



# JioBlackRock Overnight Fund

**Jio BlackRock Asset Management Private Limited** (JioBlackRock AMC)



# We bring together the capabilities of the world's largest asset manager<sup>1</sup> and India's strongest brand<sup>7</sup>

## Jio Financial Services<sup>3</sup>

- **Spun-off from Reliance Industries Ltd** to digitize financial services and to democratize financial access for **1.46B Indians<sup>2</sup>**
- **Jio Finance App offers integrated financial services** Providing a digital-led client centric platform
- **\$22.1B market capitalization<sup>5</sup>**, trusted by more than 5 million shareholders and **7 million app users**

## BlackRock<sup>3</sup>

- **\$13.46T in AUM<sup>4</sup>** globally which includes
  - **\$1.00T in cash strategies**
  - **\$100B+ in local India exposure**
- **Entrusted by central banks and institutions globally**
- **Expertise in global markets and investment experience** spanning over **40 countries<sup>6</sup>** across **6 continents**

<sup>1</sup> Source – As of 7<sup>th</sup> Nov 2025. <sup>2</sup> Source – UN 2025 data. <sup>3</sup> Jio Financial Services Ltd and BlackRock Financial Management Inc. (wholly owned subsidiary of BlackRock Inc.) are the sponsors for the JioBlackRock Mutual Fund. <sup>4</sup> As of 14<sup>th</sup> Oct 2025 (BLK-3Q25-Earnings-Release.pdf) <sup>5</sup> As of 20<sup>th</sup> Nov 2025, source: NSE. <sup>6</sup> Source – BlackRock. <sup>7</sup> Source - Jio



## Our core values are aligned to what matters to you



1

### **A leading portfolio and risk technology platform, Aladdin®**

Enabling Fund Managers to leverage industry leading analytics when managing your money.

Our reporting capabilities provide transparency within your invested funds.



2

### **Leveraging global investment process from BlackRock, evolved for the Indian markets**

BlackRock has global track record of delivering relative stability, liquidity and returns for their clients.

We build upon extensive and independent credit review processes which supplement those from agencies.

Our proprietary liquidity scoring and transaction cost models are designed to bring efficiency in liquidity management



3

### **International quality at competitive pricing**

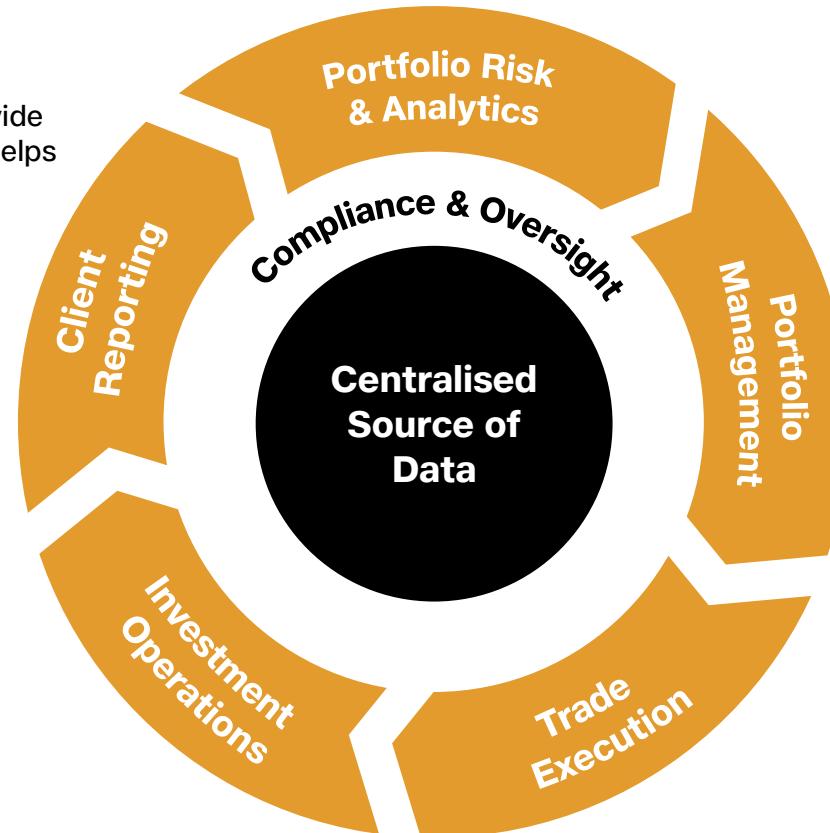
Our endeavor is to leverage our technology and platform to deliver the high-quality exposures at a low price point.

# We will leverage Aladdin®<sup>4</sup>, BlackRock's technology platform that unifies the end-to-end investment management process

## Why does this matter to you?

Provides a common data language to enable scale, provide insights, and support sustainable business growth – it helps us:

- **Understand & manage risk**
- **Operate more efficiently**
- **Uncover more opportunities for scalable growth**



**~1,100**

Clients using Aladdin® & eFront® technology<sup>1</sup>

**5,500+**

Skilled engineers, financial modelers & data experts supporting Aladdin<sup>2</sup>

**5,000+**

Risk factors produced & monitored by Aladdin<sup>3</sup>

Source: BlackRock ([www.blackrock.com/aladdin/offerings/aladdin-enterprise](http://www.blackrock.com/aladdin/offerings/aladdin-enterprise)); <sup>1</sup> Data as of 20/11/25, <sup>2</sup> Data as of 20/11/25, <sup>3</sup> [www.blackrock.com/aladdin/products/aladdin-risk](http://www.blackrock.com/aladdin/products/aladdin-risk) Data as of 20/11/25. <sup>4</sup>Aladdin is BlackRock's proprietary platform which is licensed to the JioBlackRock AMC. eFront, part of BlackRock, integrates with Aladdin® to offer a unified multi-asset investment technology solution for alternative and public asset management. Note: While proprietary technology platforms may help manage risk, risk cannot be eliminated.

# Risk management embedded into investment process

## Why does this matter to you?

Leveraging nearly 50 years\* of BlackRock's expertise in cash fund management, we're able to offer the similar technology, process and expertise to efficiently manage your capital and liquidity needs.

Fundamental Review

Investment Committee

Approval Lists

Ongoing Monitoring

Powered by Aladdin®



### Independent Credit Research

- **Incorporating** BlackRock's credit review process.



### Portfolio Construction

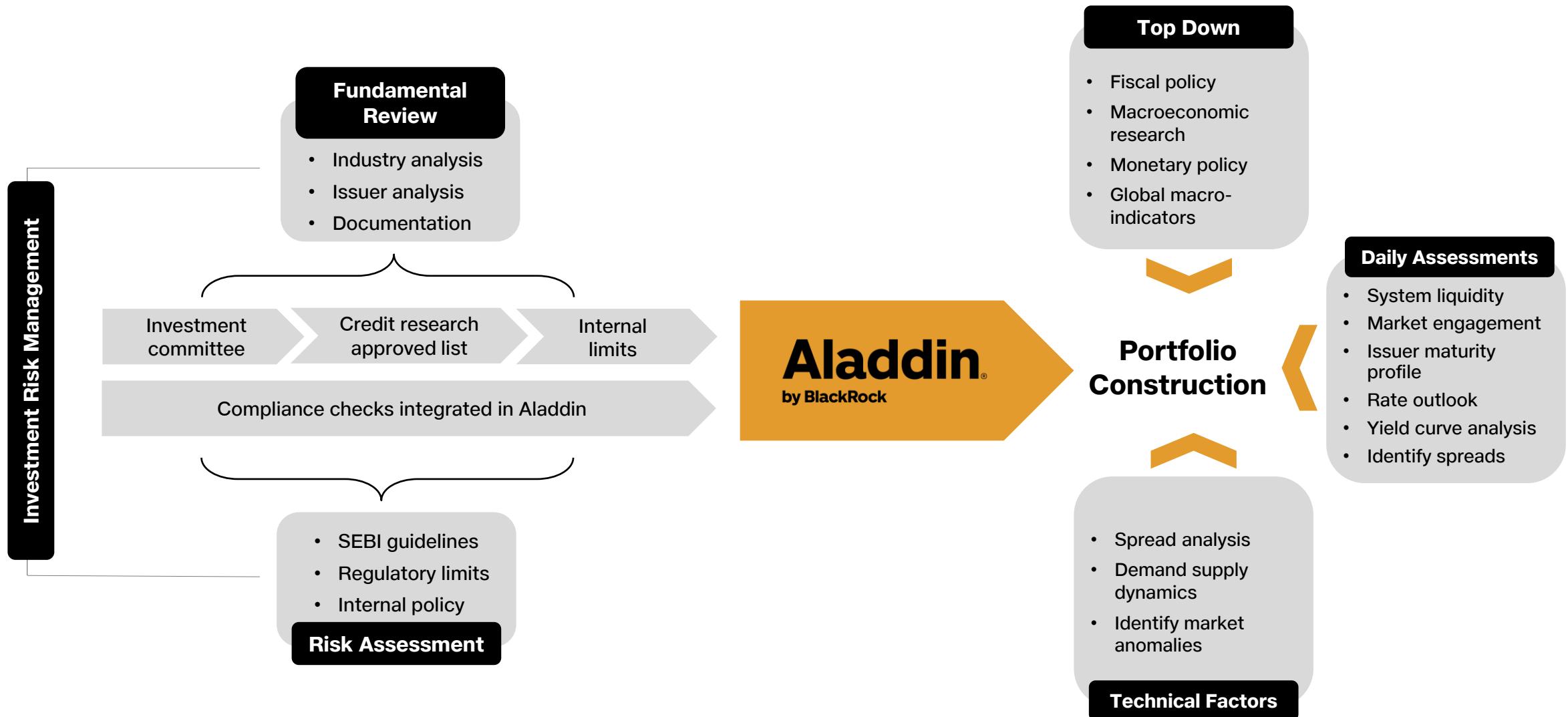
- **Able to integrate liquidity scoring and transaction cost linked proprietary models to create optimal portfolios.**
- Integrated compliance engine providing **conservative guardrails** required for the portfolio.



### Ongoing Monitoring

- **Proprietary India risk model.**
- **Stress testing capabilities on demand** consisting 5000+ risk factors.

# Portfolio construction process



Aladdin is BlackRock's proprietary platform which is licensed to the JioBlackRock AMC. The above flowchart is for representation purpose only.

## Cost efficiency you can trust: TER advantage

### Why does this matter to you?

Yield is vital for you. We believe that our efficient execution processes could help lower costs and potentially increase your portfolio returns.

#### Global quality and cost efficiency

Our intention is to provide top-tier, international-quality investment management services at reasonable prices.

#### Our investment process and technology allows us to provide you with competitive TERs and can reflect in positive returns

Our scalable process powered by Aladdin® can allow us to offer competitive TER prices without compromising on performance.

# JioBlackRock Overnight Fund

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



**Highly liquid**, enables investors to access funds efficiently and quickly



**No Exit load**



Ideal as **cash equitization tool** and to manage assets

## Fund Details

The investment objective of the Scheme is to generate regular income through investment in a portfolio comprising of debt and money market instruments with overnight maturity.

### Investment Objective

There is no assurance that the investment objective of the Scheme will be achieved.

### Scheme Category

Overnight Fund (Debt Scheme)

### Benchmark

Nifty 1D Rate Index

### Investment Horizon

Ideal for investors with investment horizon of upto 1 day

### Total Expense Ratio

0.06% (as on 19<sup>th</sup> Nov 2025)

### Exit Load

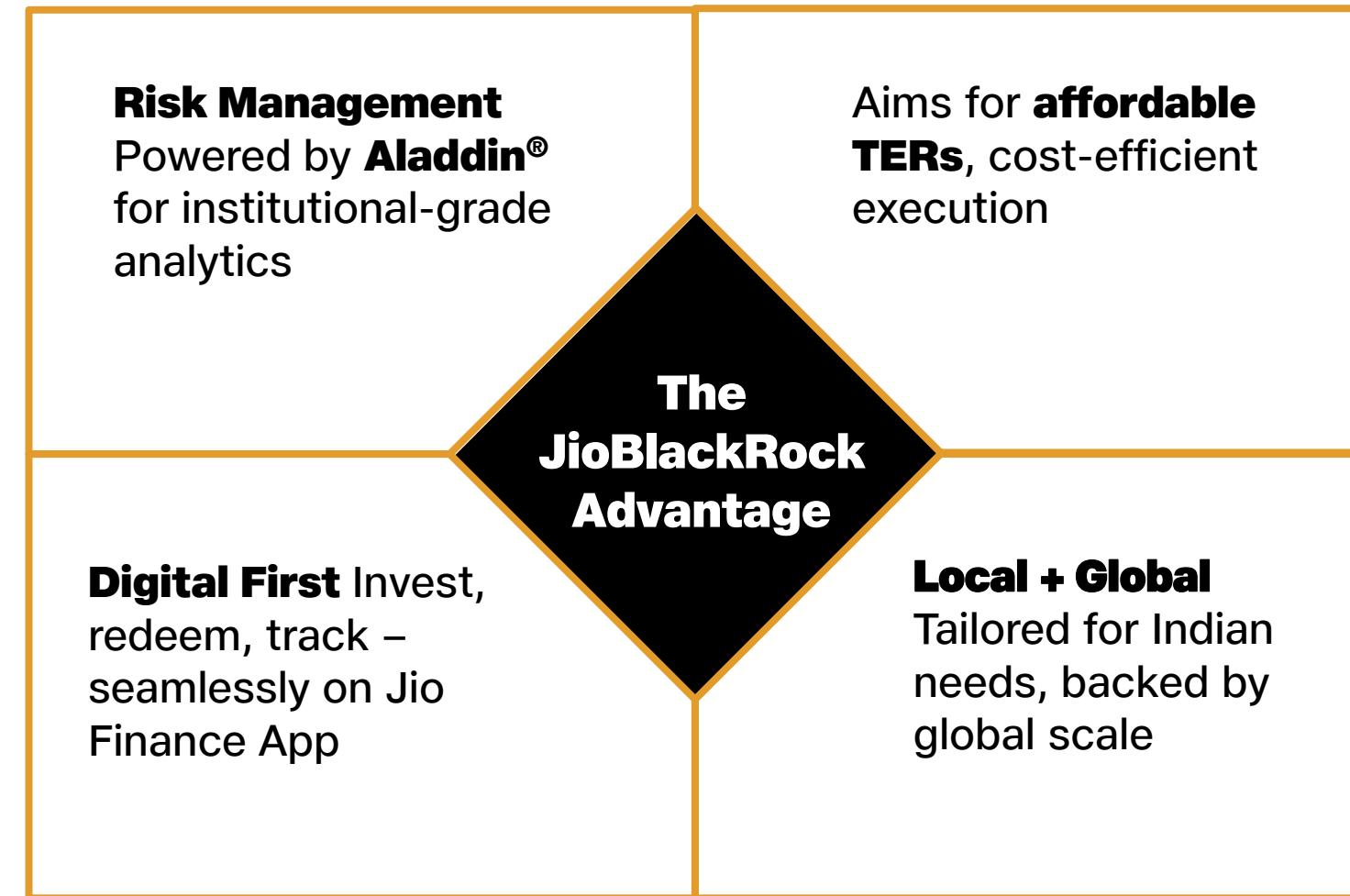
NIL

Potential Risk Class Matrix (PRC)	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	<b>Relatively Low (Class I)</b>	<b>A-I</b>		
	<b>Moderate (Class II)</b>			
	<b>Relatively High (Class III)</b>			

JioBlackRock Overnight Fund has relatively low-interest rate risk and relatively low credit risk based on Potential Risk Class matrix. The PRC matrix identifies the highest amount of potential risk that a debt mutual fund can assume. Investor can visit AMC's website ([www.jioblackrockamc.com](http://www.jioblackrockamc.com)) for the latest TER.



## Your edge in a changing investment landscape



# Market Experts Managing your Money

## Why does this matter to you?

Empowering local investors with global expertise, process and tools to manage your money.

### MD & CEO



**Sid Swaminathan**  
20 years of experience

### Chief Investment Officer



**Rishi Kolhi**  
24 years of experience

### Chief Risk Officer



**Amit Bhosale**  
23 years of experience

### Debt Dealers



**Ayan Chaudhuri**  
16 years of experience



**Chaitanya Sule**  
20 years of experience

### Credit Research Team



**Vikas Kothari**  
17 years of experience



**Lakshya Pal Singh**  
1 year of experience

### Debt Fund Managers



**Vikrant Mehta**  
30 years of experience



**Arun Ramachandran**  
19 years of experience



**Siddharth Deb**  
19 years of experience



## Risk-o-Meter

Fund	This product is suitable for investors who are seeking*	Scheme Risk-o-Meter	Benchmark Risk-o-Meter	Benchmark
<b>JioBlackRock Overnight Fund</b>	<ul style="list-style-type: none"><li>Regular income over short term that may be in line with overnight call rates</li><li>Investment in debt and money market instruments with overnight maturity</li></ul>	 <p>The risk of the scheme is Low</p>	 <p>The risk of the benchmark is Low</p>	<b>Nifty 1D Rate Index</b>

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

## Disclaimer

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Investors are advised to read all scheme-related documents carefully before investing. Investment in mutual funds involves risks, including the possible loss of principal.

The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein.

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