

asset
360
ONE

WHAT DID YOUR
MONEY
DO YESTERDAY?

OURS
WORKED

Introducing
360 ONE Overnight Fund

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

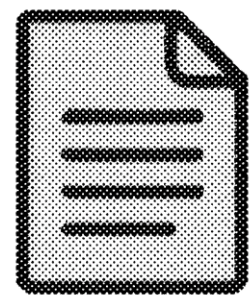
NFO Period: 1st July to 9th July 2025

What are Overnight Funds?

Overnight Funds are **open-ended debt mutual funds** that invest in securities with a **residual maturity of one business day**. These funds automatically renew their holdings daily, making them a relatively low risk and highly liquid **investment options** in the debt category.



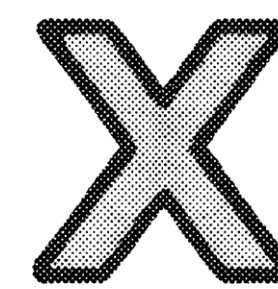
Why Invest in Overnight Funds?



Low credit risk and interest rate risk.



Balances safety, liquidity with potential for reasonable returns in the short term.



Withdraw anytime with no exit load.



Minimal impact from interest rate movements.

A Closer Look at Short Term Investment Options

Feature	Overnight Funds	Liquid Funds
Investment Duration	1 day	Up to 91 days
Underlying Securities	Instruments maturing in 1 day (Treasury bills, call money, repo)	Instruments maturing in up to 91 days (Commercial Papers, Certificates of Deposit, Treasury Bills)
Risk Level	Lowest – Almost no risk since assets mature daily	Low – As they hold securities with slightly higher maturity.
Impact of Interest Rate Movement	Minor impact (due to daily maturity)	Less impact due to short-term interest rate movements
Exit Load	None	Applicable if redeemed within 7 days

Presenting 360 ONE Overnight Fund



Objective:

The investment objective of the Scheme is to generate reasonable returns commensurate with low risk and providing high level of liquidity, through investments made in debt and money market securities having maturity of 1 business day. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Focus:

The fund helps to manage short term money needs by providing high liquidity, and low risk.

Invests in securities that mature overnight or within one business day.

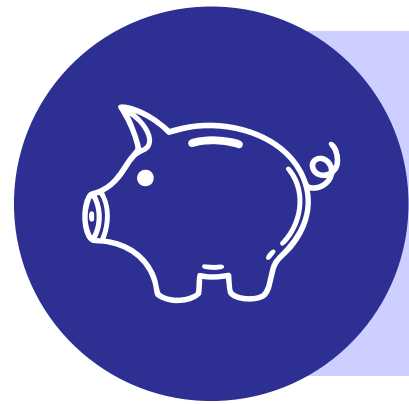
Investment Instruments:



Suitable For



Short-Term Horizon: Investors with a time frame of 1 day to 1 month.



Transitional Investors: Using it as a temporary investment before switching to equity or hybrid funds.



Conservative Investors: Seeking good quality, relatively low-risk options with reasonable short term returns.



Corporates & HNIs: Looking to park surplus funds or manage short-term liquidity needs.

NAV Applicability

Subscriptions

Applicable Time	Fund Availability	Applicable NAV
Up to 1:30 pm^	Available before 1:30 pm^	Closing NAV of immediately preceding day of receipt of application
After 1:30 pm^	Available on the same day	Closing NAV of day preceding next business day
Any time	Not available before 1:30 pm / same day	Closing NAV of day immediately preceding the day on which the unds are available for utilization

Redemptions

Mode	Application Time	Applicable NAV
Offline	Up to 3:00 pm	Closing NAV of day preceding next business day
Offline	After 3:00 pm	Closing NAV of next business day
Online	Up to 7:00 pm	Closing NAV of day preceding next business day
Online	After 7:00 pm	Closing NAV of next business day

^As per SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2019/101 (Sept 20, 2019) and updated by SEBI/HO/IMD/PoD2/P/CIR/2025/56 (April 22, 2025).

Scheme Details & Risk Matrix

Scheme Name	360 ONE Overnight Fund
Investment Objective	The investment objective of the Scheme is to generate reasonable returns commensurate with low risk and providing high level of liquidity, through investments made in debt and money market securities having maturity of 1 business day. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.
Asset Allocation*	Overnight Securities: 0 to 100%
Category	Overnight Funds
Benchmark	NIFTY 1D Rate Index
Fund Manager	Mr. Milan Mody
Co-Fund Manager	Mr. Manumaharaj Saravanaraj
Minimum Investments:	Minimum Application Amount/switch in: Rs. 5000 and in multiples of Re. 1 thereafter. Minimum Additional Purchase Amount: Rs. 1000 and in multiples of Re. 1 thereafter. Minimum Redemption Amount: Nil
Exit Load	NIL

*Refer Asset Allocation mentioned in SID for more details.

To invest, contact your mutual fund distributor or financial advisor

360 ONE Overnight Fund

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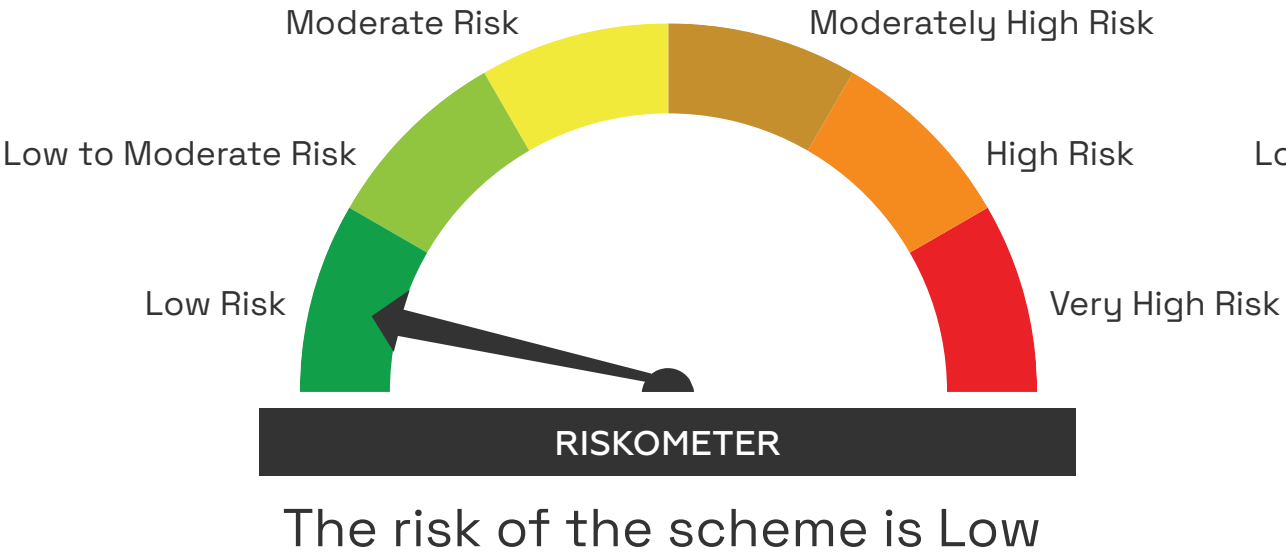
Potential Risk Class Matrix			
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓			
Relatively Low (Class I)	A-I	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	-	-

This product is suitable for investors who are seeking*

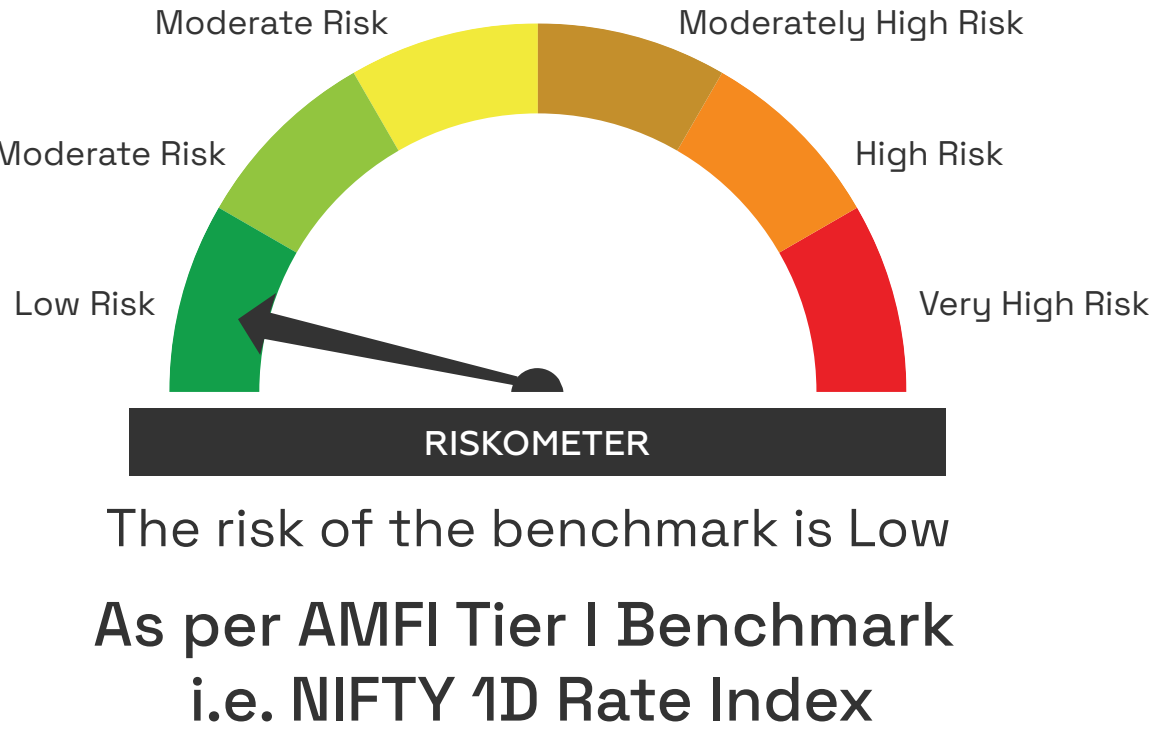
- Regular income with high levels of safety and liquidity over short term
- Investment in debt and money market instruments with overnight maturity.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. (The product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made)

Scheme Riskometer



Benchmark Riskometer



Disclaimer

The above commentary/opinions/in house views/strategy incorporated herein is provided solely to enhance the transparency about the investment strategy / theme of the Scheme and should not be treated as endorsement of the views / opinions or as an investment advice. The above commentary should not be construed as a research report or a recommendation to buy or sell any security. The information / data herein alone is not enough and shouldn't be used for the development or implementation of an investment strategy. The above commentary has been prepared based on information, which is already available in publicly accessible media or developed through analysis of 360 ONE Mutual Fund. The information/ views / opinions provided is for informative purpose only and may have ceased to be current by the time it may reach the recipient, which should be considered before interpreting this commentary. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision and the stocks may or may not continue to form part of the scheme's portfolio in future. The decision of the Investment Manager may not always be profitable as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. The statements made herein may include statements of future expectations and other forward-looking statements that are based on our current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. This information is subject to change without any prior notice. The Company reserves the right to make modifications and alterations to this statement as may be required from time to time. Neither 360 ONE Mutual Fund nor 360 ONE Asset Management Ltd, its associates, directors or representatives shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information.

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

Thank You!

