

BAJAJ FINSERV OVERNIGHT FUND

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

June 2024



POTENTIAL RISK CLASS

Potential Risk Class (PRC) (Maximum risk the scheme can take)

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

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

WHAT ARE OVERNIGHT FUNDS



An overnight fund is a type of mutual fund that invests in overnight money market instruments allowing investors to park their surplus funds for a short period.



The securities in the portfolio mature every day and the fund manager uses the proceeds to buy new securities for the portfolio maturing the very next day.



Since the securities in these funds mature the next day, these funds are not exposed to the kind of Interest rate risk or Credit risk like the rest of the debt funds.



Overnight funds are suitable for entrepreneurs who need to park large sums of money for very short periods of time until it can be deployed elsewhere.

FEATURES & BENEFITS OF OVERNIGHT FUND

FEATURES



Short-Term Investments

Overnight funds are ideal for investors looking to invest their surplus cash for a short duration of one day.



High Liquidity

Overnight funds are highly liquid, and investors can redeem their investments at any time.



Low-Risk

Overnight funds are low-risk Investments as they invest in highly liquid and relatively stable overnight Instrument.

Relatively Stable Returns

Fund offers Relatively Stable Returns to investors as it invests in Overnight securities such as Repo, TREPS and other money market instruments.

Suitability for Short-Term Goals

Overnight funds may be suitable for short-term financial goals like parking surplus funds or meeting short-term financial obligations.

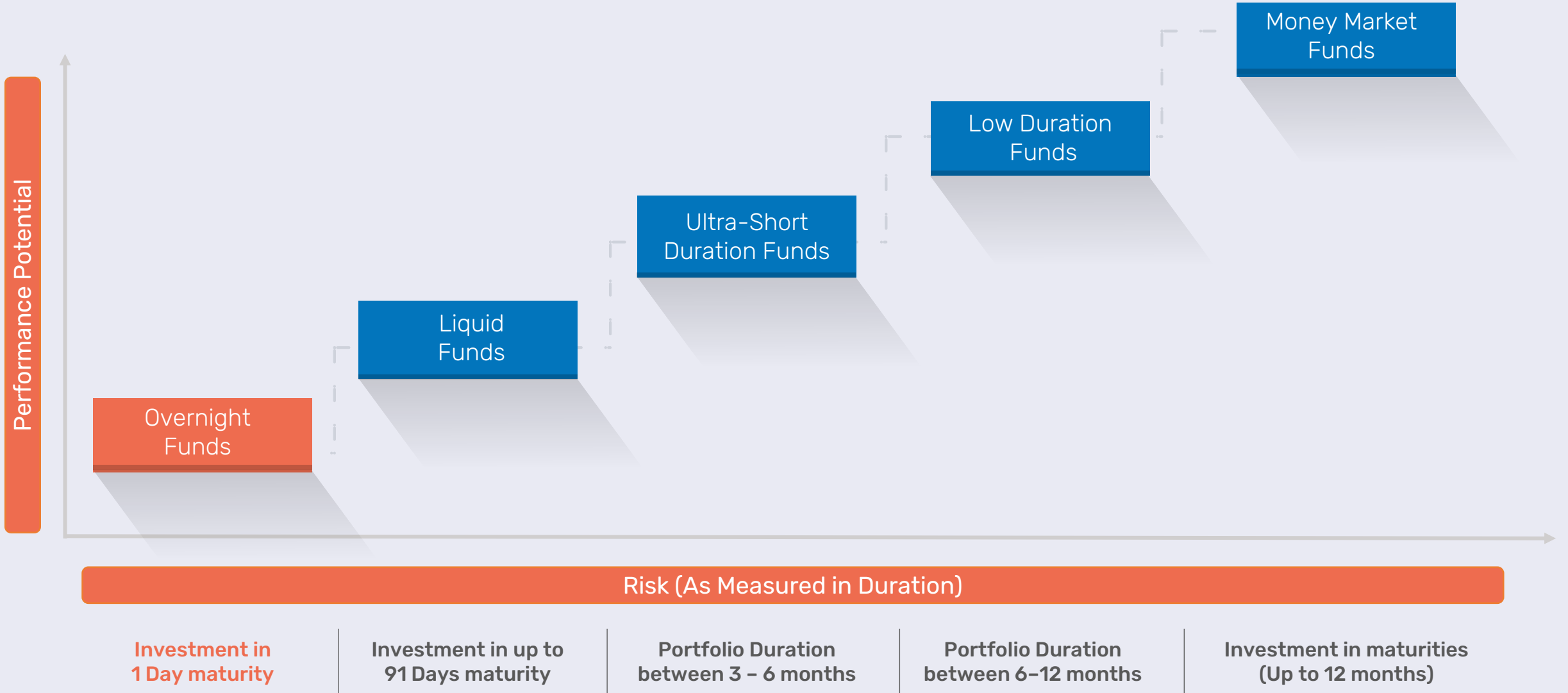
Easy Access to Funds

Investors can invest in overnight funds through online or offline channels. Investors can also redeem their units conveniently.

BENEFITS



FUND POSITIONING



BAJAJ FINSERV AMC FIXED INCOME TEAM



Nimesh Chandan
Chief Investment Officer

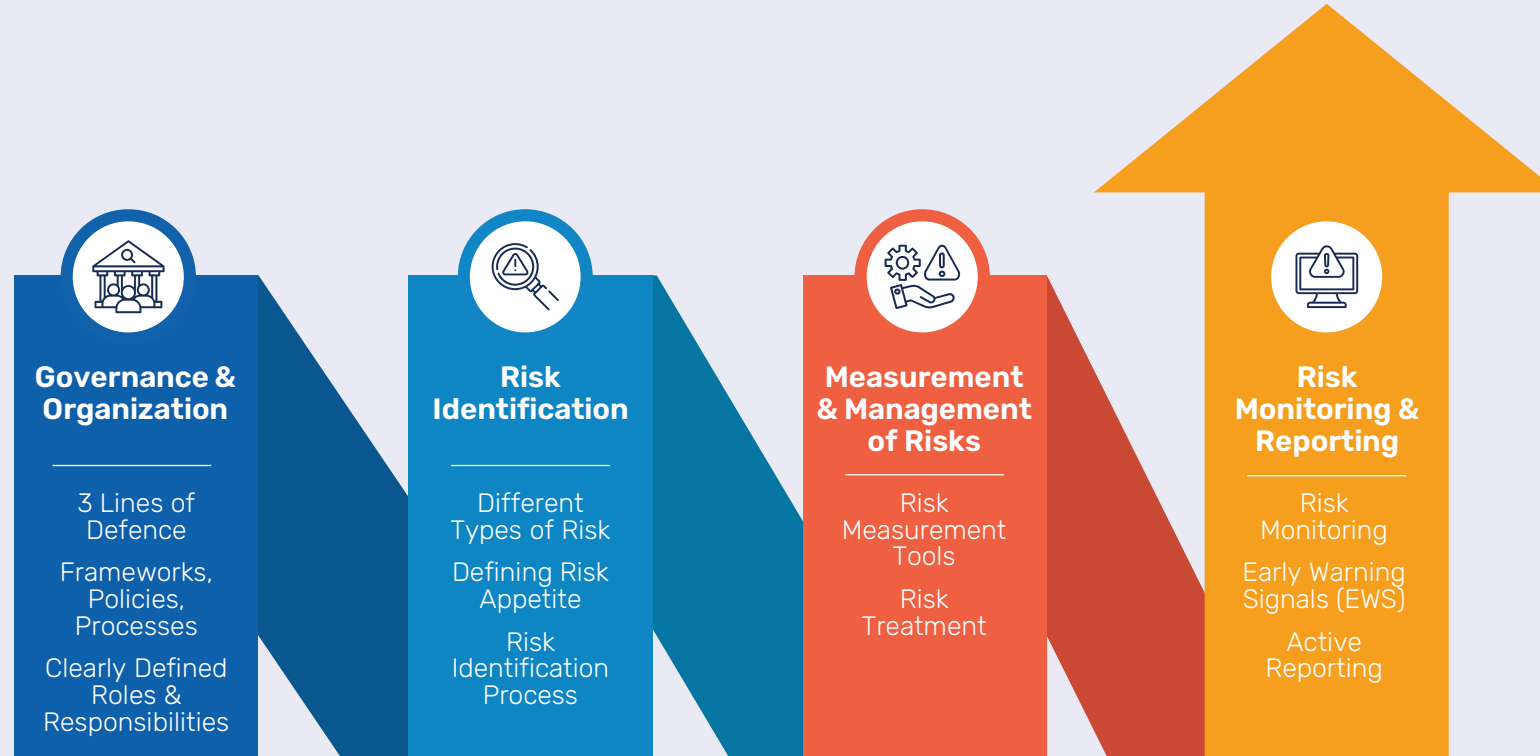
- He is an Investment professional with 22 years of experience in investing in the Indian capital markets.
- Previously as Head Investments (Canara Robeco AMC), he was responsible for all Equity Business wherein he oversaw Equity assets of Rs. 400 Bn and advised Robeco funds on their India exposure of Rs. 350 Bn.



Siddharth Chaudhary
Senior Fund Manager- Fixed Income

- Siddharth Chaudhary has 16 years of experience in Fixed Income Markets of which 12 years were in MF industry and 4 years in Bank Treasury.
- In his previous role, Siddharth was Head of Fixed Income, Institutional Business at Sundaram AMC, where he was responsible for managing the debt schemes.

RISK MANAGEMENT FRAMEWORK (RMF) OF BAJAJ FINSERV MUTUAL FUND



WHERE WILL THE SCHEME INVEST?

CPs and CDs*



Other Money
Market Instruments



Repo and Cash
Equivalents

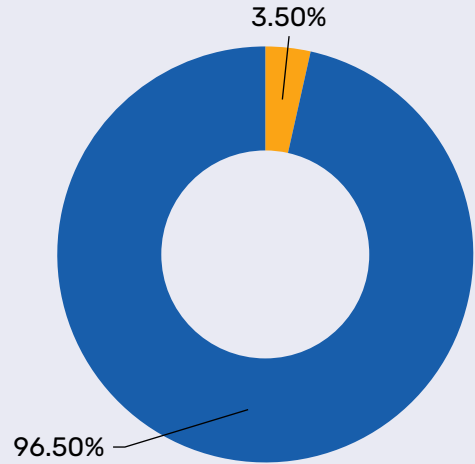


1 Day Maturity Portfolio

* Commercial Paper and Certificate of Deposit. The above is only suggestive of where the major allocation of fund may be invested. For detailed list of instruments where the fund can invest, please refer to the SID section – “Where will the Scheme invest?”

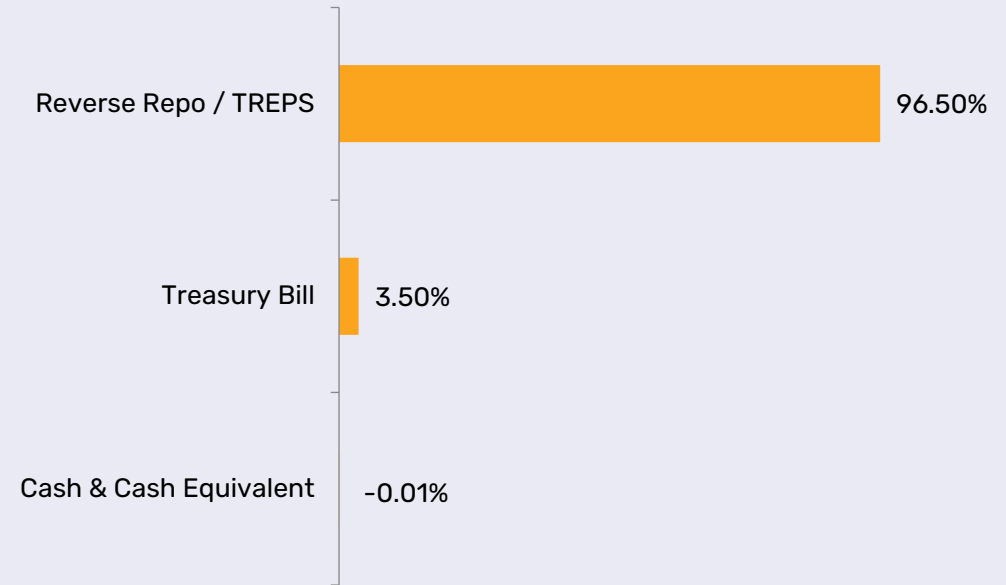
BAJAJ FINSERV OVERNIGHT FUND – ALLOCATION AND QUANTS

Composition by Rating



■ Sovereign
 ■ Reverse Repo / TREPS & Net Current Assets

Composition By Instrument



Scheme Name	YTM	Average Maturity	Macaulay Duration	Modified Duration
Bajaj Finserv Overnight Fund	6.70%	1 Days	1 Days	1 Days

Data as on 31st May 2024

FUND FACTS

Scheme Name	Bajaj Finserv Overnight Fund (BFOF)
Scheme Category	Overnight Fund
Scheme Type	An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.
Scheme Riskometer	Low
Scheme Potential Risk Class (PRC)	A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.
Benchmark	CRISIL Liquid Overnight Index
Fund Manager	Mr. Siddharth Chaudhary and Mr. Nimesh Chandan
Investment Objective	<p>The Scheme aims to provide reasonable returns commensurate with low risk and high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>
Exit load	Nil

PRODUCT LABEL AND RISKOMETER

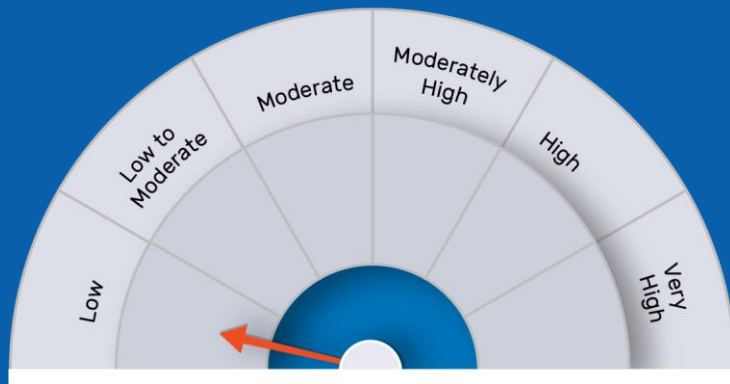
This product is suitable for investors who are seeking*:

- Regular income over short term that may be in line with the overnight call rates.
- Investments 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.

RISKOMETER

SCHEME



Investors understand that their principal will be at low risk

BENCHMARK



CRISIL Liquid Overnight Index

RISK FACTOR: DISCLAIMER

This document should not be construed as a research report or a recommendation to buy or sell any security. This document is for information purpose only and should not be construed as a promise on minimum returns or safeguard of capital. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

Bajaj Finserv Overnight Fund - An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

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

**THANK
YOU**