

# BAJAJ FINSERV OVERNIGHT FUND

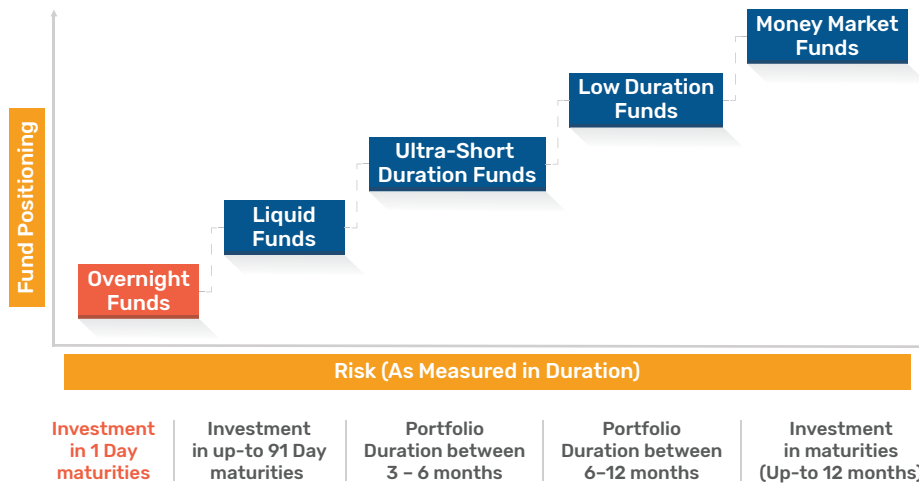
An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

Data as on 31<sup>th</sup> July 2023

## Portfolio Strategy

The Fund will allocate its investments to short-term, overnight securities like Tri-party Repo (TREPS), Repo, Reverse Repo Instruments, or other securities permitted by regulatory authorities like with a maximum maturity of 1 business day. The Fund seeks to invest in overnight securities that offer a combination of low risk and high liquidity. This approach ensures the Fund maintains a secure and liquid portfolio while adhering to the guidelines set forth by the relevant regulatory bodies.

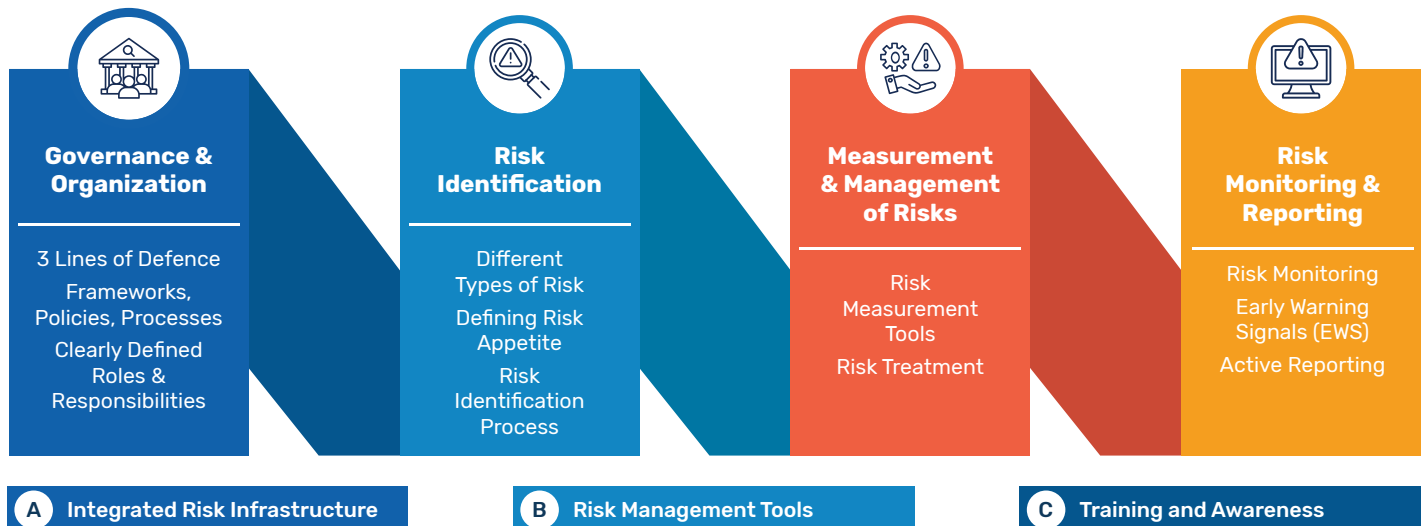
## Fund Positioning



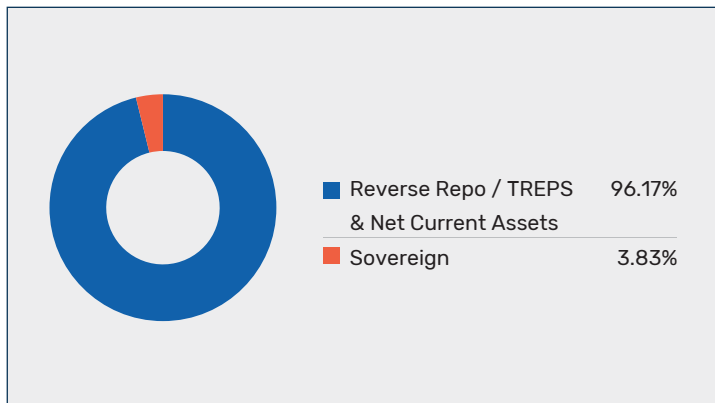
## Fund Features

- Category:** Overnight Fund
- Inception Date:** 5<sup>th</sup> July 2023
- Fund Manager:** Nimesh Chandan (Chief Investment Officer) & Siddharth Chaudhary (Senior Fund Manager- Fixed Income)
- Benchmark:** CRISIL Liquid Overnight Index
- Minimum Investment Amount:** Rs. 1,000/- and in multiples of Re. 1/- thereafter
- SIP Frequency:** Daily, Weekly, Fortnightly, Monthly, Quarterly
- Total Expense Ratio:** Regular- 0.13%  
Direct- 0.08%
- AUM (IN CR):** Month end AUM - INR 129.79

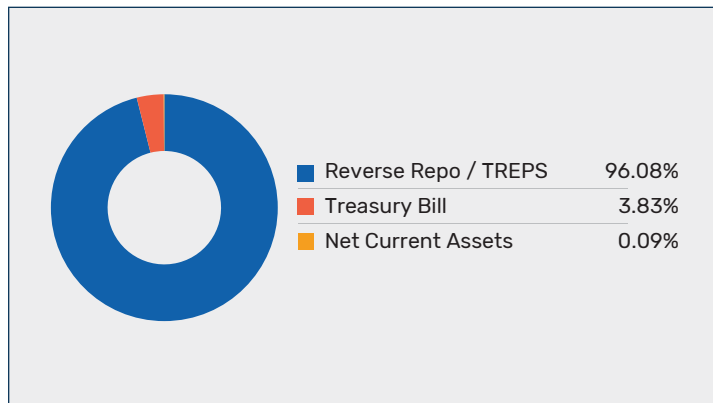
## Risk Management Framework (RMF) Of Bajaj Finserv Mutual Fund



## Asset Quality



## Asset Allocation



## Potential Risk Class (PRC)

(Maximum risk the scheme can take)

| Credit Risk →               | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Interest Rate Risk ↓        |                          |                    |                           |
| Relatively Low (Class I)    | <b>A-I</b>               |                    |                           |
| Moderate (Class II)         |                          |                    |                           |
| Relatively High (Class III) |                          |                    |                           |

A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

Modified Duration<sup>1</sup>  
1 Days

Average Maturity<sup>2</sup>  
1 Days

Macaulay duration<sup>3</sup>  
1 Days

Yield to maturity<sup>4</sup>  
6.53%

1 Modified duration is a formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration follows the concept that interest rates and bond prices move in opposite directions.

2 Average Maturity is the weighted average of all the residual maturities of the debt securities held in the fund. Average maturity helps to determine the average time to maturity of all the debt securities held in a portfolio and is calculated in days, months or years.

3 The Macaulay duration is the weighted average term to maturity of the cash flows from bonds. In other words, it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.

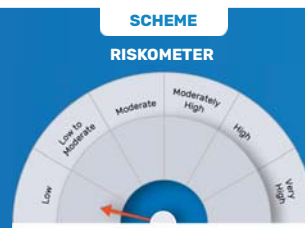
4 Yield to maturity is the total return anticipated on a bond if the bond is held until it matures. Yield to maturity is considered a long-term bond yield but it is expressed as an annual rate

## PRODUCT LABEL

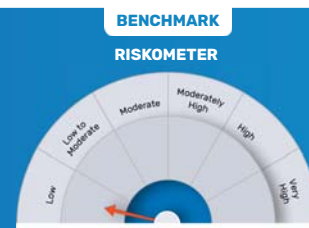
This product is suitable for investors who are seeking\*:

- Regular income over short term that may be in line with the overnight call rates.
- Investment in money market and debt instruments, with overnight maturity

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



Investors understand that their principal will be at low risk



CRISIL Liquid Overnight Index

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