DEBT

Unifi Liquid Fund

An open ended Liquid scheme. A relatively low interest rate risk and moderate credit risk

Scheme Code: UNFI/O/D/LIF/25/04/0003

Objective

Unifi Liquid fund is an open-ended, liquid debt scheme. Its objective is to deliver reasonable returns by investing in highly liquid debt instruments with relatively low interest rate risk and moderate credit risk.

The scheme is best suited for investors looking for short term investments with low volatility*.

**The scheme does not guarantee or assure any returns.*

Investment Approach & Risk Management

- High emphasis on safety and liquidity through investments in T-Bills, G-Secs and money market instruments.
- Portfolio will carry an optimum mix of Commercial Papers (CPs) / Certificate of Deposits (CDs) and short term debt instruments.
- Interest rate risk is curtailed as investments are restricted to debt instruments maturing within 91 days.
- Prudent risk mitigation framework to ensure reasonable diversification and minimal credit risk.

Asset Allocation: **100% allocation** to debt and money market instruments having maturity of up to 91 days.

Instrument types:

T-Bills / G-Secs / Govt. backed securities	CDs of PSU and scheduled commercial banks	CPs issued by corporates	NCDs issued by PFIs/ corporates

Key Advantages of a Liquid Fund

- **A credible investment avenue** to invest idle cash for short periods of time.
- Undertake **seamless systematic transfers/ switches** to other Mutual Fund schemes.
- **Efficient liquid alternative** to short term fixed deposits.
- **No lock-in period:** No exit load after 7 days from the date of investment.

Fund Facts

Fund Managers	**V N Saravanan** - CIO & Fund Manager **Karthik Srinivas** - Fund Manager
Plans	Direct & Regular
Options	Growth
Lumpsum Min & Add. Purchase	₹5000 & ₹1000
Entry Load	Nil

Exit Load:

Units Redeemed/Switched out within 'X' days from the date of allotment	Exit Load as a % of redemption proceeds
Day 1 (Note 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	NIL

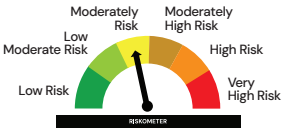
Note: *For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.*

Product Label#

This product is suitable for investors who are seeking*

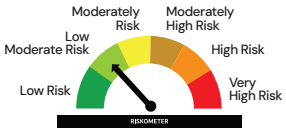
- Regular Income over the short term investment horizon
- Investment in debt and money market instruments with maturity upto 91 days.

Risk-o-meter of the Scheme



Investors understand that their principal will be low to moderate risk.

Risk-o-meter of Benchmark
Tier I: Nifty Liquid Index A-I (TRI)



Benchmark Risk-o-meter is low to moderate.

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

 # Product Label as on 31st August 2025. For the updated Risk-o-Meter, please visit Unifi AMC website (www.unifimf.com).

Potential Risk Class ("PRC") Matrix of the Scheme:

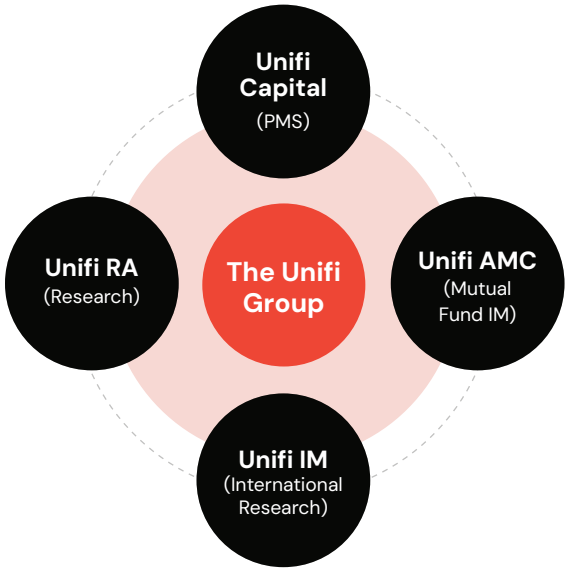
Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low		B I	
Moderate			
Relatively High			

B-I–A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk

About Unifi Group

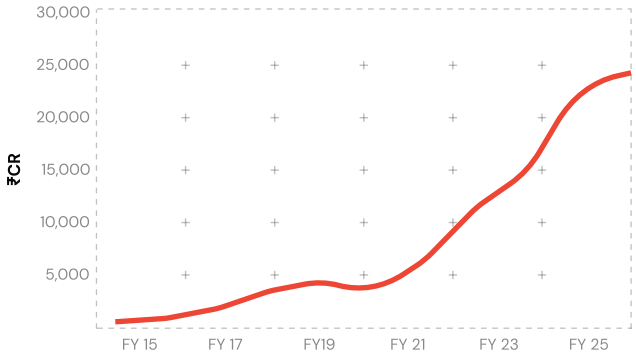
Unifi is:

- One of India's largest independent Investment Managers with a group **AUM of ₹23,200 Cr as on 30th April 2025.**
- One of India's oldest IMs with a successful track record spanning **24 years, 19 corrections, and 5 market cycles.**
- **100% employee-owned,** institutionalises our 'performance over growth/profit' culture.



A journey over 24 years:

10Y AUM Growth



Geographic presence

Unifi operates nationwide with physical presence in most major cities

- Delhi
- Gift City
- Ahmedabad
- Kolkata
- Mumbai
- Pune
- Hyderabad
- Bengaluru
- Chennai

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