



# IDBI LIQUID FUND

An open-ended Liquid Scheme. A Relatively Low interest rate risk and moderate credit risk scheme.

## GIVE YOUR IDLE FUNDS THE FREEDOM TO GROW

July 2023

### What are Liquid Funds?

- Liquid Funds are open ended mutual fund schemes that invest their corpus in financial instruments such as Bank fixed deposits, Treasury Bills, Commercial Paper and other debt securities with maturities up to 91 days.
- The NAV (Net Asset Value) of the funds is calculated for 365 days, unlike other Mutual Funds schemes where NAV is computed for business days only.
- Liquid funds have the lowest interest risk associated with all the class of debt funds mainly because they primarily invest in fixed income securities with short maturity.

### Benefits of investing in IDBI Liquid Fund

**Liquidity** - Scheme provides high level of liquidity with reasonable returns. One can redeem the units in the Scheme within 2 business days after submitting valid redemption request.

**Minimal Capital Risk** - Investment in high credit quality instruments like Treasury Bills issued by RBI, Certificate of Deposits by banks, commercial papers etc. No or Zero exposure to Equity. Scheme invests in instruments with maturity profile of 91 days or below which helps to minimize mark to market (MTM) volatility. All these factors help to reduce capital risk.

**Transparency** - Investment Universe and asset allocation is clearly defined. Monthly portfolio and necessary disclosures are available on monthly basis.

### Who should invest in IDBI Liquid Fund?

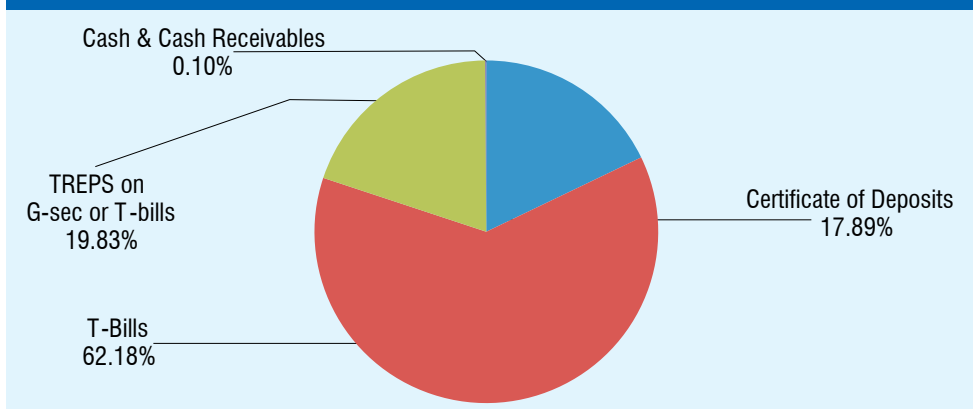
- Ideal for investors looking for temporary parking of surplus funds
- Ideal for Investors who have short term investment horizon and low risk appetite
- Ideal for investors having large amount money to invest in equity schemes but doesn't want to invest through Lumpsum mode. Such investors can park the money in IDBI Liquid Fund and choose Systematic Transfer Plan (STP) option to transfer small amounts periodically in equity schemes.

### Portfolio as on 30th June, 2023

Security Name	Rating	% to net Assets*
<b>CERTIFICATE OF DEPOSITS</b>		<b>17.89</b>
Indian Bank	CRISIL A1+	9.94
Canara Bank	CRISIL A1+	7.95
<b>T-BILLS</b>		<b>62.18</b>
91 DAY T-BILL 31.08.23	Sovereign	19.67
91 DAY T-BILL 10.08.23	Sovereign	17.77
91 DAY T-BILL 20.07.23	Sovereign	14.86
91 DAY T-BILL 03.08.23	Sovereign	9.88
<b>TREPS ON G-SEC OR T-BILLS</b>		<b>19.83</b>
<b>CASH &amp; CASH RECEIVABLES</b>		<b>0.10</b>
<b>TOTAL</b>		<b>100.00</b>

\*Rounded off to the nearest two digits after the decimal point.

### Asset Profile as on 30th June, 2023



### Quantitative Measures as on 30th June, 2023

YTM: <b>6.74%</b>	Average Maturity: <b>27 Days</b>	Modified Duration: <b>27 Days</b>	Macaulay Duration: <b>27 Days</b>
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## Scheme Investing Facts

### Minimum Application Amount

- Single Investment - Rs. 5000/-
- Additional Purchase - Rs. 1000/-
- Systematic Investment Plan (SIP)

### SIP Options

#### Monthly option:

Rs.500 per month for a minimum period of 12 months or  
Rs.1000 per month for a minimum period of 6 months

#### Quarterly option:

Rs.1500 per quarter for a minimum period of 4 quarters

Investments above the minimum amount mentioned above shall be made in multiples of Re.1/-

### Fund Manager

Mr. Raju Sharma

### Benchmark

CRISIL Liquid Fund B-I Index

### Inception Date

9th July, 2010

### Loads Structure

Entry Load: Not applicable.

#### Exit Load:

Units redeemed/ switched-out within "X" days from date of allotment	Day 1*	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7 onwards
Exit load as a % of redemption proceeds/ switched-out amount	0.0070%	0.0065%	0.0060%	0.0055%	0.0050%	0.0045%	Nil

\*For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.

## Scheme Performance of IDBI LIQUID FUND

As of last business day of the month - June, 2023

Fund Manager: **Mr. Raju Sharma**  
Total Experience: **Over 31 Years**

Period	Returns (in %)			Value of Rs. 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (Rs.)	Benchmark# (Rs.)	Additional Benchmark##(Rs.)
1 Year	6.40	6.45	6.60	10,640	10,660	10,645
3 Years	4.48	4.33	4.69	11,404	11,475	11,355
5 Years	5.33	5.71	5.43	12,965	13,031	13,203
1 Month	6.50	7.12	6.86	NA	NA	NA
2 Weeks	6.51	7.60	6.81	NA	NA	NA
1 Week	6.50	8.50	6.60	NA	NA	NA
Since Inception (9th July, 2010)	7.12	6.40	6.99	24,419	24,045	22,369

FM managing this Scheme since 3rd May, 2017. #CRISIL Liquid Fund B-I Index, ##CRISIL 1 Year T-Bill Index

## Other Schemes Managed by Mr. Raju Sharma

As of last business day of the month - June, 2023

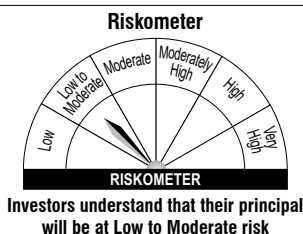
Scheme/Index Name	Inception Date	1 Year Return(%)	3 Years Return(%)	5 Years Return(%)	Inception Return(%)
<b>IDBI Hybrid Equity Fund</b>	24th Oct., 2016	<b>17.61</b>	<b>15.36</b>	<b>7.25</b>	<b>8.17</b>
CRISIL Hybrid 35+65 - Aggressive Index		18.06	18.13	12.27	11.80
NIFTY 50 TRI		22.91	24.54	13.70	13.92
<b>IDBI Equity Savings Fund</b>	27th Mar., 2018**	<b>9.53</b>	<b>10.01</b>	<b>6.78</b>	<b>6.41</b>
NIFTY Equity Savings Index		12.14	11.62	9.08	9.14
CRISIL 10 Year Gilt Index		9.28	3.10	6.76	6.04

\*Disclaimer: The information provided is for illustrative purpose and should not be construed as an investment advice. Past performance may or may not be sustained in future. Calculation are based Regular Plan. Growth Option NAV. Different plan have different expense structure. Return greater than 1 year are Compounded Annual Growth Rates (CAGR). IDBI AMC does not provide any guarantee / assurance of returns.  
\*\*Original Inception date was 7th March 2011. As the scheme was converted in to Equity Savings Fund category, 27th March, 2018 is considered as Inception Date. Data as on 30th June, 2023.

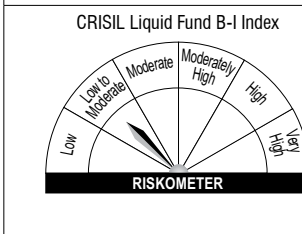
## Product Label

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

- High level of liquidity along with regular income for short term
- Investments in Debt / Money Market Instruments with maturity / residual maturity up to 91 days



## Name and Riskometer of Benchmark



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

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