

BAJAJ FINSERV OVERNIGHT FUND

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

July 2026



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.

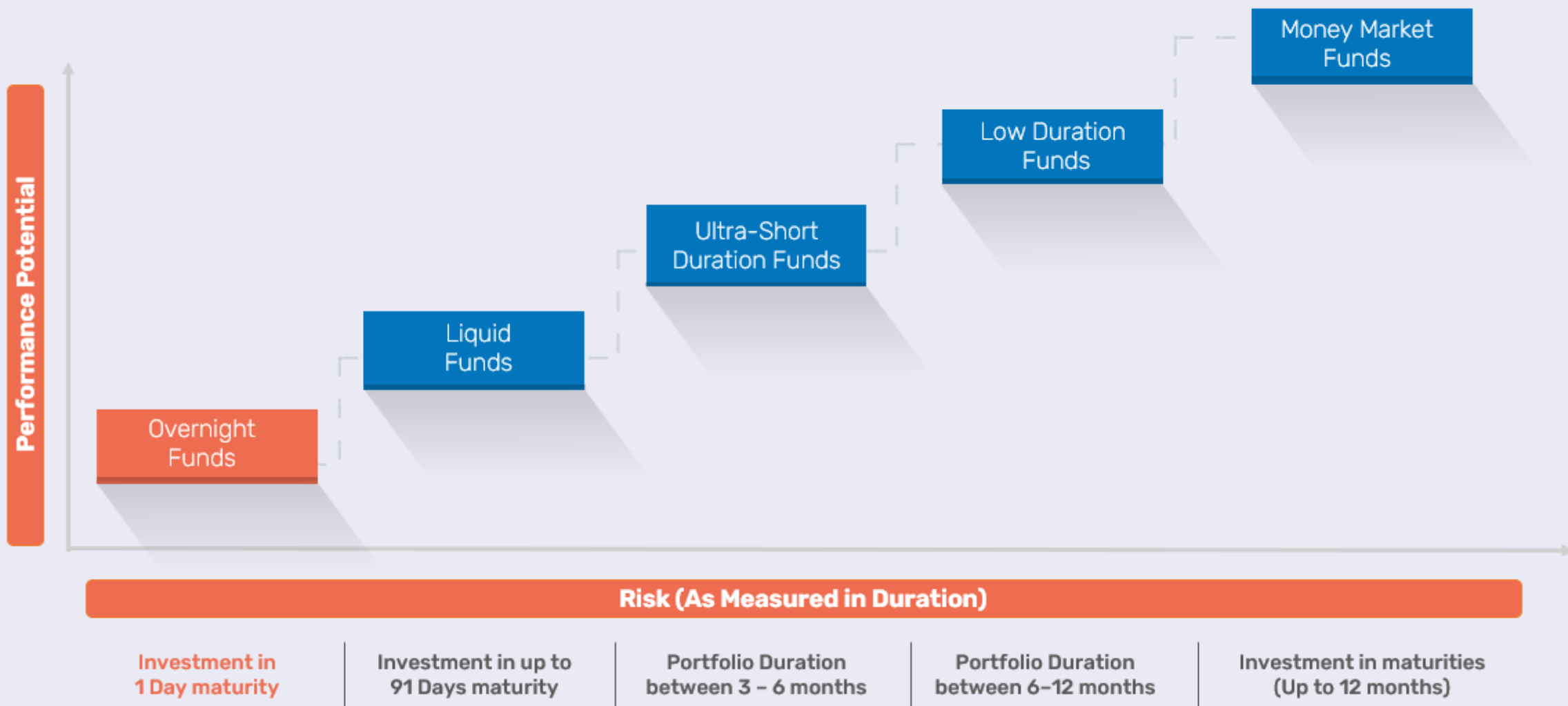


Overnight funds are suitable for entrepreneurs who need to park large sums of money for very short periods of time until it can be deployed elsewhere.

FEATURES & BENEFITS OF OVERNIGHT FUND



FUND POSITIONING



RISK MANAGEMENT FRAMEWORK (RMF) OF BAJAJ FINSERV MUTUAL FUND



WHERE WILL THE SCHEME INVEST?

CPs and CDs*



Other Money Market Instruments



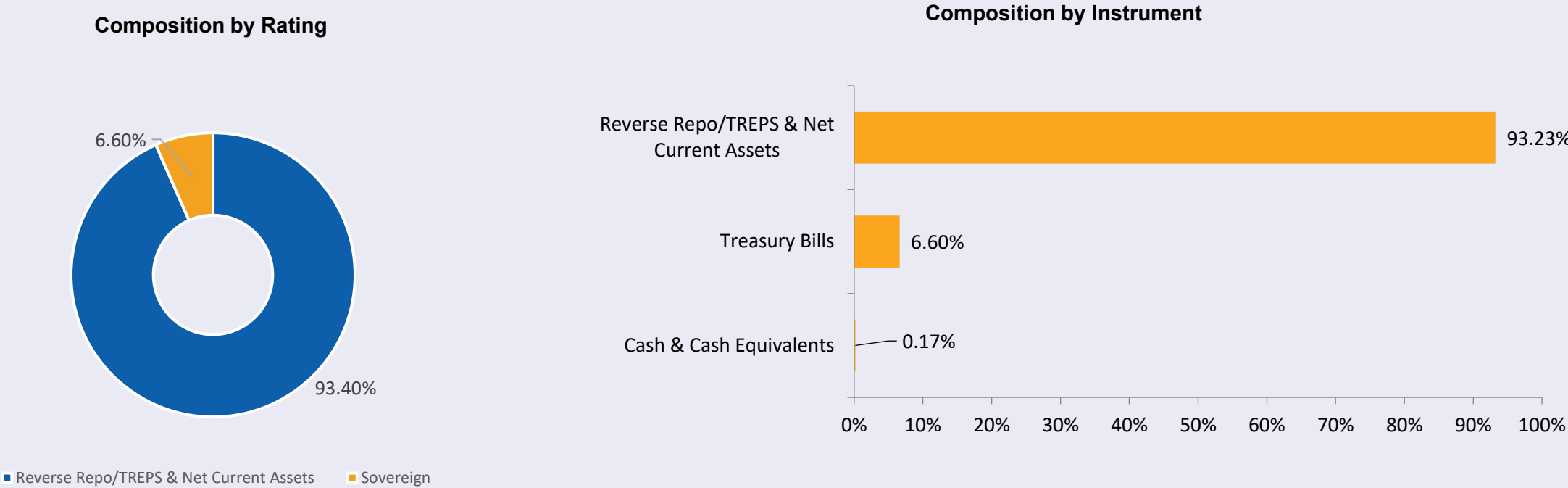
Repo and Cash Equivalents



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



Scheme Name	YTM	Average Maturity	Macaulay Duration	Modified Duration
Bajaj Finserv Overnight Fund	5.48 %	2 Days	2 Days	2 Days

Data as on 30th June 2026

BAJAJ FINSERV AMC FIXED INCOME TEAM



Nimesh Chandan
Chief Investment Officer

- He is an Investment professional with 26 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 20 years of experience in Fixed Income Markets of which 16 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.

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, Mr. Nimesh Chandan, Mr. Chirag Shah and Mr. Sourish Chatterjee
Investment Objective	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. There is no assurance that the investment objective of the Scheme will be achieved.
Exit load	Nil
NAV in Rs.	Regular : 1,195.1559 Direct: 1,196.9427
AUM (in Rs. Cr.)	438.04
BER (%)	Regular: 0.11 Direct: 0.07

Data as on 30th June 2026

POTENTIAL RISK CLASS

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)		A-I		
Moderate (Class II)				
Relatively High (Class III)				
A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.				

Bajaj Finserv Overnight Fund

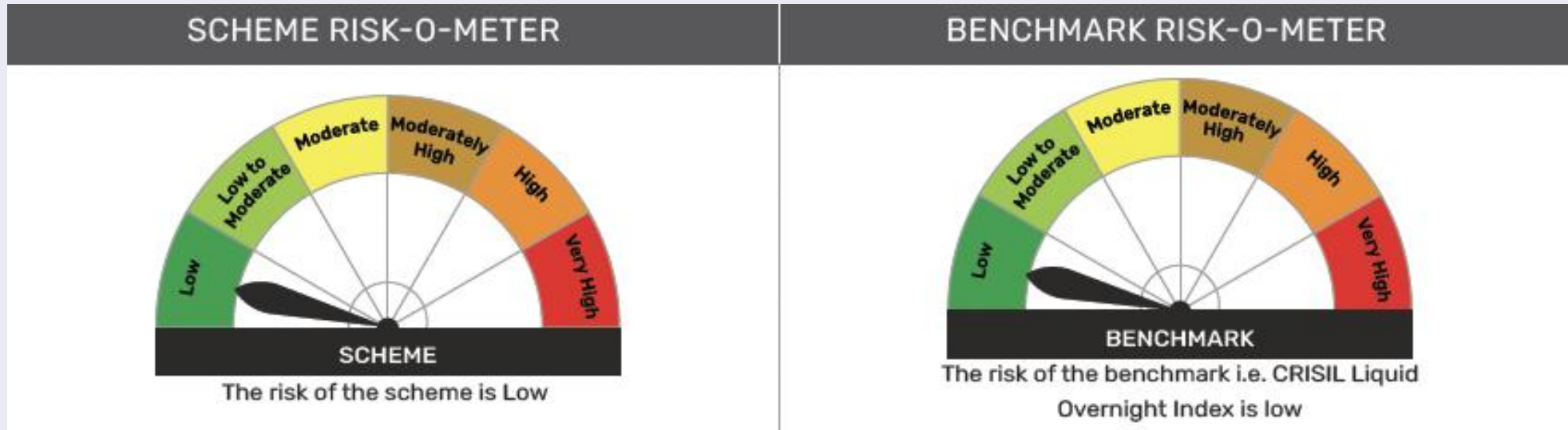
An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

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.



RISK FACTOR: DISCLAIMER

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