

# Union KBC Liquid Fund

(An Open-Ended Liquid Scheme)

Factsheet as on March 31, 2012



## Investment Objective

To provide reasonable returns commensurate with lower risk and high level of liquidity through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the scheme will be achieved.

## Fund Details

### Fund Manager

Devesh Thacker

Over 11 years of experience in Fund Management & Banking Industry. Managing this scheme since inception.

### Indicative Investment Horizon

Short Term

### Inception Date (Date of initial allotment)

15 June 2011

### Average AUM for quarter ended March 31, 2012

₹ 1103.50 crores

### NAV\* (As on 30 March 2012)

Growth Option: ₹ 1074.0818

Daily Dividend Option: ₹ 1000.1800

Weekly Dividend Option: ₹ 1000.0812

Fortnightly Dividend Option: ₹ 1001.0811

Monthly Dividend Option: ₹ 1000.0812

### Expense Ratio

0.17% YTD

Current financial year beginning to date ratio to average AUM. The AMC reserves the right to change the expense ratio within the limits prescribed in the SID.

### Options

Growth & Dividend with Reinvestment, Payout and Sweep Facility

### Default Option/ Facility

Option: Growth

Facility under Dividend Option: Dividend Reinvestment with monthly Frequency

### Application Amount

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Investment: ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum Redemption Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

### Load Structure

Entry Load: Nil

Exit Load: Nil

### Benchmark Index

CRISIL Liquid Fund Index

### STP

Minimum STP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum STP period - 12 months

### SWP

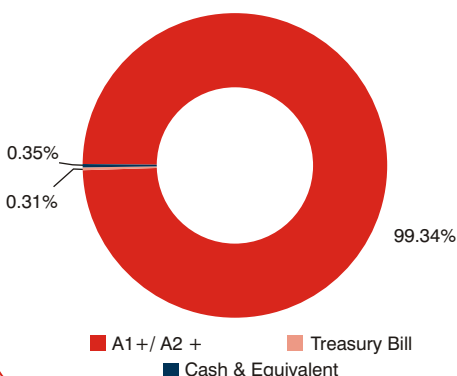
Minimum SWP amount ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum SWP period - 12 months

## Portfolio

| Name of Instrument                 | Rating Industry | % to Net Assets | Name of Instrument   | Rating Industry | % to Net Assets |
|------------------------------------|-----------------|-----------------|--|-----------------|-----------------|
| <b>MONEY MARKET INSTRUMENT</b>     |                 |                 | <b>Commercial Paper (CP)</b> 14.63                                 |                 |                 |
| <b>Certificate of Deposit (CD)</b> |                 | <b>84.71</b>    | Religare Finvest   | ICRA A1 +       | 5.86            |
| Syndicate Bank                     | CARE A1 +       | 8.86            | India Infoline Finance   | ICRA A1 +       | 5.85            |
| UCO Bank                           | CRISIL A1 +     | 8.82            | Edelweiss Financial Service  | CRISIL A1 +     | 2.92            |
| Central Bank of India              | ICRA A1 +       | 8.81            | <b>Treasury Bill (TBILL)</b>                                       |                 | <b>0.31</b>     |
| Canara Bank                        | CRISIL A1 +     | 8.80            | TBILL 91 DAY 2012  | SOV             | 0.31            |
| Indian Overseas Bank               | ICRA A1 +       | 5.88            | <b>CBLO/ Reverse Repo Investments /Cash &amp; Cash Equivalents</b> |                 | <b>0.35</b>     |
| Corporation Bank                   | CRISIL A1 +     | 5.88            | <b>Grand Total</b>   |                 | <b>100.00</b>   |
| Punjab National Bank               | CARE A1 +       | 5.86            |  |                 |                 |
| Axis Bank                          | CRISIL A1 +     | 5.85            |  |                 |                 |
| Allahabad Bank                     | ICRA A1 +       | 4.12            |  |                 |                 |
| Oriental Bank of Commerce          | CRISIL A1 +     | 4.11            |  |                 |                 |
| Indian Bank                        | CARE A1 +       | 3.00            |  |                 |                 |
| Dhanlaxmi Bank                     | CARE A2 +       | 2.98            |  |                 |                 |
| Punjab & Sind Bank                 | ICRA A1 +       | 2.94            |  |                 |                 |
| Andhra Bank                        | CARE A1 +       | 2.94            |  |                 |                 |
| Bank of India                      | CRISIL A1 +     | 2.93            |  |                 |                 |
| HDFC Bank                          | CARE A1 +       | 2.93            |  |                 |                 |

## Composition by Rating Class (%)



## Quantitative Indicators

### Average Maturity

72.07 Days

### Modified Duration

66.69 Days

## Dividend History ^ - Monthly Option

| Record Date      | Face Value | NAV (₹)   | Dividend (₹) / unit |
|------------------|------------|-----------|---------------------|
| 25 January 2012  | 1000*      | 1007.7485 | 7.832981            |
| 27 February 2012 | 1000*      | 1008.5756 | 8.657289            |
| 26 March 2012    | 1000*      | 1007.5231 | 7.614621            |

^ Past Performance may or may not be sustained in future. Dividend is declared on the face value per unit. Dividend figure provided in the table above is before considering dividend distribution tax. After payment of dividend the per unit NAV of the Dividend Option of the scheme falls to the extent of the dividend pay out and statutory levy if any.

\*The Face Value (FV) of units of Union KBC Liquid Fund has been changed from ₹ 10/- to ₹ 1,000/- w.e.f. October 2, 2011.

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**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

**Statutory Details: Constitution:** Union KBC Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; **Settlers / Sponsors:** Union Bank of India and KBC Participations Renta, a 100% subsidiary of KBC Asset Management NV; **Trustee:** Union KBC Trustee Company Private Limited, a company incorporated under the Companies Act, 1956 with a limited liability; **Investment Manager:** Union KBC Asset Management Company Private Limited, a company incorporated under the Companies Act, 1956 with a limited liability.

Copy of all Scheme related documents along with the application form can be obtained from any of our AMC offices/ Customer Service Centres/ distributors as well as from our website [www.unionkbc.com](http://www.unionkbc.com).