

## DESCRIPTION

### Title of Invention

POLISHING FLUID, POLISHING FLUID SET, AND POLISHING  
METHOD

### 5      Technical Field

[0001] The present disclosure relates to a polishing liquid, a polishing liquid set, a polishing method, and the like.

### Background Art

10      [0002] In recent years, processing techniques for increasing density are becoming ever more important in manufacturing steps for semiconductor elements. CMP (chemical mechanical polishing) technique that is one of processing techniques has become an essential technique in manufacturing steps for semiconductor elements, for a shallow trench isolation (hereinafter, referred to as "STI") formation, flattening of pre-  
15      metal insulating materials or interlayer insulating materials, formation of plugs or embedded metal wirings, or the like.

[0003] With an increase in density of semiconductor elements, a technique of forming fine patterns is used so as to achieve higher integration. Thereby, standards required in the manufacturing steps for  
20      semiconductor elements become severe, and it is necessary to make a base substrate having a plurality of insulating materials highly flat. Particularly, in the CMP technique for formation of STI (for example, lower STI of semiconductor elements), a laminate, which has a substrate having a concavo-convex pattern, a stopper (a polishing stop layer containing a stopper material) disposed on the convex portion of the  
25      substrate, and an insulating material (for example, silicon oxide) disposed