

# HDFC Overnight Fund

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

## CATEGORY OF SCHEME: OVERNIGHT FUND

### KEY FACTS

#### INVESTMENT OBJECTIVE

To generate returns by investing in debt and money market instruments with overnight maturity.

There is no assurance that the investment objective of the Scheme will be realized.

#### FUND MANAGER

**Anil Bamboli** (since July 25, 2012)  
Total Experience: Over 27 years

#### INCEPTION DATE (Date of Allotment)

February 06, 2002

#### NAV (AS ON JUNE 30, 2022)<sup>^^</sup>

#### NAV PER UNIT (₹)

Regular Plan - Growth Option	3166.1517
Regular Plan - Daily IDCW Reinvestment Option	1042.6600
Direct Plan - Growth Option	3188.6311
Direct Plan - Daily IDCW Reinvestment Option	1042.6600

#### ASSETS UNDER MANAGEMENT (₹) IN CRORE

As on June 30, 2022	18,602.96
Average for Month of June 2022	21,552.91

#### QUANTITATIVE DATA

Average Maturity *	2 days
Macaulay Duration *	2 days
Modified Duration *	2 days
Yield to Maturity *	4.68%

\*Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable / payable.

#### TOTAL EXPENSE RATIO (As on June 30, 2022)

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular: 0.20% Direct: 0.10%

#BENCHMARK INDEX: CRISIL Overnight Fund A-I Index

#ADDL. BENCHMARK INDEX: CRISIL 1 year T-Bill Index

#### EXIT LOAD

Nil

#### PLANS & OPTIONS

Regular Plan, Direct Plan. Under Each Plan: Growth & Daily Income Distribution cum Capital Withdrawal (IDCW) Option. The Daily IDCW Option offers only Re-investment of Income Distribution cum Capital Withdrawal (IDCW) Option.

#### MINIMUM APPLICATION AMOUNT

Purchase : Under Growth Option : ₹ 100<sup>6</sup> and any amount thereafter. Under Daily IDCW Option : ₹ 10,000 and any amount thereafter.

Additional Purchase : Under Growth Option : ₹ 100<sup>6</sup> and any amount thereafter. Under Daily IDCW Option : ₹ 5,000 and any amount thereafter

(β w.e.f November 3, 2021)

<sup>^^</sup>Calculated on all calendar days.

## PORTFOLIO

Issuer	Rating	% to NAV
<b>DEBT &amp; DEBT RELATED</b>		
<b>T-BILLS</b>		
• 182 days Tbill ISD 060122 Mat 070722	Sovereign	1.07
• 91 Days Tbill ISD 130422 Mat 130722	Sovereign	1.07
• 91 Days Tbill Mat 210722	Sovereign	0.80
• 182 days Tbill ISD 130122 Mat 140722	Sovereign	0.54
• 182 days Tbill Mat 280722	Sovereign	0.54
<b>Sub Total</b>		<b>4.02</b>
Cash, Cash Equivalents and Net Current Assets		95.98
<b>Grand Total</b>		<b>100.00</b>
• Top Ten Holdings		

## SIP PERFORMANCE ^ - Regular Plan - Growth Option

	Since Inception SIP	15 year SIP	10 year SIP	5 Year SIP	3 Year SIP	1 Year SIP
Total Amount Invested (₹ '000)	2,450.00	1,800.00	1,200.00	600.00	360.00	120.00
Mkt Value As on June 30, 2022 (₹ '000)	4,632.97	2,811.28	1,555.48	662.01	378.58	122.26
<b>Returns (%)</b>	<b>5.84</b>	<b>5.69</b>	<b>5.07</b>	<b>3.89</b>	<b>3.30</b>	<b>3.53</b>
Benchmark Returns (%) #	N.A.	5.81	5.24	4.08	3.51	3.75
Additional Benchmark Returns (%) ##	6.03	6.14	5.90	4.83	3.68	2.45

Assuming ₹ 10,000 invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. SIP facility in the Scheme has been made available from November 12, 2020.

## PERFORMANCE ^ - Regular Plan - Growth Option

Date	Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of ₹ 10,000 invested		
					Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Jun 23, 22	Last 7 days	4.47	4.74	7.46	10,009	10,009	10,014
Jun 15, 22	Last 15 days	4.45	4.71	7.40	10,018	10,019	10,030
May 31, 22	Last 1 Month	4.30	4.52	4.78	10,035	10,037	10,039
Jun 30, 21	Last 1 Year	3.35	3.57	2.97	10,335	10,357	10,297
Jun 30, 19	Last 3 Years	3.55	3.74	4.73	11,103	11,166	11,490
Jun 30, 17	Last 5 Years	4.53	4.69	5.58	12,484	12,577	13,122
Jun 29, 12	Last 10 Years	5.96	6.12	6.46	17,843	18,127	18,719
Feb 06, 02	Since Inception	5.81	NA	5.88	31,662	NA	32,079

Returns less than 1 year period are simple annualized and greater than 1 year are compounded annualized (CAGR). N.A. Not Available. For performance of other schemes managed by Anil Bamboli, please refer page 77. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. For Riskometer of the Schemes and Benchmark's, refer page 86 to 91. For Performance of Direct Plan, refer page no. 83.

<sup>^</sup>Past performance may or may not be sustained in the future. Since Inception Date = Date of First allotment in the Scheme / Plan. Load is not taken into consideration for computation of performance.

This product is suitable for investors who are seeking ~

- regular income over short term that may be in line with the overnight call rates
- to generate returns by investing in debt and money market instruments with overnight maturity

Riskometer As on June 30, 2022 (current risk as per latest month end portfolio)



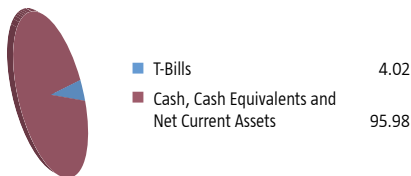
~ Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

Potential Risk Class (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)	<b>A-I</b>		
Moderate (Class II)			
Relatively High (Class III)			

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

## Portfolio Classification By Asset Class (%)



## Portfolio Classification By Rating Class (%)



Face Value per Unit: ₹ 1,000, Data is as of June 30, 2022 unless otherwise specified. N.A. Not Available