

LOOK BEYOND SHORT TERM RATINGS



INVEST IN

TRUSTMF Liquid Fund

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

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Fund Highlights



Focus on Long Term AAA Issuer Rating for Portfolio Creation



Strong Internal and External Risk Controls



Structurally Laddered Portfolio with Segmental Allocation



Preferred Target Duration around 25-55 days



Fund Rating [ICRA] A1+mfs⁺



Emphasis on Credit Quality to provide High Liquidity

Portfolio Parameters

YTM

6.89%

Average Maturity

23 Days

Modified Duration

23 Days

Macaulay Duration

23 Days

AUM

₹
234.26 Cr

Note : YTM details should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities. Direct Plan has been considered. Past performance may or may not be sustained in future.

LimitedACTIV Methodology: Potential Benefits to Investors for short and long term



Emphasis on High Quality Liquid Issuers

UNIVERSE SELECTION

Based on highest long term rating



Laddered Portfolio

SEGMENTAL ALLOCATION

Duration buckets (0-30 days, 30-60 days and 60-90 days)



Diversification

ASSET ALLOCATION

Defining weightages on broad issuer categories



Accurate Universe Depiction

MODEL PORTFOLIO

Based on issuance outstanding



External Monitoring & Validation

KNOWLEDGE PARTNER - CRISIL
Comprehensive periodic review and validation by backtesting

We aim to build a portfolio with issuers having a long term AAA rating

*Limited Active Methodology is a structured methodology where the fund manager attempts to invest predominantly in line with the internally created model portfolio and takes exposure based on pre-defined limits.

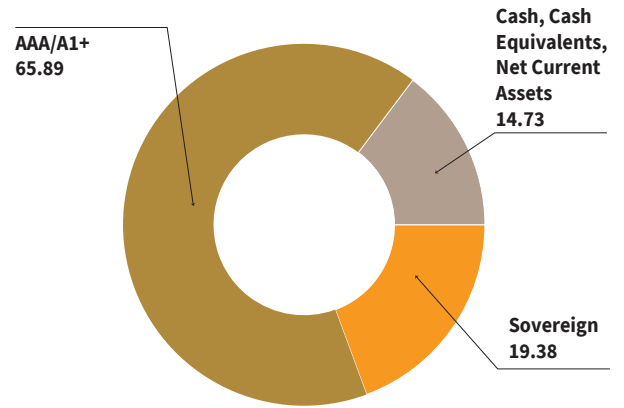
*CRISIL has been engaged for - construction and periodic rebalancing of model portfolio and universe, back testing & ongoing investment process validation.

*TRUSTMF Liquid Fund is rated as "ICRA A1+mfs". Such rating is considered to have very strong degree of safety regarding timely receipt of payments from the investments that they have made. This range should however, not be construed as an indication of the performance of the scheme or of volatility in its returns. The rating should not be treated as a recommendation to buy, sell or hold units issued by the scheme.

Portfolio Details

Name of the Issuer	Rating	% To Net Assets
Treasury Bills	Sovereign	19.38
National Bank for Agriculture and Rural Development	ICRA A1+	10.67
Small Industries Development Bank of India	CARE A1+	10.62
EXIM Bank	CRISIL A1+	10.55
LIC Housing Finance Limited	CRISIL A1+	8.52
HDFC Bank Limited	CARE A1+	8.51
Reliance Jio Infocomm Limited	CRISIL A1+	6.40
ICICI Securities Limited	ICRA A1+	6.37
Barclays Investments & Loans (India) Pvt Ltd	CRISIL A1+	4.25

Asset Quality (%)



Performance Details

TRUSTMF Liquid Fund (Inception Date: April 23, 2021)

Period	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
	7 Days		15 Days		30 Days		1 Year		Since Inception	
Scheme	6.67	10,013	6.71	10,028	6.73	10,055	6.50	10,650	4.90	11,102
CRISIL Liquid Debt A-I Index ¹	6.53	10,013	6.77	10,028	6.79	10,056	6.51	10,651	4.99	11,124
CRISIL Select AAA Liquid Fund Index ²	6.47	10,012	6.67	10,027	6.72	10,055	6.50	10,650	4.93	11,110
CRISIL 1 Year T-Bill Index ³	8.50	10,016	5.48	10,023	7.04	10,058	6.45	10,645	4.56	11,023

Disclaimer: Returns furnished are that of Direct Plan – Growth Option. Returns (%) for less than 1 year are calculated on simple annualized basis and 1 year & above are calculated on compounded annualized basis (CAGR). Apart from TRUSTMF Liquid Fund, Mr. Anand Nevatia is managing the TRUSTMF Banking & PSU Debt Fund, TRUSTMF Short Term Fund, TRUSTMF Overnight Fund, TRUSTMF Money Market Fund & TRUSTMF Corporate Bond Fund, performance details of eligible schemes have been given on page no. 3. Benchmark returns calculated based on Total Return Index Values. Different plans have a different expense structure. Past performance may or may not be sustained in future.

Investment Objective

The objective of the scheme is to provide reasonable returns at a high level of safety and liquidity through investments in high quality debt and money market instruments.

However, there can be no assurance that the investment objective of the scheme will be realised.

Product Snapshot

Product Category: **Liquid Fund**

Fund Manager: **Mr Anand Nevatia**

Minimum Investment Amount: **₹1,000**

Entry Load: **Nil**

Exit Load: **Please refer to the scheme related documents on www.TRUSTMF.com**

Tier I Benchmark: **CRISIL Liquid Debt A-I Index**

Tier II Benchmark: **CRISIL Select AAA Liquid Fund Index**

TRUSTMF Liquid Fund

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

Riskometer and Product Suitability Label			Potential Risk Class Matrix (PRC)				
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over short term Investment in debt and money market instruments <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme</p> <p>Investors understand that their principal will be at Low to Moderate Risk</p>	<p>Benchmark</p> <p>CRISIL Liquid Debt A-I Index</p>	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
				Interest Rate Risk ↓			
				Relatively Low (Class I)	A-I		
				Moderate (Class II)			
			Relatively High (Class III)				

Other Schemes Managed by Anand Nevatia

TRUSTMF Banking and PSU Debt Fund (Inception Date: February 1, 2021)

Period	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
	1 Year		Since Inception	
Scheme	6.76	10,676	4.46	11,108
CRISIL Banking and PSU Debt Index ¹	7.27	10,676	4.69	11,166
CRISIL Select AAA Roll Down Banking & PSU Debt Index ²	6.45	10,645	4.78	11,190
CRISIL 10 Year Gilt Index ³	9.28	10,928	3.24	10,798

TRUSTMF Short Term Fund (Inception Date: August 6, 2021)

Period	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
	1 Year		Since Inception	
Scheme	6.83	10,683	4.82	10,935
CRISIL Short Duration Debt A-II Index ¹	6.97	10,697	4.69	10,909
CRISIL Select AAA Short Duration Fund Index ²	7.01	10,701	4.63	10,897
CRISIL 10 Year Gilt Index ³	9.28	10,928	3.32	10,641

TRUSTMF Overnight Fund (Inception Date: January 19, 2022)

Period	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
	7 Days		15 Days		30 Days		1 Year		Since Inception	
Scheme	6.66	10,013	6.55	10,027	6.46	10,053	6.11	10,611	5.40	10,790
CRISIL Liquid Overnight Index ¹	6.72	10,013	6.60	10,027	6.50	10,053	6.18	10,618	5.46	10,798
CRISIL 1 Year T-Bill Index ³	8.50	10,016	5.48	10,023	7.04	10,058	6.45	10,645	5.25	10,767

TRUSTMF Money Market Fund (Inception Date: August 17, 2022)

Period	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
	7 Days		15 Days		30 Days		6 Months		Since Inception	
Scheme	7.01	10,013	6.74	10,028	6.70	10,055	7.34	10,366	6.96	10,605
CRISIL Money Market B-I Index ¹	6.98	10,013	6.96	10,029	7.22	10,059	7.45	10,371	7.01	10,609
CRISIL 1 Year T-Bill Index ³	8.50	10,016	5.48	10,023	7.04	10,058	6.99	10,348	6.28	10,546

1.Tier I Benchmark, 2.Tier II Benchmark, 3.Additional Benchmark

Disclaimer: Returns furnished are that of Direct Plan – Growth Option. Returns (%) for less than 1 year are calculated on simple annualized basis and 1 year & above are calculated on compounded annualized basis (CAGR). Apart from TRUSTMF Liquid Fund, Mr. Anand Nevatia manages all schemes of TRUST Mutual Fund since its inception. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Benchmark returns calculated based on Total Return Index Values. Different plans have a different expense structure. Past performance may or may not be sustained in future.

Distribution Partner

The information herein above is meant only for general reading purposes to provide a broad understanding about the scheme framework and the actual position may vary. For preparation of this material Trust Asset Management Private Limited has used information that is publicly available and information developed in-house. The AMC does not warrant the accuracy, reasonableness and / or completeness of any information. The AMC, Trustee Company, its sponsors and affiliates shall not be liable for any direct, indirect or consequential loss. The words and expression contained in this material shall mean forward looking but the actual result may differ. Investors are advised to consult their own investment/financial advisor before making any investment decision in light of their risk appetite, investment goals and horizon. Past performance may or may not be sustained in the future. Please refer to the scheme related documents before investing for details of the scheme including investment objective, asset allocation pattern, investment strategy, risk factors and taxation.

To know more, consult your Financial Advisor or
Call Toll Free **1800 267 7878** or E-mail us at investor.service@trustmf.com

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