UNIFI MUTUAL FUND | INVESTING WITH CONVICTION

Factsheet

October 2026

UNIFI ASSET MANAGEMENT PVT. LTD
Reg No.MF/082/24/08
CIN: U66309TN2024PTC166661
11, Kakani Towers, 15, Khader Nawaz Khan Road,
Nungambakkam, Chennai – 600 006.

www.unifimf.com

Unifi Liquid Fund

*(**Type of scheme**: An open-ended Liquid scheme. A relatively low interest rate risk and moderate credit risk.)*

Product labeling: 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.

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

FUND DETAILS

Date of Inception	June 11, 2025
Benchmark Name	Tier I: Nifty Liquid Index A-I (TRI)
NAV (as on Oct 31, 2026)	
Direct Growth	₹1082.9305
Regular Growth	₹1081.9638
AUM (Oct 31, 2026)	₹23.38 Cr
AAUM (Oct 2026)	₹25.35 Cr

FUND MANAGER DETAILS

Name of the Fund Manager	Total Experience	Managing Since
V N Saravanan	24 years	11th Jun 2025 (Inception)
Karthik Srinivas	12 years	11th Jun 2025 (Inception)

MINIMUM INVESTMENT

Lumpsum	Initial purchase - ₹5,000 Additional purchase - ₹1,000
SIP	Monthly - ₹1000 (Min. 6 instalments)

LOAD STRUCTURE

Exit Load

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	Nil

*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 as the same day, else the day after the date of allotment of units shall be considered as Day 1.

BASE EXPENSE RATIO (as on Oct 31, 2026)

Regular Plan	0.13%
Direct Plan	0.08%

Base Expense Ratio as defined on the regulation 66(7) in accordance with the SEBI (Mutual Funds) Regulations, 2026. BER is as on the last day of the month.
For Total Expense Ratio, investor may refer to our website at https://unifimf.com/ter/

QUANTITATIVE MEASURES

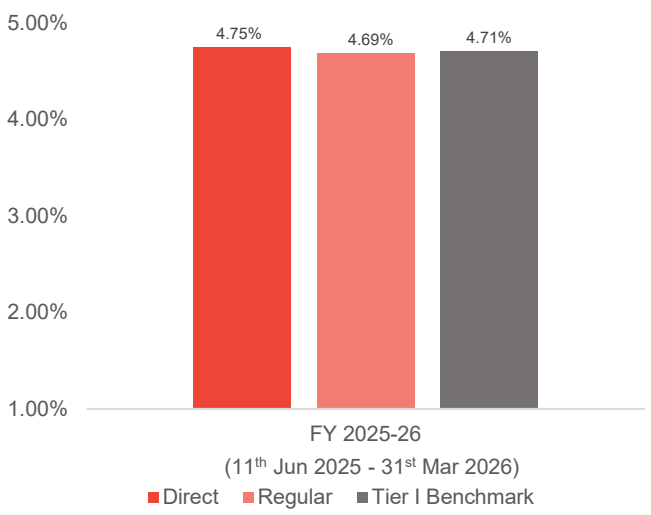
Standard Deviation	N/A
Beta	N/A
Tracking Error	N/A
Sharpe Ratio	N/A
Tracking Difference	N/A
Information Ratio	N/A

FUND PERFORMANCE

Compounded Annualised Returns	Scheme Returns (%) - Reg	Scheme Returns (%) - Direct	Tier I Benchmark Returns (%)
Returns for last 1 year	5.73	5.80	6.38
Returns for last 3 years	NA	NA	NA
Returns for last 5 year	NA	NA	NA
Returns since inception	2.63	2.67	3.18

Different plans (i.e. regular and direct) have different expense structure. Scheme returns in terms of CAGR are provided for past 1 year and since inception.

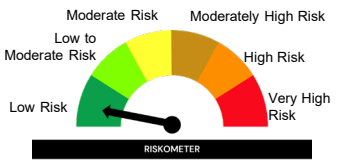
Absolute Returns for each Financial Year for last 5 years (%)



PORTFOLIO DATA

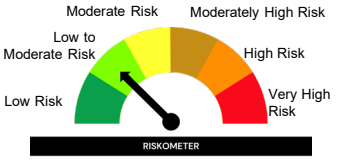
No	Top 10 Holdings (Holding Name)	%age of net assets
1	TREPS	97.93
2	CDMDF-Class A2	3.02

Scheme Riskometer



Investors understand that their principal will be at low risk.

Benchmark Tier I: Nifty Liquid Index A-I (TRI)



Benchmark Risk-o-meter is at low to moderate risk

PRC Matrix

Potential Risk Class	
Credit Risk → / Interest Rate Risk ↓	Moderate (Class B)
Relatively Low	B1

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

MAJOR RISK FACTORS

- Interest rate risk
- Reinvestment risk
- Credit risk
- Liquidity risk

*Please refer to the Important Weblinks section for detailed risk factors

QUANTITATIVE MEASURES

Portfolio Turnover Ratio (Annualized)	
Equity Turnover	N/A
Gross Exposure Turnover (Equity + Debt + Derivatives)	N/A
Average Maturity (years)	0.005
Macaulay Duration (years)	0.005
Modified Duration (years)	0.005
Annualized Portfolio Yield	5.10%
Yield to Maturity	5.10%

* One liner/brief inference for investor provided in the table on next page w.r.t each of these data points/ratios as applicable.

ADDITIONAL INFORMATION PERTAINING TO PORTFOLIO OF THE SCHEME

Detailed Investment in Securities	Click here to view
Allocation of Net Asset by Sectors	Click here to view
Allocation of Net Asset by Asset Class	Click here to view
Allocation of Net Assets by Credit Rating	Click here to view
Allocation of Net Assets by region/country	Click here to view

Past Performance is not an indicator or guarantee of future results

Unifi Liquid Fund

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

UNIFI MUTUAL FUND | INVESTING WITH CONVICTION

MAJOR CHANGES W.R.T PREVIOUS MONTH

1.Top 10 changes in Holding) in portfolio of the scheme

Name of securities added	Name of securities deleted/reduced	Total Weightage in %age
	No change	

2. Expense Ratio of the scheme

Base Expense Ratio (as on last day of the month)		
Change in	Previous Month	Current Month
Direct	0.08%	0.08%
Regular	0.13%	0.13%

For Total Expense Ratio, investor may refer to our website at https://unifimf.com/ter/

3. Changes in Risk-o-Meter of scheme

Change in	Previous Month	Current Month
Direct	Low	No change
Regular	Low	No change

4. Changes in Credit Quality

Name of security	Rating Previous Month	Rating Current Month
	No changes	

DESCRIPTION/INFERENCE OF THE QUANTITATIVE/RISK MEASURES

No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1	Average Maturity	Average time left to maturity across the debt holdings.
2	Macaulay Duration	Weighted average time to receive the debt portfolio's cash flows.
3	Modified Duration	Price sensitivity of debt holdings to a 1% change in interest rates
4	Annualized Portfolio Yield	The annualised return the current portfolio would earn if held unchanged.
5	Yield to Maturity	The total return expected on debt holdings if held until maturity

IMPORTANT WEBLINKS

No.	Links	Description
1	Video Explainer	Click here to view the video explainer
2	Calculation/Methodology	Click here to view Calculation/Methodology
3	Detailed Risk Factors	Click here to view the detailed risk factors
4	QR Code	Scan this QR for the scheme information document
5	Investor Services	Click here to view the contact page
6	Grievance Submission And Redressal	Click here to view the grievance submission and redressal page

Disclaimer

The information contained in this document has been prepared by Unifi Asset Management Private Limited (the "AMC") for general information purposes only. It does not constitute an offer, invitation, recommendation or solicitation to buy, sell or subscribe to units of any mutual fund scheme or any other financial product. The information contained herein should not be construed as investment advice. Recipients are advised to independently evaluate the information and consult their financial, legal or tax advisers, as may be appropriate, before making any investment decision.

In preparing this material, the AMC has relied upon information available in the public domain, information developed internally, as well as information obtained from third-party sources, including persons or entities other than the AMC and its affiliates. While the AMC believes that such information has been obtained from reliable sources, it does not warrant or guarantee its accuracy, completeness or reliability and accepts no responsibility for any errors or omissions therein.

Any investment decision taken by the recipient shall be at their own discretion and risk. Neither the AMC, its affiliates nor their respective directors, officers, employees or representatives shall be liable for any direct, indirect, incidental or consequential loss or damage arising from the use of or reliance upon this material, except to the extent such liability cannot be excluded under applicable law.

This material may contain confidential and proprietary information and, where specifically designated as confidential, is intended solely for the addressee(s). Such information shall not be copied, reproduced, redistributed or shared with any other person or entity without the prior written consent of the AMC, except as required under applicable law.

Product labelling, risk-o-meter classification, benchmark references and other applicable investment-related disclosures are made in accordance with the applicable SEBI (Mutual Funds) Regulations 2026, circulars and AMFI guidelines, as amended from time to time. All data and information are as of the date specified in this document, unless otherwise stated, and may be subject to revision.