



Because You **Never** Know!

Pandemics

Job Loss

Medical Issues

Business Loss

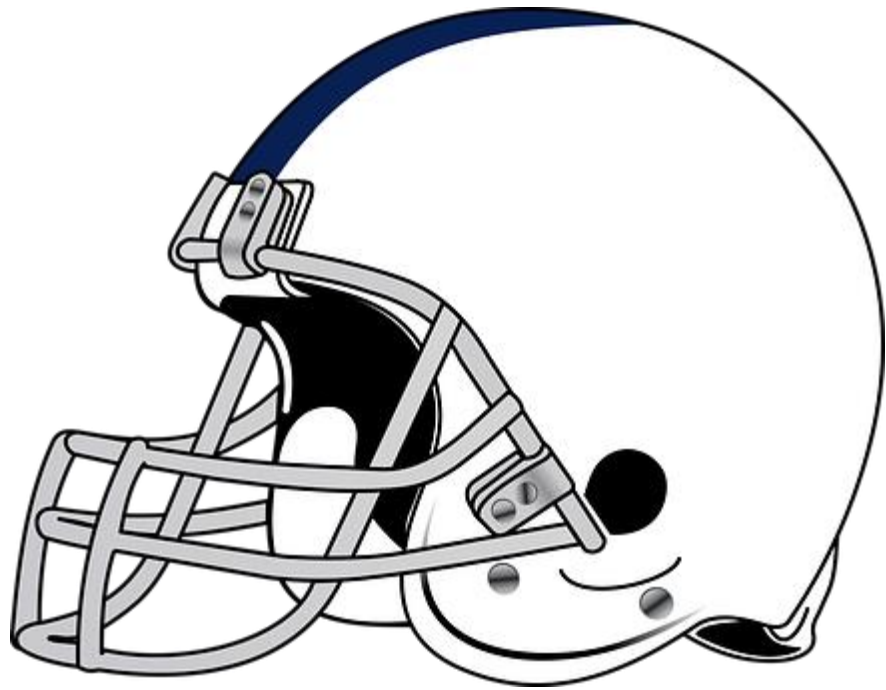
Friend / Family in need

Natural Disasters

Wars



*Emergencies never  
announce before they  
come*



# Don't Panic, Prepare

*Set aside 6+ months of monthly expenditure  
as Emergency Funds*

# Emergency Fund - Options

## Options

## Viability

Real Estate

No, too illiquid

Stock Markets

No, highly volatile with a risk of permanent capital erosion

Equity Mutual Funds

No, volatile with risk of temporary capital erosion

Gold

Yes, but is volatile in the short run, conversion to cash may take time and discount

Debt Mutual Funds

Yes, select categories like Ultra Short Duration Fund

Bank Account

Yes, the Savings account but returns are extremely low

# Ultra Short Duration Funds

*An optimum combination of Safety, Liquidity, and Returns*



Invests in top-rated debt instruments



Daily liquidity



Historically, better returns than Bank Savings accounts

# Ultra Short Duration Fund – Use Cases

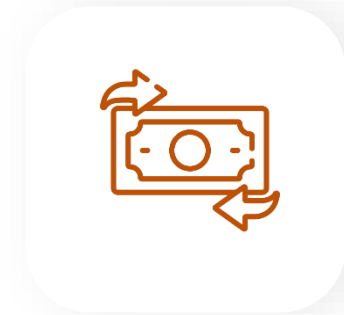
*Other than being an ideal option for emergency savings, they can also be used for*



Parking of surplus  
cashflows



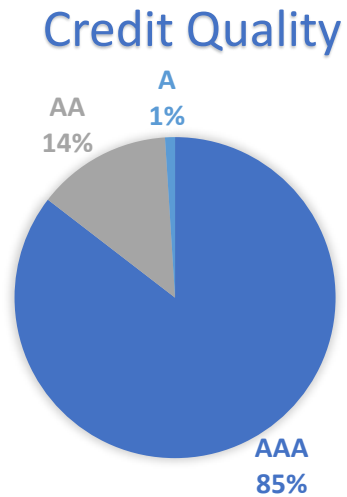
Prevents impulsive  
buying



Easy switch to other mutual  
fund schemes

# Where do they invest?

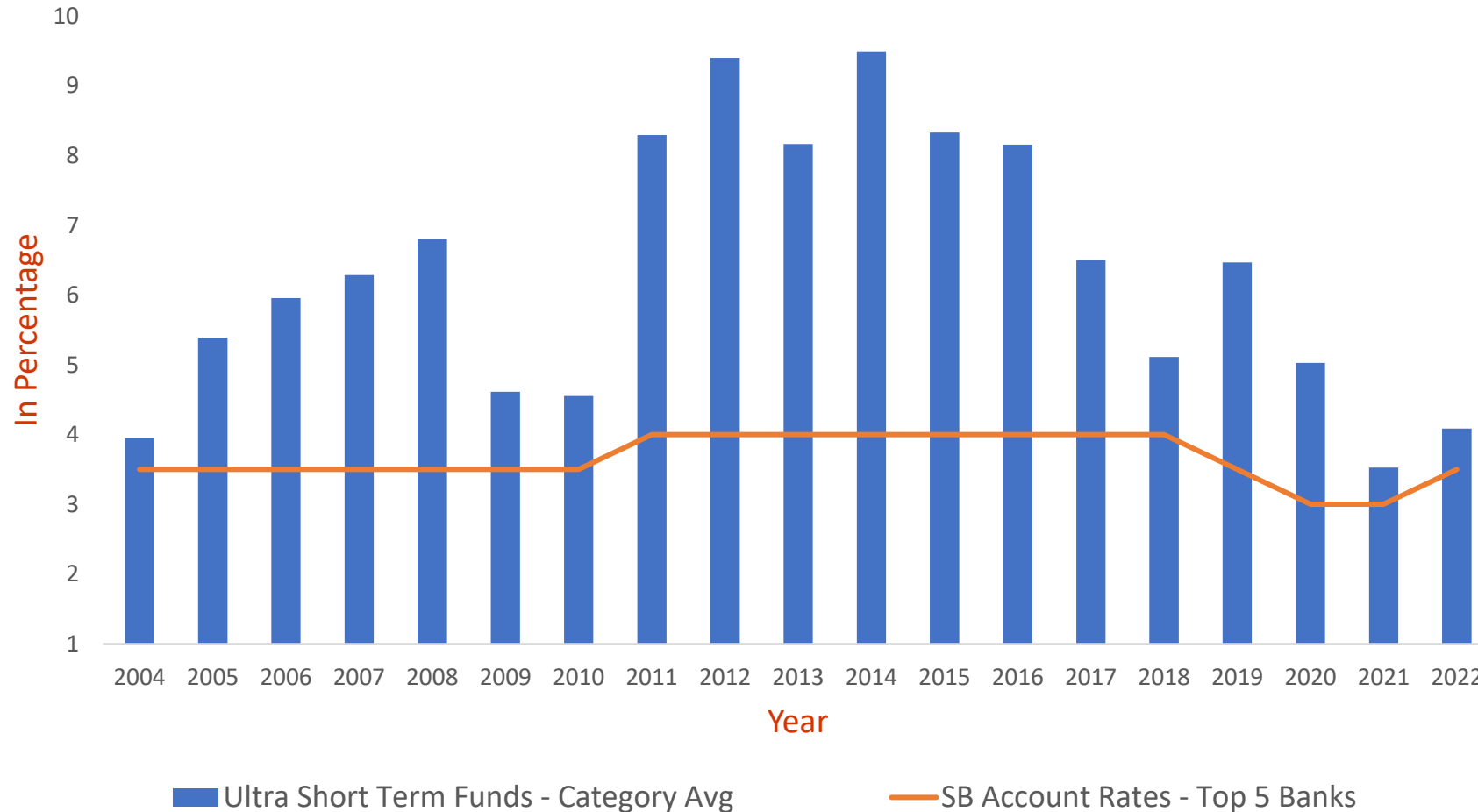
In debt instruments of maturities of up to 6 months



Risk Associated	Bond Credit Rating*
Lowest Risk, Highest Safety	AAA
Low Risk, High Safety	AA
Low Risk	A

# Historical Rate of Return

## Ultra Short Duration Funds vs SB Account Rates





# EquityEdge Recommended Schemes

Funds	Past Performance (CAGR)			
	3M	6M	1Y	3Y
Aditya Birla Sun Life Savings Fund	5.45	5.38	4.50	5.18
Axis Ultra Short Term Fund	4.84	4.82	3.88	4.14
ICICI Prudential Ultra Short Term Fund	5.29	5.19	4.31	5.01

Returns as of Nov 30, 2022

Disclaimer : Past performance is not necessarily indicative of the future performance of the schemes. Mutual Fund investments are subject to market risks, read all scheme-related documents carefully.

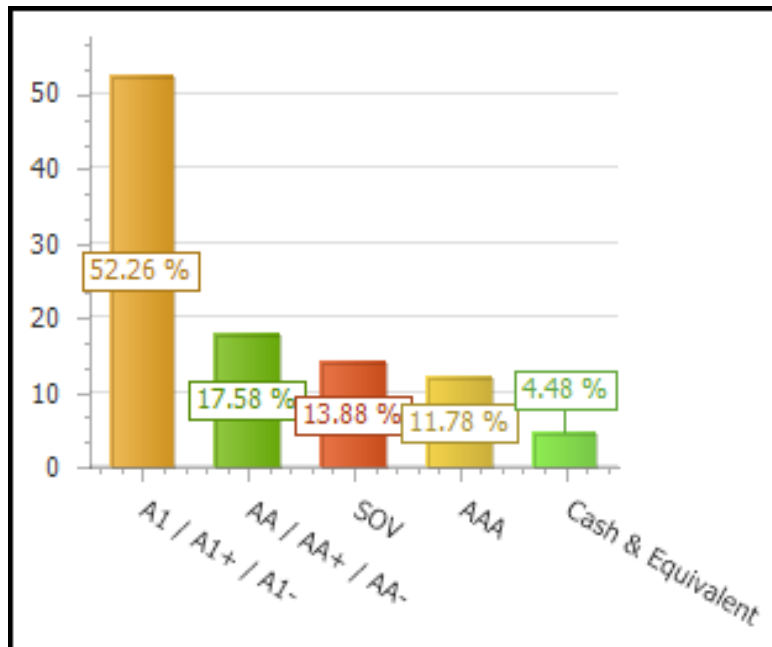
After sufficient emergency funds!



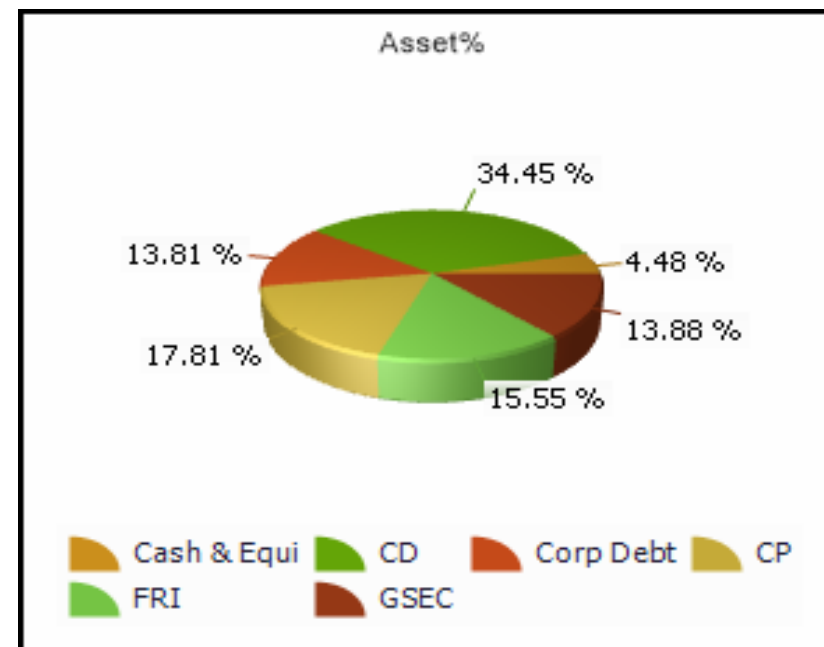
# Aditya Birla Sun Life Savings Fund

YTM	Modified Duration (in years)	AUM
7.34	0.43	14,453

Credit Ratings



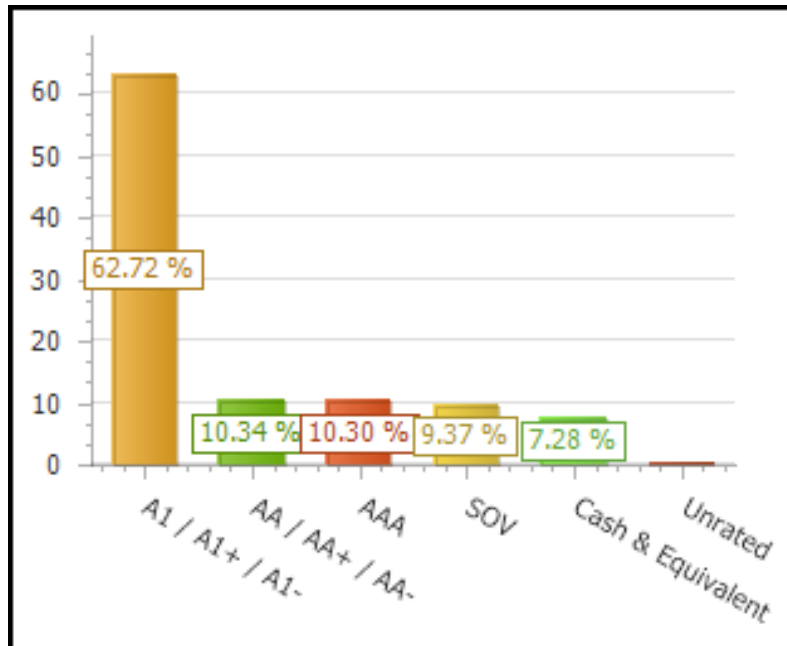
Asset Details



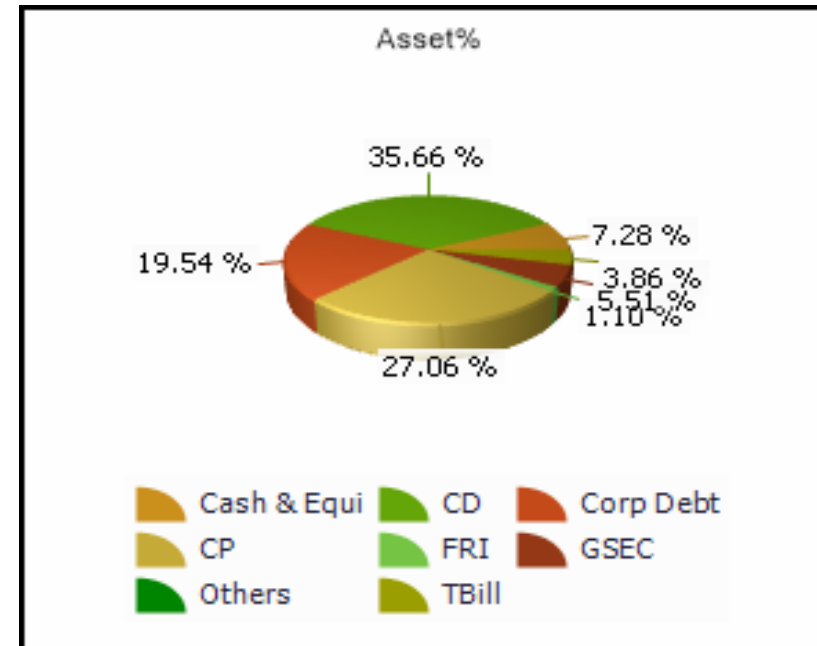
# Axis Ultra Short Term Fund

YTM	Modified Duration ( in years)	AUM
7.19	0.38	4,605

Credit Ratings



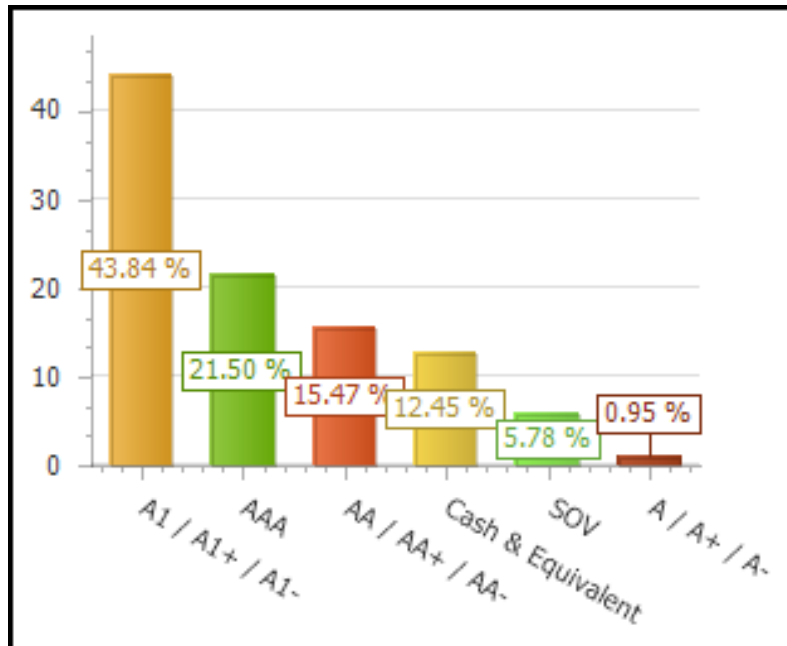
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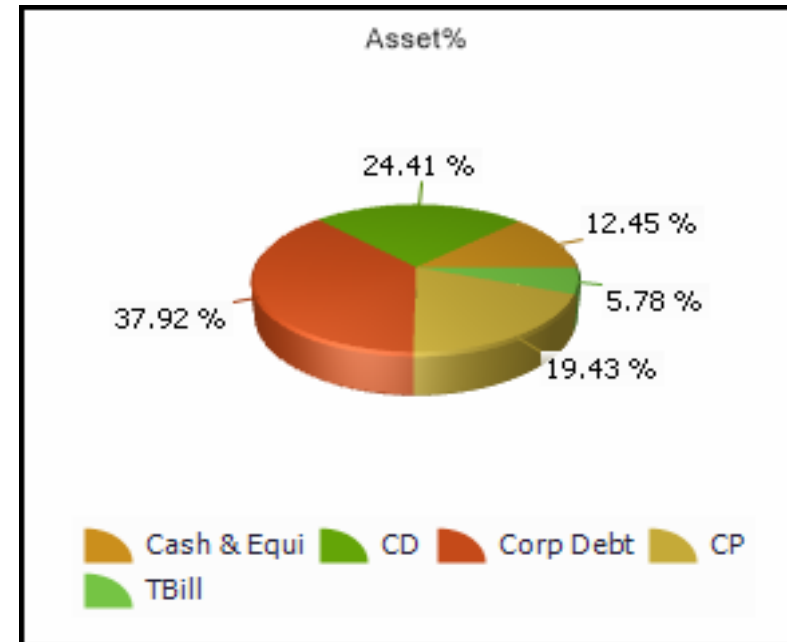
# ICICI Prudential Ultra Short Term Fund

YTM	Modified Duration ( in years)	AUM
7.2	0.33	12,043

Credit Ratings



Asset Details



A wide-angle landscape photograph of a mountain range. The foreground shows a rocky, snow-dusted ridge with a few hikers. The middle ground and background consist of numerous layers of mountain ridges, creating a sense of depth. The sky is a clear, pale blue with a few wispy clouds near the horizon. The text 'THANK YOU' is centered in the middle of the image in a large, white, sans-serif font.

**THANK YOU**