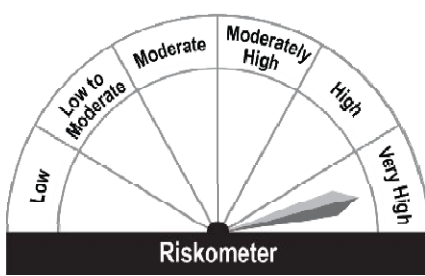
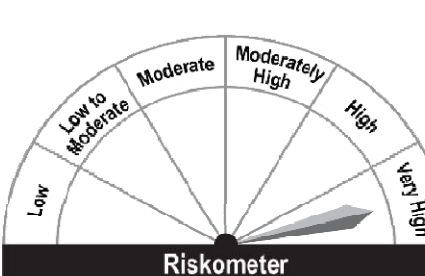


# SCHEME INFORMATION DOCUMENT

## 360 ONE ELSS Tax Saver Nifty 50 Index Fund (formerly known as IIFL ELSS Nifty 50 Tax Saver Index Fund)

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

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

<p>a. capital appreciation over long term;</p> <p>b. Investment in stocks comprising the Nifty 50 Index in the same proportion as in the index to achieve returns equivalent to the Total Returns Index of Nifty 50 Index, subject to tracking error while offering deduction under Section 80C of IT Act, 1961</p>	<p style="text-align: center;"><b>Scheme Risk-o-meter</b></p>  <p style="text-align: center;"><b>Riskometer</b></p> <p style="text-align: center;"><b>Investors understand that their principal will be at Very High Risk</b></p>	<p style="text-align: center;"><b>Benchmark Risk-o-meter</b></p>  <p style="text-align: center;"><b>Riskometer</b></p> <p style="text-align: center;"><b>Nifty 50 TRI</b></p>
---	--	--

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

**Continuous offer for units at NAV based prices.**

<b>Mutual Fund:</b>	<b>360 ONE MUTUAL FUND (formerly known as IIFL Mutual Fund)</b>
<b>Asset Management Company:</b>	<b>360 ONE Asset Management Limited (formerly known as IIFL Asset Management Limited).</b>
<b>Trustee Company:</b>	<b>360 ONE Asset Trustee Limited (formerly known as IIFL Trustee Limited)</b>
<b>Registered Office:</b>	<b>360 ONE Centre, 6<sup>th</sup> floor, Kamala City, S.B. Marg, Lower Parel, Mumbai – 400 013</b>
<b>Tel No.:</b>	<b>022 4876 5158</b>
<b>Fax No.:</b>	<b>022 4646 4706</b>
<b>Website:</b>	<b><a href="http://www.iiflmf.com">www.iiflmf.com</a></b>

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 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 (formerly known as IIFL Mutual Fund), Tax and Legal issues and general information on [www.iiflmf.com](http://www.iiflmf.com). 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 should be read in conjunction with the SAI and not in isolation.**

**This SID is dated October 30, 2023.**

## Table of Contents

<b>HIGHLIGHTS/SUMMARY OF THE SCHEME</b> .....	4
<b>I. INTRODUCTION</b> .....	9
A. RISK FACTORS .....	9
B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME .....	13
C. SPECIAL CONSIDERATIONS, if any.....	13
D. DEFINITIONS .....	16
<b>II. INFORMATION ABOUT THE SCHEME</b> .....	21
A. TYPE OF SCHEME .....	21
B. INVESTMENT OBJECTIVE .....	21
C. ASSET ALLOCATION .....	21
E. INVESTMENT STRATEGIES .....	26
FUNDAMENTAL ATTRIBUTES.....	27
G. BENCHMARK INDEX .....	28
H. FUND MANAGER OF THE SCHEME .....	30
I. INVESTMENT RESTRICTIONS.....	30
J. SCHEME PERFORMANCE .....	32
<b>III. UNITS AND OFFER</b> .....	35
A. NEW FUND OFFER (NFO):.....	35
B. ONGOING OFFER DETAILS .....	35
C. PERIODIC DISCLOSURES .....	69
D. COMPUTATION OF NAV .....	72
<b>IV. FEES AND EXPENSES</b> .....	73
A. NEW FUND OFFER (NFO) EXPENSES .....	73
B. ANNUAL SCHEME RECURRING EXPENSES.....	73
C. LOAD STRUCTURE & TRANSACTION CHARGE .....	75
<b>V. RIGHTS OF UNITHOLDERS</b> .....	77
<b>VI. 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</b> .....	77

## HIGHLIGHTS/SUMMARY OF THE SCHEME

<b>Name of the Scheme</b>	<p>360 ONE ELSS Tax Saver Nifty 50 Index Fund (formerly known as IIFL ELSS Nifty 50 Tax Saver Index Fund)*</p> <p>*Pursuant to SEBI's letter No. SEBI/HO/IMD/IMD-RAC-2/P/OW/2023/40331/1 dated September 26, 2023 regarding modification of nomenclature of schemes under Equity Linked Savings Scheme viz. 'ELSS' category, name of 360 ONE ELSS Nifty 50 Tax Saver Index Fund, which was originally known as IIFL ELSS Nifty 50 Tax Saver Index Fund stands revised as 360 ONE ELSS Tax Saver Nifty 50 Index Fund.</p>
<b>Scheme Code</b>	360O/O/E/ELS/22/10/0005
<b>Type of the Scheme</b>	An open ended Passive Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit, replicating/tracking the Nifty 50 index.
<b>Investment Objective</b>	<p>The investment objective of scheme is to invest in stocks comprising the Nifty 50 Index in the same proportion as in the index to achieve returns equivalent to the Total Returns Index of Nifty 50 Index (subject to tracking error), while offering deduction on such investment made in the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.</p> <p>There is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p> <p>Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits.</p>
<b>Liquidity</b>	Being an open-ended Scheme, units may be redeemed on every business day at NAV based prices, subject to completion of lock-in period. As per the Regulations, the Fund shall dispatch redemption proceeds within 3 business days (working days) of receiving the redemption request.
<b>Benchmark</b>	Nifty 50 TRI

<p><b>Transparency/ NAV disclosure</b></p>	<p>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.</p> <p>The AMC will update the NAVs on AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a> before 11.00 p.m. on every business day and also on its website (<a href="http://www.iiflmf.com">www.iiflmf.com</a>). 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.</p> <p>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.</p> <p>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 (<a href="http://www.iiflmf.com">www.iiflmf.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/ half-year respectively in a user friendly and downloadable spreadsheet format.</p> <p>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.</p> <p>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 (<a href="http://www.iiflmf.com">www.iiflmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) 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.</p> <p>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.</p> <p>The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year.</p>
<p><b>Face Value</b></p>	<p>The face value of each unit will be Rs. 10 per unit.</p>

<p><b>Load Structure</b></p>	<p><b>Entry Load:</b> Not Applicable The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p> <p><b>Exit Load-</b> NIL</p> <p>Please refer to Section IV (C) Load Structure in this SID for details.</p>
<p><b>Minimum Application Amount</b></p>	<p>Minimum Application Amount</p> <ul style="list-style-type: none"> <li>❖ New Purchase – Rs. 500 and in multiples of Rs. 500 thereafter (subject to lock-in-period of 3 years from the date of allotment).</li> <li>❖ Additional purchase - Rs. 500 and in multiples of Rs. 500 thereafter (subject to lock-in-period of 3 years from the date of allotment)</li> <li>❖ Systematic Investment Plan (SIP) <ul style="list-style-type: none"> <li>▪ Weekly Option*- Rs. 500 per instalment (subject to lock-in-period of 3 years from the date of allotment) for a minimum period of 12 weeks. Default day triggered every Tuesday</li> <li>▪ Fortnightly Option* - Rs. 500 per instalment (subject to lock-in-period of 3 years from the date of allotment) for a minimum period of 12 fortnights triggered on 2nd &amp; 16th of every month</li> <li>▪ Monthly option - Rs. 500 per month and in multiples of Rs. 500 thereafter (subject to lock-in-period of 3 years from the date of allotment). Minimum number of instalments to be 12.</li> <li>▪ Quarterly Option – Rs.500 per quarter and in multiples of Rs. 500 thereafter (subject to lock-in-period of 3 years from the date of allotment). Minimum number of instalments to be 12.</li> </ul> </li> </ul> <p><b>Note:* Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF platform.</b></p> <p>Investments above the minimum amount mentioned, shall be made in multiples of Rs.500 for all SIP irrespective of frequency of SIP or the Option.</p> <p>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.</p> <p>In accordance with clause 6.10 of SEBI Master circular dated May 19, 2023 (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.</p>

<b>Plan &amp; Options</b>	<p><b>PLAN:</b> Regular Plan and Direct Plan</p> <p><b>OPTION:</b> Income Distribution cum Capital Withdrawal (IDCW) and Growth Option under each of the above Plans. The IDCW will be declared subject to availability and adequacy of distributable surplus. The Income Distribution cum Capital Withdrawal will have facility of Payout of Income Distribution cum Capital Withdrawal (IDCW Payout) only.</p> <p>Default Sub-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 Sub-Option. The Regular Plan and Direct Plan including all options there under will have a common portfolio of investments.</p> <p><b>Uniform treatment of applications under "Direct" / "Regular" Plans:</b></p>		
	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
	Not mentioned	Not mentioned	Direct Plan
	Not mentioned	Direct	Direct Plan
	Not mentioned	Regular	Direct Plan
	Mentioned	Direct	Direct Plan
	Direct	Not Mentioned	Direct Plan
	Direct	Regular	Direct Plan
	Mentioned	Regular	Regular Plan
	Mentioned	Not Mentioned	Regular Plan
<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>			

<b>Dematerialization</b>	<p>Unit holders are given an option to hold the units in demat form in addition to account statement (physical form). Mode of holding shall be clearly specified in the Application Form.</p> <p>The Unitholders intending to hold/trade the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP.</p> <p>In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such unitholders will not be able to trade on the stock exchange.</p> <p>The Unitholders are requested to fill in their demat account details in the space provided for the same in Key Information Memorandum (KIM) and application forms. Units held in demat form are freely transferable, subject to applicable lock in period.</p>
<b>Risk Factors</b>	For Risk Factors, please refer to paragraph on 'Risk Factors' in this document.



## I. INTRODUCTION

### A. 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**

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

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

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

1. Any delay in the purchase or sale of securities due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividend, etc.
2. The index reflects the prices of securities at a point in time, which is the price at close of business day on the stock exchange. The scheme, however, may trade the securities at different points in time during the trading session and therefore the prices at which the scheme trades may

not be identical to the closing price of each scrip on that day on the respective stock exchange. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from the closing price considered in the Index.

3. The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
4. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
5. Being an open ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet on going redemptions.
6. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.

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

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

#### **Tracking Difference:**

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

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

- a. Investments in the equity shares of the Companies are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macro economic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.
- b. The NAVs of schemes investing in equity will fluctuate as the daily prices of the individual securities in which they invest fluctuate and the units when redeemed may be worth more or less than their original cost.
- c. The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the units of the Scheme may fluctuate and can go up or down.

- d. Investors may note that Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with anticipated trends.
- e. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. Such securities, however, increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.
- f. The sector weightage in the scheme would be different from that in the Index. Because of this the scheme returns could be divergent from the Index returns and could also under-perform if the sector calls do not go right as expected by the fund management team.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Risks associated with segregated portfolio:**

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

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

- The investors holding units of the segregated portfolio may not be able to liquidate their holdings till the time of recovery of money from the issuer.
- The security comprising the segregated portfolio may not realize any value.
- Listing of units of the segregated portfolio on a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units of the segregated portfolio on the stock exchange.
- The trading price of units on the stock exchange may be significantly lower than the prevailing Net Asset Value (NAV) of the segregated portfolio.

#### **B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such requirement is not satisfied during the NFO of the Scheme, the Mutual Fund will endeavor to ensure that within a period of 3 (three) months from the start of the NFO, or by the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case a Scheme does not have a minimum of 20 (twenty) investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the Units would be redeemed at Applicable NAV. The two conditions mentioned above shall also be complied with within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI.

If there is a breach of the 25% limit by any investor over the calendar quarter, a rebalancing period of 1 (one) month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 (fifteen) days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 (fifteen) days would lead to automatic Redemption by the Mutual Fund at the Applicable NAV on the 15th day of the notice period without any Exit Load. The Mutual Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

#### **C. SPECIAL CONSIDERATIONS, if any**

Prospective investors should review/study Statement of Additional Information along with SID carefully and in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial/investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscriptions, gifting, acquisition, holding, disposal (sale, transfer, redemption or conversion into money) of units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalization, disposal (sale, transfer, redemption or conversion into money) of units within their jurisdiction/nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed funds to be used to purchase/gift units are subject, and also to determine possible legal, tax, financial or other consequences of subscribing/gifting to, purchasing or holding units before making an application for units.

Neither this SID nor the units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or subject to registration and accordingly, any person who gets possession of this SID is required to inform themselves about, and to observe, any such restrictions. It is the responsibility of any persons in possession of this SID and any persons wishing to apply for units pursuant to this SID to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction. Any changes in SEBI/Stock Exchange/RBI regulations and other applicable laws/regulations could have an effect on such investments and valuation thereof.

360 ONE MUTUAL FUND/AMC/ Trustee has not authorised any person to issue any advertisement or give any information or make any representations, either oral or written, not stated in this SID in connection with issue of Units under the Scheme. Prospective investors are advised not to rely upon any information or representations not incorporated in this SID as the same have not been authorised by the Fund or the AMC. Purchase or redemption made by any person on the basis of statements or representations which are not contained in this SID or which are not consistent with the information contained herein shall be solely at the risk of the investor. The investors are requested to check the credentials of the individual, firm or other entity they are entrusting his/her application form and payment to, for any transaction with the Fund. The Fund shall not be responsible for any acts done by the intermediaries representing or purportedly representing such investor.

If the units are held by any person in breach of the Regulations, law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations, the Fund may mandatorily redeem all the units of any unit holder where the units are held by a unit holder in breach of the same. The Trustee may further mandatorily redeem units of any unit holder in the event it is found that the unit holder has submitted information either in the application or otherwise that is false, misleading or incomplete.

If a unit holder makes a redemption request directly with the Fund immediately after purchase of units, the Fund shall have a right to withhold the redemption request till sufficient time has elapsed to ensure that the amount remitted by him (for purchase of units) is realized and the proceeds have been credited to the Scheme's Account. However, this is only applicable if the value of redemption is such that some or all of the freshly purchased units may have to be redeemed to effect the full redemption.

The tax benefits described in this SID and SAI are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India as on the date of this SID and the Unitholders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his / her own professional tax advisor.

The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.

In case the AMC or its Sponsor or its Shareholders or their affiliates/associates or group companies make substantial investment, either directly or indirectly in the Scheme, Redemption of units by these entities may have an adverse impact on the performance of the Scheme. This may also affect the ability of the other Unitholders to redeem their units.

**Additional business undertaken by AMC:**

Pursuant to Regulation 24(b) of the SEBI (Mutual Funds) Regulations, 1996, SEBI vide its letter dated January 24, 2014 has given its No Objection to 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Limited) (360 ONE AMC) to undertake Investment Management and Advisory Services to the pooled assets including Alternative Investment Funds/Offshore Funds and to undertake Portfolio Management Services. Pursuant to said NOC, AMC act as an Investment Manager to 360 ONE Venture Fund (Category I – Alternative Investment Fund) (formerly known as IIFL Venture Fund), 360 ONE Private Equity Fund (Category II – Alternative Investment Fund) (formerly known as IIFL Private Equity Fund), 360 ONE Opportunities Fund (Category III – Alternative Investment Fund) (formerly known as IIFL Opportunities Fund) and 360 ONE Real Estate Investment Trust (formerly known as IIFL Real Estate Investment Trust) (Real Estate Investment Trust). The AMC also provides non-binding advisory services to AIF Investment Manager within 360 ONE Group.

The AMC is also registered as a Portfolio Manager under the SEBI (Portfolio Managers) Regulations, 1993 vide registration No. INP000004565. The AMC is also registered with SEC, US as an Investment Adviser to provide Portfolio Management services to US persons.

The AMC has also received a no objection from SEBI to provide Advisory services to offshore funds.

In carrying out the above mentioned additional business there is no conflict of Interest with the activities of the Mutual Fund.

In terms of the Prevention of Money Laundering Act, 2002 ("PMLA") the rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML) Laws, all intermediaries, including mutual funds, are required to formulate and implement a client identification programme, and to verify and maintain the record of identity and address(es) of investors.

If after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall have absolute discretion to report any such suspicious transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI without obtaining the prior approval of the investor/Unit Holder/ any other person.

Investors are urged to study the terms of the offer carefully before investing in the Scheme and retain this SID and the SAI for future reference.

## D. DEFINITIONS

In this Information Document, unless the context otherwise requires:

<b>Applicable NAV</b>	Unless stated otherwise in this document, 'Applicable NAV' is the Net Asset Value at the close of a Business/Working Day on which the purchase or redemption is sought by an investor and determined by the Fund.
<b>Asset Management Company/ AMC/ Investment Manager</b>	Means 360 ONE Asset Management Limited. (formerly known as IIFL Asset Management Limited), a Company incorporated under the Companies Act, 1956 and approved by SEBI to act as an Asset Management Company for the Schemes of 360 ONE MUTUAL FUND .
<b>Beneficial Owner</b>	As defined in the Depositories Act 1996 (22 of 1996) means a person whose name is recorded as such with a depository
<b>Business Hours</b>	Presently 10.00 a.m. to 5.00 p.m. on any Business Day or such other time as may be applicable from time to time.
<b>Consolidated Account Statement / CAS</b>	An account statement detailing all the transactions during a period and / or holding at the end of the period across all schemes of all mutual funds, including transaction charges paid to distributor, as applicable. This statement will be issued to dormant investors on a half yearly basis and to investors in whose folios any transaction has taken place during a month, on a monthly basis.
<b>Custodian</b>	Means Deutsche Bank AG which has been granted a certificate of registration by SEBI under SEBI (Custodian of Securities) Regulations, 1996 and for the time being appointed by the Fund for rendering custodial services for the Scheme in accordance with the Regulations.
<b>Cut-off time</b>	Cut-off Timing in relation to a prospective investor making an application to the Mutual Fund for sale or repurchase of units, shall mean, the outer limit of timing within a particular day which is relevant for determination of the NAV applicable for his transaction
<b>Date of Allotment</b>	The date of issue/transfer/credit of mutual fund units to investors pursuant ongoing purchase of units in the manner as specified in this document.
<b>Dematerialization</b>	The process of converting physical units (account statements) into an electronic form. Units once converted into dematerialised form are held in a Demat account and are freely transferable.
<b>Depository</b>	Means a body corporate as defined in the Depositories Act, 1996 (22 of 1996) and includes National Securities Depository Ltd. (NSDL) and Central Depository Systems Ltd (CDSL).
<b>Depository Participant</b>	Means a person registered as such under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
<b>Entry Load</b>	Means load on purchase/subscription of units
<b>Equity Related Instruments</b>	Equity Related Instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time.
<b>Exit Load</b>	Means load on repurchase/redemption of units.
<b>Foreign Portfolio Investor or FPI</b>	FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investor) Regulations, 2019.



<b>Fund/ Mutual Fund</b>	Means 360 ONE MUTUAL FUND (formerly known as IIFL MUTUAL FUND), a Trust set up under the provisions of Indian Trust Act, 1882 and registered with SEBI vide Registration No. MF/067/11/02 dated March 23, 2011.
<b>IDCW/Income Distribution cum Capital Withdrawal</b>	Means income distributed on Mutual Fund Units from the distributable surplus, which may include a portion of the investor's capital {i.e. part of Sale Price (viz. price paid by the investor for purchase of Units) representing retained realized gains (equalization reserve).
<b>Investor</b>	Means any resident or non-resident person whether individual or a non-individual who is eligible to subscribe for units under the laws of his/her/their state/country of incorporation, establishment citizenship, residence or domicile and under the Income Tax Act, 1961 including amendments made from time to time and who has made an application for subscribing units under the Scheme. Under normal circumstances, a unit holder would be deemed to be an investor.
<b>IMA</b>	Means Investment Management Agreement dated April 29, 2010, as amended from time to time, entered into between 360 ONE Asset Trustee Limited (Formerly known as IIFL Trustee Limited) and 360 ONE Asset Management Limited (Formerly known as IIFL Asset Management Limited).
<b>Load</b>	Means a charge that may be levied as a percentage of NAV at the time of entry into the Scheme or at the time of exit from the Scheme.
<b>NAV</b>	Means Net Asset Value per unit of the Scheme calculated in the manner described in this SID or as may be prescribed by the SEBI Regulations from time to time.
<b>Non- resident Indian or NRI</b>	A Non-Resident Indian or a Person of Indian Origin residing outside India.
<b>Regular Plan</b>	This Plan is for investors who wish to route their investment through any distributor.
<b>RBI</b>	Means the Reserve Bank of India established under The Reserve Bank of India Act, 1934.
<b>Record Date</b>	Shall be the date that will be considered for the purpose of determining the eligibility of the investors whose names appear in the Scheme's Unitholder's Register for receiving IDCW in accordance with the SEBI Regulations.
<b>Registrar and Transfer Agent</b>	Computer Age Management Services Ltd. (CAMS), registered under the SEBI (Registrar to an Issue and Share Transfer Agents) Regulations, 1993, currently acting as registrar to the Scheme, or any other Registrar appointed by the AMC from time to time.
<b>Scheme</b>	Means 360 ONE ELSS Tax Saver Nifty 50 Index Fund offered under this Document.
<b>SEBI</b>	Means the Securities and Exchange Board of India, established under Securities and Exchange Board of India Act, 1992 as amended from time to time.
<b>SEBI Regulations/ Mutual Fund Regulations / Regulations</b>	Means SEBI (Mutual Funds) Regulations, 1996 as amended from time to time including any circulars, directions or clarifications issued by SEBI or any Government authority and as applicable to the Scheme and the Fund.

<b>Scheme Information Document/ SID</b>	Means this document issued by 360 ONE MUTUAL FUND (formerly known as IIFL MUTUAL FUND) for offering Units of the Scheme
<b>Securities</b>	As defined in Securities Contract (Regulation) Act, 1956 & includes notes, bonds, debentures, debenture stock, warrants, etc., futures, options, derivatives, etc. or other transferable securities of a like nature in or of any incorporated company or other body corporate, Gilts / Government Securities, Mutual Fund Units, Money Market Instruments like Call Deposit, Commercial Paper, Treasury Bills, etc. and such other instruments as may be declared by GOI and / or SEBI and / or RBI and / or any other regulatory authority to be securities and rights or interest in securities but subject to the asset allocation of the Scheme.
<b>Self Certified Syndicate Bank (SCSB)</b>	Self Certified Syndicate Bank (SCSB) means a bank registered with SEBI to offer the facility of applying Bank (SCSB) through the ASBA facility. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at <a href="http://www.sebi.gov.in">www.sebi.gov.in</a> .
<b>Statement of Additional Information / SAI</b>	Means the document issued by 360 ONE MUTUAL FUND containing details of 360 ONE MUTUAL FUND, its constitution and certain tax, legal and general information. SAI is legally a part of the SID.
<b>Sponsor</b>	Means 360 ONE WAM Limited (formerly known as IIFL Wealth Management Limited), a Company incorporated under the Companies Act, 1956 and includes its successors and permitted assigns.
<b>Switch</b>	Redemption of a unit(s) in any scheme(s) of the mutual Fund against purchase of unit(s) in another scheme(s) (including Plans therein) of the Mutual Fund, subject to completion of Lock-in period, if any of the unit(s) of the Scheme(s) from where the unit(s) are being switched and applicable load structure.
<b>Tracking Error</b>	Means the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Scheme.
<b>Tracking Difference</b>	Means the annualized difference of daily returns between the index and the NAV of the Scheme.
<b>Triparty repo on Government securities or treasury bills</b>	Triparty repo on Government securities or treasury bills 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
<b>Trustee</b>	Means the Trustee Company which holds the property of 360 ONE MUTUAL FUND) in trust and includes the directors of the Trustee Company and the successors and assigns of the Trustee Company.
<b>Trustee Company</b>	Means 360 ONE Asset Trustee Limited (formerly known as IIFL Trustee Limited), a Company incorporated under the Companies Act, 1956 and approved by SEBI to act as Trustee of the Schemes of 360 ONE MUTUAL FUND.
<b>Trust Deed</b>	Means the Deed of Trust of the Mutual Fund dated April 29, 2010 and the Supplemental Trust Deed entered on October 18, 2013 entered into between 360 ONE WAM Limited (Formerly known as IIFL Wealth Management Ltd.) (Settlor) and 360 ONE Asset Trustee Limited (formerly known as IIFL Trustee Ltd.) (Trustee Company).

<b>Unit</b>	Means the interest of investor in the Scheme, which consists of each unit representing one undivided share in the assets of the Scheme.
<b>Unit-holder</b>	Means a person holding unit(s) in the Scheme offered under this SID.
<b>Working Day/ Business Day</b>	Means any day other than: (a) Saturday and Sunday (b) a day on which capital/debt markets in Mumbai are closed or are unable to trade for any reason (c) a day on which the register of unit holders is closed (d) a day on which the Banks in Mumbai are closed/or RBI is closed for business/clearing (e) a day on which NSE is closed (f) a day which is public/Bank holiday at a collection centre where the application is received (g) a day on which sale and repurchase of units is suspended by the Trustee (h) a day on which normal business could not be transacted due to storms, floods, bandhs, strikes etc. However, the AMC reserves the right to declare any day a Working Day or otherwise at any or all collection centres.
Words and expressions used in this SID and not defined will have same meaning as assigned to them in Trust Deed.	
<b>Interpretation</b>	
For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:	
All references to the masculine shall include feminine and all reference to the singular shall include plural and vice-versa.	
All references to “dollars” or “\$” refer to the Unites States Dollars and “Rs.” refer to the Indian Rupees. A “crore” means “ten million” and a “lakh” means a hundred thousand.	
All references to timings relate to Indian Standard Time (IST).	

## **E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- I. The Scheme Information Document forwarded 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 proposed 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.

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

**Sd/-**

Place: Mumbai  
Date: October 30, 2023

**Name: Jignesh Modi  
Designation: Compliance Officer**

## II. INFORMATION ABOUT THE SCHEME

### A. TYPE OF SCHEME

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

### B. INVESTMENT OBJECTIVE

The investment objective of scheme is to invest in stocks comprising the Nifty 50 Index in the same proportion as in the index to achieve returns equivalent to the Total Returns Index of Nifty 50 Index, subject to tracking error, while offering deduction on such investment made in the scheme under section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.

There is no assurance or guarantee that the investment objective of the Scheme would be achieved.

Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of allotment to avail Section 80C benefits.

### C. ASSET ALLOCATION

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	%	Risk Profile
Equity instruments covered by Nifty 50 Index	95%-100%	High
Debt and money market instruments	0%- 5%	Low to Moderate

The scheme may also invest upto 5% in liquid schemes of 360 ONE Mutual Fund or other schemes which has objective to invest in debt and money market instruments.

In accordance with clause 12.24 of SEBI master Circular dated May 19, 2023, the cumulative gross exposure through Equity and equity related instruments, debt, Money Market Instruments will not exceed 100% of the net assets of the scheme.

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

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

The Scheme will not participate in debt instruments with special features, derivative instruments, foreign securities, equity linked debentures, unrated debt, repo transactions of Corporate Debt Securities, Credit Default Swaps, Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs).

Pursuant to clause 12.25 of SEBI master circular dated May 19, 2023 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

The Scheme will not participate in securities lending and borrowing.

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 May 19, 2023 as amended from time to time.

### **Change in Asset Allocation**

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

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

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

The proportions mentioned in the asset allocation can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only and will be rebalanced within 7 calendar days. As per clause 3.6.7 of SEBI Master Circular dated May 19, 2023, in case of deviation (passive), the portfolio would be rebalanced within 7 calendar days from the date of deviation. The funds raised under the Scheme shall be invested only in securities as permitted by SEBI (Mutual Funds) Regulations, 1996. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI (MF) Regulations.

### **How is the Scheme different from existing open ended schemes of 360 ONE Mutual Fund:**

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

Sr .	Name & Type of the Scheme	Indicative Asset Allocation of the Scheme	Investment Objective	AUM as on 30,	No of Folio	Comparison
------	---------------------------	---	----------------------	---------------	-------------	------------

						September 2023 (Rs. Crore)	September 2023										
1.	360 ONE Focused Equity Fund (formerly known as IIFL Focused Equity Fund)  (An open-ended equity scheme investing in maximum 30 multicap stocks)	<table border="1"> <thead> <tr> <th>Instrument</th> <th>%</th> <th>Risk profile</th> </tr> </thead> <tbody> <tr> <td>Equity or Equity related instruments *</td> <td>75%-100%</td> <td>High</td> </tr> <tr> <td>Debt and money market</td> <td>0%-25%</td> <td>Low to medium</td> </tr> </tbody> </table>	Instrument	%	Risk profile	Equity or Equity related instruments *	75%-100%	High	Debt and money market	0%-25%	Low to medium			The investment objective of the scheme is to generate long term capital appreciation for investors from a portfolio of equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.	4630.02	129258	360 ONE Focused Equity Fund is an open ended equity scheme investing in maximum 30 multicap stocks while 360 ONE ELSS Tax Saver Nifty 50 Index Fund is an open ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit, replicating/tracking the Nifty 50 index.
Instrument	%	Risk profile															
Equity or Equity related instruments *	75%-100%	High															
Debt and money market	0%-25%	Low to medium															

2	360 ONE Quant Fund (formerly known as IIFL Quant Fund )(An open-ended equity scheme investing based on quant theme)	<table border="1"> <thead> <tr> <th data-bbox="427 205 589 300">Instrument</th> <th data-bbox="589 205 743 300">%</th> <th data-bbox="743 205 857 300">Risk profile</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 300 589 520">Equity or Equity related instruments*</td> <td data-bbox="589 300 743 520">80%-100%</td> <td data-bbox="743 300 857 520">Medium to High</td> </tr> <tr> <td data-bbox="427 520 589 657">Debt and money market</td> <td data-bbox="589 520 743 657">0%-20%</td> <td data-bbox="743 520 857 657">Low to medium</td> </tr> <tr> <td data-bbox="427 657 589 835">Units issued by REITs and Invits</td> <td data-bbox="589 657 743 835">0%-10%</td> <td data-bbox="743 657 857 835">Medium to High</td> </tr> </tbody> </table>	Instrument	%	Risk profile	Equity or Equity related instruments*	80%-100%	Medium to High	Debt and money market	0%-20%	Low to medium	Units issued by REITs and Invits	0%-10%	Medium to High	<p>*Equity Related Instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time.</p>	<p>The investment objective of the scheme is to generate long term capital appreciation for investors from a portfolio of equity and equity related securities. The stocks will be selected based on quantitative portfolio construction methods and techniques. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	Rs. 65.50	4593	360 ONE Quant Fund is an open-ended equity scheme investing based on quant theme while 360 ONE ELSS Tax Saver Nifty 50 Index Fund is an open ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit, replicating /tracking the Nifty 50 index.
Instrument	%	Risk profile																	
Equity or Equity related instruments*	80%-100%	Medium to High																	
Debt and money market	0%-20%	Low to medium																	
Units issued by REITs and Invits	0%-10%	Medium to High																	
3.	360 ONE Flexicap Fund	<table border="1"> <thead> <tr> <th data-bbox="427 1598 581 1703">Instrument</th> <th data-bbox="581 1598 727 1703">%</th> <th data-bbox="727 1598 873 1703">Risk profile</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1703 581 1961">Equity or *Equity Related Instruments across</td> <td data-bbox="581 1703 727 1961">65%-100%</td> <td data-bbox="727 1703 873 1961">High Risk</td> </tr> </tbody> </table>	Instrument	%	Risk profile	Equity or *Equity Related Instruments across	65%-100%	High Risk		<p>The investment objective of the scheme is to generate long-term capital appreciation by primarily investing in</p>	Rs.266.91	8080	360 ONE Flexicap Fund is an open - ended dynamic equity scheme						
Instrument	%	Risk profile																	
Equity or *Equity Related Instruments across	65%-100%	High Risk																	



		market capitalization (including derivatives and covered call)			equity and equity related securities across the entire market capitalization range and investing the remaining portion in debt and money market instruments.			investing across large cap, mid cap and small cap stocks while is 360 ONE ELSS Tax Saver Nifty 50 Index Fund an open ended Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit, replicating/tracking the Nifty 50 index.
		Listed Preference shares	0%-10%	High Risk				
		Debt and money market	0%-35%	Low to Moderate Risk				
		Units issued by REITs and Invits	0%-10%	Moderately high risk				

#### D. INVESTMENT BY THE SCHEME

##### Investment in Equities and equity related instruments

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

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

## **E. INVESTMENT STRATEGIES**

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

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

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

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

### **RISK MITIGATION STRATEGIES:**

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

Investments in equity, debt and money market securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.

In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

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

For risk mitigation, the following may be noted:

#### **Liquidity Risks:**

Stocks in the Underlying Index are selected by applying liquidity as one of the criteria and hence the portfolio of Nifty 50 Index is reasonably liquid. The index is rebalanced based on certain criteria after

which certain illiquid stocks are replaced by more liquid stocks. The fund manager makes the changes to the portfolio accordingly. Therefore, liquidity issues in the scheme are not envisaged.

**Volatility risks:**

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

**Interest Rate Risk:**

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

**FUNDAMENTAL ATTRIBUTES**

Following are the fundamental attributes of the Scheme, in terms of Regulation 18(15A) of the SEBI Regulations:

- I. **Type of Scheme:** An open ended Passive Equity Linked Saving Scheme with a statutory lock-in period of 3 years and tax benefit, replicating/tracking the Nifty 50 index.
- II. **Investment Objective:**
  - Investment objective: Please refer section of 'Investment Objective'.
  - Investment pattern - Please refer section of 'Asset Allocation'.
- III. **Terms of Issue:** Terms of Issue relating to:
  - a. **'Listing, repurchase, redemption of units':** Please refer section of Listing on Page No. 41 & Redemption Process on Page No. 46
  - b. **'Aggregate fees and expenses':** Please refer Section on 'Annual Scheme Recurring Expenses'.
  - c. **'Safety Net or Guarantee':** The Scheme does not provide any guaranteed or assured return

In accordance with Regulation 18(15A) of the Regulations, 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:

- Comments of SEBI are taken for such a change; and
- 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 to exit for a period of 30 days to exit at the prevailing Net Asset Value without any Exit Load.

## **G. BENCHMARK INDEX**

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

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

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

In terms of the clause 3.4 of SEBI Master circular dated May 19, 2023, the Index shall comply with the following portfolio concentration norms:

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

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

### **About the Index:**

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

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

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

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

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

### **Index Constituents (as on September 30, 2023):**

Name	Weights
HDFC BANK LTD.	13.30%
RELIANCE INDUSTRIES LTD.	9.21%

ICICI BANK LTD.	7.74%
INFOSYS LTD.	5.95%
ITC LTD.	4.57%
LARSEN & TOUBRO LTD.	4.24%
TATA CONSULTANCY SERVICES LTD.	4.20%
AXIS BANK LTD.	3.34%
KOTAK MAHINDRA BANK LTD.	2.96%
BHARTI AIRTEL LTD.	2.71%
STATE BANK OF INDIA	2.67%
HINDUSTAN UNILEVER LTD.	2.56%
BAJAJ FINANCE LTD.	2.42%
ASIAN PAINTS LTD.	1.65%
MARUTI SUZUKI INDIA LTD.	1.64%
MAHINDRA & MAHINDRA LTD.	1.62%
TITAN COMPANY LTD.	1.53%
HCL TECHNOLOGIES LTD.	1.52%
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.45%
NTPC LTD.	1.35%
TATA MOTORS LTD.	1.29%
TATA STEEL LTD.	1.21%
ULTRATECH CEMENT LTD.	1.11%
INDUSIND BANK LTD.	1.08%
POWER GRID CORPORATION OF INDIA LTD.	1.06%
BAJAJ FINSERV LTD.	0.97%
NESTLE INDIA LTD.	0.93%
ADANI ENTERPRISES LTD.	0.93%
TECH MAHINDRA LTD.	0.89%
OIL & NATURAL GAS CORPORATION LTD.	0.87%
JSW STEEL LTD.	0.84%
HINDALCO INDUSTRIES LTD.	0.84%
GRASIM INDUSTRIES LTD.	0.83%
HDFC LIFE INSURANCE COMPANY LTD.	0.80%
DR. REDDY'S LABORATORIES LTD.	0.79%
COAL INDIA LTD.	0.78%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD.	0.77%
CIPLA LTD.	0.72%
SBI LIFE INSURANCE COMPANY LTD.	0.68%
BAJAJ AUTO LTD.	0.67%
WIPRO LTD.	0.66%
BRITANNIA INDUSTRIES LTD.	0.62%
TATA CONSUMER PRODUCTS LTD.	0.61%
APOLLO HOSPITALS ENTERPRISE LTD.	0.60%
DIVI'S LABORATORIES LTD.	0.56%
LTIMINDTREE LTD.	0.55%
EICHER MOTORS LTD.	0.55%

HERO MOTOCORP LTD.	0.46%
BHARAT PETROLEUM CORPORATION LTD.	0.38%
UPL LTD.	0.36%

#### H. FUND MANAGER OF THE SCHEME

Fund Manager/Age	Brief Experience
Mr. Parijat Garg Age: 38 years	Mr. Parijat has over 15 years of experience in the financial services industry including algorithmic trading, stock broking, and financial data services. Prior to joining 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Limited), he was associated with Tower Research Capital (India) as a quant analyst and prior to that has worked with Quadeye Securities LLP as a portfolio manager. Mr. Garg is a computer science engineer from IIT Bombay and a CFA charter holder.

Mr. Garg is also the fund manager of 360 ONE Quant fund (formerly known as IIFL Quant fund).

#### I. 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 May 19, 2023. The AMC shall not charge any investment management and advisory fees for parking of funds in such short-term deposits of scheduled commercial banks for the scheme.
- The Scheme shall not make any investment in: a) any unlisted security of an associate or group company of the Sponsor; or b) any security issued by way of private placement by any associate or group company of the Sponsor; or c) the listed securities of group companies of the Sponsor in excess of 25% of its net assets.
- The Scheme shall not invest in any Fund of Funds Scheme.

- Investments of the Scheme, together with the investments of other schemes of the Fund in share capital of any company shall not exceed 10% of that company's paid-up capital carrying voting rights. For the purpose of determining the above limit, gross long position, which will be a combination of positions of the underlying securities and stock derivatives, will be considered.
- The Scheme shall only invest in equity shares and equity related instruments provided such securities are listed or to be listed;
- Wherever investments are intended to be of a long-term nature, the securities shall be purchased or transferred in the name of the Fund, on account of the Scheme concerned.

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

- As per 12.8 of SEBI master Circular dated May 19, 2023, 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, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. Provided further, the Scheme may invest in unlisted nonconvertible debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis. Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.

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

- a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
  - b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
  - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
- Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if:

- (a) such transfers are made at the prevailing market price for quoted Securities on spot basis (spot basis shall have the same meaning as specified by Stock Exchange for spot transactions).
- (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made and
- (c) the Transfer is in conformity with additional safeguards as prescribed by clause 12.30 of SEBI master Circular dated May 19, 2023.
- Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1 A of Seventh Schedule to the Regulations.
- No term loans for any purpose may be advanced by the Fund and the Fund shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase, redemption of Units or payment of interest or IDCWs to Unit Holders, provided that the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of such a borrowing shall not exceed a period of six months.

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

### Investment by AMC

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 clause 6.11 of SEBI master Circular dated May 19, 2023 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. 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 May 19, 2023, based on the 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.

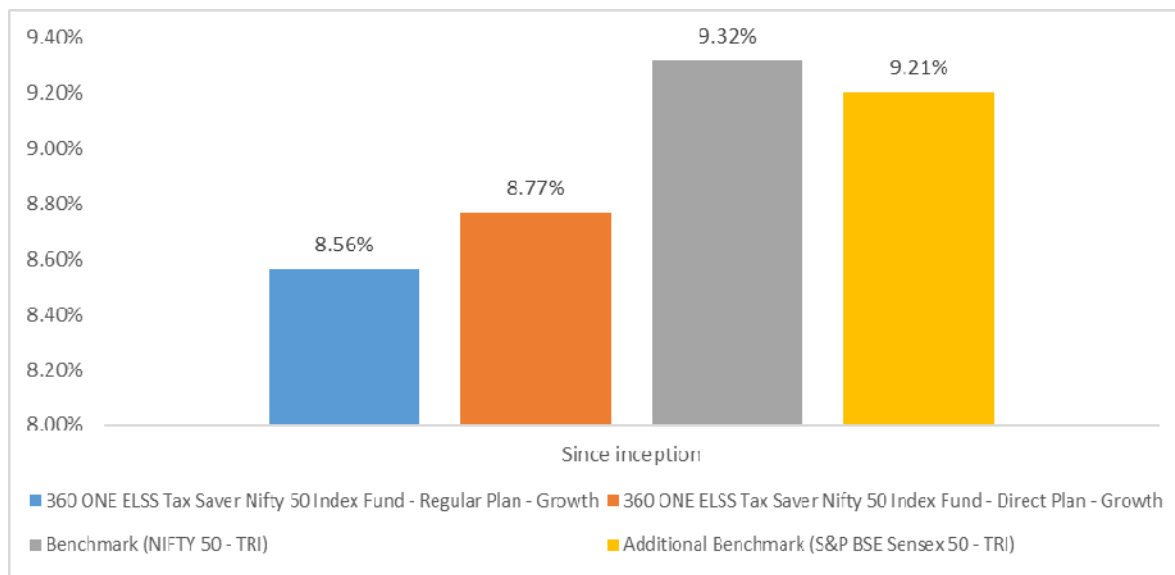
### J. SCHEME PERFORMANCE

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

Compounded Annual Return	Scheme Return- Regular Plan	Scheme Return- Direct Plan	Benchmark Return %	Additional Benchmark
Returns since inception CAGR	8.56%	8.77%	9.32%	9.21%

As on September 30, 2023.





**Disclosure pursuant to SEBI Circular Dated March 18, 2016:**

Top 10 Holdings (by issuer) of scheme as on September 30, 2023:

Name of the issuer	% of Scheme
HDFC Bank Limited*	13.18
Reliance Industries Limited*	9.18
ICICI Bank Limited*	7.71
Infosys Limited*	5.93
ITC Limited*	4.54
Larsen & Toubro Limited*	4.23
Tata Consultancy Services Limited*	4.18
Axis Bank Limited	3.29
Kotak Mahindra Bank Limited	2.95
Bharti Airtel Limited	2.69

\* Top 7 issues exposure as a % of NAV

The complete portfolio of the scheme on monthly basis is updated at <http://www.iiflmf.com/Downloads/MandatoryDisclosures/MonthlyPortfolio.aspx>

**Allocation of the scheme towards its various Sectors (as on September 30, 2023):**

Sector	% of Holding
Financial Services*	35.71
Information Technology*	13.76
Oil Gas & Consumable fuels*	11.21
Fast Moving Consumer Goods*	9.23
Automobile & Auto	6..19

Construction	4.23
Healthcare	4.10
Metals & Mining	3.76
Consumer Durables	3.17
Telecommunication	2.69
Power	2.40
Construction Materials	1.93
Services	0.80
Chemicals	0.36

\*Top 4 sectors exposure as a % of NAV

**Schemes Portfolio turnover ratio:** - times.

**Aggregate investment in the scheme under the following categories**

Sr. no.	Category	Total amount invested (as on September 30, 2023) (amount in Rupees crore)
1.	AMC's Board of Directors	1.092
2.	Concerned scheme's Fund Manager(s) and	0.0637
3.	Other key managerial personnel	0.0055

### III. UNITS AND OFFER

This section provides details you need to know for investing in the Scheme.

#### A. NEW FUND OFFER (NFO):

This section does not apply to the scheme, as the ongoing offer of the scheme has commenced after the NFO, and the units are available for continuous subscription and redemption.

#### B. ONGOING OFFER DETAILS

<b>Ongoing Offer Period</b> <b>This is the date from which the scheme will reopen for subscription/redemption after the closure of the NFO period.</b>	The Scheme is open ended and units are available for sale and repurchase on all business days at the applicable Net Asset Value.
<b>Ongoing Price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors.</b>	At Applicable NAV The NAV will be calculated by rounding up to four decimal places for the Scheme. Assumed NAV Rs. 11.00 per unit. Entry Load: NIL. Purchase Price = NAV + (Entry Load (%) * NAV) Purchase Price = 11 + (0% * 11) Purchase Price = 11 + 0 Purchase Price = Rs. 11/-
<b>Ongoing Price for redemption (sale)/switch out (to other schemes /plans of the mutual fund) by investors.</b> <b>Computation of load</b>	The Redemption Price / Switch out price of the Units is the price at which a Unit Holder can redeem Units of a scheme. It will be calculated as described below:  Assumed NAV Rs. 11.00 per unit. Exit Load: 1% Sale Price = NAV – (exit load (%) * NAV) Sale Price = 11 – (1%*11) Sale Price = 11 – 0.11 Sale Price = Rs.10.89  Redemption Price will be calculated up to four decimal places for the Scheme.  If the Scheme has no Exit Load, the Redemption Price will be equal to the Applicable NAV.  Investors may note that the AMC has a right to modify the existing Load structure in any manner or introduce/ change Exit Load or a combination of Exit Load and / or any other Load subject to a maximum as prescribed under the Regulations and with prospective effect only.  The Mutual Fund will offer that the redemption price is not lower

	than 95% of the applicable NAV.
<p><b>Cut off timing for subscriptions/ redemptions / switches</b></p> <p><b>This is the time before which your application (complete in all respects) should reach the official points of acceptance</b></p>	<p>The Cut-off time for the Scheme is 3.00 pm and the Applicable NAV will be as under:</p> <p>Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount):</p> <ol style="list-style-type: none"> <li>1. In respect of valid applications received upto 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Scheme before the cut-off time i.e., available for utilization before the cut-off time - the closing NAV of the day shall be applicable.</li> <li>2. In respect of valid applications received after 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Scheme before the cut-off time of the next Business Day i.e., available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.</li> <li>3. Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time on any subsequent Business Day - i.e., available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li> <li>4. The aforesaid provisions shall also apply to systematic transactions i.e., Systematic Investment Plan (SIP), Systematic Transfer Plan (STP).</li> </ol> <p>For determining the applicable NAV for allotment of units in respect of purchase / switch-in to the Schemes, the following shall be ensured:</p> <ol style="list-style-type: none"> <li>i. Application / switch-in request is received before the applicable cut-off time.</li> <li>ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the respective Scheme(s) before the cut-off time.</li> <li>iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Scheme(s).</li> <li>iv. In case of switch transactions from one scheme to another scheme, the allocation shall be in line with the redemption payout.</li> </ol> <p><b>For Redemption/ Switch out:</b></p> <p>In respect of valid applications accepted at an Official Point of Acceptance upto 3.00 p.m. on a Business Day, the closing NAV of</p>

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.

**Plans / Options offered**

**Plans**

Regular Plan and Direct Plan

The Total expenses under the Direct Plan will be comparatively lower to Total expenses under Regular Plan, due to no distribution expenses and distributor commission;

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form.

The Regular Plan and Direct Plan including all options there under will have a common portfolio of investments.

**Uniform disclosure on treatment of applications under "Direct" / "Regular" Plans:**

Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
Not mentioned	Not mentioned	Direct Plan
Not mentioned	Direct	Direct Plan
Not mentioned	Regular	Direct Plan
Mentioned	Direct	Direct Plan
Direct	Not Mentioned	Direct Plan
Direct	Regular	Direct Plan
Mentioned	Regular	Regular Plan
Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

**Options**

The Scheme has the following Options under each of the above plans.

a. Growth Option: This option is suitable for investors who are not looking for current income but who invest only with the

	<p>intention of capital appreciation.</p> <p>c. <b>Income Distribution cum Capital Withdrawal:</b> This option is suitable for investors seeking income through IDCW declared by the Scheme.</p> <p>e. <b><u>Facilities:</u></b> The Income Distribution cum Capital Withdrawal has Payout of Income Distribution cum Capital Withdrawal (IDCW Payout) Facility</p> <p>g. <b><u>Default Option/Frequency:</u></b> If investor <i>does not indicate the choice</i> of Option in the Application form, the fund accepts the application as being for the Growth Option.</p>
<p><b>IDCW Policy</b></p>	<p><b>Growth Option:</b> Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them.</p> <p><b>Income Distribution cum Capital Withdrawal:</b> Under the Income Distribution cum Capital Withdrawal, the IDCW will be declared subject to the availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. The actual declaration of IDCW and the frequency of distribution will be entirely at the discretion of the Trustees. The IDCW would be paid to the Unitholders whose names appear in the Register of Unitholders as on the record date. There is no assurance or guarantee to the Unitholders as to the rate of IDCW nor that the IDCW would be paid regularly. If the Scheme declares IDCW, the NAV will stand reduced by the amount of IDCW and IDCW distribution tax (if applicable) paid. All the IDCW payments shall be in accordance and compliance with SEBI Regulations, as applicable from time to time.</p> <p>IDCW will be paid on the number of units held by the unit holder on the record date as per the records of CAMS (the Registrar) and /or as per the records maintained by depositories. The record date shall be announced in advance.</p> <p>The IDCW shall be transferred to the Unit holders within 7 working days of the record date for declaration of IDCW. In the event of failure of transferred of IDCW within the stipulated period the AMC will pay a penalty interest rate of 15% per annum calculated from the record date.</p> <ul style="list-style-type: none"> <li>• In case of Unit holders having a bank account with certain banks with whom the Mutual Fund would have an arrangement</li> </ul>

	<p>from time to time, the IDCW proceeds shall be directly credited to their account.</p> <ul style="list-style-type: none"> <li>• The IDCW will be paid by warrant and payments will be made in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI).</li> <li>• Further, the IDCW proceeds may be paid by way of ECS /EFT / NEFT / RTGS / any other manner through which the investor's bank account specified in the Registrar &amp; Transfer Agent's records is credited with the IDCW proceeds as per the instructions of the Unit holders.</li> </ul>
<p><b>Allotment</b></p>	<p>All applicants whose amount is received towards Purchase of Units have been realized will receive full and firm allotment of Units, provided the Application Forms are complete in all respects and are found to be in order. The AMC/Trustee retains the sole and absolute discretion to reject any Application Form.</p> <p>The said discretion shall be used by the AMC/Trustee in various scenarios like receiving money from Third party or dubious sources or from clients of high risk jurisdictions.</p> <p>The process of allotment of Units reflecting the allotments will be completed within 5 Business Days from the date of receipt of application.</p> <p>The investors will receive confirmation specifying the number of Units allotted by way of electronic mail and/or SMS to the investor's registered e-mail address and/or mobile number as soon as possible but not later than five working days from the date of receipt of the application.</p> <p>In case of investors opting to hold the Units in physical mode, an account statement will be sent by ordinary post/courier/secured encrypted electronic mail to each Unit Holder, stating the number of Units purchased, not later than 5 Business Days (or such number of days as may be permitted under the SEBI (MF) Regulations) from the date of allotment.</p> <p>In case of investors opting to hold the Units in dematerialized form, an account statement could be obtained from the Depository Participants.</p>
<p><b>Who can invest</b> This is an indicative list and you are requested to consult your financial advisor to ascertain</p>	<p>The following persons (subject, wherever relevant, to purchase of units being permitted under their respective constitution and relevant state regulations) are eligible to subscribe to units:</p> <ul style="list-style-type: none"> <li>• Resident adult individuals, either singly or jointly (not exceeding</li> </ul>

whether the Scheme is suitable to your risk profile.

- 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. Payment for investment shall be made from the bank account of the minor or from a joint account of the minor with the guardian only;
  - 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.



	<p>Note: Minor Unit Holders, on becoming major, may inform the Registrar about attaining majority, and provide his specimen signature duly authenticated by his parent/ guardian, whose signature is registered in the records of the mutual fund/RTA (against the folio of minor unitholder) and if the parent/ guardian is unavailable or unable to attest, then by the banker as well as his details of bank account, a certified true copy of the PAN card and other documents, to enable the Registrar to update his records and allow them to operate the account in his own right.</p> <p>All cheques and bank drafts accompanying the application form should contain the application form number on its reverse. It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications will be liable to be rejected.</p>
<p><b>Who cannot Invest</b></p>	<ul style="list-style-type: none"> <li>• Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/by RBI/by any other applicable authority.</li> <li>• Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</li> <li>• NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</li> <li>• A person who falls within the definition of the term “U.S. Person” under the Securities Act of 1933 of the United States, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by 360 ONE Asset Management Company Limited (formerly known as IIFL 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</li> </ul>

	<p>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.</p> <ul style="list-style-type: none"> <li>• A person who is resident of Canada</li> <li>• Such other persons as may be specified by AMC from time to time.</li> </ul>
<p><b>Listing and Transfer of units</b></p>	<p>The Scheme is open ended and the Units are not proposed to be listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect.</p> <p>The Mutual Fund will offer and redeem Units on a continuous basis during the Continuous Offer Period. The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form). Units held in Demat form are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996, as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the investors shall contact their respective DP.</p> <p>For units held in paper form, normally, units are not certified. However, if an applicant so desires to transfer units, the AMC, upon submission of documents which will be prescribed from time to time, shall certify the units and issue a fresh statement/certificate to the extent of certified units to the investor within 5 business days of the receipt of request. If the investor intend to transfer units, it could be done to the extent of certified units mandatorily using the statement/certificate issued post certification of units. Certificate/ statement issued post certifying of units must be duly discharged by the Unit holder(s) and surrendered along with the request for Transfer / Redemption / Switch or any other transaction of Units covered therein. AMC reserves the right to accept the request for certification of units. The AMC reserves the right to reject the application for transfer, post acceptance of the same, if any of the requisite documents / declarations are unavailable or incomplete.</p> <p>However, if a person becomes a holder of the Units consequent</p>

	to operation of law or upon enforcement of a pledge, the Mutual Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Mutual Fund subject to production of satisfactory evidence.
<b>Where can the applications for subscription/ redemption/ switches be submitted?</b>	Investors can submit the application forms at AMC, ISCs, and such other collection centers as designated by the AMC where the applications shall be received. The names and addresses of the Designated Collection Centers are mentioned at the end of the SID and in the Application Form. Investors can also subscribe/redeem units using exchange infrastructure in demat mode through MFSS and BSE StAR MF platform. The Mutual Fund also offers Online Transaction facility on its Website viz. <a href="http://www.iiflmf.com">www.iiflmf.com</a> for transacting in the Units of the Mutual Fund.
<b>Minimum Amount for purchase /redemption / switches in an Option of the Scheme</b>	<p>First time Purchase (Lumpsum) – INR 500/- and in multiples of INR 500/- thereafter</p> <p>Additional Purchase (Lumpsum)– INR 500/- and in multiples of INR 500/- thereafter</p> <p><b>Redemption</b></p> <p>The minimum amount of redemption is in multiples of Rs. 500 (subject to lockin-period of 3 years from the date of allotment).</p> <p><b>Switches</b></p> <p>The minimum amount in case of inter/ intra scheme (inter plan/inter option) switches shall be the minimum amount required in the respective transferee scheme/plan.</p>
<b>Minimum balance to be maintained in an Option</b>	There is no requirement to maintain a minimum balance. Investors may note that in case balance in the account of the unit holder does not cover the amount of redemption request, the Mutual Fund is authorized to redeem the entire balance to the unit holder. Appropriate intimation in this regard shall be sent to unit holders.
<b>Special products available</b>	<p>The Special Products/ facilities available during the ongoing offer are:</p> <ul style="list-style-type: none"> <li>• Systematic investment Plan (Available, subject to lock-in-period of 3 years from the date of allotment of each installment)</li> <li>• Systematic Transfer Plan (Available, subject to lock-in-period of 3 years from the date of allotment)</li> <li>• Systematic withdrawal plan (Available, subject to lock-in-period of 3 years from the date of allotment)</li> <li>• Transactions through Stock Exchange Infrastructure</li> <li>• Transactions through Electronic Mode</li> </ul> <p>Please see the relevant sections on SIP, STP and SWP as mentioned in the document:</p>

	<p>Application through Stock Exchange Infrastructure (MFSS/ BSE StAR MF Platform: The facility enables an applicant to purchase/ redeem units through the Stock Exchange Infrastructure. Switching of units is currently not permitted under this facility. For this purpose, BSE has introduced the 'BSE StAR MF Platform' and NSE has introduced 'Mutual Fund Service System (MFSS)'. The investors should note that the units of the scheme are not listed on the stock exchange and the same cannot be traded on the stock exchanges. All trading members of the BSE and NSE who are registered with AMFI as Mutual Fund Advisors and are empanelled with the AMC and also registered with BSE &amp; NSE as Participants (Brokers) will be eligible to offer this facility to investors.</p> <ul style="list-style-type: none"> <li>• Such brokers shall be considered as Official Points of Acceptance of the Fund. The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such limits, operating guidelines, terms and conditions as may be prescribed by the respective Stock Exchanges from time to time. Further, in terms of clause 16.2.4.6 of SEBI Master circular dated May 19, 2023, investors will be able to transact in Units of the Scheme through clearing members of the registered Stock Exchanges and redeem units held in demat form through the Depository Participants of registered Depositories. For further details on this facility, please refer the section on 'Facility to purchase/ redeem units of the Scheme through Stock Exchange Mechanism' in the SAI.</li> <li>• AMC has enabled facility to transact online in units of the schemes including by way of Lumpsum Purchase/ Redemption / Switch of Units by electronic mode through website <a href="http://www.iifl.com">www.iifl.com</a>. The subscription proceeds, when invested through this mode, are by way of debits to the designated bank through payment gateway. The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, will be credited to the designated/registered bank account of the investors. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations, 1996 and as mentioned in SID and KIM of the scheme, will be applicable for transactions received through the above electronic platform and the time of receipt of transaction recorded on the server(s) of Computer Age Management Services Limited(Registrar and Transfer Agent) will be reckoned as the time for the purpose of determining applicability of NAV, subject to credit of funds to bank account of scheme, wherever applicable. For details / terms and conditions, investors are advised to refer to the SAI.</li> </ul>
<b>Dematerialization of Units</b>	The applicants intending to hold Units in dematerialized mode will be required to have a beneficiary account with a Depository

	<p>Participant of the NSDL/CDSL and will be required to mention in the Application Form details of the Depository Participant's name, Depository Participant ID Number and the beneficiary account number of the applicant held with the Depository Participant at the time of application of the Units. The Account Statement will be sent to those Unit Holders who have opted to hold Units in physical (non-dematerialized) form. However, if the Unit Holder so desires to hold the Units in dematerialized form at a later date, he will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will have to submit the account statement alongwith the prescribed request form to any of the ISCs for conversion of Units into demat form. The AMC will issue the Units in dematerialized form to the Unit holder within two Business Days from the date of receipt of such request. Units held in demat form are freely transferable, subject to completion of lock-in period.</p>
<p><b>Rematerialisation of Units</b></p>	<p>Rematerialization of Units can be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. The process for rematerialisation of Units will be as follows:</p> <ul style="list-style-type: none"> <li>• Unit Holders/investors should submit a request to their respective Depository Participant for rematerialisation of Units in their beneficiary accounts.</li> <li>• Subject to availability of sufficient balance in the Unit Holder /investor's account, the Depository Participant will generate a Rematerialisation Request Number and the request will be despatched to the AMC/Registrar.</li> <li>• On acceptance of request from the Depository Participant received by AMC, the AMC/Registrar will dispatch the account statement to the investor and will also send electronic confirmation to the Depository Participant</li> </ul> <p>The above shall be subject to SEBI Regulations and the guidelines issued by NSE, BSE, CDSL and NSDL in this regard, as applicable and as amended from time to time.</p>
<p><b>Switching</b></p>	<p><b>Inter-Scheme Switch</b></p> <p>The Transaction Slip can be used by investors to make inter-Scheme switches within the Fund. All valid applications for switch-out shall be treated as Redemption and for switch-in as Purchases with the respective Applicable NAVs of the Scheme / option.</p> <p><b>Intra- Scheme Switch</b></p> <p>Investors can switch between different options under the scheme at the Applicable NAV. All valid applications for switch-out shall be treated as Redemption and for switch-in as Purchases with the respective Applicable NAVs of the option. However, the AMC may</p>

	<p>change the Loads prospectively as indicated in the paragraph on Load Structure of the Scheme in this SID.</p> <p>Note: For tax implications on switching, please refer to SAI under Chapter Tax &amp; Legal &amp; General Information.</p>
<b>How to Apply</b>	Please refer to the SAI and Application form for the instructions.
<b>Process for investments made in the name of Minor through a Guardian</b>	<p>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:</p> <p>a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parents or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.</p> <p>Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</p> <p>b. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>c. AMCs shall build a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major.</p> <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.</p>
<b>Redemption Process</b>	<p>As per clause 14.1 of SEBI Master Circular dated May 19, 2023, 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. 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,</p>

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 through Real Time Gross Settlement (RTGS), NEFT, Direct Credit, Cheque or Demand Draft.

a) If investor had provided IFSC code in the application form, by default redemption proceeds shall be to be credited to Investor's account through RTGS/NEFT.

b) If Investor has neither provided RTGS code nor the NEFT code but have a bank account with Banks with whom the Fund would has an arrangement for Direct Credit from time to time, the proceeds will be paid through direct credit.

c) In case if investor bank account does not fall in the above a to b categories, redemption proceeds will be paid by cheques/demand drafts, marked "Account Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar).

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.

The AMC reserves the right to change the sequence of payment from (a) to (c) without any prior notice

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 transfer 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 [www.iiflmf.com](http://www.iiflmf.com). The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, will be credited to the designated/registered bank account of the investors.

**Application through MF Utility:**

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

	<p>MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the websites of MFUI or the AMC to download the relevant forms.</p> <p><b>Redemption by investors who hold Units in dematerialized form:</b> Redemption request for Units held in demat mode shall not be accepted at the offices of the Mutual Fund/AMC/Registrar. Unit holders shall submit such request only through their respective Depository Participant or through stock exchange platforms.</p>
<b>Delay in payment of redemption/repurchase proceeds</b>	As per clause 14.2 of SEBI Master Circular dated May 19, 2023,, The AMC shall be liable to pay interest to the unitholders at 15% per annum rate the interest and it shall be borne by the AMC
<b>Account Statements</b>	<p>An applicant whose application has been accepted shall have the option of holding the units either in physical form or in dematerialised form.</p> <p><b>Units in Physical mode:</b> Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an SMS to their registered e-mail address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.</p> <p><b>Units in Demat Mode –</b> For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.</p>
<b>Consolidated Account Statement (CAS)</b>	<ul style="list-style-type: none"> <li>• 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 May 19, 2023. 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 the application, to the Unit holder's registered e-mail address and/or mobile number.</li> <li>• Thereafter, the Unit Holder will be sent, on or before the 15th of the immediately succeeding month, by way of a mail / an e-mail, a CAS, containing the details of the transaction mentioned above as well as details of all other transactions effected by the</li> </ul>

	<p>Unit holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folios transactions have taken place during the month concerned.</p> <ul style="list-style-type: none"> <li>• For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.</li> <li>• For those investors / unit holders who have provided an e-mail address, CAS will be sent by way of an e-mail.</li> <li>• In case of a specific request received from a Unit holder for a separate account statement, the AMC/Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request</li> <li>• In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from unit holders/investors, the AMC will send separate account statements.</li> <li>• In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement.</li> <li>• For folio(s) that are not updated with PAN details, it will not be possible to e-mail / mail CAS to the Unit holders concerned. It is therefore in the interest of Unit holders to ensure that their folios are updated with their PAN details.</li> <li>• The Consolidated Account Statement issued is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, Payout of Income Distribution cum Capital Withdrawal (IDCW Payout), Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment), systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month. The CAS shall also provide the total purchase value / cost of investment in each scheme.</li> <li>• Consolidated account statement shall be issued every half yearly (September/March), on or before 21<sup>st</sup> day of succeeding month, providing the following information: - <ul style="list-style-type: none"> <li>• Holding at the end of the six months</li> <li>• The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme.</li> </ul> </li> <li>• Further, a mention may be made in such CAS indicating that the</li> </ul>
--	---

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.

- Investors having MF investments and holding securities in Demat account shall receive a single CAS from the Depository.
- Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- In case of multiple holding, it shall be the PAN of the first holder and pattern of holding. Based on the PANs provided by the AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In case investors have multiple accounts across the two depositories, the depository having the demat account which has been opened earlier shall be the default depository which will consolidate details across depositories and MF investments and dispatch the CAS to the investor. However, option shall be given to the demat account holder by the default depository to choose the depository through which the investor wishes to receive the CAS. In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send the account statement to the investor as specified under the regulations applicable to the depositories
- The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.

However, the AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).

<b>IDCW</b>	<p>As per Clause 11.4 of SEBI Master Circular No. dated May 19, 2023, the IDCW, if any shall be transferred to the Unitholders within 7 working days from the record date for declaration of the IDCW.</p> <p>IDCW may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit or NEFT in to Bank account, RTGS facility offered RBI or through Banker's cheque, etc as the AMC may decide, from time to time for the smooth and efficient functioning of the Scheme.</p> <p>Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.</p>
<b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b>	Not applicable.
<b>Applicability of Stamp Duty on Mutual Fund Transactions</b>	<p>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. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including Reinvestment of Income Distribution cum Capital Withdrawal (IDCW Reinvestment)) to the unitholders would be reduced to that extent. Further eligible transfer of dematerialised units will attract a stamp duty @0.015%.</p>
<b>Right to Limit Fresh Subscription</b>	<p>The Trustees reserve the right to stop fresh subscription of units.</p> <p>The Trustees reserve the right at its sole discretion to withdraw/suspend the subscription of units in the Scheme temporarily or indefinitely, at the time of NFO or otherwise, if it is viewed that increasing the size of the Scheme may prove detrimental to the Unit holders of the Scheme. An order to purchase the Units is not binding on and may be rejected by the AMC unless it has been confirmed in writing by the AMC.</p>

<p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b></p>	<p><b>Suspension of Sale and Redemption of Units:</b></p> <p>Suspension of Sale and Redemption of Units Suspension or restriction of repurchase/ redemption facility under any scheme of the mutual fund shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees.</p> <p>Additionally, the following requirements shall need to be observed before imposing restriction on redemptions:</p> <p>a) Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ul style="list-style-type: none"> <li>i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</li> <li>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.</li> <li>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.</li> </ul> <p>b) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>c) Any imposition of restriction would require specific approval of Board of AMC and Trustees and the same should be informed to SEBI immediately.</p> <p>d) When restriction on redemption is imposed, the following procedure shall be applied:</p> <ul style="list-style-type: none"> <li>1. No redemption requests up to INR 2 lakh shall be subject to such restriction.</li> <li>2. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</li> </ul>
<p><b>Bank Account Details</b></p>	<p>As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for</p>

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, 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 any 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

	<p>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:</p> <p>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:</p> <p>(i) Proceeds of any redemption/IDCW will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.</p> <p>(ii) Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption/ IDCW payment request for receiving redemption/IDCW proceeds. If no registered bank account is mentioned, default bank account will be used.</p> <p>(iii) If unit holder(s) provide a new and unregistered bank mandate or change of bank mandate request with a specific redemption/IDCW payment request (with or without necessary supporting documents) such bank account may not be considered for payment of redemption/IDCW proceeds, or the Fund may withheld the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned.</p> <p>Valid change of bank mandate requests with supporting documents will be processed within 10 business days of necessary documents reaching the office of RTA and any financial transaction request received in the interim will be carried based on previous details only.</p>
<b>Cash Investments</b>	<p>Pursuant to Clause 16.7 of SEBI Master circular dated May 19, 2023, it is permitted to accept cash transactions to the extent of Rs. 50,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines. Provided that the limit shall be applicable per investor for investments done in a financial year across all schemes of the Mutual Fund, subject to sufficient systems and procedures in place for such acceptance. However, any form of repayment either by way of redemption, IDCW, etc. with respect to such cash investment shall be paid only through</p>



	<p>banking channel.</p> <p>The Asset Management Company is in process of implementing adequate systems and controls to accept Cash Investment in the Scheme. Information in this regard will be provided to Investors as and when the facility is made available.</p>
<p><b>Creation of Segregated Portfolio</b></p>	<p>In case of a credit event at issuer level and to deal with liquidity risk, the AMC may create a segregated portfolio of debt and money market instruments under the Scheme in compliance with the clause 4.4 of SEBI Master Circular dated May 19, 2023 as amended from time to time.</p> <p>In this regard, the term ‘segregated portfolio’ shall mean a portfolio comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme, the term ‘main portfolio’ shall mean the scheme portfolio excluding the segregated portfolio and the term ‘total portfolio’ shall mean the scheme portfolio including the securities affected by the credit event.</p> <p>The AMC may create a segregated portfolio in a mutual fund scheme in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:</p> <ul style="list-style-type: none"> <li>a. Downgrade of a debt or money market instrument to ‘below investment grade’, or</li> <li>b. Subsequent downgrades of the said instruments from ‘below investment grade’, or</li> <li>c. Similar such downgrades of a loan rating.</li> </ul> <p>In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as detailed above and implemented at the ISIN level. Creation of segregated portfolio shall be optional and at the discretion of the AMC. The AMC shall decide on creation of segregated portfolio on the day of the credit event. Further, the AMC shall seek approval of the Trustees prior to creation of the segregated portfolio.</p> <p>Creation of segregated portfolio of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have any outstanding rated debt or money market instruments, subject to the following:</p>

a. Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount.

b. Asset Management Companies are required to inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuer, 360 ONEAMC may segregate the portfolio.

**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.

**Process for Creation of Segregated Portfolio**

a) AMC shall decide on creation of segregated portfolio on the day of credit event/receipt of information about actual default of unrated debt or money market instruments (credit event), as per the process laid down below:

- i. The AMC shall seek approval of Trustees, prior to creation of the segregated portfolio.
- ii. The AMC shall immediately issue a press release disclosing its intention to segregate such debt and money market instrument

and its impact on the investors. It shall also be disclosed that the segregation shall be subject to trustee approval. Additionally, the said press release shall be prominently disclosed on the website of the AMC

iii. The AMC shall ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.

b) Once trustee approval is received by the AMC:

The segregated portfolio shall be effective from the day of credit event.

The AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.

An e-mail or SMS shall be sent to all unit holders of the concerned scheme.

The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.

All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.

No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, the AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.

c) If the trustees do not approve the proposal to segregate portfolio, the AMC shall issue a press release immediately informing investors of the same.

**Valuation and processing of subscriptions and redemptions:**

a) Notwithstanding the decision to segregate the debt and money market instrument, the valuation shall take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder.

b) All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as

under:

i. Upon trustees' approval to create a segregated portfolio:

o Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.

o Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.

ii. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

Disclosures:

In order to enable the existing as well as the prospective investors to take informed decision, the following shall be adhered to:

a) A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.

b) Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.

c) The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.

d) The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.

e) The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.

f) The disclosures at paragraph (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.

g) The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the

time of recovery and also at the time of writing-off of the segregated securities.

TER for the Segregated Portfolio:

a) The AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.

b) The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.

c) The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.

d) The costs related to segregated portfolio shall in no case be charged to the main portfolio.

Monitoring by Trustees:

In order to ensure timely recovery of investments of the segregated portfolio, trustees shall ensure that:

i. The AMC puts in sincere efforts to recover the investments of the segregated portfolio.

ii. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.

iii. An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustee meeting till the investments are fully recovered/ written-off.

iv. The Trustees shall monitor the compliance of SEBI requirements and disclosure in this respect shall be made in half-yearly trustee reports filed with SEBI.

In order to avoid mis-use of segregated portfolio, the Trustees have ensured to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing

mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.

Please note that the process followed by the AMC regarding creation of segregated portfolios shall be in accordance with the provisions laid down by SEBI from time to time.

**Illustration of Segregated Portfolio**

Portfolio Date : 30-April-19  
 Downgrade Event Date : 30-April-19  
 Downgrade Security : 8.00% A Ltd from A- to C

Valuation Marked Down; 50%  
 Portfolio on the date of credit event

Security	Rating	Type of Security	Quantity	Price per Unit (INR)	Market Value (INR lakhs)
8.00% A Ltd*	CRISIL A-	NCD	25,000	49.552	12.38
7.80% B Ltd	CRISIL AAA	NCD	25,000	101.021	25.25
7.65% C Ltd	CRISIL AAA	NCD	21,000	100.022	21.00
8.10% D Ltd	CRISIL A-	NCD	30,000	99.548	29.86
Cash & Cash Equivalent					11.50
Net Assets (in lakhs)					100.01
Unit Capital (no. of units)					10,000
NAV per unit (INR)					1000.1

**Main Portfolio as on 30th April 2019**

Security	Rating	Type of Security	Quantity	Price per Unit (INR)	Market Value (INR lakhs)
7.80% B Ltd	CRISIL A	NCD	25,000	101.021	25.25
7.65% C Ltd	CRISIL AAA	NCD	21,000	100.022	21.00
8.10% D Ltd	CRISIL A-	NCD	30,000	99.548	29.86

Cash & Cash Equivalent					11.50
Net Assets (in lakhs)					87.62
Unit Capital (no. of units)					10,000
NAV per unit (INR)					876.24

Segregated Portfolio as on 30th April 2019

Security	Rating	Type of Security	Quantity	Price per Unit (INR)	Market Value (INR lakhs)
8.00% A Ltd*	CRISIL C	NCD	25,000	49.552	12.38
Net Assets (in lakhs)					12.38
Unit Capital (no. of units)					10,000
NAV per unit (INR)					123.88

\* Marked down by 50% on the date of credit event. Before marked down the security was valued at INR.99.105 per unit on the date of credit event i.e on 30th April 2019, NCD of 8.00% A Ltd will be moved to a segregated portfolio.

Total Portfolio value after creation of segregated portfolio

Particulars	Main Portfolio	Segregated Portfolio	Total Value (INR lakhs)
Number of Units	10,000	10,000	-
NAV per unit	876.24	123.88	1000.12
Total Value (in INR lakhs)	87.63	12.38	100.01

### Systematic Investment Plan (SIP)

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. Following are the details of minimum amount and default dates:

Frequency	Minimum amount and instalments	Dates	Default dates
Weekly*	Rs. 500 per instalment for a minimum period of 12 weeks	Every Tuesday	-
Fortnightly*	Rs. 500 per instalment for a minimum period of 12 fortnights	2 <sup>nd</sup> & 16 <sup>th</sup> of every month	-
Monthly	Rs. 500 per instalment for a minimum period of 12 months	Any date: 1 <sup>st</sup> to 28 <sup>th</sup>	7 <sup>th</sup> of every month
Quarterly	Rs. 500 per instalment for a minimum period of 12 quarters	Any date: 1 <sup>st</sup> to 28 <sup>th</sup>	7 <sup>th</sup>

**Note:\* Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF platform.**

If frequency of SIP is not mentioned, the default frequency will be Monthly.

#### **FACILITY OF NATIONAL AUTOMATED CLEARING HOUSE (NACH) PLATFORM**

In addition to existing facility available for payments through Postdated cheques/Standing Instructions for investments in SIP, the unit holders can now also make payment of SIP instalments through NACH facility. NACH is a centralized system, launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing Service (ECS) mandates. This facility will enable the unit holders of the Fund to make SIP investments through NACH by filling up the SIP Registration cum mandate form. A Unique number will be allotted to every mandate registered under NACH called as Unique Mandate Reference Number (“UMRN”) which can be used for SIP transactions. The NACH facility shall be available subject to terms and conditions contained in the SIP registration Mandate Form and as prescribed by NPCI from time to time.

The load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the installments indicated in such application. Investors should note that an application for SIP should be submitted at any of the AMC/CAMS Investor Service Centres as listed in the application form. For applicable load on Purchases through SIP, please refer to the Section IV, Fees and Expenses, sub-section

#### **Micro SIP**



SIPs upto Rs. 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 month period or in a financial year shall be referred to as 'Micro SIP'. For further details on Micro SIP, please refer to SAI and the SIP Application Form.

**SIP STEP UP facility:**

SIP STEP-UP Facility provides flexibility to Investors to increase the amount of the SIP instalment by a fixed amount at pre-defined intervals during the tenure of the SIP. The features and terms and conditions applicable to this Facility are as follows:

1. SIP STEP-UP frequency in case of investors availing Monthly SIP facility will be half yearly and yearly.
2. SIP STEP-UP frequency in case of investors availing Quarterly SIP facility will be yearly.
3. In case the SIP STEP-UP frequency is not indicated under Monthly SIP, it will be considered as yearly interval.
4. This facility will allow investors (including existing investors) to opt for STEP-UP in their SIP, which are routed through electronic mode only (the STEP-UP Facility is not available for SIP through post-dated cheques).
5. Investors/unit holders subscribing for the STEP-UP facility are required to submit the request at least 30 days prior to the SIP date. In case the request is not received at least 30 days prior to the SIP date, the STEP-UP will be applicable from the next effective SIP instalment.
6. The minimum STEP-UP amount is Rs. 500/- and in multiples of Rs. 500/- thereafter.
7. Default STEP-UP amount: If the investor does not specify the STEP-UP amount, the default amount for STEP-UP will be considered as Rs. 500/-, and the application form shall be processed accordingly.
8. Once enrolled in case the Investor wants to modify the STEP-UP details, the investor must cancel the existing SIP STEP-UP and enroll for a new SIP STEP-UP with the desired STEP-UP details.
9. SIP STEP-UP will not be allowed in case of Micro Investments.
10. STEP-UP Cap Amount: Investor has an option to freeze the SIP STEP-UP amount once it reaches a fixed predefined amount.
11. Maximum amount: It is the upper most limit per transaction set by the investor for his registered bank account to be debited through the One Time Mandate (OTM). If the maximum amount set in the OTM is less than the Cap amount, a new OTM needs to be registered with the revised maximum amount. Till the time a revised OTM with change in maximum amount is submitted, the existing maximum amount will be considered as the STEP-UP Cap amount. Along with new OTM, a revised STEP-UP form also needs to be submitted with the STEP-UP Cap amount.
12. In case the SIP frequency is perpetual then the investor has to mention the STEP-UP Cap amount.
13. This facility is not available on NSE MFSS/ BSE STAR MF and MFU platforms.
14. All other terms & conditions applicable for regular SIP Facility will also be applicable to STEP-UP Facility.

**SIP Pause facility:**

Unitholders will also have an option to temporarily pause the SIP instalments for a specific period of time. Upon expiry of the specified period, the SIP installments would re-start automatically.

The important terms and conditions of the Facility are as follows:

1. The facility shall be available only for SIPs registered under monthly and quarterly frequencies.
2. Investor / unit holders can opt for the facility only once during the tenure of the SIP.
3. The minimum gap between the pause request and next SIP installment date should be at least 15 calendar days.
4. The facility shall get activated from immediate next eligible installment from the date of receipt of SIP Pause request.
5. The facility can be opted for minimum 1 installment and up to a maximum of 3 installments.
6. The facility shall not be available for SIP registered through Mutual Fund Utility (“MFU”).
7. The facility will be available through submission of physical form, website of 360 ONE MUTUAL FUND , BSE and NSE (NMF II & MFSS) mode.
8. In case of SIP Step-Up registered in a folio, if the next SIP Step-Up installment falls during the SIP Pause period, the SIP installment after the completion of Pause period will be inclusive of such SIP Step-up amount. For eg. If current installment amount is 3000, if the SIP pause period is 15.03.2023 to 15.05.2023 and the next SIP Step-Up falls on 31.03.2023 for an amount of 2000. The SIP installment after the end of Pause period i.e. on 15.06.2023 will be 5000.
9. SIP pause cancellation request must be submitted at least 15 days prior to the next SIP installment date.
10. AMC / Trustee reserves the right to amend the terms and conditions of the facility and / or withdraw the said facility.
11. All other terms and conditions of SIP facility will remain unchanged.

**b. Systematic Transfer Plan (STP)**

This facility enables the unitholders to switch an amount from their existing investments in a Scheme/Option of the Fund, which is available for investment at that time at periodic intervals through a one time request. The switch can be made either weekly, fortnightly or monthly. Under this facility the switch by the unit holders should be within the same account/folio number. The unitholder has to fulfill the following criteria in order to avail of the Systematic Transfer Plan:

- a) A Unit Holder has to have a minimum balance of Rs. 10,000/- in a scheme.
- b) the minimum amount as stated in the offer document of the respective transferor scheme, whichever is higher.
- c) A minimum of 6 such transfers have to be submitted for the STP.

The transfer will be effected by way of a switch, i.e. redemption of Units from one Scheme and investment of the proceeds thereof, in the other Scheme at the then prevailing terms of both Scheme. All transactions by way of STP shall, however, be subject to the terms (other than minimum application amount) of the target Scheme. A Unit Holder who opts for an STP has the choice of switching (i) a fixed amount or (ii) an amount equal to the periodic appreciation on his/her/its investment in the Scheme from which the transfer is sought, as detailed below:

### **Fixed Amount Option**

Under this alternative, a Unit Holder may switch a fixed amount of at least Rs. 1,000/- per transaction in multiple of Rs. 500/- and the 'STP Date' for the switch will be as under.

a) where a daily\*\* STP is opted for, the commencement date for transfers shall be the 5th working day from the date of receipt of a valid request and thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable load. Minimum installment shall be 6;

b) where a weekly STP is opted for, the STP Date\* shall be Monday to Friday. Default day will be Tuesday;

c) where a fortnightly^ STP is opted for, the STP Date\* shall be the 1<sup>st</sup>, 7<sup>th</sup>, 14<sup>th</sup> or 21<sup>st</sup>, as the case may be. Default date – 1<sup>st</sup> and 14<sup>th</sup>

For example, if the investor selects 1<sup>st</sup> then the next date could be 14<sup>th</sup> or if he selects 7<sup>th</sup> then the next date could be 21<sup>st</sup> of the month.

d) where a monthly STP is opted for, the STP Date shall be the 1<sup>st</sup> to 28<sup>th</sup> of the month.

Default Date will be 7<sup>th</sup>

***^Fortnightly STP Frequency are not available on BSE STAR MF and NSE NMF II. STP feature is not available on NSE MFSS Platform.***

***\*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme.***

***\*\*In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme. Investors should note that in case of Daily STP, the commencement date for transfers shall be the 5th working day from the date of receipt of a valid request and thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable load. Daily STP mandate may be discontinued by a Unit holder by giving a written notice of 5 working days. STP mandate will terminate automatically if all Units held by the unitholder in the Source scheme are redeemed or upon the Mutual Fund receiving a written intimation of pledge or death of the sole / 1st Unit holder.***

***The provision of "Minimum Redemption Amount" of the Source Scheme(s) and "Minimum Subscription Amount" of the Target Scheme(s) shall not be applicable to STP. Load Structure of the Source Scheme & Target Schemes as on the date of enrolment of STP shall be applicable. Unit holders are requested to note that the changes as mentioned hereinabove shall be applicable on prospective STP requests only i.e. STP requests received from the Effective Date. STP Feature is not available on NSE MFSS Platform.***

The Units in the Scheme/Option from which the switch – out is sought will be redeemed at the Applicable NAV of the Scheme/Option on the respective dates on which such switches are sought and the new Units in the Scheme/Option to which the switch – in is sought will be created at the Applicable NAV of such Scheme/Option on the respective dates. In case the day on which the transfer is sought is a non-business day for the Scheme, the same will be processed on the immediately following business day.

### ***Appreciation Option***

Under this option, the Unitholder can seek switch of an amount equal to the periodic appreciation on the investment. This facility is available only under monthly frequency. Under this option the Unit holder switches only proportionate number of Units, which when multiplied by the applicable NAV is in amount terms equal to the appreciation in the investment over the last month.

The investor has to mention a "Start Date". The 'STP Date' available under this alternative are 1<sup>st</sup>, 7<sup>th</sup>, 14<sup>th</sup> or 21<sup>st</sup> of the month. The first switch will happen after one month from the start date. In case the investor purchases additional Units, the amount to be switched would be equal to the appreciation generated on such Units, provided the appreciation is atleast Rs. 1000/-. In the absence of any appreciation or appreciation less than Rs. 1000/- as mentioned above, the switch under this option will not be made for that month. The Units in the Scheme/ Option from which the switch – out is sought will be redeemed at the Applicable NAV of the Scheme/Option on the respective dates on which such switches are sought and the new Units in the Scheme/ Option to which the switch – in is sought will be allotted at the Applicable NAV of such Scheme/Option on the respective dates. In case the day on which the transfer is sought is a non-business day for the Scheme, the same will be processed on the immediately following business day.

### **c. Systematic Withdrawal Plan (SWP)**

This facility enables the Unitholders to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request. Withdrawals will be subject to completion of lock in period. The withdrawals can be made on Monthly basis on 1<sup>st</sup>, 7<sup>th</sup>, 14<sup>th</sup> or 21<sup>st</sup> of every month. This facility is available in two options to the Unitholders:

#### **Fixed Option:**

Under this option, the Unitholder can seek redemption of a fixed amount of not less than Rs. 1000/- and in multiples of Rs. 1 from his Unit account. In this option the withdrawals will commence from the Start Date (being one of the dates indicated above) mentioned by the Unitholder in the Application Form for the facility. The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought. In case the day on which the withdrawal is sought is a non-business day for the Scheme, the same will be processed on the immediately following business day.

#### **Appreciation Option:**

Under this option, the Unitholder can seek redemption of an amount equal to a periodic appreciation on the investment. The Unitholder redeems only such number of Units, which when multiplied by the Applicable NAV is, in amount terms equal to the appreciation in his investment over the last month provided the appreciation is atleast 1000/-. In the absence of any appreciation or appreciation less than 1000/- as mentioned above, the withdrawal under this option will not be made for that month. The investor would need to indicate in his systematic withdrawal request, the commencement / start date from which the appreciation in investment value should be computed.

The withdrawal will commence after one month from the commencement / start date mentioned by the Unitholder in the application Form and can, at the investor's discretion be on 1<sup>st</sup>, 7<sup>th</sup>, 14<sup>th</sup> or 21<sup>st</sup> of the month. The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought. In case the day on which the withdrawal is sought is a non business day for the Scheme, the same will be processed on the immediately following business day. In case the investor purchases additional Units, the withdrawal amount would include the appreciation generated on such Units as well. In the absence of any appreciation or appreciation less than Rs. 1000/-, the redemption under this option will not be made.

**Note:** Investors who avail of SIP, SWP or STP facility can at any time opt out of the facilities or can purchase, redeem or switch outside these facilities at their convenience.

### C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b>  <b>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</b></p>	<p>360 ONE Mutual Fund shall calculate the Net Asset Value of the Scheme on every business day and shall be uploaded on AMFI's website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11.00 pm of the same business day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. The NAV of the Scheme will also be updated on our website (<a href="http://www.iiflmf.com">www.iiflmf.com</a>).</p> <p>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. If the NAVs are not available before commencement of the business hours on the following day due to any reasons, the Fund shall issue a press release providing reasons and explaining when the Fund will be able to publish the NAV.</p>
<p><b>Half yearly Disclosures: Portfolio / Financial Results</b>  <b>This is list of securities where the corpus of the scheme is currently invested. The market value of these investments is also slated in portfolio disclosures</b></p>	<p><b>Half Yearly disclosure of Scheme's Portfolio:</b></p> <p>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 (<a href="http://www.iiflmf.com">www.iiflmf.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each 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 the half-yearly statement of Scheme portfolio along with the Risk-o-meters of the respective schemes within 10 days from the close of each half-year. Further, the Mutual Fund/AMC shall publish an advertisement in the all India edition of at least two daily</p>

	<p>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 (<a href="http://www.iiflmmf.com">www.iiflmmf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) 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.</p> <p><b>Half Yearly disclosure of Un-Audited Financials:</b></p> <p>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 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.</p>
<b>Monthly Portfolio Disclosure</b>	<p>The Mutual Fund/AMC shall disclose portfolio of the Scheme as well as the Risk-o-meters of the respective schemes as on the last day of the month on website of Mutual Fund (<a href="http://www.iiflmmf.com">www.iiflmmf.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month 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 the monthly statement of Scheme portfolio along with the Risk-o-meters of the respective schemes within 10 days from the close of each month.</p>
<b>Disclosure Norms for Index Funds</b>	<p>A. The Index Funds shall disclose the following on monthly basis:</p> <ul style="list-style-type: none"> <li>(i) Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme.</li> <li>(ii) Name and exposure to top 7 groups as a percentage of NAV of the scheme.</li> <li>(iii) Name and exposure to top 4 sectors as a percentage of NAV of the scheme.</li> </ul> <p>B. Change in constituents of the index, if any, shall be disclosed on the website of Mutual Fund (<a href="http://www.iiflmmf.com">www.iiflmmf.com</a>) on the day of change.</p>
<b>Risk-o-meter</b>	<p>The risk-o-meter of the Scheme shall be evaluated on a monthly basis and shall be disclosed along with portfolio disclosure on the AMC website and on AMFI website within 10 days from the close of each month.</p> <p>The risk level of Scheme as on March 31 of every year, along with number of times the risk level has changed over the year, shall be</p>

	<p>disclosed on the AMC website and AMFI website.</p> <p>The scheme wise changes in Risk-o-meter shall be disclosed in scheme wise Annual Reports and Abridged summary.</p>
<b>Scheme Summary Document (SSD)</b>	<p>In accordance with SEBI letter dated December 28, 2021 and AMFI emails dated March 16, 2022 and March 25, 2022, Scheme summary document for all schemes of 360 ONE Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 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. <a href="http://www.iiflmf.com">www.iiflmf.com</a> , AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.</p>
<b>Annual Report</b>	<p>The scheme wise annual report and abridged summary thereof shall be hosted on the website of the Mutual Fund (<a href="http://www.iiflmf.com">www.iiflmf.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) 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 (<a href="http://www.iiflmf.com">www.iiflmf.com</a>).</p> <p>The AMC shall email the annual report or an abridged summary thereof to the unitholders whose email addresses are registered with the Fund. However, in case the unitholders whose e-mail addresses are not registered with the Fund, are requested to update / provide their email address to the Fund for updating the database. Physical copy of scheme wise annual report or abridged summary shall be provided to investors who have opted to receive the same.</p> <p>AMC shall provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a unitholder.</p> <p>As per regulation 56(3A) of the Regulations, copy of scheme wise Annual Report shall be also made available to unitholder on payment of nominal fees. 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 year disclosing the hosting of the scheme wise annual report on the website of the Mutual Fund (<a href="http://www.iiflmf.com">www.iiflmf.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p>Physical copies of Full annual report / abridged summary thereof shall also be available for inspection at all times at the Head Office of the Mutual Fund</p>
<b>Associate Transactions</b>	<p>Please refer to Statement of Additional Information (SAI).</p>

<p><b>Taxation</b></p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	<p>For details on taxation please refer to the clause on Taxation in the Scheme Additional Information (SAI).</p>
<p><b>Tracking Error and Tracking Difference</b></p>	<p>A. Tracking Error</p> <p>Tracking error based on past one year rolling data shall be disclosed on the website of Mutual Fund (<a href="http://www.iiflmf.com">www.iiflmf.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) on a daily basis.</p> <p>B. Tracking Difference</p> <p>The NAV of the ETF/ Index Fund shall also be disclosed on the website of the Mutual Fund (<a href="http://www.iiflmf.com">www.iiflmf.com</a>) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>), on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.</p>
<p><b>Investor Services</b></p>	<p>Mr. Sushil Sharma  360 ONE Asset Management Limited  360 ONE Centre, 6<sup>th</sup> floor,  Kamala City, S.B. Marg,  Lower Parel, Mumbai – 400 013  Tel (91 22) 4876 5158 Fax: (91 22) 4646 4706  Email: <a href="mailto:service@360.one">service@360.one</a></p> <p>Investors are advised to contact any of the ISCs or the AMC by calling the toll-free no. 1800-2108-606. Investors can also visit the website at <a href="http://www.iiflmf.com">www.iiflmf.com</a> for complete details.</p>

#### D. COMPUTATION OF NAV

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

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



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

#### **IV. FEES AND EXPENSES**

This section outlines the expenses that will be charged to the Scheme.

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

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 be borne by the AMC.

##### **B. 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 May 19, 2023, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.

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

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

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

- Additional expenses not exceeding of 0.30% of daily net assets for inflows from specified cities
- 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.
- 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: <http://www.iifl.com/expenses-ratio>:

Expense Head	% of daily Net Assets
	Regular Plan
<b>Investment Management and Advisory Fees</b>	Up to 1.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements & IDCW redemption cheques & warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 1 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively	
Goods and Service Tax* on expenses other than investment and advisory fees	
Goods and Service Tax* on brokerage and transaction cost	
Other expenses (including listing expenses)	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)(c)(i) & (6) (a)	Upto 1.00%
§Additional expenses under regulation 52 (6A) (c)	Up to 0.05%
^Additional expenses for gross new inflows from specified cities	Up to 0.30%

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

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

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

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

- A. 30 per cent of the gross new inflows into the scheme, or;
- B. 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.”

§ In terms of clause 10.1.7 of SEBI Master Circular dated May 19, 2023, in case exit load is not levied / not applicable, the AMC shall not charge the said additional expenses.

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

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

Particulars	Regular Plan		Direct Plan	
	In Rupees	Percentage	In Rupees	Percentage
Amount Invested at the beginning of the year	10,000	-	10,000	-
Returns before Expenses	1,500	15%	1,500	15%
Expenses other than Distribution Expenses	150	1.5%	150	1.5%
Distribution Expenses	50	0.5%	-	-
Returns after Expenses at the end of the Year	1,300	13%	1350	13.5%

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

**C. LOAD STRUCTURE & TRANSACTION CHARGE**

**a) Load Structure**

Load is an amount which is paid by the investor to subscribe to the units or 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 [www.iiflmm.com](http://www.iiflmm.com) or may call at toll free no. 1800-2108-606 or your distributor.

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

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

For inter scheme switches, the switch-out will also attract an Exit Load like any Redemption. Switch between Regular Plan and Direct Plan shall be subject to applicable exit load. However, switch-out of investments made as Direct Investments (i.e. investments not through any AMFI registered Distributor) from Regular Plan to Direct Plan of the respective Scheme, will not be subject to exit load. However, for such switch(es), the ageing for applicable exit load will be calculated from the date of original investment. Units issued on reinvestment of IDCWs shall not be subject to Load.

**b. Transaction charge:**

In terms of clause 10.5 of SEBI Master circular dated May 19, 2023, 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; transaction charge shall be levied and be paid to the distributors/ brokers (who have opted to receive transaction charges based on ‘type of the Product’) in respect of applications routed through them, subject to the following:

- For Existing / New investors: Rs.100 / Rs.150 as applicable per subscription of Rs.10,000/ – and above;
- Transaction charge for SIP shall be applicable only if the total commitment through SIP amounts to Rs.10,000/ - and above. In such cases the transaction charge would be recovered in maximum 3/4 successful installments.
- There shall be no transaction charge on subscription below Rs.10,000/-.
- There shall be no transaction charges on direct investments.
- There shall be no transaction charges in case of Switch, DTP, STP, SWP.

The Transaction Charge as mentioned above shall be deducted by AMC from the subscription amount of the unit holder and paid to the distributor. The balance amount shall be invested in the Scheme.

The upfront commission on investment made by the investor, if any, shall be paid to the AMFI registered distributor directly by the investor, based on the investor’s assessment of various factors including service rendered by the distributor.

Calculation of transaction charge and balance subscription amount in case of subscription routed through distributor is explained as follows:

(In INR)

Subscription Amount (A)	For existing investors in a Mutual Fund		For first time investor in Mutual Funds	
	Transaction charge (B)	Balance Subscription Amount (A-B)	Transaction charge (C)	Balance Subscription Amount (A-C)
10,000	100	9900	150	9850
9,999	NIL	9999	NIL	9999
10,00,000	100	999900	150	999850

Note: Balance subscription amount will be invested and Units will be allotted at applicable NAV per unit for the balance subscription amount on an on-going basis.

Under the Scheme, the AMC reserves the right to change/modify/alter the load structure if it so deems fit in the interest of smooth and efficient functioning of the Scheme, subject to maximum limits as prescribed under the SEBI Regulations.

Any imposition or enhancement in the load structure shall apply on a prospective basis and in no case the same would affect the existing investors adversely. Units issued on reinvestment of IDCWs shall not be subject to load.

The investor is requested to check the prevailing load structure of the Scheme before investing. For any change in load structure, AMC will issue an addendum and display it on the website/Investor Service Centres.

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.
- The Fund shall display the addendum on its website ([www.iiflmmf.com](http://www.iiflmmf.com))

The Redemption Price however, will not be lower than 95% of the NAV.

#### **D. WAIVER OF LOAD FOR DIRECT APPLICATIONS**

Not Applicable - Pursuant to clause 10.4 of SEBI Master Circular dated May 19, 2023 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009.

#### **V. RIGHTS OF UNITHOLDERS**

Please refer to SAI for details.

#### **VI. 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	<p>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.</p>	<p>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.</p>	<p>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.</p> <p>On April 11, 2022, The High Powered Advisory Committee (HPAC) considering the facts and circumstances of the case, recommended that the matter may be settled upon payment of ₹3,12,64,858/- (Rupees Three Crores Twelve Lakhs Sixty-Four Thousand and Eight Hundred Fifty Eight only) as settlement amount, for 360 ONE WAM Limited (Formerly known as IIFL Wealth Management Limited).</p> <p>On May 10, 2022, The Panel of Whole Time Members of SEBI approved the said recommendation of the HPAC.</p> <p>Pursuant to this the company paid the amount and adjudication proceedings initiated by SEBI were disposed off in terms of Section 15JB of</p>

			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
6. The Trustees have approved this Scheme Information Document on September 24, 2021 and have ensured that the Scheme is a new product offered by 360 ONE MUTUAL FUND (formerly known as IIFL 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 Ltd  
(Formerly known as IIFL Asset Management Limited)  
Sd/-**

Place: Mumbai  
Date: October 30, 2023

**Anup Maheshwari  
Whole Time Director**

**LIST OF DESIGNATED COLLECTION CENTRES**

**AMC OFFICES**

**Mumbai:** 360 ONE Asset Management Ltd (formerly known as IIFL Asset Management Limited.), 360 ONE Centre, 6th Floor, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai - 400 103

**CAMS COLLECTION CENTRES**

Ahmedabad: 111- 113, 1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006 Bangalore: Trade Centre, 1st Floor45, Dikensen Road ( Next to Manipl Centre ), Bangalore, Karnataka, 560042 Bhubaneswar: Plot No -111, Varaha Complex Building3rd Floor, Station Square, Kharvel Nagar, Unit 3-Bhubaneswar-Orissa-751001 Chandigarh: Deepak TowerSCO 154-155, 1st Floor-Sector 17-Chandigarh-Punjab-160017 Chennai: Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam-Chennai-Tamilnadu-600034 Cochin: CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016 Coimbatore: CAMS SERVICE CENTRE, No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venketeswara Bakery, Coimbatore-641002 Durgapur: CAMS SERVICE CENTRE, Plot No.3601, Nazrul Sarani, City Centre, Durgapur-713216 Goa: CAMS SERVICE CENTER, Office No.103, 1st Floor, Unitech City Centre, R.&G.Road, Panaji Goa, Goa-403001 Secunderabad (Hyderabad): 208, II FloorJade ArcadeParadise Circle, Hyderabad, Telangana, 500003 Indore: 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh, 452001 Jaipur: R-7, Yudhisthir Marg C-SchemeBehind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001 Kanpur: I Floor 106 to 108City Centre Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001 Kolkata: CAMS SERVICE CENTER, 2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata-700071 Lucknow: CAMS SERVICE CENTER, Office No.107, 1st Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow-226001 Ludhiana: U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab, 141002 Madurai: Shop No 3 2nd Floor Surya Towers, No 272/273 Goodshed Street, Madurai - 625001 Mangalore: 14-6-674/15(1), SHOP NO -UG11-2 Maximus Complex, Light House Hill Road Mangalore- 575 001 Mumbai: Rajabhadur Compound, Ground FloorOpp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, FortMumbai, Maharashtra, 400023 Nagpur: 145, Lendra, Near Ramdaspath, Nagpur, Maharashtra, 440010 New Delhi: 7-E, 4th FloorDeen Dayaal Research Institute Building Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi, NewDelhi, 110055 Patna: G-3, Ground Floor, OM ComplexNear Saket Tower, SP Verma Road, Patna, Bihar, 800001 Pune: CAMS SERVICE CENTER, Vartak Pride, 1st Floor, Survey No.46, City Survey No.1477, Hingne budruk, D.P.Road, Behind Dinanath mangeskar Hospital, Karvenagar, Pune-411052 Surat: CAMS SERVICE CENTRE, Shop No.G-5, International Commerce Centre, Nr.Kadiwala School, Majura Gate, Ring Road, Surat-395002 Vadodara: 103 Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat, 390007 Vijayawada: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, AndhraPradesh, 520011 Visakhapatnam (Vizag): CAMS SERVICE CENTRE, Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016 Agra: No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh-282002 Ajmer: AMC No. 423/30 Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 305001 Allahabad: 30/2, A&B, Civil Lines Station Besides, Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh-211001 Alwar: 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan, 301001 Amaravati: 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601 Amritsar: CAMS SERVICE CENTER, 3rd Floor, Bearing Unit No-313, Mukut House, Amritsar-143001 Anand: 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, AnandGujarat388001 Asansol: Block - G 1st Floor, P C Charterjee Market Complex Rambandhu Talab PO, Ushagram Ansansol Westbengal Pin No 713303 Aurangabad: CAMS SERVICE CENTRE, 2nd Floor, Block No.D-21-D-22, Motiwala Trade Centre, Nirala Bazar, Near Samarth Nagar, Opp.HDFC Bank, Aurangabad-431001 Belgaum: CAMS SERVICE CENTRE, Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006 Berhampur: CAMS SERVICE CENTER, Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur-760002 Bhavnagar: 501 - 503 , Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar - 364001 Ph. No. 0278-2225572 camsbha@camsonline.comBhilai: CAMS SERVICE CENTRE, 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai-490020 Bhiwara: C/o Kodwani Associates Shope No 211-213 2nd floor Indra Prasth Tower syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan) Bhopal: Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, MadhyaPradesh462011 Bokaro: Mazzanine FloorF-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 Burdwan: 399 G T Road, Basement Building Name: - Talk of the Town. Burdwan West Bengal - 713101 Phone - 0342-3551397 camsbw@camsonline.com Calicut: 29/97G 2nd Floor, S A Arcade, Mavoer Road, Arayidathupalam, CalicutKerala-673016 Cuttack: Near Indian Overseas BankCantonment Road, Mata Math, Cuttack, Orissa, 753001 Davangere: 13, 1st Floor, Akkamahadevi Samaj ComplexChurch Road, P.J.Extension, Davangere, Karnataka, 577002 Dehradun: 204/121 Nari Shilp Mandir Marg(1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001 Dhanbad: Urmlia Towers, Room No: 111(1st Floor) Bank More, Dhanbad, Jharkhand, 826001 Erode: 197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu, 638001 FaridabadLG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121002 Ghaziabad: CAMS SERVICE CENTER, 1st Floor, C-10 RDC Rainagar, Opp Kacheri Gate No.2, Ghaziabad-201002 Gorakhpur: CAMS SERVICE CENTER, Shop No.5 & 6, 3rd Floor, Cross Road The mall, A D Tiraha, bank Road, Gorakhpur-273001 Guntur: CAMS SERVICE CENTER, Door No.31-13-1158, 1st floor, 13/1, Arundelpet, Ward No.6, Guntur-522002 Gurgaon: SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001 Guwahati: CAMS SERVICE CENTRE, Piyali Phukan Road, K.C.Path, House No.1, Rehabari, Guwahati-781008 \*Gwalior: G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh-474002\* Hubli: No.204 - 205, 1st Floor' B ' Block, Kundagol ComplexOpp. Court, Club Road, Hubli, Karnataka, 580029 Jabalpur: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, MadhyaPradesh, 482001 Jalandhar: CAMS SERVICE CENTER, 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandar City-144001 Jalgaon: Rustomji Infotech Services70, NavipethOpp. Old Bus StandJalgaon, Maharashtra, 425001 Jamnagar: 207, Manek Centre, P N Marg, Jamnagar, Gujarat, 361001 Jamshepur: Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshepur, Jharkhand, 831001 Jodhpur: 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003 Kolhapur: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001 Kota: B-33 "Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan, 324007 Kottayam: CAMS SERVICE CENTER, 1307 B, Puthenparambil Building, KSACS Road, Opp.ESIC Office, Behind Malayala Manorama Mutambalam P O, Kottayam-686501 Meerut: 108 1st Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh, 250002 Moradabad: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001 Muzaffarpur: Brahman Toli, DurgasthanGola Road, Muzaffarpur, Bihar, 842001 Mysore: No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, 570009 Nasik: CASM SERVICE CENTRE, 1st Floor, "Shradha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik-422002 Nellore: Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001 Panipat: SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103 Patiala: CAMS SERVICE CENTRE, No.35 New Lal Bagh, Opp.Polo Ground, Patiala-147001 Pondicherry: S-8, 100, Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry, 605001 Raipur: High: C-23 Sector - 1Devendra Nagar, Raipur, Chattisgarh, 492004 Rajahmundry: Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vairi Street, T Nagar, Rajahmundry, AndhraPradesh, 533101 Rajkot: Opp.2/10, Everest BuildingHarihar ChowkOpp Shastri Maidan, Limda Chowk, Rajkot, Gujarat, 360001 Ranchi: 4, HB RoadNo: 206, 2nd Floor Shri Lok ComplexH B Road Near Firayalal, Ranchi, Jharkhand, 834001 Rourkela: CAMS SERVICE CENTRE, 2nd Floor, J B S Market Complex, Udit Nagar, Rourkela-769012 Salem: No.2, 1 Floor Vivekananda Street, Near Fairlands, Salem, Tamilnadu, 636016 Sambalpur: C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarak Sambalpur, Orissa, 768001 Siliguri: CAMS SERVICE CENTRE, No.78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpara, Siliguri-734001 Tirupur: 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, Tamilnadu, 641601 Tirunelveli: CAMS SERVICE CENTRE, No.F4, Magnam Surakasa Apatments, Tiruvananthapuram Road, Tirunelveli-627002 Trichur: Room No. 26 & 27Dee Pee Plaza, Kokkalai, Trichur, Kerala, 680001 Trichy: No. 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu, 620018 Trivandrum: No: 22,96/02, 1st - Floor "BLOSSOM" Bldg, Opp. NSS Karayogam, Sasthamangalam Village P.O, Thiruvananthapuram Trivandrum - 695010Udaipur: CAMS SERVICE CENTRE, No.32, Ahinsapuri, Fatehpura Circle, Udaipur-313001 Valsad: 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross LaneValsad, Gujarat, 396001 Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010 Vellore: CAMS SERVICE CENTRE, AKT Complex, 2nd Floor, No.1, 3, New Sankaranpalayam Road Tolgate, Vellore-632001 Warangal: Hno. 2-4-641, F-7, 1st Floor, A&B Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal,Telangana- 506001 Balasore: B C Sen Road, Balasore, Orissa, 756001 Jammu: JRDS Heights, Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu, Jammu & Kashmir, 180004 Ballari: CAMS SERVICE CENTER, No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar, Ballari-583102 \*Navsari: CAMS Service Centre, 214-215, 2nd floor, Shivani Park, Opp.Shankheswar Complex, Kaliawadi, Navsari -396445, Gujarat\* Rohtak: CAMS SERVICE CENTRE, SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak-124001 Tirupati: Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati-517501, AndhraPradesh "Kalyani: A - 1/50, Block A Kalyani - Nadia Dt. PIN- 741235 " Bhuj: CAMS SERVICE CENTRE, Office No.4-5, First Floor, RTO Relocation Commercial Complex-B, Opp.Fire Station, Near RTO Circle, Bhuj-Kutch-370001 Solapur: Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth, Near Pangal High SchoolSolapur, Maharashtra, 413001 Junagadh: "Aastha Plus", 202-A, 2nd FloorSardarbag Road, Nr. AlkapuriOpp. Zansi Rani Statue, Junagadh Gujarat-362001 Ankleshwar: Shop No - F -56First Floor, Omkar ComplexOpp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat, 393002 Kollam: CAMS SERVICE CENTRE, Uthram Chambers(Ground Floor), Thamarakulam, Kollam-691006 Jhansi: No.372/18D, 1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001 Aligarh: City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttarpradesh-202001 Satara: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra, 415002 Kumbakonam: Jailani Complex47, Mutt Street, Kumbakonam, Tamilnadu, 612001 Bhagalpur: CAMS SERVICE CENTRE, Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001 Bareilly: CAMS SERVICE CENTER, F-62-63, 2nd Floor, Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 Akola: opp. RLT Science CollegeCivil Lines, Akola, Maharashtra, 444001 Yamuna Nagar: 124-B/R, Model TownYamunanagar, Yamuna Nagar, Haryana, 135001 Deoghar: S S M Jalan RoadGround floorOpp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand, 814112 Karimnagar: HNo.7-1-257, Upper Towers S B H mangammathota, Karimnagar, Telangana, 505001 Kadapa: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, AndhraPradesh, 516001 Shimla: 1 Floor, Opp. Panchayat Bhawan Main GateBuss stand, Shimla, HimachalPradesh, 171001 Kannur: Room No.PP.14/435Casa Marina Shopping CentreTalapp, Kannur, Kerala, 670004 Mhehsana: 1st Floor, Subhadra ComplexUrban Bank RoadMehsana, Gujarat, 384002 Hazaribag: Municipal MarketAnnanda Chowk, Hazaribag, Jharkhand, 825301 Anantapur:Arcade,2nd Floor, Plot No.37(Part), Layout, No.466/79, Near: Canara Bank, Sangamesh Nagar, Anantapur - 515001, Andhra Pradesh 08554-227024 camsatp@camsonline.com Kurnool: CAMS SERVICE CENTRE, Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001 Hisar: CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001 Sri Ganganagar: 18 L BlockSri Ganganagar, Rajasthan, 335001 Bhatinda: 2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab, 151001 Shimoga: No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn, Shimoga, Karnataka, 572011 Palakkad: 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Kerala, 678001 Margao: CAMS SERVICE CENTRE, F4-Classic Heritage, Near Axis Bank, Opp.BMS Club, Pajifond, Margao, Goa-403601 Karur: 126 G, V.P.Towers, Kovai Road, Basement of Axis BankKarur, Tamilnadu, 639002 Bikaner: Behind rajasthan patrika In front of vijaya bank 1404, amar singh pura Bikaner.334001 Kakinada: CAMS SERVICE CENTRE, D.No.25-4-29, 1st floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada-533001 Bilaspur: CAMS SERVICE CENTRE, Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur(C.G.)-495001 Vapi: 208, 2nd Floor HEENA ARCADE, Opp. Tirupatti TowerNear G.I.D.C. Char Rasta, Vapi, Gujarat, 396195 Ambala: CAMS SERVICE CENTRE, SCO 48-49, Ground Floor, opp peer, Bal Bhawan Road, Near HDFC Bank, Ambala City, Haryana - 134 003 Agartala: Nibedita, 1st floor, JB Road Palace Compound Agartala Near Babuana Tea and Snacks Tripura west Pin: 799001Saharanpur: I Floor, Krishna ComplexOpp. Hathi GateCourt Road, Saharanpur, Uttarpradesh, 247001 Kharagpur: CAMS SERVICE CENTRE, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur Local, Dist West Midnapore-721305 Tiruvalla: CAMS SERVICE CENTER, 1st Floor, Room No-61(63), International shopping Mall, Opp.ST Thomas Evangelical Church, Above Thomason Bakery, Manjady, Thiruvalla-689105 "Alleppey: Doctor's Forture Building, Door No. 14/2562, 1st floor, North of Iron Bridge, Near Hotel Arcadia Regency, AlleppeyKerala, 688001" Noida: Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida - 201301 Phone no: 0120-4562490 camnoi@camsonline.comThane: CAMS SERVICE CENTER, Dev Corpora, 1st Floor, Office No.102, Cadbury Junction, Eastern Express Way, Thane-400601 Andheri: CAMS Pvt Ltd, No.351, Icon, 5721



5th Floor, Western Express Highway, Andheri East, Mumbai-400069 Sangli: Jiveshwar Krupa BldgShop. NO.2, Ground Floor, Tilak ChowkHarbhat Road, Sangli, Maharashtra-416416 Jalna: Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203 Ghatkopar: CAMS SERVICE CENTRE, Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077 Borivali: CAMS PVT LTD, Hirji Heritage, 4th Floor, Office No.402, L.T.Road, Borivali, Mumbai-400092 Vashi: CAMS SERVICE CENTRE, BSEL Tech Park, B-505, Plot No.39/5 & 39/5A, Sector 30A, Opp.Vashi Railway StationM Vashi, Navi Mumbai-400705 Pitampura: Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034 Phone- 011-40367369 Camspdel@camsonline.com Tambaram: CAMS SERVICE CENTER, 3rd Floor, B R Complex, No.66, Door No.11A, Ramakrishna Iyer Street, Opp.National Cinema Theatre, West Tambaram, Chennai-600045 Janakpuri: CAMS Service CentreOffice Number 112, 1st FloorMahatta Tower, B Block Community Centre, Janakpuri, New Delhi - 110058Bangalore(Wilson Garden): CAMS SERVICE CENTER, First Floor, No.17/1, -(272) 12Th Cross Road, Wilson Garden, Bangalore-560027 Bharuch: CAMS SERVICE CENTRE, A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch-392001 Karnal: No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001 Mapusa (Parent ISC : Goa): CAMS COLLECTION CENTRE, Office No.503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa-403507 Nadiad: F 134, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat, 387001 Bhusawal (Parent: Jalgaon TP): 3, Adelade Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201 Gondal (Parent Rajkot): A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311 Vasco(Parent Goa): No DU 8, Upper Ground Floor, Behind TechoClean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa, 403802 New Delhi-CC: Flat no.512, Narian Manzil, 23 Barakhamba Road Connaught Place, NewDelhi, 110001 Kolkata-CC (Kolkata Central): 2A, Ganesh Chandra AvenueRoom , No.3A, Commerce House"(4th Floor), Kolkata, Westbhangal 700013 Chennai-Satellite ISC: No.158, Rayala Tower-1, Anna salai, Chennai-600002 Ahmednagar: CAMS SERVICE CENTER, Office No.3.1st Floor, Shree Parvati, Plot No.1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar-414003 "Basti: CAMS C/O RAJESH MAHADEV & CO SHOP NO 3, 1st Floor JAMIA COMLEX STATION ROAD BASTI PIN 272002" Chhindwara: CAMS SERVICE CENTER, 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, MadhyaPradesh 480001 Chittorgarh: 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001 Darbhanga: Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu 636701 Dhule: House No 3140, Opp Liberty Furniture, Jammalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra 424001 Faizabad: CAMS SERVICE CENTRE, 1/13/196, A, Civil Lines, Behind Tripati Hotel, Faizabad, Uttarpradesh-224001 Gandhidham: CAMS SERVICE CENTER, Shyam Sadan, First Floor, Plot No.120, Sector 1/A, Gandhidham-370201 Gulbarga: Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101 Haldia: MOUZA-BASUDEVPUR, J.L. NO. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602 Haldwani: Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139 Himmatnagar: D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001 Hoshiarpur: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur , Punjab 146001 Hosur: CAMS SERVICE CENTER, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur-635110 Jaunpur: 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001 Katni: 1st Floor, Gurananak dharmakanta, Jabalpur Road, Bargawan, Katni, MadhyaPradesh 483501 Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bank, Khammam, Telangana 507001 Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Westbhangal 732101 Manipal: CAMS SERVICE CENTER, Shop No-A2, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104 Mathura: 159/160 Vikas Bazar Mathura Uttarpradesh-281001 Moga: Street No 8-9 Center, Aarya Samaj Road. Near Ice Factory. Moga -142 001Namakkal: 156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001 Palanpur: CAMS SERVICE CENTER, Gopal Trade center, Shop No.13-14, 3Rd Floor, Nr.BK Mercantile bank, Opp.Old Gunj, Palanpur-385001 Rae Bareilly: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001 Rajapalayam: No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu626117 Ratlam: Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam, MadhyaPradesh 457001 Ratnagiri: CAMS SERVICE CENTRE, Orchid Tower, Gr Floor, Gala No.06, S.V.No.301/Paiki 1/2, Nachane Municiple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal.Ratnagiri Dist.Ratnagiri-415612 Roorkee: 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttarakhand 247667 Sagar: Opp. Somani Automobile, s Bhagwanganj Sagar, MadhyaPradesh 470002 Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road , Shahjahanpur Uttarpradesh-242001 Sirsa: Ground Floor of CA Deepak Gupta , M G Complex, Bhawna marg , Beside Over Bridge, bansal Cinerma Market, Sirsa Haryana, 125055 Sitapur: Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001 Solan: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, HimachalPradesh 173212 Srikakulam: Door No 4—4-96, First Floor.Vijaya Ganapathi Temple Back Side, Nanubala Street , Srikakulam, AndhraPradesh 532001 Sultanpur: 967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001 Surendranagar: Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001 Tinsukia: CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125 Tuticorin: 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, TuticorinTamilnadu628003 Ujjain: 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, UjjainMadhyaPradesh456010 Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001 Kukatpally: CAMS SERVICE CENTRE, No.15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB colony, Kukatpally, Hyderabad-500072, Kalyan: Office No 413, 414, 415, 4th Floor, Seasons Business Centre Opp. KDMC ( Kalyan Dombivli Municipal Corporation ) Shivaji Chowk, Kalyan (W) - 421 301.

**NOT OFFICIAL POINT OF ACCEPTANCE**

**AMC OFFICES**

**Pune:** 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Limited), 301, Cello Platina, Fergusson College Road, Near Police Ground, Shivajinagar, Pune, Maharashtra - 411016. **Hyderabad:** 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Limited), G4 & G5, Roxan Fortune Tower, Road No.12, Banjara Hills, Hyderabad, Andhra Pradesh - 500034. **Chennai:** 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Ltd), 5th Floor, Kothari Building, 114, Mahatma Gandhi Road, Nungambakkam, Chennai - 600 034. **Ahmedabad:** 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Limited), 704, 7th Floor, One42 South Tower, Next to Ashok Vatika Bopal Ambli Road, Ahmedabad, Gujarat - 380058. **Bengaluru:** 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Limited), Level 3, Prestige Nebula-1.8-12, Cubbon road, FMC Cariappa Colony, Shivanchetti Gardens, Bengaluru, Karnataka - 560001. **Delhi:** IIFL Asset Management Limited, Second Floor, D-3 GYS Platinum, Saket District Center, New Delhi -110017. **Kolkata:** 360 ONE Asset Management Limited (formerly IIFL Asset Management Limited), Unit 3, Level 3, Camac Square, 24, Camac Street, Kolkata, West Bengal - 700016. **Mumbai:** 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Ltd), 360 ONE Centre, 6th Floor , Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 **Chandigarh:** 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Limited) SCO 135-136, 1st Floor, Sector 9 C, Madhya Marg Chandigarh - 16000 Telephone Number - +91 172 4009680, **Vadodara:** 360 ONE Asset Management Limited (formerly known as IIFL Asset Management Ltd). A-301, Sahyog Park Above IDFC Bank, Old Padra Road Behind Jagdish Farsan Vadodara - 390 007. **Cochin:** 1st Floor, Grand Bay, Kaloor Kadavanthara Road, Kerela, **Cochin** **Lucknow:** 704, IRIDIUM Shalimar Corporate Park Vibhuti Khand Lucknow - 226 010

360 ONE MUTUAL FUND (formerly known as IIFL MUTUAL FUND) Customer Service Centers and Official Points of Acceptance	Registrar and Transfer Agent	CMS Collection Bankers
360 ONE Asset Management Limited (formerly known as IIFL Asset Management Limited). <b>Registered Office:</b> 360 ONE Centre, 6th Floor, Kamala City, S.B. Marg, Lower Parel, Mumbai - 400 013 www.iifl.com	Computer Age Management Services Limited (CAMS) Registered Office: New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600 034 <a href="http://www.camsonline.com">www.camsonline.com</a>	HDFC Bank Limited Registered Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 <a href="http://www.hdfcbank.com">www.hdfcbank.com</a> India