

Capitalmind Liquid Fund

An open-ended liquid scheme. A relatively low-interest risk and relatively low credit risk fund.

Liquid Funds make idle cash work for you

The Opportunity

Potential to earn around ₹1.6 lac crore by deploying 50% CASA Balances

Time-Deposits Opportunity

₹22 lac crore in Current Accounts +

₹66 lac crore in Savings Accounts

Potential additional return of **₹1.6 lac crore** by deploying 50% of these balances in Liquid Funds

Significant opportunity cost of idle low-yield deposits and the potential uplift in returns from more efficient management of surplus liquidity.

Liquid Funds

Regulatory structure makes them a safe home for short-term money

≤ 91-day maturity ceiling

All securities should abide by the criteria as mandated by SEBI

20% mandatory liquid assets

At least 20% of its net assets in liquid assets: Cash, G-Secs, T-Bills and Repo on G-Secs

No exit load after Day 7

Graded exit load applies only in the first 6 days (tapering from 0.007% to 0.0045%).

Capitalmind Liquid Fund

PRC A1 + Low BER + Insta Redemption Facility

PRC A1 — most conservative cell

Only A1+/AAA instruments. 3× lower volatility than PRC B1 during Covid.

Low Base Expense Ratio

Capitalmind Liquid Fund (Direct Growth Plan) has a Base Expense Ratio of 8bps only.

Insta Redemption

Capitalmind Liquid Fund provides Insta Redemption Facility for instant withdrawal of up to ₹ 50,000[#]

* Liquid Funds contribute to 34% of the Average AUM in Open Ended Debt oriented Schemes

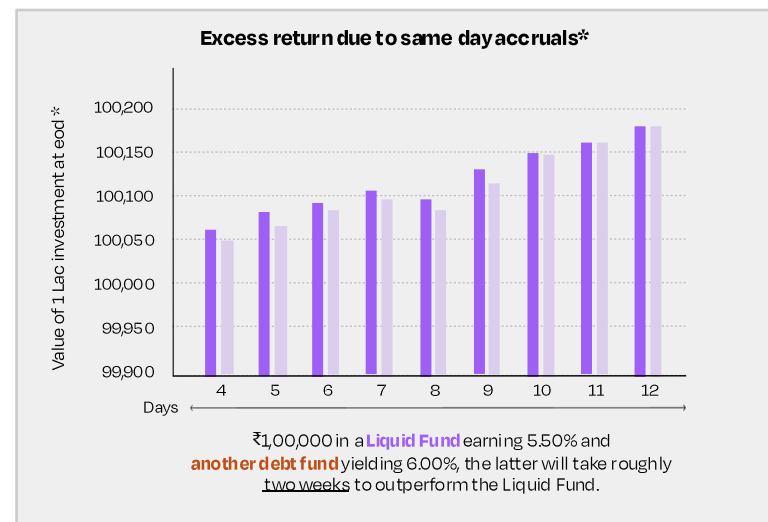
[#] or 90% of latest holding value in the folio, whichever is less. Limits apply per investor, per day, per scheme at PAN level.

Refer Disclaimer on slide #13

Liquid Funds earn from Day 0 making it ideal for short-term

Category	Maturity	Interest Rate Risk	Credit Risk	Use Case
Overnight Fund	1 day	Very Low	Very Low	Intraday surplus
★ Liquid Fund	≤91 days	Very Low	Very Low	1 week – 3 months
Ultra Short Term Fund	3–6 months	Low	Low–Mod	3–6 months
Ultra Short to Short Term Fund Money Market Fund	6–12 months	Low	Low–Mod	6–12 months
Short Term Fund	1–3 years	Moderate	Moderate	1–3 years
11 more categories →	>1 year	Mod–High	Varies	Longer horizons

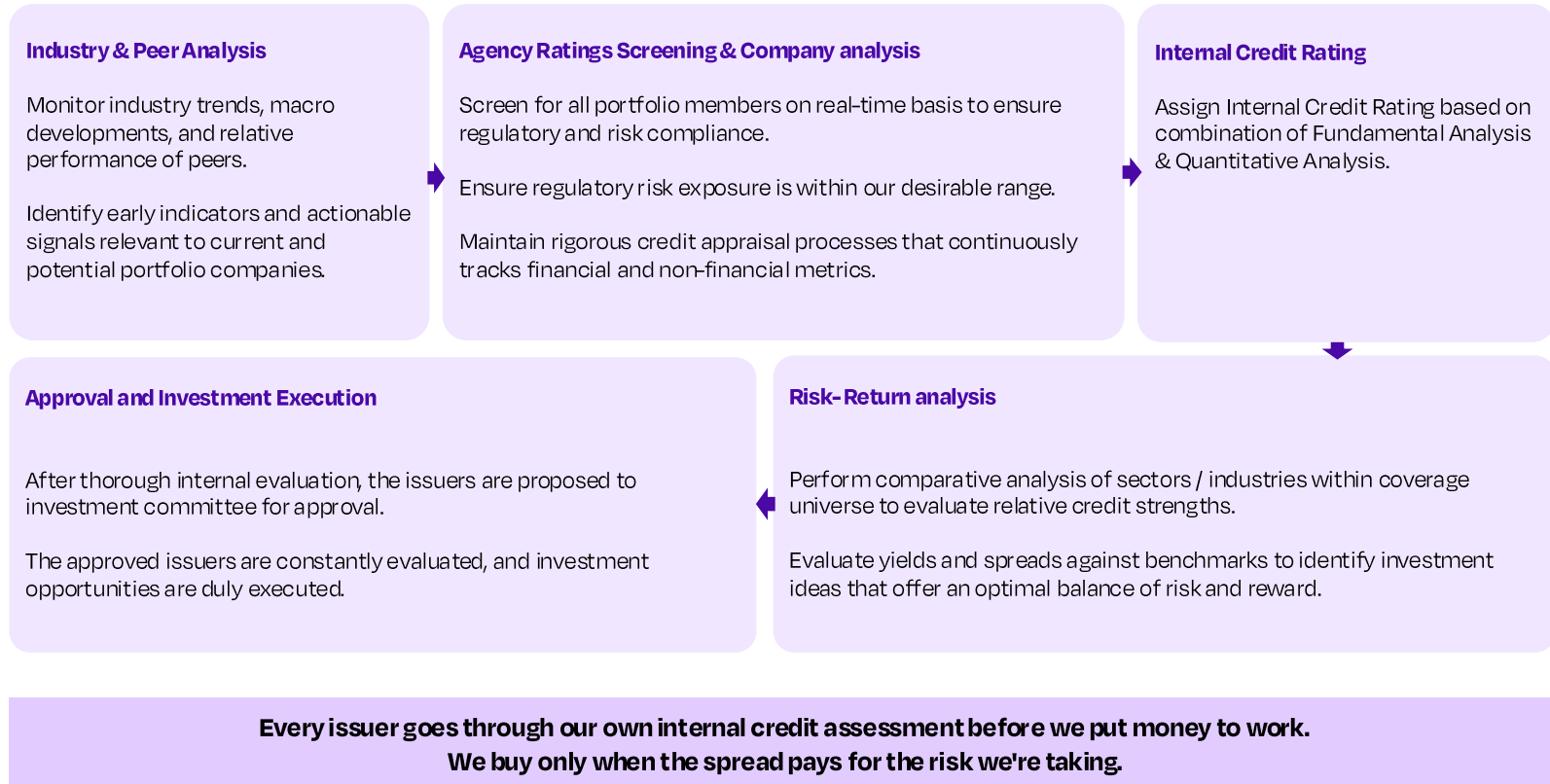
**Liquid funds accrue returns for the day of investment.
No other debt category offers same-day NAV accrual.**



Liquid Funds are ideal for short-term needs because investments are made at the previous day's NAV, ensuring **not even a single day's accrual is lost**.

Liquid Funds offer better efficiency, safety, and instant liquidity despite offering lower annual yields. **For parking funds up to 2–4 weeks, a Liquid Fund is the most efficient choice.**

Capitalmind Credit Assessment Process



Who is suited to invest in this Scheme?

For Retail Investors

Emergency Fund

Earns return (better than savings rate) while staying instantly accessible via Insta Access. No lock-in or exit load.

STP Launching Pad

Park a lump sum here; deploy to equity systematically via STP. Ensures discipline into SIPs.

Alternative to Short-Term FD

No premature withdrawal penalty. No TDS on accrual. More flexible than an FD with comparable returns.

For HNIs

Protecting Achieved Goals

Move equity gains to Liquid Funds (with SWP) when a financial goal is 3–6 months away. Locks in the gains without re-entering risk.

Tax-Efficient Parking

No annual TDS deduction unlike FDs. Gains taxed only on redemption and tax is meaningful when corpus sizes are large.

Pre-Deployment Parking

Earn while awaiting property acquisition, IPO allotment, or large asset deployment.

For Corporates

Idle Float Monetization

Earn on cash sitting between billing cycles, vendor payment and income to expense timing gaps instead of leaving in zero yielding account.

Collateral and Credit Line Efficiency

Units can be pledged against working capital limits with banks, with the corpus earning while simultaneously using as security.

Tax Efficient Short Term Parking

Liquid Fund returns can still edge out comparable FD yields where the FD interest is fully taxable as business income.

Insta Access Facility

Up to Rs 50,000* can be redeemed and credited instantly

24 × 7 availability

Including weekends and market holidays. Not limited to market hours.

Credited within 30 minutes

To the investor's linked bank account without any processing lag.

No additional documentation

Cut-off timing for insta-redemption amount reset will be 12 a.m. Cut-off timing for NAV applicability will be 3.00 p.m.

*or 90% of latest holding value in the folio, whichever is less. Limits apply per investor, per day, per scheme at PAN level.

Portfolio of Capitalmind Liquid Fund (August 2026)

34 Days
Average Maturity

34 Days
Modified Duration

34 Days
Macaulay Duration

6.06%*
YTM of Portfolio

Top 10 Portfolio Holdings

Name of the Instrument / Issuer	Rating	% to NAV
TRP_010926		42.39%
6.97% GOI (MD 06/09/2026)		10.18%
Small Ind Dev Bk of India CD (MD 06/11/2026)		9.56%
7.95% Sikka Ports & Terminals NCD(MD28/10/2026)		7.64%
Union Bank of India CD (MD 27/10/2026)		7.06%
7.98% Bajaj Hous Fin NCD SR31 TR12 (MD09/09/2026)		5.09%
6.72% IndiGRID Infra Trust Ser M (MD 14/09/2026)		5.09%
Bank of Baroda CD (MD 16/09/2026)		5.08%
HDFC Bank Limited CD (MD 10/09/2026)		5.08%
IndusInd Bank Limited CD (MD 22/09/2026)		5.07%

Portfolio Classification by Rating Class (%)

Rating Class	% to NAV
AAA Equivalent	57.69%
Sovereign & Cash Equivalent	32.21%
AA+ Equivalent	10.10%

Portfolio Classification by Asset Class (%)

Asset Class	% to NAV
Certificate of Deposit	31.85%
Corporate Bonds	20.88%
Cash & Others	17.26%
Commercial Paper	15.06%
G-Sec, T-Bills, Govt Bonds	14.95%

For complete monthly portfolio details, please refer to the fund website, www.capitalmindmf.com

*Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable/ payable

Refer Disclaimer on slide #13

Performance of Capitalmind Liquid Fund (August 2026)

Value of Investment of Rs. 10,000/-								
Period (as on Aug 31, 2026)	Fund Returns Direct Plan (%)	Fund Returns Regular Plan (%)	Benchmark Returns (%)	Additional Benchmark (1 Year T-Bills) Returns (%)	Fund Returns Direct Plan (Rs)	Fund Returns Regular Plan (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<i>Prateek Jain – Since Inception; Anoop Vijaykumar – Since Inception</i>								
7 Days	7.04%	6.84%	6.23%	4.13%	10,013.50	10,013.13	10,011.95	10,007.92
15 Days	6.29%	6.10%	5.98%	2.80%	10,025.87	10,025.06	10,024.56	10,011.51
30 Days	6.47%	6.27%	6.43%	4.17%	10,053.14	10,051.53	10,052.89	10,034.28
Since Inception	6.76%	6.55%	6.52%	4.11%	10,511.24	10,495.23	10,492.66	10,311.10

Note: Past performance may or may not be sustained in future and is not a guarantee of any future returns. Different plans (must direct and regular) have different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. The performance details provided herein are of direct and regular plan. Returns for less than 1 year period are simple annualized and greater than 1 year are compounded annualized. Data represented here is up to last calendar month. The fund launched on November 28, 2025.

No performance to be disclosed for schemes that have been in existence for less than 6 months other than Overnight, Liquid, and Money Market Funds as per para 14.2 of master circular for mutual funds dated March 20, 2026. Please refer to slide 12 for performance of schemes managed by the Fund Managers

Total Number of Schemes Managed by the Fund Managers: Mr. Anoop Vijaykumar – 4; Mr. Prateek Jain – 4; Mr. Divyansh Agnani – 2

Key Facts – Capitalmind Liquid Fund

	Investment Objective	To generate regular Income over the short-term investment horizon by investment in debt and money market instruments with maturity up to 91 days. The Scheme does not guarantee or assure any returns. There is no assurance that the investment objective of the Scheme will be achieved.
	Inception Date	28 November 2025
	Plan & Options	Regular & Direct Growth Option
	Asset Allocation	Debt & Money Market instruments with residual maturity up to 91 days : 0% to 100%
	Minimum Amount	Fresh Lumpsum Investment: ₹5,000 and multiples of ₹1 thereafter SIP / STP / SWP : ₹1,000 and multiple of ₹1 thereafter
	Type of Scheme	An Open-Ended Liquid scheme. A Relatively low-interest rate risk and Relatively Low credit risk.
	Benchmark	Nifty Liquid Index A-I (TRI)
	Exit Load	Redemption (from date of allotment) & 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% and Day 7 Onwards: Nil
	Facilities Offered	SIP, STP, SWP and Inter-Scheme Switching Facility. Please refer to SID for further details.
	Fund Manager(s)	Mr. Prateek Jain (Since Inception); Mr. Anoop Vijaykumar (Since Inception)

Offline

Application forms available at:

Capitalmind Application Form
(capitalmindmf.com/investor.html)

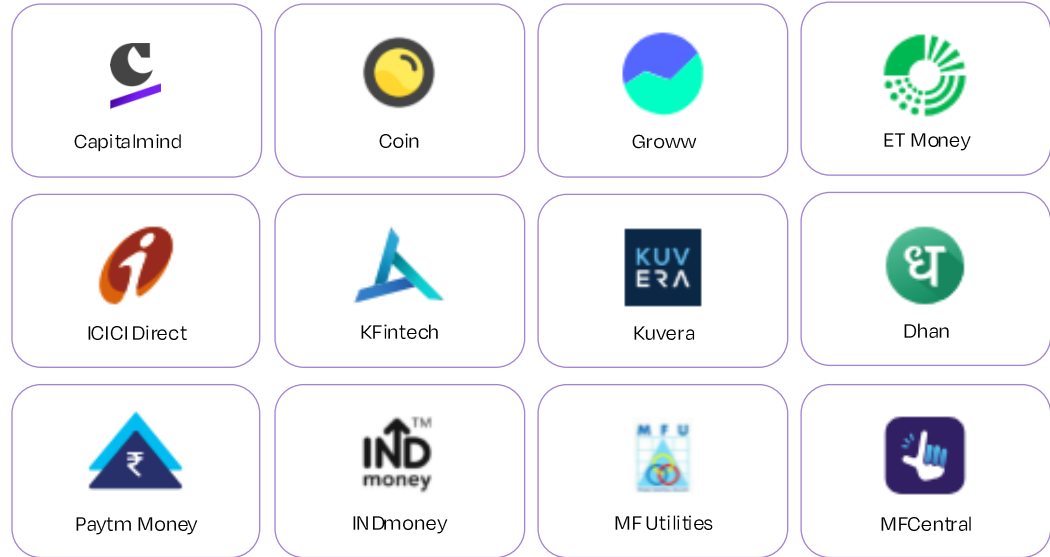
You may submit them at:

Corporate Office

KFIN Branches across India

Online

Also available on all major online platforms:



Capitalmind Mutual Fund Product Suite

Capitalmind Flexi Cap Fund

Equity



An open-ended dynamic equity scheme investing across large cap, mid cap & small cap stocks

(Since August 4, 2025)

₹ 476.28 Cr

Capitalmind Liquid Fund

Debt



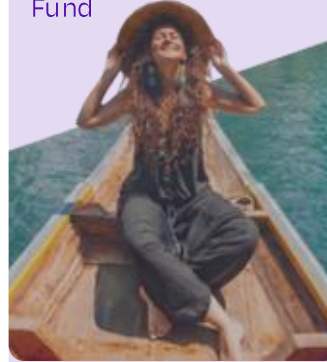
An open-ended Liquid scheme. A relatively low-interest rate risk and relatively low credit risk fund

(Since November 28, 2025)

₹ 98.26 Cr

Capitalmind Multi Asset Allocation Fund

Hybrid



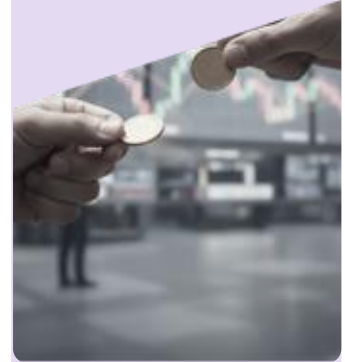
An open-ended scheme investing in equity and equity related instruments, debt and money market instruments, Commodities including Exchange Traded Commodity Derivatives

(Since March 16, 2026)

₹ 39.33 Cr

Capitalmind Arbitrage Fund

Hybrid



An open-ended scheme investing in arbitrage opportunities

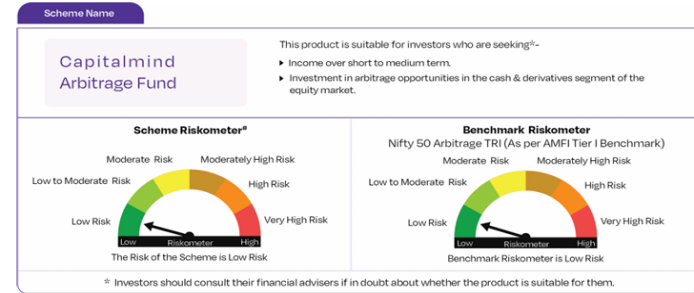
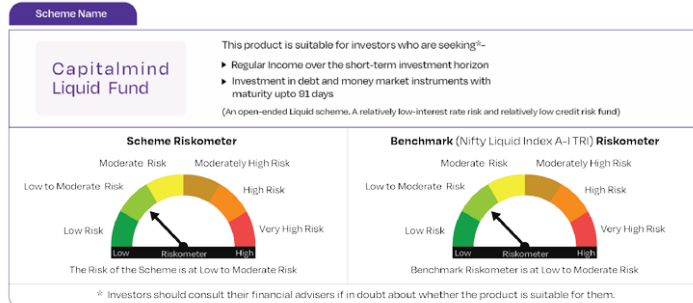
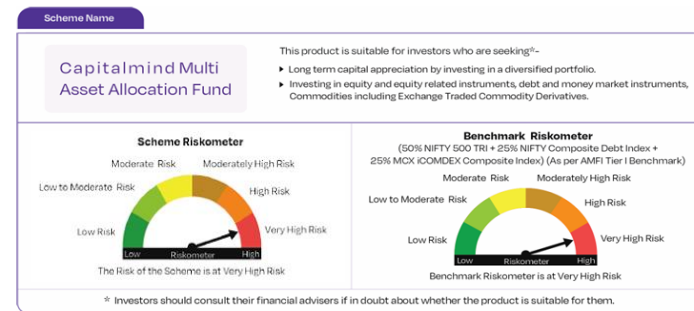
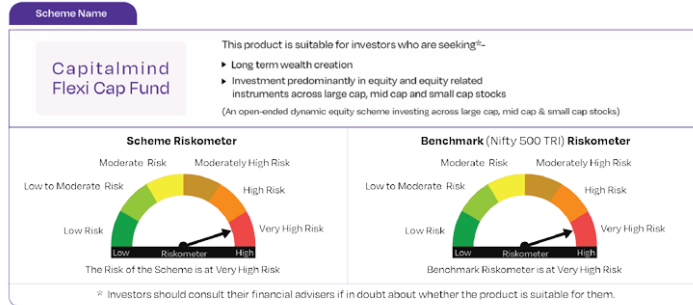
(Since March 16, 2026)

₹ 22.88 Cr

* AUM (as on August 31, 2026)

Refer Disclaimer on slide #13

Product Labelling & Risk-o-meter



Potential Risk Class ("PRC") Matrix of the capitalmind Liquid Fund

Credit Risk →			
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Note: Please visit the website for latest Riskometer updates:
[Capitalmind Asset Management](#)

Performance of Other Schemes Managed by Fund Managers

Capitalmind Flexi Cap Fund (August 31, 2026)

Particulars	1 Year (period ending 31 Aug 2026)	Since Inception (04 Aug 2025)	Value of Investment of Rs. 10,000/-	
			1 Year (period ending 31 Aug 2026) Rs.	Since Inception (04 Aug 2025) Rs.
Capitalmind Flexi Cap Fund (Direct Growth)	8.77%	5.91%	10,881.66	10,636.60
Capitalmind Flexi Cap Fund (Regular Growth)	7.24%	4.43%	10,728.13	10,476.30
Nifty 500 TRI	5.31%	3.39%	10,534.36	10,364.42
Nifty 50 (Additional Benchmark)	-0.35%	-1.31%	9,964.59	9858.69

Note: Past performance may or may not be sustained in future and is not a guarantee of any future returns. Different plans (i.e. direct and regular) have different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. The performance details provided herein are of direct and regular plan. Returns for less than 1 year period are simple annualized. Data represented here is up to last calendar month. For schemes that have not completed 1-year simple annualized returns have been disclosed and for schemes that have completed 1 year, performance of the scheme to be disclosed in terms of CAGR. Accordingly, performance of Capitalmind Multi Asset Allocation Fund and Capitalmind Arbitrage Fund have not been disclosed as they have not completed 6 months.

The fund was launched on August 04, 2025, so inception covers till June 30, 2026.

Fund Managers:

Mr. Anoop Vijaykumar - Head of Equity (Since Inception); Mr. Prateek Jain - Head of Fixed Income (August 8, 2025); Mr. Divyansh Agnani (20 April 2026)

Total Number of Schemes Managed by the Fund Managers:

Mr. Anoop Vijaykumar - 4; Mr. Prateek Jain - 4; Mr. Divyansh Agnani - 2

Refer Disclaimer on slide #13

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

Thank You

Capitalmind Mutual Fund

SEBI Reg. No. : MF/084/25/10

Registered Office: 1st Floor, Prakash Arcade, #2323, 17th
Cross Road, 1st Sector, HSR Layout, Bengaluru, Karnataka
560102

Name of the Asset Management Company:

Capitalmind Asset Management Private Limited

Name of the Trustee Company:

Capitalmind Trustee Private Limited



1800 570 5001



support@capitalmindmf.com

Annexure I: About Capitalmind



Founded in 2014



~5000cr. in AUM*



5000+ articles on
investing



PMS (8yrs), Mutual Funds
(1 Year)



500,000+ podcast
downloads

Our Journey as an Asset manager

Nov 2017

PMS
license

Got PMS license
and launched
our wealth
management
journey

Jun 2019

100
Crores

Touched 100 Cr
in AUM in PMS

Jul 2021

500
Crores

Zoomed past
500 Cr in AUM in
PMS

Jun 2024

2,000+
Crores

Surpassed the
milestone of
2000 Crores in
AUM in PMS
with 1000+
clients

Apr 2025

Mutual Fund
license

Final approval
from SEBI to
launch Asset
Management
Company
(Mutual Fund)

* Assets Under Advisory and Assets under Management

Board of Directors - Trustee

Independent oversight ensuring investor interests are protected

Independent Director	Independent Director	Independent Director	Associate Director
Ajay Rotti Entrepreneur, Consultant, Investment Banker 	Rakesh Godhwani Entrepreneur, Author, IIM and IISc Faculty 	Jasnoor Gill Product Management leader 	Avijeet Sen Financial Services Expert 
Experience • Founder, Tax Compass • Founding Partner, Dhruva Advisors LLP • Partner (International Taxation) – KPMG • BMR Advisors • Ernst & Young • Member, ICAI	Experience • MD and CEO, School of Meaningful Experiences P/L • Adjunct Faculty of Communication, IIM Bangalore • Head, IIMB Alumni Association Office	Experience • Senior Director of Product Mgmt., Nutanix Technologies • Product Director, Idea Device Technologies	Experience • Director, Convergery P/L, Singapore • Director, Open Banking at Mastercard Asia Pacific • Head of Strategic Partnerships, Grab Financial Group • Strategy & Corporate Development, Standard Chartered Bank
Education • LLB, Karnataka State Law University • Advanced Diploma – Management Accounting – Chartered Institute of Management Accountants UK • Gold Medalist (B. Com) – Bangalore University	Education • PhD, Cardiff Metropolitan University, Wales (UK) • PGSEM (MBA), IIM Bangalore • BE, Computer Science, NIT Karnataka	Education • PGPM (IT Management, Strategy and Leadership), Indian School of Business • BE, Electronics & Telecommunications, Army Institute of Technology	Education • BE, Electrical & Electronics, Nanyang Technological University, Singapore

Board of Directors - AMC

Seasoned professionals with deep expertise across finance, technology and regulation

Independent Director	Independent Director	Associate Director	Associate Director
Samit Singh Entrepreneur, Banking and Wealth Management Expert 	Vinay Kesari Entrepreneur & Lawyer with expertise in Financial Services sector 	Deepak Shenoy Founder and CEO Capitalmind 	Vashistha Iyer Founding team & COO Capitalmind 
Experience • Founder, Happy Retirement • Executive Director, Corporate & Investment Banking, JP Morgan • Executive Director, Asset & Wealth Management, JP Morgan Education • MBA (Marketing & Finance), Faculty of Management Studies, ML Sukhadia University • B.Sc. (Hons) Physics, Delhi University	Experience • General Counsel & Founding Team, Setu (now part of Pine Labs) • Director – Operations & Strategy, Setu AA (now part of Pine Labs) • Managing Associate (Policy & Advisory), Luthra & Luthra Law Offices Education • B.A. LL.B. (Hons), Nalsar University of Law, Hyderabad	Experience • Director and CEO, Capitalmind Financial Services leading fund management, wealth management and research Education • PGDBM (Banking & Finance), Narsee Monjee Institute of Management Studies • BE, Computer Science, NIT Karnataka	Experience • Chief Operating Officer, Capitalmind Financial Services leading operations and technology • Chief of Staff, Office of Mr. PD Rai, Lok Sabha Member of Parliament • Fellow – Legislative Assistants to Members of Parliament (LAMP) Fellowship Education • PGDM (Finance), IMT Ghaziabad • Bachelor of Fashion Technology, NIFT Gandhinagar

Founded and led by Deepak Shenoy

Rigorous Thinking. Plain Language. Making Markets Make Sense



@DeepakShenoy

CEO – Capitalmind Mutual Fund

20+ Years in Markets

5000+ Articles Authored

A recognized voice in Indian finance for over two decades.

Key Experience

- Founder and Director – Capitalmind
- Co-Founder and Chief Executive Officer – Moneyoga.com
- Chief Executive Officer, India – FLOvate Technologies
- Co-Founder and Chief Executive Officer, Agni Software
- *Bachelors of Engineering from NITK Surathkal*

Thought Leadership

- Educating investors on markets, policy and personal finance – **278k followers** on X (formerly Twitter)
- *Long form conversations on investing, macroeconomics and market strategy:*
500,000+ Podcast Downloads
- Video content on markets, fund strategy and financial education on @CapitaindHQ with **27k Subscribers**



Media & Commentary

CNBC-TV18 · ETNow · Mint · Bloomberg Quint

Regular market commentator and guest expert—translating data and macro trends into clear, actionable insight for a mass audience.

Equity and Fixed Income Expertise

Systematic, evidence-driven approach



Anoop Vijaykumar
@CalmlInvestor

Earlier associated with Capitalmind PMS as Fund Manager and Head of Investment Research during 2019-2025, driving systematic, evidence-based portfolio construction.

Head of Equity, Capitalmind Mutual Fund
Overall 20+ Years Experience

Funds Managed:

- 1) Capitalmind Flexi Cap Fund (Since Inception)
- 2) Capitalmind Liquid Fund (Since Dec 2025)
- 3) Capitalmind Multi Asset Allocation Fund (Since Inception)
- 4) Capitalmind Arbitrage Fund (Since Inception)

Previously associated with



AT Kearney

Alumnus of



Prateek Jain
@Prateekomics

Expertise in fixed-income portfolio management, managing liquid and overnight funds, duration and asset allocation strategies, yield-curve positioning, and daily cash-flow management.

Head of Fixed Income, Capitalmind Mutual Fund
Overall 15+ Years Experience

Funds Managed:

- 1) Capitalmind Flexi Cap Fund (Since Aug 2025)
- 2) Capitalmind Liquid Fund (Since Inception)
- 3) Capitalmind Multi Asset Allocation Fund (Since Inception)
- 4) Capitalmind Arbitrage Fund (Since Inception)

Previously associated with



Alumnus of



Divyansh Agnani
@DivyanshAgnani

Expertise in building quantitative strategies. Previously a quant analyst across Capitalmind's PM S, AIF, and MF mandates.

Associate Fund Manager, Capitalmind Mutual Fund
Overall 3.5+ Years Experience

Funds Managed:

- 1) Capitalmind Flexi Cap Fund (Since 20 April 2026)
- 2) Capitalmind Multi Asset Allocation Fund (Since 20 April 2026)

Previously associated with



Alumnus of



Annexure II: Factsheet Disclosures

Allocation of Net Assets

Sector		Asset Class		Credit Rating		Region / Country	
Sector	%to NAV	Asset Class	%to NAV	Credit Rating	% to NAV	Country	%to NAV
Financial Services	55.06%	Certificate of Deposit	31.85%	AAA Equivalent Long Term Rating	57.69%	India	100.00%
Others	17.26%	Corporate Bonds	20.88%	Sovereign & Cash Equivalent	32.21%	Others	0.00%
Government Of India	14.95%	Cash & Others	17.26%	AA+ Equivalent Long Term Rating	10.10%		
Services	7.64%	Commercial Paper	15.06%				
Power	5.09%	G-Sec, T-Bills, Govt Bonds	14.95%				