

Monarch Overnight Fund

An Open-ended Debt Scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

Category: Overnight Fund

Potential Risk Class: A-I

Benchmark: CRISIL Liquid Overnight Index

Month-end AUM

70.97

₹ crore, as on Sep 30, 2026

Monthly Average AUM

107.36

₹ crore, September 2026*

Residual Maturity

1 day

Macaulay duration: 1 day · Modified duration: 1 day

* Monthly Average AUM is computed over 22 days, being the number of days the Scheme was in existence during September 2026 (from the date of allotment, September 9, 2026, to September 30, 2026).

Investment Objective

The 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. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.

Fund Facts

Date of allotment	September 9, 2026
Fund Manager	Mr. Sanjay Motta Managing since September 9, 2026 (inception)
Benchmark (Tier I)	CRISIL Liquid Overnight Index
Plans	Regular Plan · Direct Plan
Options	Growth · IDCW (Daily Reinvestment; Monthly Payout & Reinvestment)
Face value	₹1,000 per unit
Minimum investment	₹5,000 (additional ₹1,000), in multiples of ₹1 thereafter
Load structure	Entry: Not applicable · Exit: Nil

NAV per Unit (₹) as on Sep 30, 2026

Plan / Option	Regular	Direct
Growth	1,003.0249	1,003.0605
Daily IDCW Reinvestment	1,000.0000	—
Monthly IDCW	—	1,000.6652

— NAV not declared as there were no units outstanding in the option as on the date.

Portfolio as on Sep 30, 2026

Instrument	Rating	% to NAV
TREPS / Reverse Repo		99.69
Reverse Repo (maturing Oct 1, 2026)	—	73.97
TREPS (maturing Oct 1, 2026)	—	25.72
Cash & Net Current Assets		0.31
Net Receivables / (Payables)	—	0.31
Grand Total		100.00

Maturity profile

All investments, other than net current assets, mature on the next business day

T+1

Performance

Performance of the Scheme is not provided as the Scheme has not completed 30 calendar days since its allotment on September 9, 2026, in terms of paragraphs 14.2.2 and 14.2.3 of the SEBI Master Circular for Mutual Funds dated March 20, 2026.

Total Expense Ratio

	Regular	Direct
Base expense ratio [^]	0.20%	0.15%
Total expense ratio ^{^^}	0.23%	0.17%

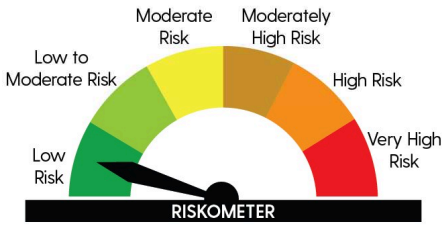
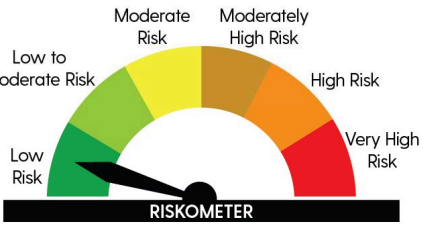
Annualised, as on September 30, 2026. [^] Base expense ratio under Regulation 66(7) of the SEBI (Mutual Funds) Regulations, 2026. ^{^^} Base expense ratio plus statutory levies (including GST). Brokerage and transaction cost, if any, are not included.

IDCW History

Plan / Option	Record date	₹ per unit	Cum-IDCW NAV (₹)
Direct – Monthly IDCW	September 25, 2026	2.39	1,002.39

₹ per unit for individuals & others. Face value ₹1,000 per unit. Pursuant to payment of IDCW, the NAV of the IDCW option falls to the extent of the payout and statutory levy, if any. Daily IDCW is reinvested.

Product Label and Riskometers

This product is suitable for investors who are seeking*	Scheme Riskometer Monarch Overnight Fund	Benchmark Riskometer CRISIL Liquid Overnight Index (as per AMFI Tier I Benchmark)
▶ 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.	 The risk of the scheme is low	 The risk of the benchmark is low
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		

Scheme riskometer based on the portfolio as on Sep 30, 2026; benchmark riskometer as provided by the index provider. There is no change in the riskometer of the scheme or the benchmark during the month.

Potential Risk Class Matrix

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)			

Maximum risk the scheme can take, as disclosed in the Scheme Information Document.

Notes

- Residual maturity, Macaulay duration and modified duration are calculated on investments in TREPS and reverse repo, including accrued interest; net current assets are excluded.
- Portfolio disclosure (with ISIN) is available on www.monarchamc.in and www.amfiindia.com.
- Different plans have a different expense structure.

How to Read this Factsheet

AUM / AAUM: Month-end assets under management, and the daily average of AUM over the month.

TREPS: Tri-party repo on government securities or treasury bills, settled through CCIL.

Macaulay duration: Weighted average time, in days, to receive the portfolio's cash flows.

Total Expense Ratio: Annual scheme expenses as a % of daily net assets, charged within the NAV.

Overnight security: A debt or money market instrument maturing on the next business day, such as TREPS or reverse repo.

Residual maturity: Weighted average time remaining until the portfolio's instruments mature.

Modified duration: Approximate % change in portfolio value for a 1% change in interest rates.

IDCW: Income Distribution cum Capital Withdrawal — a payout that reduces the NAV by the amount distributed.

Disclaimer

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