

360 ONE Mutual Fund

Category : Dynamic Bond | Benchmark Index : CRISIL Dynamic Bond A-III Index | Fund Manager : Milan Mody

23.25

NAV as on 24- Dec-25

652(Cr.)

AUM as on 30-Nov-25


Rating


Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	1.50	2.56	8.23	8.18	6.75	7.01
Benchmark Index	0.99	1.52	5.35	6.89	5.31	6.25

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Portfolio Characteristics

Number of Securities	32
Average Maturity (yrs)	6.73
Avg. Maturity 52W High (yrs)	7.10
Avg. Maturity 52W Low (yrs)	6.21
Avg. Credit Rating	AAA

Asset Allocation (%)

Cash&cashEqv.	3.74
Debt	86.7
Real Estate	9.56

Portfolio Holdings

Top Holdings	Assets(%)
7.26% GOI 2032	10.37
7.18% GOI 2037	7.08
7.41% GOI 2036	4.83
Embassy Office	4.81
6.40% Jamnagar Uti..	4.59
8.03% LIC Housing	3.99
7.80% HDFC Bank	3.96
7.60% Gujarat State	3.95
7.64% Madhya Pradesh	3.95
7.23% GOI 2039	3.93

Quantitative Data (%)

Standard Deviation	1.92
Beta	1.08
Sharpe Ratio	0.96
Alpha Ratio	1.31
Turnover Ratio	-
Expense Ratio	0.52
Lock-in Period	-
Fund Type	Open Ended
Fund House	360 One Mutual Fund
Fund Taxation	Dynamic Bond
Min. Inv. Lumpsum/ SIP	Rs. 10000 / 1000

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.