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#### Fund Features:

(Data as on 31st December'23)

**Category:** Overnight

**Monthly Avg AUM:** ₹ 2,277.11 Crores

**Inception Date:** 18th January 2019

**Fund Manager:** Mr. Brijesh Shah (w.e.f. 1st February 2019).

**Standard Deviation (Annualized):** 0.10%

**Modified duration:** 2 Days

**Average Maturity:** 2 Days

**Macaulay Duration:** 2 Days

**Yield to Maturity:** 6.80%

**Benchmark:** Nifty 1D Rate Index

**SIP Frequency:** Monthly/Quarterly (w.e.f. 09-11-2022)

**Minimum Investment Amount:**

₹ 1,000/- and any amount thereafter.

**Exit Load:** Nil

**SIP Dates : (Monthly/Quarterly)<sup>®</sup>** Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

**SIP (Minimum Amount):** ₹ 100/-

**SIP Frequency:** Monthly/Quarterly (w.e.f. 09-11-2022)

**Options Available:** Growth, IDCW<sup>®</sup>  
- Daily (Reinvestment), Weekly (Reinvestment), Monthly IDCW<sup>®</sup> & Periodic (Reinvestment, Payout and Sweep Facility).

<sup>®</sup>Income Distribution cum capital withdrawal

<sup>®</sup>If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/683 dated December 10, 2021 ("the Circular"), SEBI has notified that with respect to the margin or collateral requirement for execution of certain transactions, overnight funds can deploy not exceeding 5% of the net assets of the scheme in Government Securities and/or Treasury bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions.

<sup>§</sup>With effect from 13th March 2023, the name of "IDFC Overnight Fund" has changed to "Bandhan Overnight Fund"

## Bandhan Overnight Fund<sup>§</sup>

(An Open-ended Debt Scheme investing in overnight securities with Relatively Low interest rate risk and Relatively Low Credit Risk)

- Fund invests in instruments that have just residual maturity of 1 day. Thereby offering investors one of the lowest volatility product
- It also has high credit quality instruments and is suitable for building your emergency corpus.
- A no exit load fund where you can park your surplus temporarily – suitable to form part of 'Liquidity' bucket

### LIQUIDITY

For very short term parking of surplus or emergency corpus

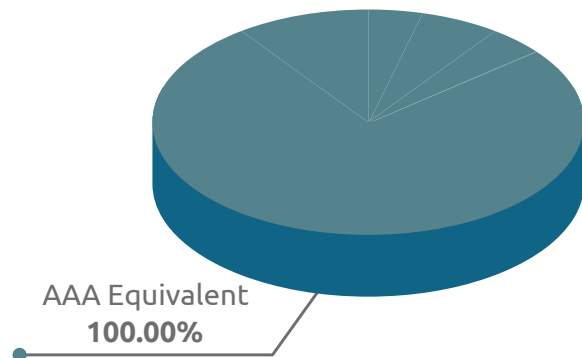
### CORE

Ideally forms bulk of your allocation-Funds that focus on high credit quality and low to moderate maturity profile

### SATELLITE

Funds that can take higher risk-either duration risk or credit risk or both

### ASSET QUALITY

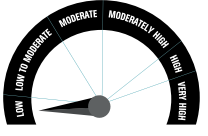
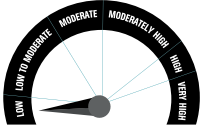


### PORTFOLIO

(31 December 2023)

Name	Rating	Total (%)
Clearing Corporation of India Ltd		68.42%
<b>REPO Total</b>		<b>68.42%</b>
364 Days Tbill (MD 11/01/2024)	SOV	3.41%
91 Days Tbill (MD 18/01/2024)	SOV	1.71%
<b>Treasury Bill Total</b>		<b>5.12%</b>
Clearing Corporation of India Ltd		26.50%
<b>TRI Party Repo Total</b>		<b>26.50%</b>
<b>Net Current Asset</b>		<b>-0.04%</b>
<b>Grand Total</b>		<b>100.00%</b>

<b>Potential Risk Class Matrix</b>			
Credit Risk of the scheme →	<b>Relatively Low (Class A)</b>	<b>Moderate (Class B)</b>	<b>Relatively High (Class C)</b>
Interest Rate Risk of the scheme ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk			

<b>Scheme risk-o-meter</b>	<b>This product is suitable for investors who are seeking*</b>	<b>Benchmark risk-o-meter</b>
 <p>Investors understand that their principal will be at Low risk</p>	<ul style="list-style-type: none"> <li>To generate short term optimal returns in line with overnight rates and high liquidity.</li> <li>To invest in money market and debt instruments, with maturity of 1 day.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Nifty 1D Rate Index</p>