

SHRIRAM OVERNIGHT FUND

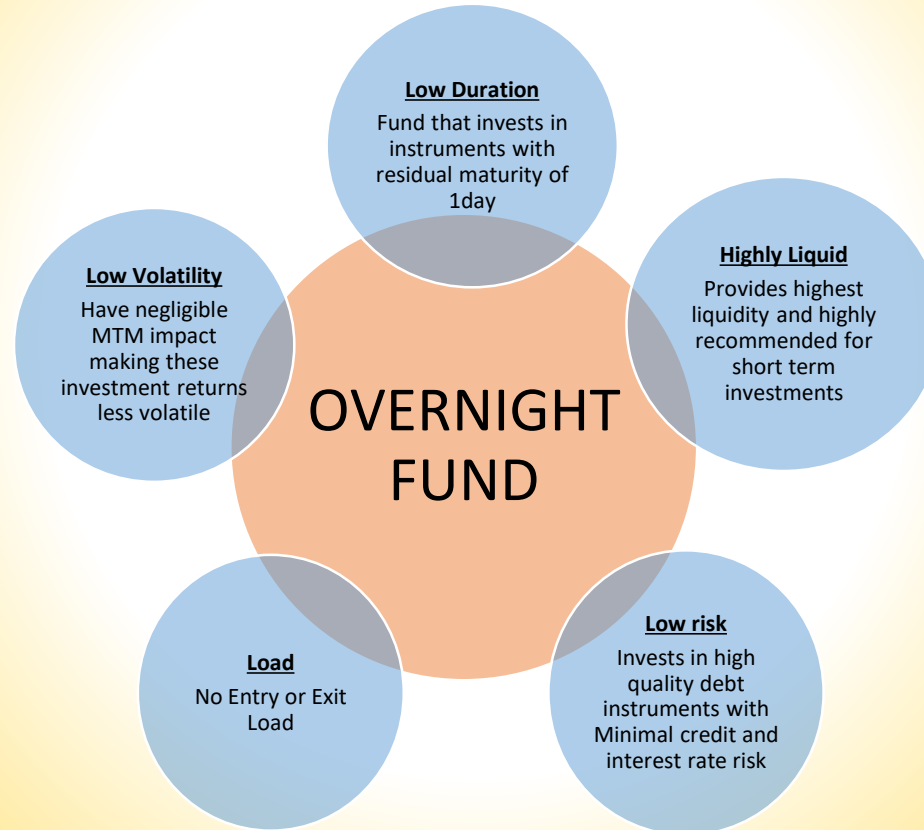
(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.)



***Your money works,
while you are asleep***

Fund Details	
NFO Opens on:	August 17 2022
NFO Closes on:	August 19 2022
Minimum Application Amount	Rs 5000/-

What is Overnight Fund



Why An Overnight Fund?

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VERNIGHT
FUND



ABOUT SHRIRAM OVERNIGHT FUND

FUND DETAILS	
FUND NAME	SHRIRAM OVERNIGHT FUND
FUND CATEGORY	DEBT
SUB CATEGORY	OVERNIGHT
BENCHMARK	CRISIL OVERNIGHT INDEX
FUND MANAGER	Mr. Kartik Soral & Mrs. GARGI BHATTACHARYYA BANERJEE
INCEPTION DATE	August 26th 2022
MINIMUM INVESTMENT	Rs. 5,000/- and in multiples of Rs 1/-
LOCK IN	NIL
EXIT LOAD	NIL
Available On	BSE STAR, NSE ONLINE, MY CAMS, CAMS EDGE 360 deg, GO - CORP

INVESTMENT OBJECTIVE

Shriram Overnight Fund aims at generating reasonable investment income by investing in money market, G-Secs, Tri-Party Repo (TREPS) and other debt instruments with maturity of 1 day. The fund aims at investing in relatively low risk instruments. However there is no guarantee or assurance that the investment objective of the scheme will be achieved









Ideal for:

- ✓ Investors looking to park funds for short term
- ✓ Low risk and reasonable returns
- ✓ Highly liquid and low volatility
- ✓ Invests in high quality debt/money market/tri party repos
- ✓ No entry or No exit loads

Who Can Invest:

- ✓ Corporates
- ✓ HNI / Retail Individual looking for short term investments
- ✓ Government bodies / trusts / firms

Where Does the Fund Invest

-  **Tri Party Repos**
-  ***Treasury Bills (T-Bills)***
-  Certificate of Deposits
-  Floating Rate Debt Instruments
-  Bills of Exchange
-  Commercial Papers
-  Cash Management Bills
-  Repos

WHY SHRIRAM OVERNIGHT FUND

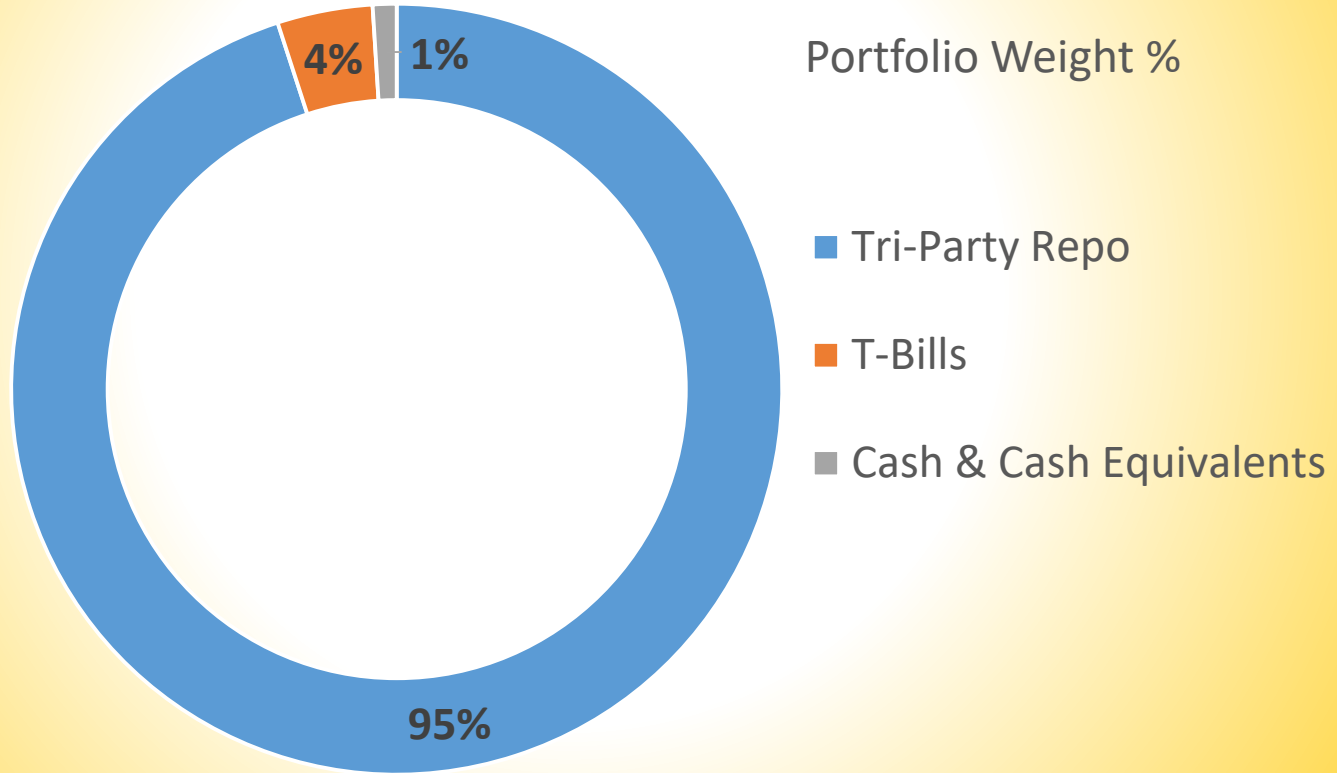
KEY BENEFITS

- ✓ **Better Risk Adjusted Return** - The fund is designed to generate reasonable risk adjusted return in the short term
- ✓ **Low Risk & High Quality Assets** – The fund selectively invests only in low risk, quality assets which have almost zero risk from interest rate movements, credit defaults
- ✓ **Low Maturity** – The fund invests in instruments which have a residual maturity of one day
- ✓ **Lesser Volatile Returns** – The fund generates a relatively stable returns to ensure there is minimal MTM risk or almost nil repricing risk

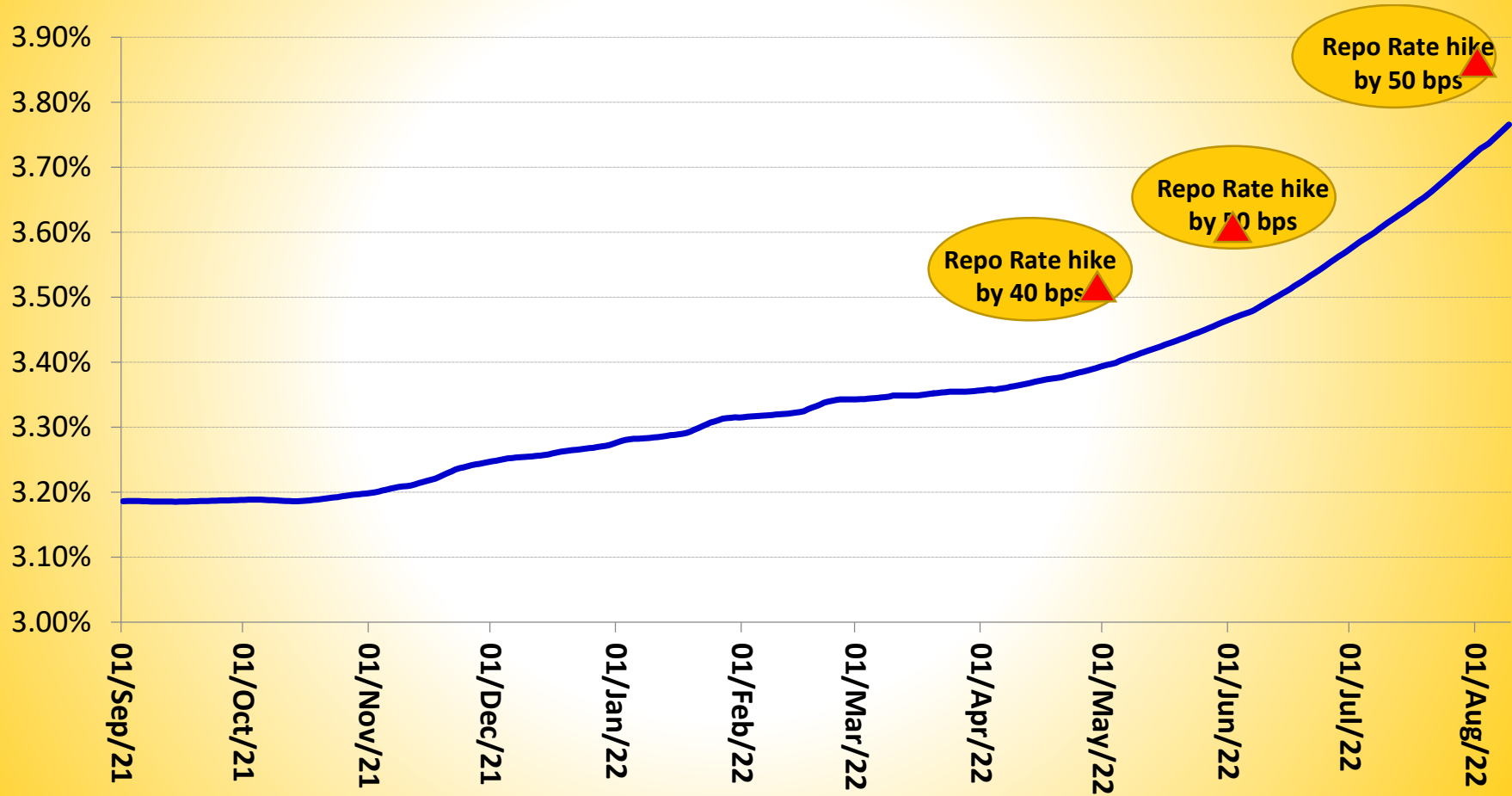
IDEAL FOR

- ✓ **Efficient Way to make money work** – Parking idle funds for short duration in a less risky manner
- ✓ **Smart Cash Management** – Relatively safer way of investing funds without undue risk of interest rate and credit risk
- ✓ **Smart Investing** – Planning systematic transfer plan (STP) to other funds efficiently
- ✓ **No Loads** – Planning the investments seamlessly without any entry or exit loads

Typical Portfolio of Shriram Overnight Fund



CRISIL Overnight Index - 1 Y Return



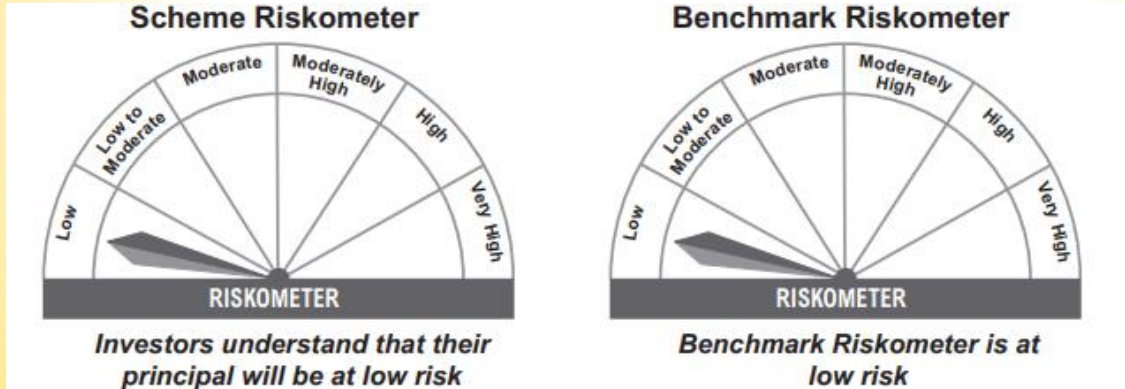
Investment Options – Both Direct & Regular Plans

Options	Default Option / Frequency	Frequency *	Record Date
Growth	Growth Option in case Growth Option or IDCW Option is not indicated	-	-
Income Distribution cum capital withdrawal (IDCW)	Daily IDCW Reinvestment Option in case	-	-
Daily-IDCW Reinvestment	Daily/Weekly/Fortnightly/Monthly IDCW Option is Not indicated	Daily	Daily - Everyday
Weekly- IDCW Payout and IDCW Reinvestment		Weekly	Weekly – Every Monday
Fortnightly - IDCW Payout and IDCW Reinvestment	IDCW Reinvestment in case Payout or Reinvestment is not indicated	Fortnightly	Fortnightly – Alternate Monday
Monthly - IDCW Payout and IDCW Reinvestment		Monthly	Monthly – 15 th of every month

WHY INVEST IN NFO NOW

- **Conducive market conditions:**
 - **High inflation rates and *Rising interest rate*** – Increased chances of Interest rate risks and MTM losses in the traditional debt instruments
 - ***Tightening of Liquidity*** – Traditional equity or debt funds can underperform during low liquidity regime. Hence investing in overnight funds can help investors to park their investments in short term and help in diversifying at a later date
 - ***Credit default risks*** – Rising inflation and rising interest rates can lead to credit defaults and hence the traditional debt funds are subjected to credit risks. Hence overnight funds offer less riskier option with almost nil credit risk or almost no risk of repricing
 - ***Geo-Political factors*** – Dynamic geo political factors can *impact the short term interest* rates and liquidity risks. Overnight funds can help in minimizing these risks

Potential Risk Class			
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)			



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



Thanks