS);
g. Securities created and issued by the Central and State Governments;
h. Non-convertible debentures and bonds;
i. Floating rate debt instruments;
j. Short Term Deposits;
k. ETCDs
l. Gold and Silver ETFs
m. Units of REITs
n. Units of InvITs
o. Derivatives.
p. Investments in units of mutual fund schemes
q. Overseas Securities
r. Interest rate derivatives
s. Debt instruments with special features as specified in clause 12.2 of SEBI Master Circular dated June 27, 2024

For details, please refer Section II.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme proposes to invest across asset classes, in line with the asset allocation mentioned in the SID, with the aim of generating capital appreciation and income for investors. With this aim the Fund Managers will follow active investment strategy and allocate the assets of the Scheme predominantly in Equity & Equity related instruments, Debt & money market instruments, Commodities (Gold and Silver) and in units of REITs & InvITs. The actual percentage of investment in other asset classes will be decided after considering the prevailing market conditions, the macroeconomic environment (including interest rates and inflation), the performance of the corporate sector, the equity markets and general liquidity and other considerations in the economy and markets.

The Scheme may utilize an internal proprietary framework to monitor the markets to decide the asset allocation mix in various asset classes. The internal proprietary framework might be based on factors such as valuation, momentum and macroeconomic parameters.

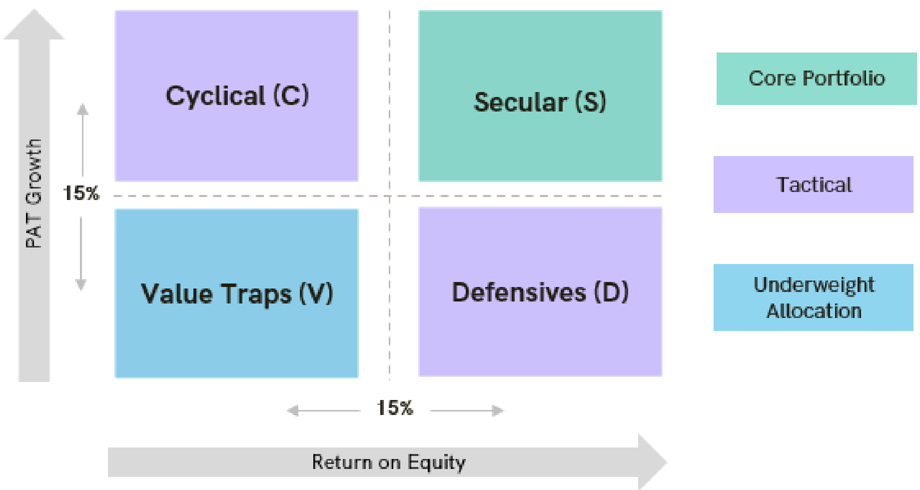
The AMC may choose to continuously churn the portfolio of the Scheme in order to achieve the investment objective. The Scheme proposes to concentrate on business and economic fundamentals driven by in depth research techniques, employing strong stock selection.

For Equity Portion:

The Equity portion of the scheme will invest in stocks across market capitalization with no market cap bias. The Scheme will follow a bottom-up approach to stock-picking and choose companies across sectors/styles without any bias.

The scheme intends to follow SCDV Framework along with internal (financial analysis, corporate governance checks, risk reward evaluation, etc) and external analysis (conferences, investor presentations, management interaction, primary visits across supply chain, etc) for security selection.

Our key investment framework is illustrated in the diagram below. Securities are classified into 4 categories based on their PAT (Profit After Tax) growth and ROE (Return on Equity).



a) **Secular:** Companies that consistently deliver more than 15% ROE and PAT growth over the long term. These are long-term compounding growth businesses. E.g., consumer discretionary, private financials.

b) **Cyclicals:** Companies that are highly sensitive to economic cycles. While they may deliver high growth over the long term, their ROEs tend to be lower due to asset-heavy business models. E.g., infrastructure, logistics, capital goods.

c) **Defensive:** Companies with superior ROE profiles but lower long-term growth rates. They typically have lower capital expenditures and are less sensitive to business cycles, providing a cushion to returns during downturns. E.g., consumer staples, IT, healthcare.

d) **Value Traps:** Companies with lower long-term growth rates and ROEs. We follow a highly selective approach in this segment, preferring candidates with the potential for ROE and growth upgrades.

For Debt Portion:

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. The scheme will design portfolio which will dynamically track interest rate movements in the short term by reducing duration in a rising rate environment while increasing duration in a falling interest rate environment.

The Scheme will emphasize on well-managed, quality companies with above average growth prospects whose securities can be purchased at a competitive yield and whose debt securities are rated above the Investment grade by a recognized credit rating agencies like The Credit Rating and Information Services of India Limited (CRISIL), ICRA Limited, Credit Analysis and Research Limited (CARE) etc.

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

a. Investments should only be made in such instruments, including bills rediscounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.

b. Exposure of the scheme in such instruments, shall not exceed 5% of the net assets of the scheme.

c. All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.

The Scheme may use derivatives instruments like Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and as may be permitted under the Regulations and guidelines. The Scheme shall under normal circumstances not have exposure of more than 50% of its debt portfolio in derivative instruments.

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

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments”.

For detailed derivatives strategies, please refer to SAI.

Commodities (Gold and Silver):

Pertaining to commodities the scheme shall invest in the appropriate Exchange Traded Commodity Derivatives (ETCD) or ETFs with Gold and Silver commodity underlying or any other permissible instruments linked with commodity prices. Under commodity derivatives the scheme shall invest in both futures and options contracts of underlying assets. Long-term investment in commodities will be based on the commodity fundamentals driven by comprehensive research studies, demand-supply, roll-over cost mechanism and other macro-economic factors. Short term investment will be to capture arbitrage opportunities, price corrections or other event-based opportunities in the market. The Scheme may also take exposure to various equity derivatives including futures and option strategies, as may be permitted by SEBI from time to time.

Covered Call Options:

A call option gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a person holds a long position in an asset and writes (sells) call options on that same asset. The covered call strategy can be followed by the Fund Manager in order to enhance returns in range bound markets.

Derivative & Arbitrage Strategies:

Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, index, such as: interest rates, exchange rates and equities. The Scheme will invest in arbitrage opportunities between spot and futures prices of exchange traded equities.

The Scheme may build similar hedge positions that offer an arbitrage potential for example buying the basket of index constituents in the cash or futures segment and selling the index futures, and selling the corresponding stock future, etc.

The Scheme may also invest in low risk derivatives strategies. These strategies may involve any combination of cash, futures and options. The Scheme will invest in opportunities arising out of corporate actions announced in stocks that offer superior risk adjusted returns and IPOs.

1. Cash Future Arbitrage: This strategy is employed when the price of the future is trading at a premium to the price of its underlying in spot market. The Scheme shall buy the stock in spot market and endeavor to simultaneously sell the future at a premium on a quantity neutral basis.

Buying the stock in spot market and selling the futures results into a hedge where the Scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the spot market. Thus there is a convergence between the spot price and the futures market on expiry. This convergence helps the Scheme to generate the arbitrage return locked in earlier.

On or before the date of expiry, if the price differential between the spot and futures position of the subsequent month maturity still remains attractive, the scheme may rollover the futures position and hold onto the position in the spot market. In case such an opportunity is not available, the scheme would liquidate the spot position and settle the futures position simultaneously.

Rolling over of the futures transaction means unwinding the short position in the futures of the current month and simultaneously shorting futures of the subsequent month maturity, and holding onto the spot position.

2. **Index Arbitrage:**

The Nifty 50 derives its value from fifty constituent stocks; the constituent stocks (in their respective weights) can be used to create a synthetic index matching the Nifty Index. Also, theoretically, the fair value of a future is equal to the spot price plus the cost of carry.

Theoretically, therefore, the pricing of Nifty Index futures should be equal to the pricing of the synthetic index created by futures on the underlying stocks.

Due to market imperfections, the index futures may not exactly correspond to the synthetic index futures. The Nifty Index futures normally trades at a discount to the synthetic Index due to large volumes of stock hedging being done using the Nifty Index futures giving rise to arbitrage opportunities.

One instance in which an index arbitrage opportunity exists is when Index future is trading at a discount to the index (spot) and the futures of the constituent stocks are trading at a cumulative premium.

The fund manager shall endeavour to capture such arbitrage opportunities by taking long positions in the Nifty Index futures and short positions in the synthetic index (constituent stock futures).

Based on the opportunity, the reverse position can also be initiated.

Index Arbitrage (Spot market):

This strategy is very similar to the index arbitrage strategy explained above. This strategy can be executed when the index future is trading at a premium to the underlying index. The Fund Manager will buy the index constituents (ratio of weights in the index) in the spot market and simultaneously sell the index future at a premium. On expiry day, the futures expire at cash. This convergence helps realize the profits locked-in.

3. Other Arbitrage Derivative Strategies:
   The Scheme will also invest in arbitrage opportunities arising out of corporate actions (e.g. – mergers, FPO, delisting, open offers, etc). These are just a few examples of arbitrage opportunities arising out of corporate actions. This is not an exhaustive list as every corporate action could offer a different and unique opportunity.

The Scheme may also use derivative instruments as may be introduced from time to time, with the underlying being any of the stocks in a recognized stock exchange.

The Scheme may deploy one or more of the above mentioned derivative Strategies to the extend they are in line with the investment objective of the Scheme.

In case of Debt and Money Market securities, the scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. With the aim of controlling risks rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the issuer, the short as well as long-term financial health of the issuer.

The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies.

In addition, the investment team of the AMC will study the macro-economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

The Schemes could invest in Fixed Income Securities issued by government, quasi government entities, corporate issuers, structured notes and multilateral agencies in line with the investment objectives of the Scheme and as permitted by SEBI from time to time.

The scheme will also invest in the Commodities (including ETCDs) in order to achieve the investment objective. The scheme may also invest in Units issued by REITs & InvITs after doing due research on the same.

The scheme may also invest in preference shares. Further, the Scheme may invest in other schemes managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity with the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements or other derivative instruments for the purpose of hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

The scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such an investment shall be made subject to the guidelines which may be prescribed. For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so with the prior approval of the Board of the AMC/Trustee.

Using Overnight Indexed Swaps

In a rising interest rate scenario, the Scheme may enhance returns for the Investor by hedging the risk on its fixed interest paying assets by entering into an OIS contract where the Scheme agrees to pay a fixed interest rate on a specified notional amount, for a pre determined tenor and receives floating interest rate payments on the same notional amount. The fixed returns from the Scheme assets and the fixed interest payments to be made by the Scheme on account of the OIS transaction offset each other and the Scheme benefits on the floating interest payments that it receives. The Scheme may enter into an opposite position in case of a falling interest rate scenario, i.e. to hedge the floating rate assets in its portfolio the Scheme enters into an OIS transaction wherein it receives a fixed interest rate on a specified notional amount for a specified time period and pays a floating interest rate on the same notional amount. The floating interest payments that the Scheme receives on its floating rate securities and the floating interest payments that the Scheme has to pay on account of the OIS transaction offset each other and the Scheme benefits on the fixed interest payments that it receives in such a scenario.

Swap

Assume that the Scheme has a Rs. 20 crore floating rate investment linked to MIBOR (Mumbai Inter Bank Offered Rate). Hence, the Scheme is currently running an interest rate risk and stands to lose if the interest rate moves down. To hedge this interest rate risk, the Scheme can enter into a 6 month MIBOR swap. Through this swap, the Scheme will receive a fixed predetermined rate (assume 12%) and pays the “benchmark rate” (MIBOR), which is fixed by the NSE or any other agency such as Reuters. This swap would effectively lock-in the rate of 12% for the next 6 months, eliminating the daily interest rate risk. This transaction is usually routed through an intermediary who runs a book and matches deals between various counterparties.

Forward Rate Agreement

Assume that on June 30, 2009, the 30 day Commercial Paper (CP) rate is 4% and the Scheme has an investment in a CP of face value Rs. 50 Crores, which is going to mature on July 31, 2009. If the interest rates are likely to remain stable or decline after July 31, 2009, and if the fund manager, who wants to re-deploy the maturity proceeds for 1 more month does not want to take the risk of interest rates going down, he can then enter into a following Forward Rate Agreement (FRA) say as on June 30, 2009:

He can receive 1 X 2 FRA on June 30, 2009 at 4.00% (FRA rate for 1 months lending in 1 months time) on the notional amount of Rs. 50 Crores, with a reference rate of 30 day CP benchmark. If the CP benchmark on the settlement date i.e. July 30, 2009 falls to 3.75%, then the Scheme receives the difference 4.00 – 3.75 i.e. 25 basis points on the notional amount Rs. 50 Crores.

Interest Rate Futures

Assume that the Scheme holds an Indian ten year benchmark and the fund manager has a view that the yields will go up in the near future leading to decrease in value of the investment and subsequent decrease in Net Asset Value of the Scheme. The fund manager decides to use Interest Rate Futures to mitigate the risk of decline of Net Asset Value of the Scheme.

12th October 2009

- The benchmark ten year paper 6.88 2009, is trading at INR 98.00 at a yield of 7.19%.
- December 2009 futures contract on the ten year notional 7% coupon bearing Government paper is trading at a yield of 7.29% at a price of INR 98.50.
- The mutual fund decides to hedge the exposure by taking a short position in December 2009 interest rate futures contract. 25th November 2009
- As expected by the fund manager the yield of the benchmark ten year paper has increased to 8% and the price has decreased to 92.70.
- The December 2009 futures contract is trading at a price of INR 93.17 indicating a yield of 8.05%
- The mutual fund unwinds the short position by buying the December 2009 futures contract. The transaction results in profit from the futures position, against the corresponding loss from the Government of India security position.

All investments made by the Scheme will be made in accordance with SEBI (Mutual Fund) Regulations, 1996, as amended from time to time The AMC will follow a structured investment process in order to identify the best securities for investment and has developed an internal research framework for consistently examining all securities. The aim of the Investment Manager will be to achieve optimal returns with high credit quality portfolio. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing market conditions, the macroeconomic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and market.

The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies. The investment team will primarily use a bottom up approach to assess the quality of the security/ instrument (including the financial health of the issuer) as well as the liquidity of the security

Investment /Credit evaluation Fund Manager shall take a view on the broad direction of the market including interest rate outlook. While monitoring credit quality of the portfolio, the investment team shall evaluate each credit before inclusion into the Scheme portfolio. Following factors are considered while evaluating investment and credit of debt and other instruments.

- Liquidity of instrument

- Credit rating of instrument
- Credit spread
- Issuer of instruments and sectors it belongs to
- Credit Quality as determined by analyzing its financial statements
- Aggregate Exposure to the issuer
- Exposure of other Funds

Portfolio Turnover

The Scheme, being an open-ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. However, it is difficult to measure with reasonable accuracy the likely turnover in the portfolio of the Scheme.

The portfolio may be churned in order to take advantage of movements in the securities market and to maximize the average returns on the portfolio while maintaining a desirable risk profile and adequate liquidity.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme is benchmarked against the BSE 500 TRI – 25% + NIFTY Composite Debt Index – 45% + Domestic prices of Gold and Silver (30%).

Justification: BSE 500 TRI – 25% + NIFTY Composite Debt Index – 45% + Domestic prices of Gold and Silver (30%) is a broad-based index and its composition broadly represents the Scheme's investment universe. The composition of the Benchmark is such that, it is most suited for comparing performance of the scheme.

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

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

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager	**Age (Years)**	**Educational Qualification**	**Years of Experience**	**Other Schemes Managed**
Mr. Mayur Patel **Fund**	38	Chartered Accountant and a CFA charter	Mr. Mayur Patel has over 18 years of work experience including investment management and	360 ONE Focused Equity Fund, 360 ONE Flexicap Fund and equity portion

Manager for Equity Portion		holder	research experience of more than 10 years. Prior to joining 360 ONE Asset Management Limited, he managed equity portfolios of DSP BlackRock Equity Savings Fund and MIP Fund at DSP BlackRock Investment Managers (a joint venture between BlackRock and the DSP Group in India). Mr. Patel joined DSP BlackRock in 2013 as an Equity Analyst responsible for origination and dissemination of ideas across energy, industrials and utilities sectors. Earlier, he was associated with Spark Capital as Lead Analyst, Energy in their Institutional Equities division and has also 14 worked with Tata Motors and CRISIL.	of 360 ONE Balanced Hybrid Fund
Mr. Milan Mody **Fund Manager for Debt Portion**	45	MBA Finance, B.Com	Mr. Milan Mody has over 20 years of work experience in the Fixed Income market. Prior to joining 360 ONE Asset Management Limited, he was associated with ITI Asset Management Limited as Fixed Income Fund Manager for three years. His previous experience includes working with Darashaw, Birla Sun-life Securities, Sahara Life Insurance and Zyin Research Pvt. Ltd.	360 ONE Liquid Fund, 360 ONE Dynamic Bond Fund and Debt Portion of 360 ONE Balanced Hybrid Fund
Mr. Rahul Khetawat **Fund Manager for Commodity Portion**	37	PGDM, M.COM (PRE)	Mr. Khetawat has over 14 years of experience of handling multiple asset classes including Forex. He has managed end to end product/business development and management encompassing Structuring, Advisory, Trading, Risk management, and Fund management. Prior to joining 360 ONE Asset Mr. Khetawat was associated with Edelweiss	360 ONE Gold ETF and 360 ONE Silver ETF

			Financial Services Limited and Marwadi Share and finance Limited as a trader in Commodity and forex market.	

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

360 ONE Multi Asset Allocation Fund is a new product offered by 360 ONE Mutual Fund and is not a minor modification of the existing Scheme. 360 ONE Multi Asset Allocation Fund is different from the following existing open-ended Hybrid scheme launched by 360 ONE Mutual Fund:

- 360 ONE Balanced Hybrid Fund

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

G. HOW HAS THE SCHEME PERFORMED

This is new scheme under 360 ONE Mutual Fund.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings i.e, Top 10 holdings by issuer and fund allocation towards various sectors.

This is new scheme under 360 ONE Mutual Fund.

ii. Name and exposure to top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/Index Funds – Not Applicable

iii. Functional website link for portfolio disclosures – for Fortnightly/Monthly/Half yearly: This is new scheme under 360 ONE Mutual Fund.

iv. Schemes Portfolio turnover ratio: Not Applicable

v. Aggregate investment in the scheme by:

This is new scheme under 360 ONE Mutual Fund.

vi. Investments of AMC in the Scheme –

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

For details please refer (if any) https://www.360.one/asset-management/mutualfund/downloads/disclosures/. - Not applicable since this is a new scheme.

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

Part III – OTHER DETAILS

A. COMPUTATION OF NAV

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

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

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

Computation of NAV in case of investment in foreign securities:

For Valuation of Foreign Currency / Securities: On the valuation day, all the assets and liabilities denominated in foreign currency will be valued in Indian Rupees. The valuation price of the security will be converted to INR based on FBIL/any other designated agency, reference rate at the close of banking hours in India. If required, the AMC may change the source of determining the exchange rate. The Fund shall value its investments according to the valuation norms (Valuation Policy includes computation of NAV in case of investment in foreign securities), as specified in the Eighth Schedule of the Regulations, or such guidelines / recommendations as may be specified by SEBI from time to time. The broad valuation norms are detailed in the Statement of Additional Information.

Computation of NAV in case of investment in foreign ETFs: The closing price of the units of ETFs on overseas Stock Exchange shall be used for valuation by the Scheme for such ETFs.

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

Illustration for Computation of NAV:

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

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

- **Ongoing Price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors (This is the price you need to pay for purchase/ switch-in):**

The Sale Price for a valid purchase will be the Applicable NAV.

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

Assumed NAV Rs. 11 per unit. Entry Load: NIL.

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

Purchase Price = 11 + (0% * 11)

Purchase Price = 11 + 0

Purchase Price = Rs. 11/-

Transaction charges and other charges/expenses, if any, borne by the investors have not been considered in the above illustration.

- **Ongoing Price for redemption (sale)/switch out (to other schemes /plans of the mutual fund) by investors (This is the price you will receive for redemptions/ switch-outs):**

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

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

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

Sale Price = 11 – (1%*11)

Sale Price = 11 – 0.11

Sale Price = Rs.10.89

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

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

Transaction charges and other charges/expenses, if any, borne by the investors have not been considered in the above illustration.

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

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

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

B. NEW FUND OFFER (NFO) EXPENSES

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

C. ANNUAL SCHEME RECURRING EXPENSES

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

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

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

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

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

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

Expense Head	**% of daily Net Assets**
	Regular Plan
Investment Management and Advisory Fees	Up to 2.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements & IDCW redemption cheques & warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively	
Goods and Service Tax* on expenses other than investment and advisory fees	
Goods and Service Tax* on brokerage and transaction cost	
Other expenses (including listing expenses)	
Maximum total expense ratio (TER) permissible under Regulation	Upto 2.00%
$Additional expenses under regulation 52 (6A) (c)	Up to 0.05%
^Additional expenses for gross new inflows from specified cities	Up to 0.30%

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

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

a. Goods and Service Tax on Investment Management and Advisory Fees:
AMC may charge Goods and Service Tax on Investment Management and Advisory Fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A) of SEBI Regulations.

b. Goods and Service Tax on expenses other than Investment Management and Advisory Fees:
AMC may charge Goods and Service Tax on expenses other than Investment Management and Advisory Fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A) of SEBI Regulations.

c. Goods and Service Tax on brokerage and transaction cost:
The Goods and Service Tax on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of prescribed under Regulation 52 of SEBI Regulations.

^ As per Regulation 52(6A)(b), Expenses not exceeding of 0.30 % of daily net assets, if the new inflows from retail investors from such cities as specified by the SEBI, from time to time are at least:

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

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

Note - SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.

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

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

ILLUSTRATION OF IMPACT OF EXPENSE RATIO ON SCHEME’ S RETURN:

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1,500	1,500
Expenses other than Distribution Expenses	150	150

Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1,300	1350

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

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of clause 10.1.12 of Master Circular on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

D. LOAD STRUCTURE

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

Type of Load	**Load chargeable (as % of NAV)**
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.

In accordance with the requirements specified by the paragraph 10.4.1(a) of SEBI Master circular dated June 27, 2024, no entry load will be charged for purchase/additional purchase/switches accepted by the Mutual Fund. Similarly, no entry load will be charged with respect to applications for registrations under the Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP) accepted by the Mutual Fund.

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

- No Exit load shall be levied for switching between Plans/Options within the Scheme.
- However, exit load will be applicable if the units are switched-out / redeemed from the Scheme within the exit load period from the initial date of purchase.
- No Exit load will be levied on Units allotted on Re-investment of Income Distribution cum Capital Withdrawal.
- In case of Systematic Transactions such as Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

At the time of change in load structure in future, the AMC will take following steps:

• The addendum detailing the changes shall be attached to SID and Key Information Memorandum (KIM). The addendum will be circulated to all the distributors so that the same can be attached to all SID and KIM already in stock.

• Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all investor service centres and distributors/brokers offices.

• The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.

• A public notice may be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.

• The Fund shall display the addendum on its website (https://www.360.one/asset-management/mutualfund/)

Section II

I. Introduction

A. Definition/interpretation

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

B. Risk Factors

- **Standard Risk Factors:**

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

- **Scheme Specific Risk Factors**

Risks associated with investing in Equities

a. Investments in the equity shares of the Companies are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macro economic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.

b. The NAVs of schemes investing in equity will fluctuate as the daily prices of the individual securities in which they invest fluctuate and the units when redeemed may be worth more or less than their original cost.

c. The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the units of the Scheme may fluctuate and can go up or down.

d. Investors may note that Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with anticipated trends.

e. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. Such securities, however, increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

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

Risk associated with Investing in Debt and money market instruments

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

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

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

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

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

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

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

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

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

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

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

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

Risks associated with Investing/trading in Derivatives

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

Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the “counterparty”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

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

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

Risks associated with Securities Lending and Borrowing

Securities Lending and Borrowing (“SLB”) is an exchange traded product in India, with trades done on order matching platforms setup by the clearing corporation/house of recognized stock exchanges. In accordance with SEBI guidelines, there is a robust risk management system and safeguards exercised by the clearing corporation/house, which also guarantee financial settlement hence eliminating counterparty risk on borrowers.

The Scheme may participate as a lender in the SLB market and lend securities held in the portfolio for earning fees from such lending to enhance revenue of the Scheme. The key risk to the Scheme is creation of temporary illiquidity due to the inability to sell such lent securities, till the time such securities are returned on the contractual settlement date or on exercise of early recall.

In case the Scheme undertakes stock lending as prescribed in the Regulations, it may, at times be exposed to counter party risk and other risks associated with the securities lending. Unitholders of the Scheme should note that there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities lent. The Fund may not be able to sell such lent securities, and this can lead to temporary illiquidity.

Risks associated with segregated portfolio:

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

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

• The investors holding units of the segregated portfolio may not be able to liquidate their holdings till the time of recovery of money from the issuer.

• The security comprising the segregated portfolio may not realize any value.

• Listing of units of the segregated portfolio on a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units of the segregated portfolio on the stock exchange.

• The trading price of units on the stock exchange may be significantly lower than the prevailing Net Asset Value (NAV) of the segregated portfolio.

Risks associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities:

The risks factors stated below for the Structured Obligations & Credit Enhancement are in addition to the risk factors associated with debt instruments.

● Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer.

● **Liquidity Risk:** SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.

● **Credit Risk:** The credit risk of debt instruments which are CE rated is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

Risk factors associated with investment in Tri-Party Repo

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

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

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

Risks associated with the Scheme's Arbitrage Strategy:

The Scheme may invest in equity and equity related instruments by identifying and exploiting price discrepancies in cash and derivative segments of the market. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different points of time, trading volumes, etc.

- There is no guarantee that the Fund Manager will be able to spot investment opportunities or correctly exploit price discrepancies in the different segments of the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- The Scheme is also expected to have a high portfolio churn, especially in a volatile market. There is an execution risk while implementing arbitrage strategies across various segments of

the market, which may result in missed investment opportunities, or may also result in losses/high transaction costs.

- In case of a large outflow from the Scheme, the Scheme may need to reverse the spot-futures transaction before the settlement of the futures trade. While reversing the spot-futures transaction on the Futures and Options settlement day on the exchange, there could be a risk of volume-weighted-average-price of the market being different from the price at which the actual reversal is processed resulting in basis risk.
- While future market are typically more liquid than underlying cash market, there can be no assurance that ready liquidity would exists at all point in time for the Scheme to purchase and close out a specific futures contract.
- In case of arbitrage, if futures are allowed to expire with corresponding buy/sell in cash market, there is a risk that price at which futures expires, may/may not match with the actual cost at which it is bought/sold in the cash market in last half an hour of the expiry day (Weighted average price for buy or sell).

Risks associated with Overseas Securities:

Subject to necessary approvals, in terms of all applicable guidelines issued by SEBI and RBI from time to time and within the investment objectives of the Schemes, the Schemes may invest in overseas markets and securities which carry a risk on account of fluctuations in the foreign exchange rates, nature of securities market of the country concerned, repatriation of capital due to exchange controls and political circumstances. Further, the scheme may not be able to invest in overseas markets if overseas limits as per RBI and SEBI circulars are exhausted at AMC or industry level which may negatively impact the performance of the schemes.

i. Currency Risk: The scheme may invest in overseas securities and the income from those securities may be quoted in currencies which are different from the schemes base currency. The performance of the scheme may therefore be affected by movements in the exchange rate between the currencies in which the assets are held and the schemes base currency and hence there can be the prospect of additional loss or gain for the Unit Holder than what may be normally derived from the assets in which the scheme invests. The performance of the scheme fund may also be subject to exchange control regulations. Conversion into foreign currency or transfer from some markets of proceeds received from the sale of securities cannot be guaranteed. Exchange rate fluctuations may also occur between the trade date for a transaction and the date on which the currency is acquired to meet settlement obligations. Movements in currency exchange rates can adversely affect the return of your investment.

ii. Risks arising from exhaustion of overseas limits as per applicable SEBI and RBI circulars: The schemes capability to invest in overseas securities is subject to the limits assigned by the SEBI & RBI from time to time basis. In case of exhaustion of the limits to invest in overseas securities is exhausted either at an individual Mutual Fund level or at Industry level or otherwise as restricted by SEBI or RBI, the scheme may not be able to allocate and invest in overseas securities and the AMC will suitably reallocate the proceeds to other investments as permissible under the asset allocation specified in the scheme document.

Risk associated with investments in Gold & Gold ETF's and Silver & Silver ETFs:

i. Gold/Silver Price Risk: Fluctuations in the price of Gold / Silver could adversely affect investment value of the Scheme. The factors that may affect the price of Gold / Silver, inter alia, include demand & supply, economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, Global and local inflation trends, market movements, movement/trade of Gold / Silver that may be imposed by RBI, trade and restrictions on import/export of Gold / Silver or Gold / Silver jewellery etc. The returns from physical Gold / Silver may underperform returns from any other asset class. Investors should be aware that there is no assurance that Gold / Silver will maintain its long-term value in terms of purchasing power in the future. In the event that the price of Gold / Silver declines, the value of investment is expected to decline proportionately.

Governments, central banks and various world institutions, owns significant % of the world gold holdings. If any one or more decides to liquidate in large quantity it can cause a decline in world gold prices and schemes returns would be adversely affected.

ii. Liquidity Risk: The scheme has to sell Gold / Silver only to bullion bankers/ traders who are authorized to buy Gold / Silver. Though, there are adequate number of players (commercial or bullion bankers) to whom the Scheme can sell Gold / Silver. However, the Scheme may have to resort to distress sale of Gold / Silver if there is no or low demand for Gold / Silver to meet its cash needs of redemption or expenses. The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.

iii. Risks associated with handling, storing and safekeeping of physical Gold / Silver: There is a risk that part or all of the Scheme's Gold / Silver could be lost, damaged or stolen. Access to the Scheme's Gold / Silver could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units.

iv. Currency Risk: The formula for deriving the NAV of the units of the scheme is based on the imported (landed) value of the Gold / Silver, which is computed by multiplying international market price by US Dollar value. Hence the value of NAV or Gold / Silver will depend upon the conversion value and attracts all the risk associated with such conversion.

v. Physical Gold / Silver: There is a risk that part or all of the Scheme's Gold / Silver could be lost, damaged or stolen. Access to the Scheme's Gold / Silver could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units.

vi. Indirect taxation: For the valuation of Gold / Silver by the Scheme, indirect taxes like customs duty, VAT, etc. would also be considered. Hence, any change in the rates of indirect taxation / applicable taxes would affect the valuation of the Scheme.

vii. Counter party Risk: There is no Exchange for physical Gold / Silver in India. The Scheme may have to buy or sell Gold / Silver from the open market, which may lead to counter party risks for the Mutual Fund for trading and settlement.

viii. Risks Related to the Custody of Gold / Silver: The Custodian is responsible for the safekeeping of the Gold / Silver bullion and also facilitates the transfer of Gold / Silver bullion into and out of the vault. Although the Custodian is a market maker, clearer and approved weigher under the rules of the LBMA (which sets out good practices for participants in the bullion market), the LBMA is not an official or governmental regulatory body. Accordingly, the Scheme is dependent on the Custodian to comply with the best practices of the LBMA and to implement satisfactory internal controls for its Gold / Silver bullion custody operations in order to keep the Gold / Silver bullion secure. The Custodian is responsible for loss or damage to the Gold / Silver only under limited circumstances. The AMC does not insure its Gold / Silver (Underlying Gold / Silver of the scheme). The Custodian maintains insurance on such terms and conditions as it considers appropriate in connection with its custodial obligations under the Custodian Agreement and is responsible for all costs, fees and expenses arising from the insurance policy or policies. The AMC is not a beneficiary of any such insurance and does not have the ability to dictate the existence, nature or amount of coverage. Therefore, Shareholders cannot be assured that the Custodian maintains adequate insurance or any insurance with respect to the Gold / Silver held by the Custodian on behalf of the Trust.

ix. Operational Risks: Gold / Silver Exchange Traded Funds are relatively new products and their value could decrease if unanticipated operational or trading problems arise. Gold / Silver Exchange Traded Fund, an open ended Exchange Traded Fund, is therefore subject to operational risks.

x. The scheme may invest in Gold / Silver ETFs. The units may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of the holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. The units of the ETFs will be valued at the market price of the said units on the principal exchange. The valuation price may be at a variance to the underlying NAV of the fund, due to market expectations, demand supply of the units, etc. However, given that units can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV will not sustain due to arbitrage opportunity available.

xi. In case of investment in Gold / Silver ETFs, the scheme will subscribe to the units of Gold / Silver ETFs according to the value equivalent to unit creation size as applicable. When subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to Gold / Silver returns profile.

xii. Tracking Error: “Tracking Error” i.e. the annualised standard deviation of the difference in daily returns between physical Gold / Silver and the NAV of Gold / Silver ETF may arise including but not limited to the following reasons: -

a. Expenditure incurred by the fund.

b. Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise.

c. Securities trading may halt temporarily due to circuit filters.

d. Disinvestments to meet redemptions, recurring expenses, etc.

e. Execution of large buy / sell orders

f. Transaction cost (including taxes and insurance premium) and recurring expenses

g. Realisation of Unit holders’ funds

h. Accounting for indirect taxes including tax reclaims

i. SEBI Regulations (if any) may impose restrictions on the investment and/or disvestment activities of the Scheme. Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Error.

Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCD) of various commodities:

The Scheme may invest in commodities markets as permitted under various regulations and may therefore have investment exposure to the commodities markets and one or more sectors of the commodities markets, which may subject the Scheme to greater volatility than investments in traditional securities, such as stocks and bonds. Volatility in the commodities markets may be caused by changes in overall market movements, domestic and foreign political and economic events and policies, war, acts of terrorism, changes in domestic or foreign interest rates and/or investor expectations concerning interest rates, domestic and foreign inflation rates, investment and trading activities of mutual funds, hedge funds and commodities funds, and factors such as drought, floods, weather, livestock disease, embargoes, tariffs and other regulatory developments, or supply and demand disruptions. Because the Scheme's performance is linked to the performance of volatile commodities, investors should be willing to assume the risks of potentially significant fluctuations in the value of the Scheme's shares.

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

The AMC within the regulatory guidelines and room given in Scheme information document, may use derivative on commodities (like Futures and Options). The use of derivatives may affect the performance of the scheme Systemic risks which may be witnessed while trading in Indian Commodities Market are Liquidity risk, Price risk in terms of volatility, Exchange Risk and counterparty risks.

i. Liquidity Risk: While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.

ii. Price risk: ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.

iii. Settlement risk: ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

iv. If the Commodities futures position passes its last square off date or the ‘Intention’ is missed to be provided before the Delivery Intention period, the buyer or the seller will be allocated delivery of the commodity. Thus, there emerges a risk of holding goods in physical form at the warehouses. Though the commodity is inclusive of insurance cost, there is a small deductible in each claim which is not payable by the Insurance company.

Risk factors associated with REITs and InvITs:

● Price Risk:

Securities/Instruments of REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. The extent of fall or rise in the prices is a fluctuation in general market conditions, factors and forces affecting capital market, Real Estate and Infrastructure sectors, level of interest rates, trading volumes, settlement periods and transfer procedures.

● Interest Rate Risk:

Securities/Instruments of REITs and InvITs run interest rate risk. Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.

● Credit Risk:

Credit risk means that the issuer of a REIT/InvIT security/ instrument may default on interest payment or even on paying back the principal amount on maturity. Securities/ Instruments of REITs and InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.

● Liquidity Risk:

This refers to the ease with which securities/instruments of REITs/InvITs can be sold. There is no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities/instruments for which a liquid market exists. As these products are new to the market they are likely to be exposed to liquidity risk.

● Reinvestment Risk:

Investments in securities/instruments of REITs and InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or Dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

● Legal and Regulatory Risk

The regulatory framework governing investments in securities/instruments of REITs and InvITs comprises a relatively new set of regulations and is therefore untested, interpretation and enforcement by regulators and courts involves uncertainties. Presently, it is difficult to forecast as to how any new laws, regulations or standards or future amendments will affect the issuers of REITs/InvITs and the sector as a whole. Furthermore, no assurance can be given that the regulatory system will not change in a way that will impair the ability of the Issuers to comply with the regulations, conduct the business, compete effectively or make distributions.

Risk factors associated with investment in special feature bonds:

The scheme may invest in special feature bonds as permissible by the SEBI & scheme offer documents, which may be subordinate to the equity and thus may carry high credit risk and risk of capital loss.

C. Risk Mitigation Strategies

Risk is an inherent part of the investment function. Effective Risk management is critical to fund management for achieving financial soundness. Investment by the Scheme would be made as per the investment objective of the Scheme and in accordance with SEBI Regulations. AMC has adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep in line with the investment objective of the Scheme. The risk control process would include identifying the risk and taking proper measures for the same. Further, AMC has put in place a Front Office System for managing risk. The system has incorporated the investment restrictions as per the SEBI guidelines and enables identifying and measuring the risk through various risk management tools like various portfolio analytics, risk ratios, average duration and analyses the same and acts in a preventive manner.

Risk control measures with respect to investment Equity and Equity related instruments

Concentration Risk: Concentration risk represents the probability of loss arising from heavy exposure to a particular group of sectors or securities.

Mitigation: The scheme will try to mitigate this risk by diversifying the investment into the large number of companies and keep stock-specific concentration risk relatively low.

Market Risk: Equity and Equity related securities by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors.

Mitigation - Market risk is a risk which is inherent to an equity scheme. The scheme will try to reduce the market risk by undertaking active portfolio management as per the investment objective.

Liquidity risk: The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods

Mitigation- As such the liquidity of stocks that the scheme invests into could be relatively low. The scheme will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time.

Risk control measures with respect to Debt & Money Market Instruments

Market Risk / Interest Rate Risk: Changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. The price movement up and down in fixed income securities will lead to possible movements in the NAV.

Mitigation - In a rising interest rates scenario the scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent.

Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).

Mitigation- The scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds.

Credit risk or default risk: It refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.

Mitigation–As part of the due diligence, management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off-balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower. In case of securitized debt instruments, the Scheme will ensure that these instruments are sufficiently backed by assets.

Risk control with respect to derivatives

As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations.

Mitigation- Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. All equity derivatives trade will be done only on the exchange with guaranteed settlement.

Risks control with respect to Gold / Silver and Gold / Silver ETFs

Price risk: The investments will follow the underlying price of Gold / Silver and therefore the level of portfolio volatility would be same as that of the underlying Gold / Silver price. The investment managers will ensure that the portfolio allocation to the securities is as per the allocation allowed by the scheme document.

Liquidity risk: Gold / Silver is a globally traded commodity and thereby liquid. There are also designated Authorized Participants who facilitate liquidity on the exchange.

Event risk/Custody Risk: There is a risk that part or all of the physical Gold / Silver belonging to the Scheme could be lost, damaged or stolen. In order to ensure safety, the said Gold / Silver will be stored with custodian in its vaults. Gold / Silver held by custodian is also insured. The custodian will insure/cover all such risks.

Tracking error & Tracking Difference Risk: While the objective of the Scheme is to closely track the price of Physical Gold / Silver, the performance may not be commensurate with the Price of Gold / Silver on any given day or over any given period. Such variations are commonly referred and measure as the tracking error or tracking difference. Tracking errors or Tracking difference may cause the scheme to generate returns which are not in line with the performance of the underlying benchmark and may arise from a variety of factors including but not limited to:

a. Expenditure incurred by the fund.
b. Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise.
c. Securities trading may halt temporarily due to circuit filters.
d. Disinvestments to meet redemptions, recurring expenses, etc.
e. Execution of large buy / sell orders
f. Transaction cost (including taxes and insurance premium) and recurring expenses
g. Realisation of Unit holders' funds
h. Accounting for indirect taxes including tax reclaims
i. SEBI Regulations (if any) may impose restrictions on the investment and/or disinvestment activities of the Scheme. Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Error.

AMC would monitor the tracking error or Tracking difference of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible and within the permissible limits. However, this may vary due to the reasons mentioned above or any other reasons that may arise and particularly when the markets are very volatile. However, there can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error or tracking difference relative to performance of the Underlying benchmark.

Risks control with respect to Investments in REITs and InvITs:
The Investment Manager endeavours to invest in REITS/InvITs, where adequate due diligence and research has been performed by the Investment Manager. The Investment Manager also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the predictability and strength of cash flows, value of assets, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, etc.

II. Information about the scheme:

A. Where will the scheme invest –

Investment in Equities and equity related instruments

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

Investment in Debt and money market instrument: The Scheme may also invest in debt and money market instruments, in compliance with Regulations to meet liquidity requirements. The scheme may also invest in liquid schemes of 360 ONE Mutual Fund or other schemes which has objective to invest in debt and money market instruments. Money Market Instruments include but not limited to:

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

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

Repo of Government Securities: Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds.

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

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

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

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

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

Investment in Short Term Deposits

Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

The aforementioned securities may be acquired through Initial Public Offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency.

Investment in unrated debt instruments shall be subject to complying with the provisions of the Regulations and within the limit as specified in Schedule VII to the Regulations.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity subject to investment limits specified elsewhere in this document as prescribed under SEBI Regulations.

The Fund Manager reserves the right to invest in such securities as may be permitted from time to time and which are in line with the investment objectives of the Scheme.

Investment in Derivatives:

Derivative positions for hedging purposes shall not exceed 50% of debt portfolio.

Investment in Overseas Securities as permitted by Reserve Bank of India and Securities and Exchange Board of India including overseas ETFs/index funds

The Scheme may also invest in below securities as per the provisions of clause 12.19.2 of Master Circular dated June 27, 2024:

- ADR(s) and/or GDR(s) issued by Indian or foreign companies.
- Equity of overseas companies listed on recognized Stock Exchanges overseas.
- Initial and Follow on Public Offerings for listing at recognized Stock Exchanges overseas.
- Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/ registered credit rating agencies.
- Money Market Instruments rated not below investment grade.
- Repos in form of investment, where the counterparty is rated not below investment grade; repo shall not however involve any borrowing of funds by Mutual Funds.
- Government securities where the countries are rated not below investment grade.
- Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities.
- Short term deposits with banks overseas where the issuer is rated not below investment grade.
- Units / securities issued by overseas Mutual Funds or unit trusts registered with overseas regulators and investing in:
  a. Aforesaid Securities
  b. Real Estate Investment Trusts listed on recognized Stock Exchanges overseas or
  c. Unlisted overseas securities, not exceeding 10% of their net assets.

Exchange Traded Commodity Derivatives

Exchange-Traded Currency Derivatives (ETCDs) are financial instruments traded on regulated exchanges that derive their value from underlying commodities. ETCDs provide a transparent, standardized, and regulated way to gain exposure to commodities, with benefits like reduced counterparty risk and increased liquidity compared to over-the-counter (OTC) derivatives.

Units of Real Estate Investment Trust ('REIT') & Infrastructure Investment Trust ('InvIT').

REIT or Real Estate Investment Trust is a trust registered with SEBI to carry out the activity prescribed under SEBI (Real Estate Investment Trusts) Regulations, 2014. A REIT raises funds by issuing units to investors and invest those funds primarily in assets in real estate sector. The investment in such assets can be made directly or through SPV/Holding Company. The income generated from the underlying assets of the REIT are regularly distributed to the unit holders.

InvIT of Infrastructure Investment Trust is a trust registered with SEBI to carry out the activity prescribed under SEBI (Infrastructure Investment Trusts) Regulations, 2014. An InvIT raises funds by issuing units to investors and

invests those funds primarily in assets in infrastructure sector. The investment in such assets can be made directly or through SPV/Holding Company by the InvIT. Investors who hold units in an InvIT are called unit holders. The income generated from the underlying assets of the InvIT are regularly distributed to the unit holders.

Investments in units of mutual fund schemes – The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations

Investment in Gold/Silver related instruments and ETFs:

The Scheme may invest in :

a. Gold related instruments, Silver related instruments; and

b. Units of Exchange Traded Funds including Gold ETFs and Silver ETFs

Debt instruments with special features as specified in clause 12.2 of SEBI Master Circular dated June 27, 2024.

Additional Tier 1 (AT1) bonds are a type of perpetual bonds. Banks use these bonds to increase their core equity base. AT1 bonds never mature, implying that the bond issuers will never repay the principal. However, banks pay regular interest. But, if the bank's capital ratio falls below a specific percentage or if the bank is making losses, the interest payments can be skipped. AT1 bonds offer higher returns than ordinary bonds. However, they do not have a maturity date.

Banks issue Subordinated Tier 2 bonds to meet their Tier 2 capital requirements. These have to be for a minimum period of 5 years at the time of issue. They are unsecured and subordinated in claims to depositors, unsecured creditors and senior bonds of the bank. Bank Tier 2 bonds do not have Put Option and only have a Call Option (option for early repayment) which the bank can exercise after minimum of 5 years and after approval from Reserve Bank of India (RBI). The most important difference of Bank Tier 2 bonds from Bank senior bonds is its loss absorption feature. If a bank is approaching or has approached a point of nonviability (PONV), then RBI can write off the principal amount outstanding on Tier 2 bonds.

Debt and Money Market Overview

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

The trading in Government securities and Treasury Bills is mainly done through the OMS (Order Matching System) introduced by CCIL and RBI's NDS PDO. Other debt securities like corporate bonds and money market instruments are mainly traded over the counter (OTC), where counterparties deal directly or through broker platforms. FIMMDA Trade Reporting and Confirmation System (F-TRAC) is used for capturing/ reporting of trades in certificate of deposit, commercial paper and outright corporate bonds trades in secondary market and (iii) repo transactions in corporate bonds. The National Stock Exchange of India Limited has a separate trading platform called the Wholesale Debt Market segment where trades put through member brokers are reported. BSE (Bombay Stock Exchange) also has a similar platform. CCIL (Clearing Corporation of India) have set up platform for lending and borrowing through the TREPS (Tri Party Repo Dealing System) dealing system and CROMS (Repo Order Matching system). TREPS facilitates, borrowing and lending of funds, in Triparty Repo arrangement. CCIL is the central counterparty to all trades from Tri Party Repo Dealing System (TREPS) and also performs the role and responsibilities of Triparty Repo Agent, as, in terms of Repurchase Transactions (Repo) (Reserve Bank) Directions, 2018 and as amended from time to time by RBI. These dealing systems have been fairly successful and in addition to the call money market account for bulk of the overnight lending and borrowing activities of market participants for short term surpluses. Promoted by major banks and financial institutions, The Clearing Corporation of India Limited (CCIL) was incorporated on April 30, 2001. The CCIL guarantees the settlement of all trades executed through NDS. The clearing and settlement risks viz., Counter party Credit Risk and Operational Risk are mitigated by CCIL thereby facilitating a smooth settlement process.

India's bond market is pivotal in the country's economic structure. As of September 2023, the government bond market size stands impressively at $1.3 trillion, with corporate bonds at $0.6 trillion. However, foreign portfolio investment (FPI) in these markets is relatively modest at $8.5 billion. Initiatives like the Retail Direct platform make it easier for individuals to buy government securities directly from the Reserve Bank of India (RBI). The platform had close to 1 lakh registrations until May 2023. In Sep 2023, JP Morgan announced the inclusion of Indian Government Bonds (IGBs) in their

Emerging Market Government Bond Index that manages $200 billion for investors across the globe. Because of this, other bond index providers are expected to consider and include Indian bonds in their indices prompting inflows in IGBs. After clocking a compound annual growth rate (CAGR) of ~9% over the past five fiscals, the Indian corporate bond market appears set for even faster growth. CRISIL Ratings expects outstanding size of bond market to more than double from ~Rs 43 lakh crore as of last fiscal to Rs 100-120 lakh crore by fiscal 2030. Even the ticket size of investing in many corporate bonds has fallen from Rs. 10 lakh to Rs. 10,000 now.

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

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

Instruments	Yield (% per annum)
TREPS	5.70 – 5.80
91 Day Treasury Bill	5.85 – 5.95
364 Day Treasury Bill	5.90 – 6.00
1 Year CD	6.75 – 6.85
1 Year CP	6.80 – 6.90
5 -Year Government of India Security	6.10 – 6.20
10-Year Government of India Security	6.35 – 6.45

Types of securities

There are variety of securities and products available in the debt market. Let us try and understand the nature of some of the most prominent products in the Indian economy.

- G-Sec (government securities): G-Secs in India currently have a face value of ` 100/- and are issued by the RBI on behalf of the Government of India. All G-Secs are normally coupon (Interest rate) bearing and have semiannual coupon or interest payments with tenure of between5to30years.This may change according to the structure of the Instrument.

- SDLs (State Development Loans): SDLs are issuance of respective states in order to manage finances of their own state. All the features of SDLs are similar to G-Sec except that normally they are issued for maximum maturity of 10 Years and their pricing considers fiscal health of the respective states and risk element associated therein. For this reason SDLs are issued/traded at market determined spread above the corresponding benchmark G-Sec.

- Treasury Bills/Cash Management Bills (CMB): Treasury Bills are for short-term instruments issued by the RBI for the Government for financing the temporary funding requirements and are issued for maturities of 91 Days, 182 Days and 364 Days, whereas CMBs are issued for maturity below 91 days. T-Bills/ CMBs have a face value of INR 100 but have no coupon (no interest payment). T-Bills are instead issued at a discount to the face value (say @ INR 95) and redeemed at par (INR 100). The difference of INR 5 (100 - 95) represents the return to the investor obtained at the end of the maturity period.

- Commercial Paper: Commercial Paper (CP) is an unsecured money market instrument issued by corporates in the form of a promissory note.

- Certificate of Deposit: Certificate of Deposit (CD) is a negotiable money market instrument issued by banks in dematerialised form or as Usance Promissory Note in the form of a promissory note.

- Fixed Rate Bonds: This is the most popular type of corporate bond traded in most of the markets ,paying a semi-annual but fixed coupon over their life and the principal at the end of the maturity.

- Floating Rate Bonds: These are the bonds, even if the coupon of which are usually paid semi annually ,the coupon rate is not fixed throughout the life and varies over time with reference to some benchmark rate. These types of bonds may have some Floor orCap attached on it, representing that even if the benchmark rate changes by any value, the coupon rate even if floating but will always lie within the range of Floor and Cap rate. Some of the well known benchmark rates used in Indian market are MIBOR, Call Rate, T-bill rate, PLR, etc.

- Debentures: Debentures are also fixed interest debt instruments with different maturity, but is usually secured in nature and therefore offer slower interest comparative to bonds. Debentures, based on their convertibility to the form of equity, can be of three types: Non Convertible (NCD), Partially Convertible (PCD), and Fully Convertible Debenture (FCD).

- Tax-saving infrastructure Bonds: In order to facilitate infrastructure financing through the bond route, some special types of taxfree bonds, issued by some infrastructure companies, are offered to the investors.

- Zero Coupon Bonds: Zero Coupon Bonds (ZCBs) are issued at a discount to their face value and the principal/face value is repaid to the holders at the time of maturity. Instead of paying any periodic coupons, the ZCB holder gets the price discount in the beginning itself. Therefore, ZCBs are alternatively known as Deep Discount Bonds. Treasury Bills and CMBs are example of Zero Coupon Bonds.

B. What are the investment restrictions?

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

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

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

- As per clause 12.8 of SEBI Master Circular dated June 27, 2024,
  A mutual fund scheme shall not invest more than:
  a. 10% of its NAV in debt and money market securities rated AAA; or
  b. 8% of its NAV in debt and money market securities rated AA; or
  c. 6% of its NAV in debt and money market securities rated A and below
  issued by a single issuer.
  The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.
- The Scheme shall not invest in unlisted debt instruments including commercial papers, except (a) Government Securities and (b) other money market instruments which are used by mutual funds

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

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

a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.

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

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

- The Scheme’s total exposure in a particular sector (excluding investments in Bank CDs, TREPS, Government Securities, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme;

  Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the Scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio/ an affordable housing loan portfolio.

  Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total Investment/exposure in HFCs shall not exceed 20% of the net assets of the Scheme.

- Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if:

  (a) such transfers are made at the prevailing market price for quoted Securities on spot basis (spot basis shall have the same meaning as specified by Stock Exchange for spot transactions.

  (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made and

  (c) the Transfer is in conformity with additional safeguards as prescribed by clause 12.30 of SEBI Master Circular dated June 27, 2024.

- Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1 A of Seventh Schedule to the Regulations.

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

Investment restrictions relating to derivative investments:
In accordance with SEBI circulars dated September 14, 2005, January 20, 2006, September 22, 2006 and clause 12.25 of SEBI Master circular dated June 27, 2024, the following conditions shall apply to the Scheme's participation in the derivatives market. Please note that the investment restrictions applicable to the Scheme's participation in the derivatives market will be as prescribed or varied by SEBI or by the Trustees (subject to SEBI requirements) from time to time.

Clause 12.25 of SEBI Master circular dated June 27, 2024 have prescribed the following investment restrictions w.r.t. investment in derivatives:

i. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.

ii. To reduce interest rate risk in a debt portfolio, mutual funds may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

$$\frac{\textbf{(Portfolio Modified Duration*Market Value of the Portfolio)}}{\textbf{(Futures Modified Duration*Futures Prices/PAR)}}$$

iii. In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging.
iv. Imperfect hedging using IRFs may be considered to be exempted from the gross exposure, upto maximum of 20% of the net assets of the scheme, subject to the following:
a. Exposure to IRFs is created only for hedging the interest rate risk based on the weighted average modified duration of the bond portfolio or part of the portfolio.
b. Mutual Funds are permitted to resort to imperfect hedging, without it being considered under the gross exposure limits, if and only if, the correlation between the portfolio or part of the portfolio (excluding the hedged portions, if any) and the IRF is atleast 0.9 at the time of initiation of hedge. In case of any subsequent deviation from the correlation criteria, the same may be rebalanced within 5 working days and if not rebalanced within the timeline, the derivative positions created for hedging shall be considered under the gross exposure computed in terms of Para 3 of SEBI circular dated August 18, 2010. The correlation should be calculated for a period of last 90 days.

v. The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of a Scheme.

vi. A Scheme cannot write options or purchase instruments with embedded written options.

vii. In case a Scheme invests in options, the option premium shall not exceed 20% of the net assets of a Fund.

viii. Cash or cash equivalents with residual maturity of less than 91 days will not be treated as creating any exposure.

ix. Derivatives positions for hedging purposes will not be included in the aforesaid limits subject to compliance with the requirements mentioned in SEBI Regulations.

x. A Scheme may enter into plain vanilla interest rate swaps for hedging purposes with a counter party which is recognized as a market maker by RBI. Further, the value of the notional principal in such cases will not exceed the value of respective existing assets being hedged by a Scheme.

xi. In case of interest rate swaps, the exposure to a single counterparty shall not exceed 10% of the net assets of a Scheme.

xii. The exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limit mentioned in point (v).

- The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:
  - Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and
  - Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

  For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates

  Investment limits as mentioned in paragraph above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.

- The AMC shall adhere to the following limits should it engage in Stock Lending:

1. Not more than 25% of the net assets of the Scheme can be deployed in Stock Lending.
2. Not more than 5% of the net assets of the Scheme can be deployed in Stock Lending to any single approved intermediary, i.e the limit of 5% will be at broker level.
   The Mutual Fund may not be able to sell such lent out securities and this can lead to temporary illiquidity

- The Scheme may invest in the units of REITs and InvITs subject to the following:

(a) Mutual Fund under all its Schemes shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and
(b) The Scheme shall not invest –
(i) more than 10% of its NAV in the units of REIT and InvIT; and
(ii) more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

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

- **Investment Limits in ETCDs:** Participation of mutual funds in ETCDs shall be subject to the following investment limits:
  a. Mutual fund schemes shall participate in ETCDs of a particular goods (single), not exceeding 10% of net asset value of the scheme. However, the limit of 10% is not applicable for investments through Gold ETFs in ETCDs having gold as underlying.
  b. The exposure to ETCDs shall not be more than 30% of the net asset value of the scheme.

C. Fundamental Attributes

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

I. **Type of Scheme:** An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities, Gold/Silver related instruments and in units of REITs & InvITs.

II. **Investment Objective:**
   - Investment objective: Please refer section of 'Investment Objective'.
   - Investment pattern - Please refer section of 'Asset Allocation'.

III. **Terms of Issue:** Terms of Issue relating to:
   - **'Listing, repurchase, redemption of units'**: Provisions with respect to listing, repurchase, redemption of units as indicated in this Scheme Information Document.
   - **'Aggregate fees and expenses':** Please refer Section on 'Annual Scheme Recurring Expenses'.
   - **'Safety Net or Guarantee'**: The Scheme does not provide any guaranteed or assured return.

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

- SEBI has reviewed and provided its comments on the proposal;
- A written communication about the proposed change is sent to each Unit Holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a Marathi daily newspaper with wide circulation published in Mumbai (as the head office of the Fund is situated there); and

- The Unit holders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any Exit Load.

D. Other Scheme Specific Disclosures:

Listing and Transfer of units	Listing: Not Applicable The Scheme is open ended and the Units are not proposed to be listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect. Transfer of Units: The Mutual Fund will offer and redeem Units on a continuous basis during the Continuous Offer Period. The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form). Units held in Demat form are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996, as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the investors shall contact their respective DP. **Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode:** As per the AMFI Guidelines Circular No. 116 /2024-25 & Circular No. 119/2025-26, the facility of transfer of units held in Non-Demat ('SOA') mode is extended for all investors under Resident/non-resident Individual category. Partial transfer of units held in a folio shall be allowed. However, if the balance units in the transferor's folio falls below specified threshold / minimum number of units as specified in the SID, such residual units shall be compulsorily redeemed, and the redemption amount will be paid to the transferor. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor.

	Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently. **Mode of submitting the Transfer Request Non-Demat (SOA) mode:** The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc. For details on pre-requisites, payment of stamp duty on transfer of units please refer SAI.
Dematerialization of Units	Pursuant to provision no. 14.4.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 and further as per AMFI Circular No 35P/MEMCOR/ 35/11-12 dated Dec 23, 2011, Mutual Fund shall provide an option to investors to hold units in Demat mode. As per provision no. 14.4.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024, all the units of a mutual fund scheme held in Demat form will be freely transferable.
Minimum Target Amount **(This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)**	The Scheme seeks to collect a minimum target amount of Rs. 10 Crore during the NFO period.
Maximum Amount to be raised (If any)	Not Applicable
IDCW Policy	**Growth Option:** Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them **Income Distribution cum Capital Withdrawal:** Under the Income Distribution cum Capital Withdrawal, the IDCW will be declared subject to the availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. The actual declaration of IDCW and the frequency of distribution will be entirely at the discretion of the Trustees. The IDCW would be paid to the Unitholders whose names appear in the Register of Unitholders as on the record date. There is no assurance or guarantee to the Unitholders as to the rate of IDCW nor that the

	IDCW would be paid regularly. If the Scheme declares IDCW, the NAV will stand reduced by the amount of IDCW and IDCW distribution tax (if applicable) paid. All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as applicable from time to time. IDCW will be paid on the number of units held by the unit holder on the record date as per the records of CAMS (the Registrar) and /or as per the records maintained by depositories. The record date shall be announced in advance. The IDCW shall be transferred to the Unit holders within 7 working days of the record date for declaration of IDCW. In the event of failure of transferred of IDCW within the stipulated 7 working day period the AMC will pay a penalty interest rate of 15% per annum calculated from the record date. •The IDCW proceeds shall be paid by way of ECS /EFT / NEFT / RTGS / any other manner through which the investor's bank account specified in the Registrar & Transfer Agent's records is credited with the IDCW proceeds • In exceptional circumstances, the IDCW will be paid by warrant and payments will be made in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). . In case the IDCW amount is less than 500 rupees then it will be compulsorily reinvested.
Allotment	All applicants whose amount is received towards Purchase of Units have been realized will receive full and firm allotment of Units within 5 working days, provided the Application Forms are complete in all respects and are found to be in order. The AMC/Trustee retains the sole and absolute discretion to reject any Application Form. The said discretion shall be used by the AMC/Trustee in various scenarios like receiving money from Third party or dubious sources or from clients of high risk jurisdictions. The process of allotment of Units reflecting the allotments will be completed within 5 Business Days from the date of closure of the NFO Period.

	The investors will receive confirmation specifying the number of Units allotted by way of electronic mail and/or SMS to the investor's registered e-mail address and/or mobile number as soon as possible but not later than five working days from the date of receipt of the application. In case of investors opting to hold the Units in physical mode, an account statement will be sent by ordinary post/courier/secured encrypted electronic mail to each Unit Holder, stating the number of Units purchased, not later than 5 Business Days (or such number of days as may be permitted under the SEBI (MF) Regulations) from the date of allotment. In case of investors opting to hold the Units in dematerialized form, an account statement could be obtained from the Depository Participants.
Refund	In accordance with the Regulations, if the Scheme fails to collect the minimum subscription amount as specified above, the Fund shall be liable to refund the subscription money to the applicants within 5 working days of closure of NFO. In addition to the above, refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will commence immediately after the allotment process is completed. Full amount will be refunded within 5 working days of closure of NFO. If the Fund refunds the subscription money later than 5 working days, interest @ 15% p.a. for delayed period will be paid and charged to the AMC. Refund orders will be marked 'Account Payee only' and drawn in the name of the applicant in the case of the sole applicant and in the name of the first applicant in all other cases.
Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.	The following persons (subject, wherever relevant, to purchase of units being permitted under their respective constitution and relevant state regulations) are eligible to subscribe to units: • Resident adult individuals, either singly or jointly (not exceeding three) or on anyone or Survivor basis; • Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian. There shall not be any joint holding with minor investments; • Proprietorship in the name of Sole Proprietor; • Karta of Hindu Undivided Family (HUF); • Partnership Firms including Limited Liability Partnership; • Companies/Domestic Corporate Bodies/Societies/Association of Persons/Body of individuals/Clubs/Public Sector Undertakings

	registered in India if authorized and permitted to under applicable laws and regulations; • Charitable or Religious Trusts authorized to invest in units of Mutual Funds; • Mutual Funds registered with SEBI; • Banks (including co-operative Banks and Regional Rural Banks), Financial Institutions and Investment Institutions incorporated in or the Indian branches of banks incorporated outside India; • Non-Resident Indians (NRIs), Persons of Indian Origin (PIO) residing abroad on full repatriation basis and on non-repatriation basis; • Foreign Portfolio Investors (FPI) registered with SEBI; • Wakf Boards or endowments and Registered Societies (including registered co-operative societies) and private trusts authorized to invest in units; • Army/Air Force/Navy/Para-military funds and other eligible institutions; • Scientific and/or Industrial Research Organizations; • Multilateral Funding Agencies or Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; • Other schemes of 360 ONE Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations; Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; • Provident/Pension/Gratuity/Superannuation and such other retirement and employee benefit and other similar funds; • Other Associations, Institutions, Bodies, etc. authorized to invest in the units; • Such other person as maybe decided by the AMC from time to time. This list given above is indicative and the applicable law, if any, shall supersede the list. Note: Minor Unit Holders, on becoming major, may inform the Registrar about attaining majority, and provide his specimen signature duly authenticated by his parent/ guardian, whose signature is registered in the records of the mutual fund/RTA (against the folio of minor unitholder)and if the parent/ guardian is unavailable or unable to attest, then by the banker as well as his details of bank account, a certified true copy of the PAN card and other documents, to enable the Registrar to update his records and allow them to operate the account in his own right. All cheques and bank drafts accompanying the application form should contain the application form number on its reverse. It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI

	requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications will be liable to be rejected.
Who cannot Invest	• Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/by RBI/by any other applicable authority. • Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. • NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. • A person who falls within the definition of the term "U.S. Person" under the Securities Act of 1933 of the United States, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by 360 ONE Asset Management Limited from time to time. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. • A person who is resident of Canada Such other persons as may be specified by AMC from time to time.
How to Apply and other details	The Key Information Memorandum along with application form is available at the Investor Service Centers (ISCs)/ Official Points of Acceptance (OPAs) or may be downloaded from the website https://www.360.one/asset-management/mutualfund/ of the Mutual Fund.

	Please refer https://www.360.One/asset-management/mutualfund/downloads/information-documents/ for the list of official points of acceptance. Additionally, the transaction requests can be sent to mftrx@360.one (email id) which is dedicated for receiving transaction requests. Please refer SAI for the terms and conditions applies to the transactions received through this mode. The name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official point of acceptance, collecting banker details etc. are mentioned at the end of the SID. Please refer to the SAI for detailed procedure and Application form for the instructions. Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not applicable.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	**Suspension of Sale and Redemption of Units**: Suspension of Sale and Redemption of Units Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. Additionally, the following requirements shall need to be observed before imposing restriction on redemptions: a) Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. ii. Market failures, exchange closures - when markets are affected

	by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems. b) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. c) Any imposition of restriction would require specific approval of Board of AMC and Trustees and the same should be informed to SEBI immediately. d) When restriction on redemption is imposed, the following procedure shall be applied: 1. No redemption requests up to INR 2 lakh shall be subject to such restriction. 2. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.
Cut off timing for subscriptions/ redemptions / switches **This is the time before which your application (complete in all respects) should reach the official points of acceptance**	The Cut-off time for the Scheme is 3.00 pm and the Applicable NAV will be as under: Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount): 1. In respect of valid applications received upto 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Scheme before the cut-off time i.e., available for utilization before the cut-off time - the closing NAV of the day shall be applicable. 2. In respect of valid applications received after 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Scheme before the cut-off time of the next Business Day i.e., available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. 3.Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time on any subsequent Business Day - i.e., available for utilization before

	the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. 4. The aforesaid provisions shall also apply to systematic transactions i.e., Systematic Investment Plan (SIP), Systematic Transfer Plan (STP). For determining the applicable NAV for allotment of units in respect of purchase / switch-in to the Schemes, the following shall be ensured: i. Application / switch-in request is received before the applicable cut-off time. ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the respective Scheme(s) before the cut-off time. iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Scheme(s). iv. In case of switch transactions from one scheme to another scheme, the allocation shall be in line with the redemption payout. **For Redemption/ Switch out**: In respect of valid applications accepted at an Official Point of Acceptance upto 3.00 p.m. on a Business Day, the closing NAV of the same day will be applicable; and in respect of valid applications accepted at an Official Point of Acceptance after 3.00 p.m., the closing NAV of the next Business Day will be applicable.
Minimum Amount for purchase /redemption / switches in an Option of the Scheme	First time Purchase – INR 1000/- and in multiples of INR 1/- thereafter Additional Purchase – INR 1000/- and in multiples of INR 1/- thereafter **Redemption** The minimum amount for redemption must be Rs. 1000/- or account balance whichever is less. Investor may note that upon the processing of redemption/switch out request, if the account balance in the scheme is less than Rs. 1000/- then the same will be redeemed/switched out along with the said request. **Switches** The minimum amount in case of inter/ intra scheme (inter plan/inter option) switches shall be the minimum amount required in the respective transferee scheme/plan. In accordance with Clause 6.10 of SEBI Master circular dated June 27, 2024 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes), the above provision will not be applicable for investments made in scheme
Account Statements	Pursuant to sub regulation (1), (2) and (4) of Regulation 36 of SEBI

	(Mutual Funds) Regulations, 1996 read with Clause of 5.4, 14.4, 5.8, 5.9, 5.12, 5.18 and 10.1 of SEBI Master circulars dated June 27, 2024, investors are requested to note the following regarding dispatch of account statements: • On acceptance of an application for subscription or allotment of units (including by way of SIP, STP, switch units), an allotment confirmation specifying the number of units allotted will be sent by way of an email and/or an SMS, within 5 Business Days from the date of receipt of a valid application, to the Unit holder's registered e-mail address and/or mobile number. • Thereafter, the Unit Holder will be sent, on or before the 15th of the immediately succeeding month, by way of a mail / an e-mail, a CAS, containing the details of the transaction mentioned above as well as details of all other transactions effected by the Unit holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folio's transactions have taken place during the month concerned. • Consolidated account statement shall be issued every half yearly (September/March), on or before 21st day of succeeding month, providing the following information: - - holding at the end of the six months - The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. - Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Service Tax (wherever applicable, as per existing rates), operating expenses, etc. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. For further details, refer SAI.
IDCW	As per Clause 11.4 of SEBI Master Circular No. dated June 27, 2024, the IDCW shall be transfer to the Unitholders within 7

	working days from the record date. IDCW may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit or NEFT in to Bank account, RTGS facility offered RBI or through Banker's cheque, etc as the AMC may decide, from time to time for the smooth and efficient functioning of the Scheme. Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.
Redemption Process	As per Clause 14.1 of SEBI Master Circular dated June 27, 2024, the redemption or repurchase proceeds shall be transferred to the unitholders not later than 3 working days from the date of redemption or repurchase, once the scheme opens for the same. Under exceptional circumstances, the redemption or repurchase proceeds shall be dispatched in physical form to the unitholders The Unit Holder has the option to request for Redemption either in amount in rupees or in number of Units. Units purchased by cheque may not be redeemed until after realization of the cheque. In case the investor mentions the number of Units as well as the amount, then the amount will be considered for processing the Redemption request. In case the investor mentions the number of units or the amount in words and figures, then the value in words will be taken for processing the Redemption request. If the redemption request amount exceeds the balance lying to the credit of the Unitholder's said account, then the fund shall redeem the entire amount lying to the credit of the Unitholder's account in that Scheme/Option. If an investor has purchased Units on more than one Business Day, the Units purchased prior in time (i.e. those Units which have been held for the longest period of time), are deemed to have been redeemed first, i.e. on a First In First Out Basis. Where Units under a Scheme are held under both Regular and Direct Plan and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan **a. Redemption through physical applications:** A Transaction Slip or Common Transaction Form (CTF) can be used by the Unit Holder to request for Redemption. The requisite details should be entered in the Transaction Slip or CTF and submitted at an ISC. Transaction Slips or the CTF can be obtained from any of the

	ISCs. **Payment of Proceeds Resident Investors:** Redemption proceeds will be paid to the investor by way of transfer to bank account as available on the records of the Registrar. Physical despatch of redemption or repurchase proceeds shall be carried out only in exceptional circumstances as published by AMFI/ SEBI from time to time. In case of physical dispatch, the bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque/demand draft. The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post/UCP. The dispatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated in this paragraph. Note: The AMC, at its discretion at a later date, may choose to alter or add other modes of payment. The Redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post. The dispatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar is not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated in this paragraph. **Non-Resident Investors** For NRIs, Redemption proceeds will be remitted depending upon the source of investment as follows: (i) Repatriation Basis: When Units have been purchased through remittance in foreign exchange from abroad or by cheque / draft issued from proceeds of the Unit Holder's FCNR deposit or from funds held in the Unit Holder's Non Resident (External) account kept in India, the proceeds can be remitted to the Unit Holder in foreign currency (any exchange rate fluctuation will be borne by the Unit Holder). The proceeds can also be sent to his Indian address for crediting to his NRE / FCNR / Non-Resident (Ordinary) Account, if desired by the Unit Holder. (ii) Non Repatriation Basis: When Units have been purchased from funds held in the Unit Holder's Non-Resident (Ordinary) Account, the proceeds will be sent to the Unit Holder's Indian address for crediting to the Unit Holder's Non-Resident (Ordinary) account. For FPIs, the designated branch of the authorised dealer may allow

	remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Nonresident Rupee account of the FPI maintained in accordance with the approval granted to it by the RBI. The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations while converting the Rupee amount in foreign exchange in the case of transactions with NRIs / FPIs. The proceeds may be paid by way of direct credit through which the investor's bank account specified in the Registrar's records is credited with the Redemption proceeds. The Direct Credit facility is available for specific banks with whom AMC have a tie up from time to time. Investors need to check with the AMC for an updated list of the Direct Credit Banks. Investors having bank mandates where the AMC has a Direct Credit facility will receive redemption / IDCW proceeds by way of Direct Credit only and not cheques. The Fund may make other arrangements for effecting payment of Redemption proceeds in future. **Application through Stock Exchange Infrastructure (MFSS/ BSE StAR MF Platform):** Investors wishing to redeem their units held in demat mode in Scheme listed on MFSS and BSE StAR MF platform, can place their redemption request with the AMFI Certified Stock Exchange Brokers by providing Depository Instruction Slip with redemption details. The AMFI Certified Stock Exchange Broker will place the redemption order in the system and will provide a confirmation slip to the investor. The redemption proceeds will be directly credited to the investor's bank account, as per the bank account details recorded with the Depository Participant. **Application through Mutual Fund Website:** AMC has enabled facility to transact online in units of the schemes including by way of Redemption of Units by electronic mode through website https://www.360.one/asset-management/mutualfund/ . The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, will be credited to the designated/registered bank account of the investors. **Application through MF Utility:** All financial and non-financial transactions pertaining to Schemes of 360 ONE Mutual Fund can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at

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

	accounts in case of individuals and HUFs and upto 10 in other cases. Registering of Multiple Bank Accounts will enable the Fund to systematically validate the paying of funds and avoid acceptance of third party payments. For the purpose of registration of bank account(s), Investor should submit Bank Mandate Registration Form (available at the CSCs/ AMC Website) together with one of the following documents: a. Cancelled original cheque leaf in respect of bank account to be registered where the account number and names of the account holders are printed on the face of the cheque; or b. Bank statement or copy of Bank Pass Book page with the Investor's Bank Account number, name and address.; c. Bank letter / certificate on its letter head certifying the account holder's name, account number and branch address [Such letter / certification should be certified by the Bank Manager with his / her full name, signature, employee code.] The above documents will also be required for change in bank account mandate submitted by the Investor. The AMC will register the Bank Account only after verifying that the sole/ first joint holder is the holder / one of the joint holders of the bank account. In case if a copy of the above documents is submitted, Investor shall submit the original to the AMC/ Service Centre for verification and the same shall be returned. In case of Multiple Registered Bank Account, Investor may choose one of the registered bank accounts for the credit of redemption/ IDCW proceeds (being "Pay-out bank account"). Investor may however, specify any other registered bank accounts for credit of redemption proceeds at the time of requesting for the redemption. Investor may change such Pay-out Bank account, as necessary, through written instructions. However, if request for redemption is received together with a change of bank account (unregistered new bank account) or before verification and validation of new bank account, the redemption request would be processed to the currently registered default old bank account. For further details please refer to paragraph on 'Registration of Multiple Bank Accounts in respect of an Investor Folio' in the SAI **Discontinuation of Change of Bank Account Mandate along with redemption/IDCW proceeds facility**: Discontinuation of Change of Bank Account Mandate along with redemption/IDCW proceeds facility. In compliance with AMFI Best Practice Guidelines Circular No.17/2010-11 dated October 22, 2010, consequent to introduction of "Multiple Bank Accounts Facility," the existing facility of redemption/ IDCW proceeds with

	change of bank mandate is discontinued by the Fund w.e.f. November 15, 2010. New bank accounts can only be registered using the designated “Multiple Bank Account Registration Form”. Further please note the following important points in this regard: (i) Proceeds of any redemption/IDCW will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing. (ii) Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption/ IDCW payment request for receiving redemption/IDCW proceeds. If no registered bank account is mentioned, default bank account will be used. (iii) If unit holder(s) provide a new and unregistered bank mandate or change of bank mandate request with a specific redemption/IDCW payment request (with or without necessary supporting documents) such bank account may not be considered for payment of redemption/IDCW proceeds, or the Fund may withheld the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned. Valid change of bank mandate requests with supporting documents will be processed within 10 business days of necessary documents reaching the office of RTA and any financial transaction request received in the interim will be carried based on previous details only.
Delay in payment of redemption/repurchase proceeds	As per Clause 14.2 of SEBI Master Circular dated June 27, 2024, the AMC shall be liable to pay interest to the unitholders at rate of 15% per annum and the interest shall be borne by the AMC
Unclaimed Redemption/Income Distribution cum capital withdrawal (IDCW) Amount	In accordance with Clause 14.3 of SEBI Master Circular dated June 27, 2024, the unclaimed Redemption amount and IDCW amount that are currently allowed to be deployed by the Mutual Fund only in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per Clause 17.5 of SEBI Master Circular dated June 27, 2024. AMCs shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps

	whichever is lower. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular.
Disclosures w.r.t investment by minors	As per Clause 17.6 of SEBI Master Circular dated May 19, 2023 and SEBI Circular dated May 12, 2023, the following Process for Investments in the name of a Minor through a Guardian will be applicable: a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parents or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. b. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. c. AMCs shall build a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major. Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.
Nomination	The SEBI (Mutual Fund) Regulations notifies that the mutual fund shall provide nomination facility to the unit holders to nominate a person in whose favour the units shall be transmitted in the event of death of the unitholder. Any new investor, investing in Mutual Fund Units shall mandatorily have to provide nomination or Opt out of nomination through physical or online mode. The requirement of nomination shall be optional for jointly held folios. For detailed guidelines on Nomination please refer to

	SAI.
KYC Rules	All the prospective and existing investors / Unit holders of the Fund are requested to note that, pursuant to SEBI Master Circular on Know Your Client (KYC) norms for the securities market dated October 12, 2023 regarding uniformity in KYC process in the securities market and development of a mechanism for centralization of the KYC records, the following KYC procedure is being carried out: A) Requirement of PAN: • In order to strengthen the KYC norms and identify every participant in the securities market with their respective PAN thereby ensuring sound audit trail of all the transactions, PAN shall be the unique identification number for all participants transacting in the securities market, irrespective of the amount of transaction. • The following are exempted from the mandatory requirement of PAN: a.Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc. (under the category of Government) for transacting in the securities market. b.Investors residing in the state of Sikkim. c.UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India. d.SIP of Mutual Funds upto ₹50,000/- per year. B. List of Officially Valid Documents (OVDs): The aforesaid circular specifies list of documents considered as Officially Valid Documents for Proof of Identity (PoI) and Proof of Address (POA). C. Methods for completing KYC process and know your KYC status: Physical KYC process: • To bring uniformity in KYC process, SEBI has introduced a common KYC application form for all the SEBI registered intermediaries are therefore requested to use the Common KYC application form to apply for KYC and mandatorily undergo - In Person Verification (IPV) requirements. For Common KYC Application Form please visit our website https://www.360.one/asset-management/mutualfund/ .

	Digital KYC process: • The investor shall visit the https://www.360.one/asset-management/mutualfund/ of the Mutual fund and go on new investor section and fill up the required details and online KYC form and submit requisite documents. Digital KYC process will be in accordance with SEBI Master circular of KYC dated October 12, 2023.
Any other disclosures in terms of consolidated checklist on standard observations	**Risk-o-meter** The risk-o-meter of the Scheme shall be evaluated on a monthly basis and shall be disclosed along with portfolio disclosure on the AMC website and on AMFI website within 10 days from the close of each month. The risk level of Scheme as on March 31 of every year, along with number of times the risk level has changed over the year, shall be disclosed on the AMC website and AMFI website. The scheme wise changes in Risk-o-meter shall be disclosed in scheme wise Annual Reports and Abridged summary. **Scheme Summary Document (SSD)** In accordance with SEBI letter dated December 28, 2021 and AMFI emails dated March 16, 2022 and March 25, 2022, Scheme summary document for all schemes of 360 ONE Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 10th to 15th of every month or within 5 working days from the date of any change or modification in the scheme information on the website of 360 ONE Mutual Fund i.e. https://www.360.one/asset-management/mutualfund/, AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and Bombay Stock Exchanges Limited.

III. Other Details

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

Half Yearly disclosure of Scheme's Portfolio:

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

Half Yearly disclosure of Un-Audited Financials:

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

Annual Report

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

B. Transparency/NAV Disclosure

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

The AMC will update the NAVs on AMFI website **www.amfiindia.com** before 9.00 a.m. on the next business day after considering the closing prices of underlying investments in offshore - Exchange Traded Funds (ETFs) on account of time zone differences if scheme having exposure to ETCDs or before 11.00 P.M. on the same business day if scheme having NIL exposure to ETCDs and also on its website (https://www.360.one/asset-management/mutualfund/). In case of any delay, in uploading of NAV on AMFI Website, the reasons for such delay would be explained to AMFI in writing. If the NAV is not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

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

The Mutual Fund/AMC shall disclose portfolio (along with ISIN) of the Scheme as on the last day of the month / half year on website of Mutual Fund (https://www.360.one/asset-management/mutualfund/) and AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user friendly and downloadable spreadsheet format.

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

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

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

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

C. Transaction charges and stamp duty

- **Transaction charge:**

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

- **Stamp Duty:**

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

For further details, please refer SAI.

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

E. Taxation

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

Tax*	Resident Investors	Non-resident Investors	Mutual Fund
Tax on dividend	Taxable at income slab rates	20% / Taxable at income slab rates#	Nil
Capital Gains ^			
For transfer on or after April 1, 2025 - Long-term (held for more than 24 months) - Short-term (held for 24 months or less)	 12.5% without indexation benefit Taxable at income slab rates	 12.5% without indexation benefit Taxable @ 35% for non-resident company / @ income slab rates for other unitholders	 Nil Nil

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

2) # 20% rate is applicable for (i) FPIs and (ii) units purchased in foreign currency. For other non-resident investor, such income is taxable as per applicable rate in India.

3) ^ Applicable to mutual fund where 65% or less of total proceeds is held in debt or money market instruments. The percentage of equity shareholding shall be computed with reference to the annual average of the daily closing figures.

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

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

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

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

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

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed. - Not Applicable

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

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

			of the HPAC. Pursuant to this the company paid the amount on July 04, 2022 and adjudication proceedings initiated by SEBI were disposed off in terms of Section 15JB of the SEBI Act read with regulation 23(1) of the Settlement Regulations on the basis of the settlement terms.

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

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

Notes:

The Trustees have approved this Scheme Information Document on March 14, 2025 and have ensured that the Scheme is a new product offered by 360 ONE Mutual Fund and is not a minor modification of the existing Schemes.

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

For and behalf of 360 ONE Asset Management Limited

Sd/-

Place: Mumbai
Date: July 11, 2025

Chief Executive Officer

Where can you submit the filled up applications:

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