

# INVEST RIGHT! LET YOUR MONEY WORK OVERNIGHT

## INVEST IN TRUSTMF Overnight Fund

(An open-ended debt scheme investing in overnight securities.  
A relatively low interest rate risk and relatively low credit risk.)



### Fund Highlights



Investments in debt and money market securities having maturity/unexpired maturity of one business day



Returns in line with the overnight call/money market rates



Endeavor to offer high liquidity, low risk & minimal volatility



Ideal Investment period:  
1 day - 7 days

### Fund - Benefits

- **Low volatility:** Investment in high quality overnight maturity securities, hence no MTM impact
- **Risk:** Minimal credit, interest rate and liquidity risk
- **Liquidity:** Highest liquidity with no exit load
- **Investment Horizon:** Ideal for parking short term/contingency funds for up to 7 day holding period

### Portfolio Parameters



Note : YTM should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities.

### Market Outlook

#### Global Market Backdrop

- Most central banks across the globe hiking rates
- Geopolitical issues still a cause for heightened volatility in markets

#### Domestic Market Backdrop

- Overnight rates up by ~225 bps and set to go up further
- RBI continues to monitor external pressures and global central bank actions

#### Outlook

- Volatility a certainty in the near term
- Risk-Reward ratio favourable in 1 -3 yr segment

The statements contained herein are based on our current views and the actual results, performance or events could differ materially from those expressed or implied in such statements.

Lower Duration funds are likely the best defensive bets in current scenario

## Top Holding Details

Company/ Issuer	% to NAV
Cash, Cash Equivalents, Net Current Assets	100.00
Grand Total	100.00

Direct Plan is considered for data representation on this slide. Past performance may or may not be sustained in the future.

## Performance Details

### TRUSTMF Overnight Fund (Inception Date: January 19, 2022)

Period	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
	7 Days		15 Days		30 Days		1 Year		Since Inception	
Scheme	6.66	10,013	6.55	10,027	6.46	10,053	6.11	10,611	5.40	10,790
CRISIL Liquid Overnight Index <sup>1</sup>	6.72	10,013	6.60	10,027	6.50	10,053	6.18	10,618	5.46	10,798
CRISIL 1 Year T-Bill Index <sup>2</sup>	8.50	10,016	5.48	10,023	7.04	10,058	6.45	10,645	5.25	10,767

Disclaimer: Returns furnished are that of Direct Plan Growth Option and are provided on a simple annualized basis. Apart from TRUSTMF Overnight Fund, Mr. Anand Nevatia is managing the TRUSTMF Banking and PSU Debt Fund, TRUSTMF Liquid Fund, TRUSTMF Short Term Fund, TRUSTMF Money Market Fund & TRUSTMF Corporate Bond Fund, performance details of eligible schemes have been given on page no. 3. Period for which scheme's performance has been provided is computed basis last day of the month end preceding the date of advertisement. Benchmark returns calculated based on Total Return Index Values. Different plans have a different expense structure. Past performance may or may not be sustained in future.

## Investment Objective

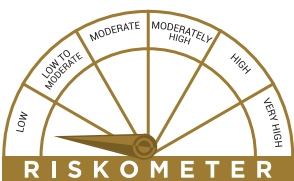

The investment objective of the Scheme is to provide reasonable returns commensurating with overnight call rates and providing a high level of liquidity, through investments in overnight securities having maturity/unexpired maturity of 1 business day. However, there can be no assurance that the investment objective of the scheme will be realized.

## Product Snapshot

Product Category: **Overnight Fund**  
 Fund Manager: **Mr Anand Nevatia**  
 Minimum Investment Amount: **₹1,000**  
 Entry & Exit Load: **Nil**  
 Benchmark: **CRISIL Liquid Overnight Index**

## TRUSTMF Overnight Fund

(An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)

Riskometer and Product Suitability Label		Potential Risk Class Matrix (PRC)			
<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Regular income over short term that may be in line with overnight call rates with low risk and high level of liquidity</li> <li>Investment in debt and money market instruments with overnight maturity</li> </ul> <p><b>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</b></p>	<p><b>Scheme</b></p>  <p>Investors understand that their principal will be at Low Risk</p>	<p><b>Benchmark</b></p>  <p>CRISIL Liquid Overnight Index</p>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A) Moderate (Class B) Relatively High (Class C)	
			Relatively Low (Class I)	A-I	
			Moderate (Class II)		
			Relatively High (Class III)		

## Other Schemes Managed by Anand Nevatia

### TRUSTMF Banking and PSU Debt Fund (Inception Date: February 1, 2021)

Period	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
	1 Year		Since Inception	
Scheme	6.76	10,676	4.46	11,108
CRISIL Banking and PSU Debt Index <sup>1</sup>	7.27	10,676	4.69	11,166
CRISIL Select AAA Roll Down Banking & PSU Debt Index <sup>2</sup>	6.45	10,645	4.78	11,190
CRISIL 10 Year Gilt Index <sup>3</sup>	9.28	10,928	3.24	10,798

### TRUSTMF Liquid Fund (Inception Date: April 23, 2021)

Period	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
	7 Days		15 Days		30 Days		1 Year		Since Inception	
Scheme	6.67	10,013	6.71	10,028	6.73	10,055	6.50	10,650	4.90	11,102
CRISIL Liquid Debt A-I Index <sup>1</sup>	6.53	10,013	6.77	10,028	6.79	10,056	6.51	10,651	4.99	11,124
CRISIL Select AAA Liquid Fund Index <sup>2</sup>	6.47	10,012	6.67	10,027	6.72	10,055	6.50	10,650	4.93	11,110
CRISIL 1 Year T-Bill Index <sup>3</sup>	8.50	10,016	5.48	10,023	7.04	10,058	6.45	10,645	4.56	11,023

### TRUSTMF Short Term Fund (Inception Date: August 6, 2021)

Period	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
	1 Year		Since Inception	
Scheme	6.83	10,683	4.82	10,935
CRISIL Short Duration Debt A-II Index <sup>1</sup>	6.97	10,697	4.69	10,909
CRISIL Select AAA Short Duration Fund Index <sup>2</sup>	7.01	10,701	4.63	10,897
CRISIL 10 Year Gilt Index <sup>3</sup>	9.28	10,928	3.32	10,641

### TRUSTMF Money Market Fund (Inception Date: August 17, 2022)

Period	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
	7 Days		15 Days		30 Days		6 Months		Since Inception	
Scheme	7.01	10,013	6.74	10,028	6.70	10,055	7.34	10,366	6.96	10,605
CRISIL Money Market B-I Index <sup>1</sup>	6.98	10,013	6.96	10,029	7.22	10,059	7.45	10,371	7.01	10,609
CRISIL 1 Year T-Bill Index <sup>3</sup>	8.50	10,016	5.48	10,023	7.04	10,058	6.99	10,348	6.28	10,546

1.Tier I Benchmark, 2.Tier II Benchmark, 3.Additional Benchmark

Disclaimer: Returns furnished are that of Direct Plan – Growth Option. Returns (%) for less than 1 year are calculated on simple annualized basis and 1 year & above are calculated on compounded annualized basis (CAGR). Apart from TRUSTMF Overnight Fund, Mr. Anand Nevatia manages all schemes of TRUST Mutual Fund since its inception. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Benchmark returns calculated based on Total Return Index Values. Different plans have a different expense structure. Past performance may or may not be sustained in future.

## Distribution Partner

The information herein above is meant only for general reading purposes to provide a broad understanding about the scheme framework and the actual position may vary. For preparation of this material Trust Asset Management Private Limited has used information that is publicly available and information developed in-house. The AMC does not warrant the accuracy, reasonableness and / or completeness of any information. The AMC, Trustee Company, its sponsors and affiliates shall not be liable for any direct, indirect or consequential loss. The words and expression contained in this material shall mean forward looking but the actual result may differ. Investors are advised to consult their own investment/financial advisor before making any investment decision in light of their risk appetite, investment goals and horizon. Past performance may or may not be sustained in the future. Please refer to the scheme related documents before investing for details of the scheme including investment objective, asset allocation pattern, investment strategy, risk factors and taxation.

To know more, consult your Financial Advisor or  
Call Toll Free **1800 267 7878** or E-mail us at [investor.service@trustmf.com](mailto:investor.service@trustmf.com)

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