Axis Overnight Fund

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

AXIS ASSET MANAGEMENT

Registration Number: MF/061/09/02

For riskometer and Product Labelling, please refer slide no. 11

Axis Overnight Fund

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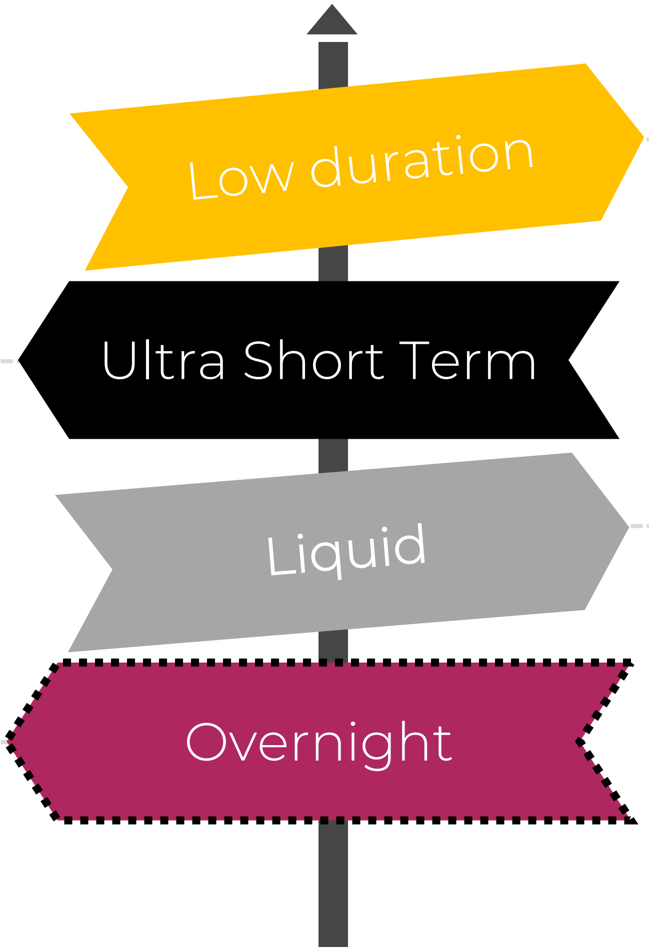
Axis Overnight Fund

Fund Positioning



Portfolio duration between 6 months and 12 months

Portfolio duration between 3 months and 6 months

Investment in securities with maturity of upto 91 days only

Axis Overnight Fund

Investment in overnight securities having maturity of 1 business day

Fund Characteristics

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MATURITY

Invests in securities with maturity of one business day#

LIQUIDITY

One of the most liquid of all the investments available in the market (endeavors T+1 Redemptions$ with No exit load)

RISK

Have minimal to no interest rate risk and low credit risk

SUITABILITY

Suitable to park idle money (Purchase takes place at applicable NAV)*

$ As per SEBI (MF) regulations, redemption proceeds have to be dispatched within a maximum of 10 working days from the date of redemption. *Please refer SID/KIM for information on applicable NAV, #*As per regulation, Overnight funds can deploy up to 5% of net assets in G-secs and/or T-bills with a residual maturity of up to 30 days for the purpose of placing the same as margin and collateral for certain transactions.

Where Can The Scheme Invest?

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The scheme can invest in securities with residual maturity of 1 business day that include

Tri Party Repos	Certificate of Deposit (CD)	Commercial Paper (CP)	Treasury Bill (T-Bill)
Cash Management Bill	Bills of Exchange	Repos	Floating rate Debt instruments

Please refer to the SID of the fund for the detailed asset allocation and investment strategy. For detailed list of instruments the fund can invest in, refer – 'Where will the scheme invest' section of the SID.

Difference between Liquid & Overnight Funds

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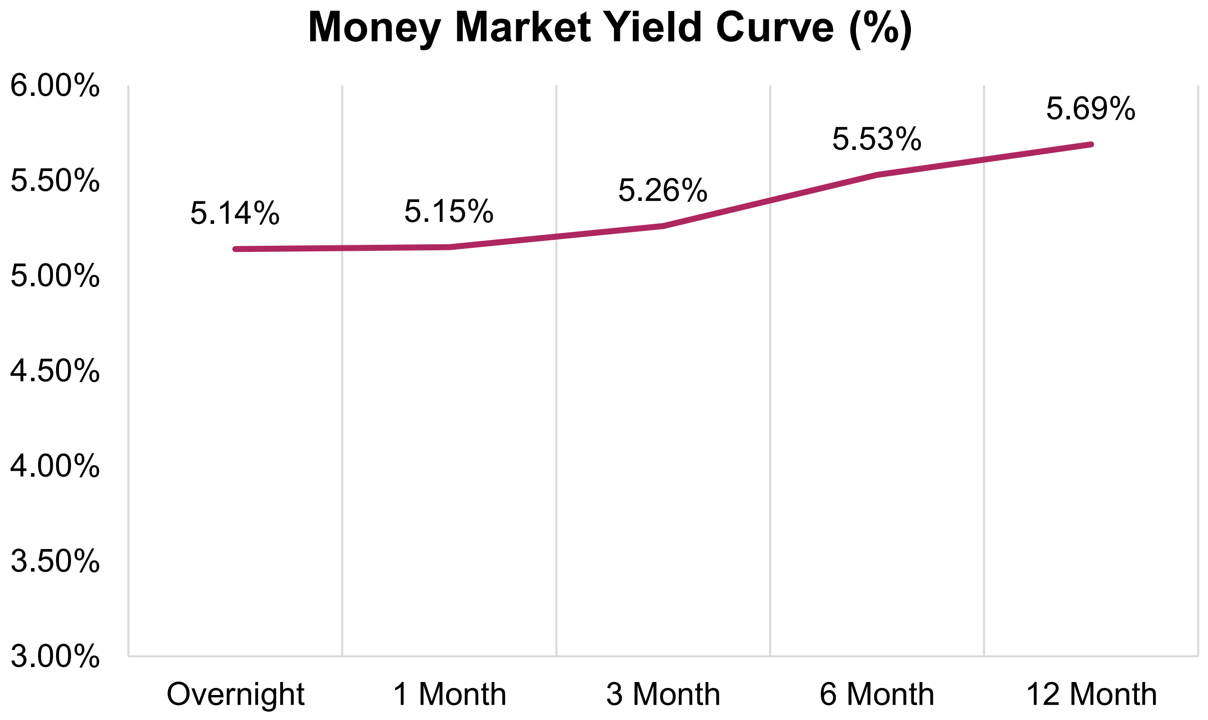
Overnight Fund

- Invest in securities with residual maturity of 1 business day.
- Relatively no liquidity risk with no concern of re-pricing.
- Ideal for investors looking to park money without taking any risk while not worrying about returns

Liquid Fund

- Invest in securities with a maturity of up to 91 days.
- Actively managed portfolio of securities
- Investors looking to park money with relatively low risk while maximizing yield between 0–3-month part of the curve.



Data as on 12th Aug, 2026 Source: FBIL, Axis MF Research. The yield curve is drawn on the basis of actual market rates which are subject to change. The rates mentioned are not to be treated as investment returns on any investment products issued by Axis Mutual Fund/Axis AMC

Axis Overnight Fund

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Who should invest?

- Corporate/HNIs who need to park surplus corpus or manage short term liquidity
- Retail investors looking for a safe investment option to park their emergency funds
- Can be used as a channel to transfer funds systematically to other schemes such as equity funds
- Investors with horizon of 1 day to 1 month
- Investors looking for high quality, high liquidity and low risk investment options

Portfolio attributes

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Characteristics	
AUM	10,177.72 Cr.
Average Maturity	4 days
Modified Duration	4 days
Macaulay Duration	4 days
Yield to Maturity (%)	5.32%

Rating Allocation	% of NAV
AAA, SOV & Equivalent	5.93%
Net Current Assets	94.07%

Asset Mix	% of NAV
Treasury Bill	5.93%
Net Current Assets	94.07%

Allocation & maturity is based on the current market conditions and is subject to changes depending on the fund manager's view of the markets. *In case of semi-annualized YTM, it will be annualized. The yield to maturity given above is based on the portfolio of funds as on date given above. This should not be taken as an indication of the returns that maybe generated by the fund and the securities bought by the fund may or may not be held till their respective maturities. The calculation is based on the invested corpus. #High Rated Papers refers to instruments which are rated AAA/A1+ & equivalent or G-sec. For all scheme related information, please refer to SID/KIM on our website www.axismf.com

Features At A Glance

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Category	Fund manager	Exit Load	Benchmark	Min. Investment amount
Overnight Fund	Sachin Jain, Hardik Satra	Nil	NIFTY 1D Rate Index	Growth option: Rs. 100, All other options: Rs. 5,000, and in multiples of Re. 1/- thereafter

Performance

31st July 2026

		1 Year		3 Year		5 Year		Since Inception	
	Inception	CAGR (%)	Current Value of investment of Rs. 10,000	CAGR (%)	Current Value of investment of Rs.10,000	CAGR (%)	Current Value of investment of Rs. 10,000	CAGR (%)	Current Value of investment of Rs. 10,000
Axis Overnight Fund - Regular Plan – Growth	15-Mar-19	5.32%	10,532	6.13%	11,957	5.64%	13,159	5.11%	14,449
NIFTY 1D Rate Index (Benchmark)		5.32%	10,532	6.16%	11,965	5.69%	13,192	5.17%	14,512
NIFTY 1 Year T-Bill Index (Additional Benchmark)		5.51%	10,551	6.56%	12,102	5.77%	13,241	5.83%	15,197

Past performance may or may not be sustained in future. Since inception (15th Mar 2019). Different plans have different expense structure. Sachin Jain is managing the scheme since 09th Nov 2019, and he manages 10 schemes of Axis Mutual Fund & Hardik Satra is managing the scheme since 04th November 2024 and he manages 2 schemes of Axis Mutual Fund. Returns greater https://www.axismf.com/1/5/464/627/WDP_Annexure_Jul_2026.pdf to view the performance of other schemes currently managed by the fund manager.

Note: In case you require physical copy of this document request you to kindly take the printout to review the fund managers performance of other schemes managed by him from the above link given. Source: AxisMF Research.

Product Labelling

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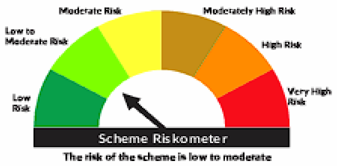
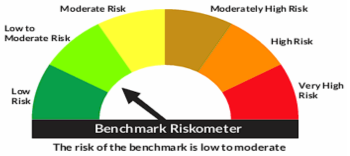
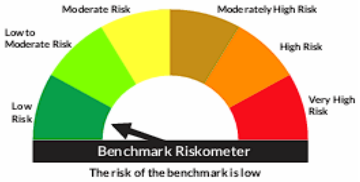
<table>
<tr><th>Fund Name & Benchmark</th><th>Product Labelling</th><th>Product Riskometer</th><th>Benchmark Riskometer</th><th>Potential Risk Class</th></tr>
<tr><td>Axis Liquid Fund
(An open-ended liquid scheme. A relatively low interest rate risk and moderate credit risk)
Benchmark: NIFTY Liquid Index A-I</td><td>This product is suitable for investors who are seeking*:
• Regular income over short term.
• Investment in debt and money market instruments.</td><td>
</td><td>
</td><td><table><tr><th>Credit Risk → / Interest Rate Risk ↓</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table></td></tr>
<tr><td>AXIS OVERNIGHT FUND
(An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk)
Benchmark: Nifty 1D Rate Index</td><td>This product is suitable for investors who are seeking*:
• Regular income with high levels of safety and liquidity over short term.
• Investment in debt and money market instruments with overnight maturity.</td><td>
</td><td>
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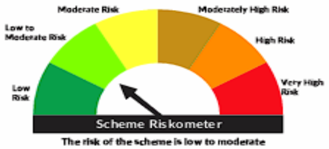
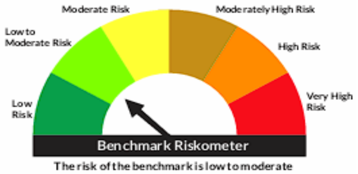
<tr><td>Axis Treasury Advantage Fund (An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 to 12 months. A relatively high interest rate risk and moderate credit risk)
Benchmark: NIFTY Low Duration Debt Index A-I</td><td>This product is suitable for investors who are seeking*:
• Regular income over short term.
• Investment in debt and money market instruments.</td><td>
</td><td>
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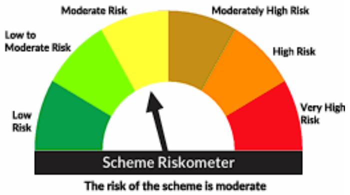
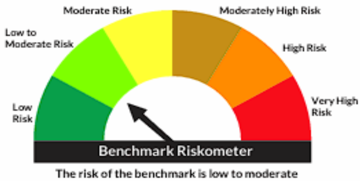
<tr><td>Axis Ultra Short Duration Fund
(An open-ended ultra-short duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk)
Benchmark: NIFTY Ultra Short Duration Debt Index A-I</td><td>This product is suitable for investors who are seeking*:
• Regular income over short term.
• Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months.</td><td>
</td><td>
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Effective 26th Aug 2026, the name of the Axis Treasury Advantage Fund and Axis Ultra Short Fund shall be changed to Axis Ultra Short to Short Term Fund and Axis Ultra Short Term Fund.

Disclaimer and Risk Factors

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Data as on 31st July, 2026. **Disclaimer: Past performance may or may not be sustained in the future**. Sector(s) / Stock(s) / Issuer(s) mentioned above are for the purpose of disclosure of the portfolio of the Scheme(s) and should not be construed as recommendation. The fund manager(s) may or may not choose to hold the stock mentioned, from time to time. Investors are requested to consult their financial, tax and other advisors before taking any investment decision(s).

Axis Bank Ltd. is not liable or responsible for any loss or shortfall resulting from the operation of the scheme.

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

Thank You

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