

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



Fund Details

Investment Objective

To generate reasonable income through investments in debt securities, Money Market Instruments & Triparty Repos having maturity of 1 day. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

Fund Manager

Mr. Kaustubh Gupta

Date of Allotment

November 1, 2018

Benchmark

CRISIL Liquid Overnight Index

Managing Fund Since

November 1, 2018

Experience in Managing the Fund

5.5 years

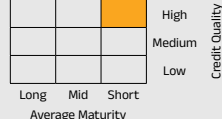
Fund Category

Overnight Fund (Debt)

Scheme Rating

[ICRA]A1+mfs/ Care A1+ mfs

Investment Style



Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹	9510.39	Crores
AUM as on last day	₹	5183.92	Crores

Total Expense Ratio (TER)

Regular	0.15%
Direct	0.04%

Including additional expenses and goods and service tax on management fees.



Other Parameters

Modified Duration	0.01 years
Average Maturity	0.01 years
Yield to Maturity	7.10%
Macaulay Duration	0.01 years
Portfolio Turnover	0.00

The duration for overnight fund is to be considered as 1 day

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 500)

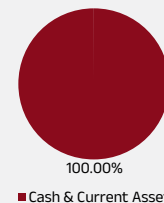
Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 500)

PORTFOLIO

Issuer	% to Net Assets	Rating
TREASURY BILLS	8.08%	
Government of India	2.70%	SOV
Government of India	2.13%	SOV
Government of India	1.86%	SOV
Government of India	1.39%	SOV
Cash & Current Assets	91.92%	
Total Net Assets	100.00%	

Rating Profile of Portfolio



Investment Performance

NAV as on March 31, 2024; ₹ 1286.8761

Inception - November 1, 2018	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Overnight Fund	4.77%	4.64%	5.06%	6.68%
Value of Std Investment of ₹ 10,000	12869	12547	11598	10670
Benchmark - CRISIL Liquid Overnight Index	4.94%	4.81%	5.23%	6.83%
Value of Std Investment of ₹ 10,000	12982	12648	11655	10685
Additional Benchmark - CRISIL 1 Year T-Bill Index	5.80%	5.51%	5.15%	7.21%
Value of Std Investment of ₹ 10,000	13570	13077	11626	10723

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kaustubh Gupta is 10. Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

NAV of Plans / Options (₹)^a

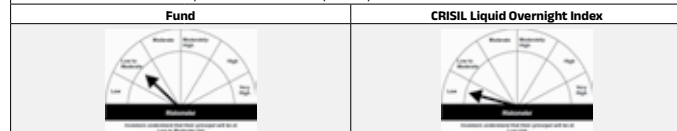
	Regular Plan	Direct Plan
Growth	1286.8761	1295.0496
Daily IDCW²:	1000.5952	1000.6037
Weekly IDCW²:	1000.5902	1000.5463
Monthly IDCW²:	1000.5896	1000.5986

^aIncome Distribution cum capital withdrawal

Product Labeling Disclosures

Aditya Birla Sun Life Overnight Fund
(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)

- reasonable returns with high levels of safety and convenience of liquidity over short term
- investment in debt and Money Market Instruments upto 1 day



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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-1		
Moderate (Class II)			
Relatively High (Class III)			