

# 360 ONE Mutual Fund

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

**₹24.76**  
NAV as on 30-Apr-26

**₹595 (Cr.)**  
AUM as on 31-Mar-26



**Rating**  
★★★★★

	Historical Return (%)					
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	0.39	1.37	4.59	7.74	6.88	7.17
Benchmark Index	0.62	1.17	2.22	6.84	6.19	7.23

## 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.	2.13
Debt	88.28
Real Estate	9.60

## 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	2.12
Beta	-
Sharpe Ratio	0.74
Alpha Ratio	-
Turnover Ratio	-
Expense Ratio	0.34
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.