



Is your money on vacation?
Make it work harder.

Union

LIQUID FUND

*(An Open Ended Liquid Scheme.
A relatively low interest rate risk
and moderate credit risk.)*

**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.

**ABOUT THE
SCHEME:**

- ✦ The Scheme that invests in Debt and Money Market Securities with residual maturity of upto 91 days only.
- ✦ Relatively lower risk as compared to other debt scheme categories
- ✦ Low interest rate volatility.
- ✦ Offers reasonably high liquidity.
- ✦ Aims to generate income over short term.

SUITABLE FOR:

- ✦ Investors who are looking for regular income for short term period.
- ✦ Those who are looking for high liquidity.
- ✦ Those who have an investment horizon upto 91 days.

PORTFOLIO CLASSIFICATION BY ASSET & RATING CLASS AS A % OF NET ASSETS

Commercial Papers (A1+)

40.82%

Certificate of Deposits (A1+)

37.22%

Treasury Bills (Sovereign)

18.73%

Triparty Repo, Cash, Cash Equivalents & Net Current Assets

3.23%

QUANTITATIVE INDICATORS

Average Maturity

34 Days

Modified Duration

32 Days

Macaulay Duration

34 Days

Portfolio Yield

5.63%

SCHEME DETAILS^s

Co-Fund Managers



Mr. Devesh Thacker
Managing the Scheme since inception.



Mr. Parijat Agrawal
Managing this Scheme since June 18, 2021.



Inception Date:

15th June 2011



Benchmark Index:

CRISIL Liquid Fund BI Index*



Average AUM for July 2022:

₹ 1,235.27 crore



Minimum Investment Amount:

₹ 5,000/- and in multiples of ₹ 1 thereafter



Exit Load:

Investor Exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

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Or

Contact Distributor:

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer	Potential Risk Class Matrix ("PRC Matrix") of the Scheme																	
	<ul style="list-style-type: none"> Reasonable returns over Short Term commensurate with low risk and high level of liquidity. Investment in Money market and Debt securities with maturity of upto 91 days. 	<p>Investors understand that their principal will be at low to moderate risk</p>	<p>CRISIL Liquid Fund BI Index*</p>	<table border="1"> <tr> <td>Credit Risk of Scheme →</td> <td rowspan="2">Relatively Low (Class A)</td> <td rowspan="2">Moderate (Class B)</td> <td rowspan="2">Relatively High (Class C)</td> </tr> <tr> <td>Interest Rate Risk of the Scheme ↓</td> </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>	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk of the Scheme ↓	Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)		
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*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: The Scheme and Benchmark riskometers are evaluated on a monthly basis and the current riskometers are based on the evaluation of portfolios as on July 31, 2022

Disclaimer: The views, facts and figures in this document are as of July 31, 2022 unless stated otherwise, and could change without any notice.

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*Please refer the Scheme Information Document for complete details about the Scheme. Copy of all Scheme Related Documents can be obtained from any of our AMC offices/ Customer Service Centres/ distributors as well as from our website www.unionmf.com