

CANARA ROBECO OVERNIGHT FUND

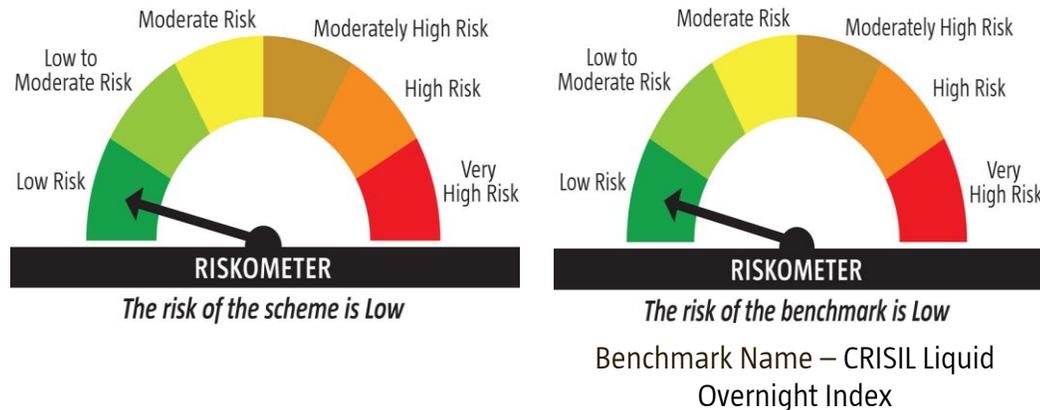
November 2025

Canara Robeco Overnight Fund

An open-ended debt scheme investing in overnight securities

This product is suitable for investors who are seeking*

- Regular income over short term that may be in line with the overnight call rates.
- Investment in overnight securities.



POTENTIAL RISK CLASS (PRC) MATRIX*
Relatively Low Interest Rate Risk and Relatively Low Credit Risk

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)			

*Investors should consult their financial advisers if in doubt about whether the product is suitable

Note: The Scheme and Benchmark Risk-O-Meters are evaluated on a monthly basis and the above Risk-O-Meters are based on the evaluation of the portfolios for the month ended 28th November'25

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REGULATORY CHANGES: WHY OVERNIGHT FUNDS HAVE BECOME LUCRATIVE

The following regulatory changes have been implemented in debt categories during FY 2019-20:

Applicability	Change	Effective Date
Liquid	Graded exit load for investment of less than 7 days	19-Oct-2019
Liquid & Overnight	Cut-off time of purchase from 2.00 PM to 1.30 PM	19-Oct-2019
All Debt categories	MTM of instruments more than 30 days (although MFAC has recommended that all instruments are to be valued at mark to market w.e.f. 01-Apr-2020)	21-Jun-2019

Considering the above regulatory changes, the overnight category is more lucrative for short term parking of funds due to the following reasons:

- No exit load
- No MTM as instruments in the overnight funds have a residual maturity of 1 day

WHAT ARE OVERNIGHT FUNDS

Purpose

Deploying surplus cash for a day

Where it invests?

- Repo
- Reverse Repo
- Triparty Repo
- Debt and Money Market Instruments with residual maturity of 1 day

Ideal Investment Horizon

1 day

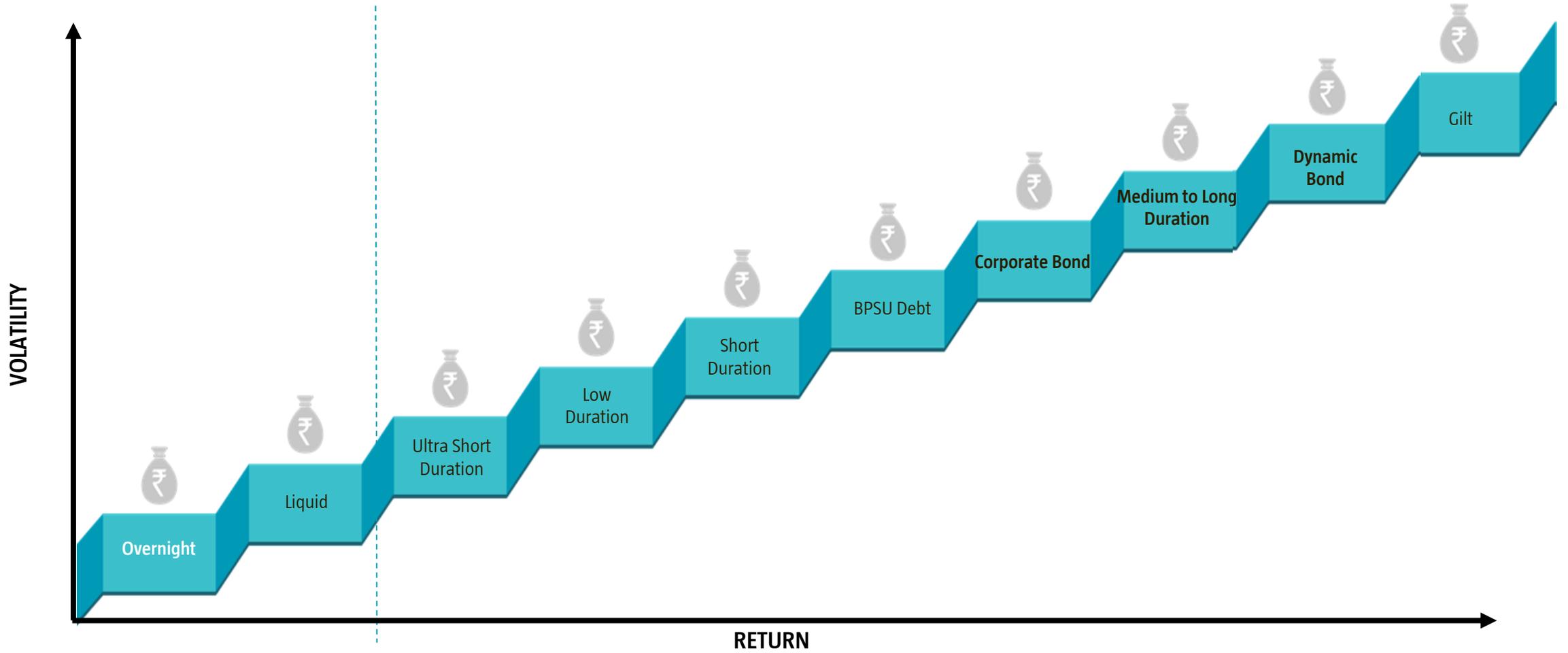
CUT OFF TIMINGS FOR NAV & REDEMPTIONS

Type of Scheme	Transaction	Cut-Off time	Applicable NAV
Overnight Fund	Purchases/ Switch ins (All transactions)	1:30 PM	<p>Previous day NAV if application received before cut off time and funds are realised.</p> <p>If application received after cut off time and funds are realised, NAV of the same business day</p>
	Redemption/ Switch Out	3:00 PM	<p>Same day NAV if received before cut off time.</p> <p>Next business day NAV for applications received after cut off time.</p>

CHARACTERISTICS OF OVERNIGHT FUNDS OVER OTHER TRADITIONAL AVENUES

	Overnight Funds	Traditional Investment avenues with lock-in period
Return Potential	Market linked Returns	Fixed returns
Exit Option	There is no exit load	There is usually a penalty for pre-closure or pre-mature withdrawal
Liquidity	Investor can access the funds on the very next day of investing	Money is locked-in for pre-determined tenure
Transparency on underlying holdings / credits	These funds have to mandatorily disclose the details of the instruments like the type of the instrument, name of the issuer, credit rating etc.	No such disclosure is made

RISK-REWARD MATRIX



CANARA ROBECO OVERNIGHT FUND

Features of the Fund

- No lock in period
- No entry and exit load
- Historical NAV
- Redemptions on a T+1 basis
- No mark to market risk
- Investment in repo, reverse repo, triparty repo and instruments having a maturity of 1 business day
- Suitable to park idle money

Who should Invest?

- Corporates/individuals looking to manage their short-term liquidity requirements
- Investors looking to park idle surplus funds for short-term
- Investors with very low risk appetite

Portfolio Analysis



Residual Maturity
0.01 Years

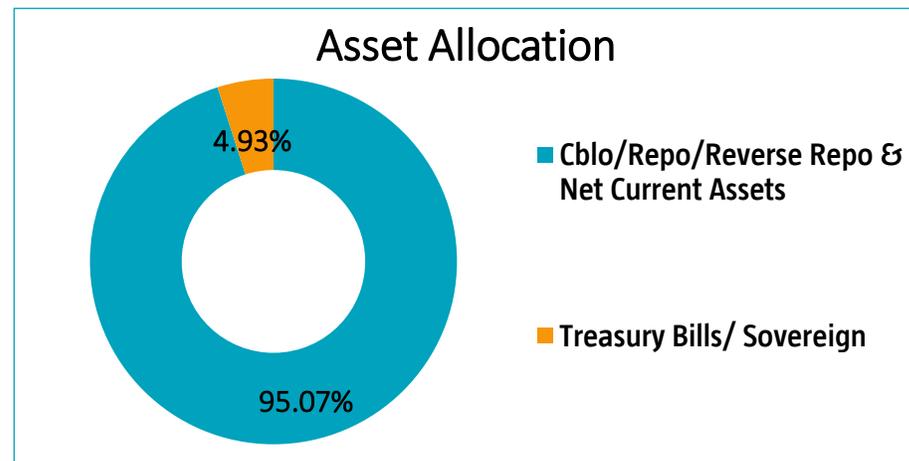


Modified Duration
0.01 Years

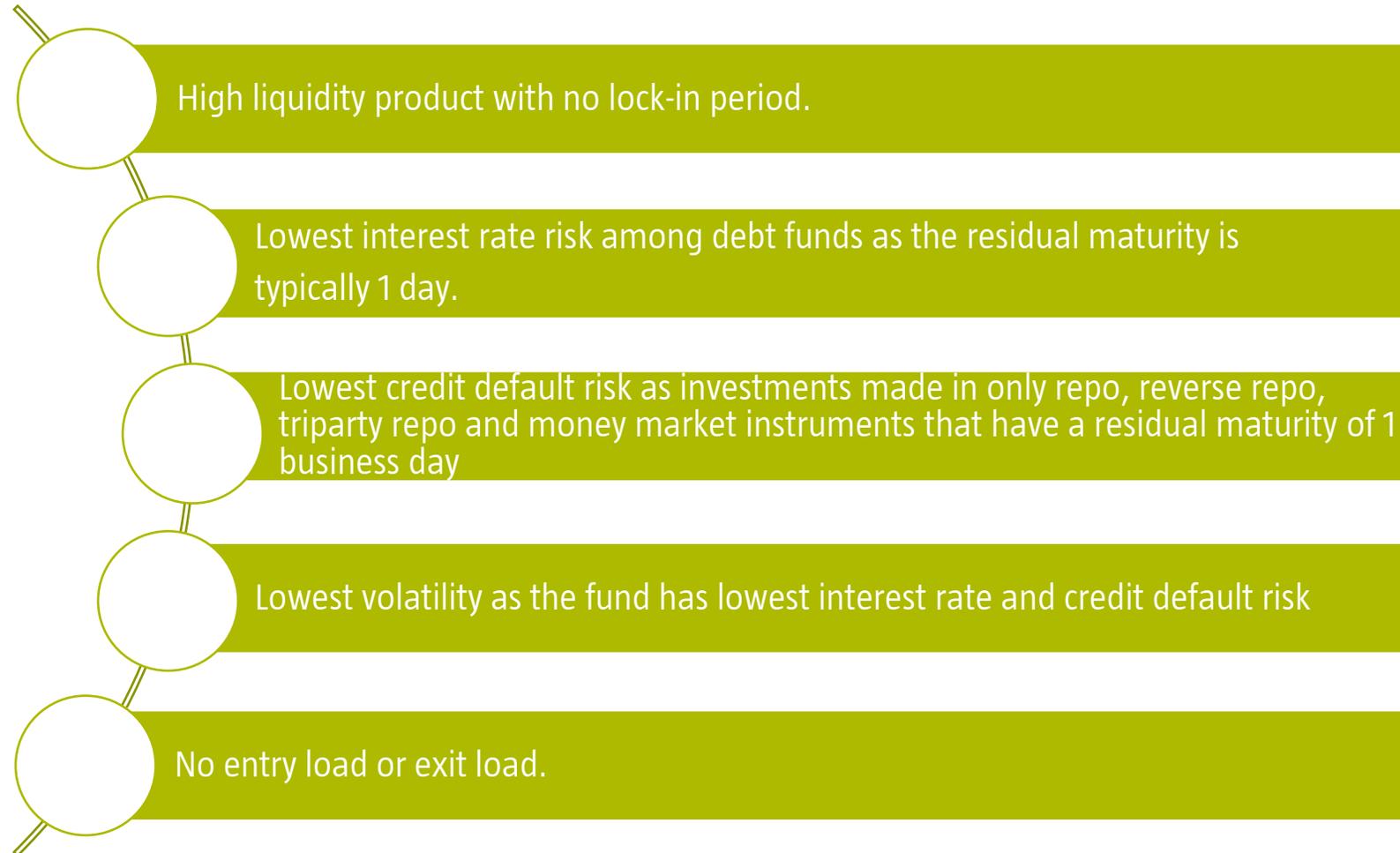


Yield to Maturity
5.41%

ASSET ALLOCATION



WHY INVEST



Fund Summary:

Fund Category	Overnight Fund - An open-ended debt scheme investing in overnight securities
Investment Objective	The investment objective of the Scheme is to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities. However, there can be no assurance that the investment objective of the Scheme will be realized.
Inception Date	24-Jul-19
Asset Allocation	Overnight Securities*: 0% - 100% (Risk: Low) *Overnight Securities: Debt and money market instruments with overnight interest rate risk such as debt instruments with one business day residual maturity. Overnight securities include synthetic overnight positions such as reverse repo/tri-party repo & other transactions where the interest rate is reset every business day.
Plans/Options	Regular & Direct Plan: Options: Growth / Dividend with daily Reinvestment
Facilities	STP/ SWP
Fund Size	Rs. 304.01 Crs (Month End AUM)
Load Structure	Nil
Benchmark	CRISIL Liquid Overnight Index
Fund Manager	Ms. Suman Prasad

Performance

Fund Manager: Ms. Suman Prasad

Scheme Names	CAGR (%)												
	1 Year Return			3 Years Return			5 Years Return			Since Inception			
	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark#	Scheme Regular Plan	Scheme Direct Plan	Bench-mark# Regular Plan	Bench-mark# Direct Plan
Canara Robeco Corporate Bond Fund	6.67	7.36	8.24	6.70	7.39	7.71	5.11	5.78	6.01	6.98	7.63	8.25	8.25
Canara Robeco Short Duration Fund	7.26	7.92	8.20	6.86	7.51	7.72	5.19	5.83	6.03	6.76	7.26	7.80	7.66
Canara Robeco Banking And Psu Debt Fund	7.17	7.47	7.72	6.96	7.28	7.42	-	-	-	6.71	7.03	7.22	7.22
Canara Robeco Overnight Fund	5.94	5.95	6.04	6.35	6.36	6.48	5.26	5.27	5.38	5.02	5.04	5.12	5.12
Canara Robeco Balanced Advantage Fund	3.85	5.20	7.60	-	-	-	-	-	-	4.13	5.62	5.75	5.75

Note:

- Ms. Suman Prasad manages 5 open-ended schemes of Canara Robeco Mutual Fund .
- Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
- Different plans shall have a different expense structure. The performance details provided herein are of Regular plan - Growth Option & Direct plan - Growth Option.
- Past performance may or may not be sustained in the future.
- N.A.- Not Applicable because scheme is in existence for less than 3 years or 5 years respectively.
- : Corresponding Benchmark values not available.

Disclaimer

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