



# AIM FOR MORE

Invest in

# TRUSTMF MONEY MARKET FUND



(An open-ended debt scheme investing in money market instruments.  
A relatively low interest rate risk and moderate credit risk.)

## Fund Highlights



Seek to benefit from steepness in money market yield curve



Predominant investment into instruments maturing in 9 to 12 months



Elevated short term yields leading to high accrual



CRISIL\* determined high quality investible universe



Unique Limited **ACTIV**<sup>^</sup> methodology of fund management



Fund Rating – [ICRA] A1+mfs<sup>+</sup>

## Portfolio Parameters

YTM

6.86%

Average Maturity

96 Days

Modified Duration

96 Days

Macaulay Duration

96 Days

AUM

₹  
101.25 Cr

Note : YTM should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities.

## Market Outlook

### Inflation

- CPI headline inflation moderating
- Key drivers like crude and food prices have softened from peak
- Global inflation also moderating

### RBI Action

- Paused on the rate hike cycle
- Continue to focus on withdrawal of accommodation
- Further action to be data dependent

### Market Yields

- Short term yields have softened post RBI pause
- 6 - 12 months still offering decent steepness
- 6-12 months looks attractive from risk reward perspective

The statements contained herein are based on our current views and the actual results, performance or events could differ materially from those expressed or implied in such statements.

## Potential Benefits to Investors



High Accrual



Good Quality Credit



High Liquidity



Low Volatility



Capital Gains

<sup>^</sup>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.

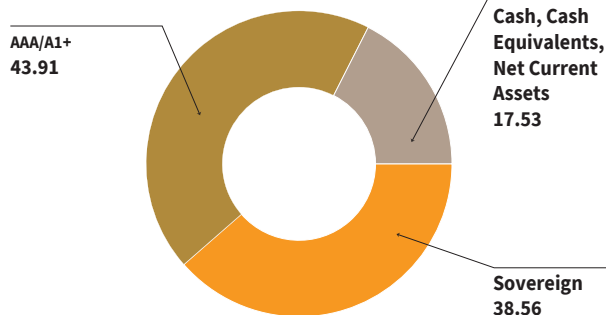
\*CRISIL has been engaged for - construction and periodic rebalancing of model portfolio and universe, back testing & ongoing investment process validation.

\*Note for "ICRA A1+mfs": TRUSTMF Money Market 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.

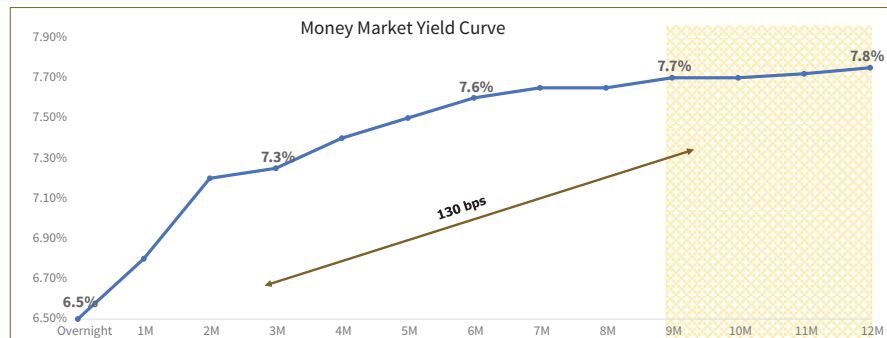
## Portfolio Details

Name of the Issuer	Rating	% To Net Assets
Treasury Bills	Sovereign	38.56
Axis Bank Limited	CRISIL A1+	9.91
Reliance Jio Infocomm Limited	CRISIL A1+	9.86
Barclays Investment & Loans (India) Ltd	CRISIL A1+	9.82
Tata Capital Financial Services Limited	CRISIL A1+	9.40
LIC Housing Finance Limited	CRISIL A1+	4.92

## Asset Quality (%)



## Current Portfolio Strategy & Opportunities in Money Market Curve



- Exposure into instruments with maturity between 9-12 months
- Portfolio to Invest in highest quality issuers

Source: Bloomberg

## Performance Details

### 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	10,012	15 Days	10,028	30 Days	10,062	6 Months	10,369	Since Inception	10,546
Scheme	6.44	10,012	6.87	10,028	6.90	10,062	7.40	10,369	6.95	10,546
CRISIL Money Market B-I Index <sup>1</sup>	6.67	10,013	7.60	10,031	7.52	10,068	7.44	10,371	6.95	10,547
CRISIL 1 Year T-Bill Index <sup>2</sup>	5.90	10,011	8.70	10,036	7.32	10,066	7.04	10,351	6.17	10,485

Disclaimer: Returns furnished are that of Direct Plan Growth Option and are provided on a simple annualized basis. Apart from TRUSTMF Money Market Fund, Mr. Anand Nevatia is managing the TRUSTMF Banking and PSU Debt Fund, TRUSTMF Liquid Fund, TRUSTMF Short Term Fund, TRUSTMF Overnight Fund & TRUSTMF Corporate Bond Fund, performance details of eligible schemes have been given on page no. 3. 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.

## Investment Objective

To generate income/ capital appreciation by investing in money market instruments having maturity of upto 1 year.

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

## Product Snapshot

Product Category: **Money Market Fund**

Fund Manager: **Mr Anand Nevatia**

Minimum Investment Amount: **₹1,000**

Entry & Exit Load: **Nil**

Benchmark: **CRISIL Money Market B-I Index**

## TRUSTMF Money Market Fund

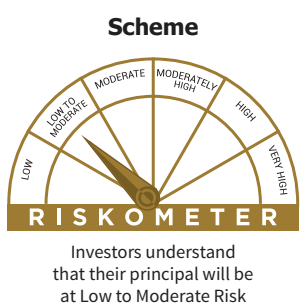
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### Riskometer and Product Suitability Label

**This product is suitable for investors who are seeking\***

- Income over short term
- Investment in money market instruments

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



### Potential Risk Class Matrix (PRC)

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓		
Relatively Low (Class I)		B-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	6.28	10,628	4.37	11,045
CRISIL Banking and PSU Debt Index <sup>1</sup>	7.03	10,628	4.69	11,124
CRISIL Select AAA Roll Down Banking & PSU Debt Index <sup>2</sup>	6.15	10,615	4.69	11,125
CRISIL 10 Year Gilt Index <sup>3</sup>	10.04	11,004	3.46	10,824

### 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	6.71	10,013	7.31	10,030	7.21	10,059	6.32	10,632	4.82	11,041
CRISIL Liquid Debt A-I Index <sup>1</sup>	6.53	10,013	6.97	10,029	7.04	10,058	6.35	10,635	4.91	11,062
CRISIL Select AAA Liquid Fund Index <sup>2</sup>	6.64	10,013	7.03	10,029	7.02	10,058	6.34	10,634	4.85	11,049
CRISIL 1 Year T-Bill Index <sup>3</sup>	5.90	10,011	8.70	10,036	7.39	10,061	6.26	10,626	4.45	10,959

### 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	6.90	10,690	4.87	10,902
CRISIL Short Duration Debt A-II Index <sup>1</sup>	6.73	10,673	4.65	10,860
CRISIL Select AAA Short Duration Fund Index <sup>2</sup>	6.89	10,689	4.62	10,855
CRISIL 10 Year Gilt Index <sup>3</sup>	10.04	11,004	3.61	10,666

### 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	6.19	10,012	6.25	10,026	6.50	10,053	5.93	10,593	5.33	10,733
CRISIL Liquid Overnight Index <sup>1</sup>	6.27	10,012	6.30	10,026	6.53	10,054	6.01	10,601	5.39	10,741
CRISIL 1 Year T-Bill Index <sup>3</sup>	5.90	10,011	8.70	10,036	7.39	10,061	6.26	10,626	5.13	10,705

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 Money Market 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](mailto:investor.service@trustmf.com)

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