

DSP OVERNIGHT FUND

An Open Ended Debt Scheme Investing in Overnight Securities.
A relatively low interest rate risk and relatively low credit risk.

PRODUCT SNAPSHOT

INFORMATION AS ON MARCH 31, 2025

Inception date
09-Jan-19

AUM of Scheme
₹ 1,366.7 Cr

Monthly Average Aum
₹ 2,181.94 Cr

Benchmark:
CRISIL Liquid Overnight Index

Total Expense Ratio
Regular Plan: 0.13%
Direct Plan: 0.08%

Entry load:
Not Applicable

Exit load:
Nil

Fund Manager



Karan Mundhra

Total work experience of 16 years.
Managing this Scheme since August 2024.



Shalini Vasanta

Total work experience of 12 years.
Managing this Scheme since August 2024.

Scheme Objective

The primary objective of the scheme is to seek to generate returns commensurate with low risk and providing 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.**

Asset Allocation Pattern

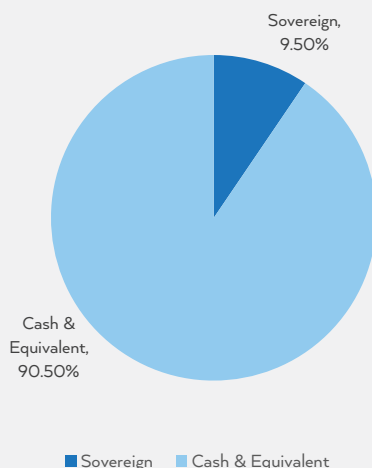
Instruments	Indicative Allocation (% of total assets)
Debt Securities* and Money Market Instruments* with maturity upto 1 business day	0%-100%

* Instruments with residual maturity not greater than 1 business day, including money market instruments, Tri-party Repo/reverse repo, debt instruments, including floating rate instruments.
Please refer Asset Allocation Pattern in detail in SID

Top Exposure

Top Exposure	Rating	% to Net Assets
TREPS / Reverse Repo Investments		90.11%
91 DAYS T-BILL 2025	SOV	5.11%
364 DAYS T-BILL 2025	SOV	2.93%
182 DAYS T-BILL 2025	SOV	1.46%

Rating Profile



Sector Allocation

Sector	% of Portfolio
Repo & TREPS	90.11%
Government	9.50%

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

Key Scheme Information

- ▶ Minimum investment and minimum additional purchase
 - Regular Plan & Direct Plan: ₹ 100/- & any amount thereafter.

- ▶ Options available: (Regular Plan and Direct Plan)
 - Growth
 - Daily Reinvestment IDCW
 - ⁵Weekly IDCW (Payout IDCW/ Reinvestment IDCW)
 - ⁵All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal Plan in above mentioned option offered by the scheme shall be suspended with effect from April 1, 2021.

Investors are requested to visit the website of DSP Mutual Fund ('the Fund') at www.dspim.com or AMFI's website at www.amfiindia.com for NAV at each plan and option level for the Schemes of the Fund, which is updated on each business day.

- ▶ Inception Date:
 - Jan 09, 2019 (Regular Plan)
 - Jan 09, 2019 (Direct Plan)

⁵Income Distribution cum Capital Withdrawal.

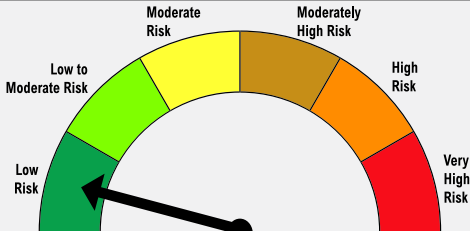
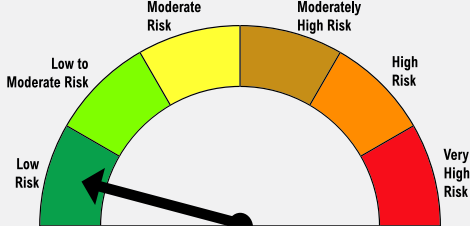
- ▶ NAV as on March 28, 2025
 - Regular Plan
 - Growth Option: ₹ 1,360.8024

Effective from January 20, 2025; there is introduction of Instant redemption facility in DSP Overnight Fund. Please refer to notice cum addendum dated January 10, 2025 for details w.r.t. features of Instant redemption facility.

SCHEME

DSP OVERNIGHT FUND

An Open Ended Debt Scheme Investing in Overnight Securities. A relatively low interest rate risk and relatively low credit risk.

PRODUCT LABELLING & SUITABILITY	SCHEME RISKOMETER
<p>This Product is suitable for investors who are seeking[#]</p> <ul style="list-style-type: none"> • Reasonable returns with high levels of safety and convenience of liquidity over short term • Investment in debt and money market instruments having maturity of upto 1 business day 	 <p>RISKOMETER THE RISK OF THE SCHEME IS LOW</p>
BENCHMARK NAME	BENCHMARK RISKOMETER
CRISIL Liquid Overnight Index	 <p>RISKOMETER THE RISK OF THE BENCHMARK IS LOW</p>

[#]Investors should consult their financial advisors if in doubt about whether the scheme is suitable for them.

Potential Risk Class Matrix:

The potential risk class matrix of the scheme based on interest rate risk and credit risk is as follows:

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)	-	-	-

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The above mentioned strategy is currently followed by the Scheme and there is no assurance that the investment objective of the Scheme will be realized. The same may change in future depending on market conditions and other factors.

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