

**DON'T KEEP YOUR
MONEY IDLE.
EVEN FOR A SHORT
PERIOD OF TIME.**

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

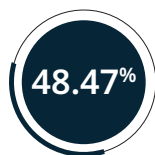
Aims to generate income over short term

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



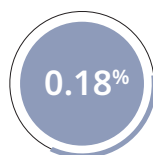
Commercial Papers
(A1+)



Certificate of Deposits
(A1+)



Treasury Bills
(Sovereign)



Alternative Investment
Funds**



Triparty Repo, Cash, Cash
Equivalents & Net Current Assets

**Note: The investment in the units of Corporate Debt Market Development Fund (CDMDF) is made in accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI Circular dated July 27, 2023. Please refer addendum dated October 26, 2023, available on our website for more details.

Quantitative Indicators



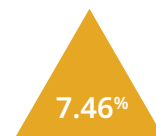
Average / Residual
Maturity



Modified Duration



Macaulay Duration



Annualised Yield

Scheme Details*

Co-Fund Managers



Mr. Devesh Thacker
Managing the Scheme
since inception.



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

Inception Date: June 15, 2011

Benchmark Index: CRISIL Liquid Debt B-I Index*

Average Assets Under Management (AUM) for December 2023:** ₹2,506.42 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%

This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer	Potential Risk Class Matrix ("PRC Matrix") of the Scheme			
			Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
<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. 	Investors understand that their principal will be at moderate risk	CRISIL Liquid Debt B-I Index*	Interest Rate Risk of the Scheme ↓	Relatively Low (Class I)	B-I	
			Moderate (Class II)			
			Relatively High (Class III)			

*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 December 31, 2023.

**The AAUM is inclusive of market value of the investments made by Union Arbitrage Fund in Union Liquid Fund totalling to ₹13.13 crores on an average basis.

Disclaimer: The views, facts and figures in this document are as of December 31, 2023 unless stated otherwise, and could change without any notice.

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Statutory Details: **Constitution:** Union Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; **Sponsors:** Union Bank of India and Dai-ichi Life Holdings, Inc.; **Trustee:** Union Trustee Company Private Limited, [Corporate Identity Number (CIN): U65923MH2009PTC198198], a company incorporated under the Companies Act, 1956 with a limited liability; **Investment Manager:** Union Asset Management Company Private Limited, [Corporate Identity Number (CIN): U65923MH2009PTC198201], a company incorporated under the Companies Act, 1956 with a limited liability. **Registered Office:** Unit 503, 5th Floor, Leela Business Park, Andheri Kuria Road, Andheri (East), Mumbai - 400059. **Toll Free No.** 1800 2002 268/ 1800 5722 268 • **Non Toll Free.** 022-67483333 • **Fax No.** 022-67483402 • **Website:** www.unionmf.com • **Email:** investorcare@unionmf.com

*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

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

CONTACT US:

18002002268 | 18005722268
investorcare@unionmf.com
www.unionmf.com

OR

CONTACT DISTRIBUTOR:

Name: Name_Long_placeholder
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