



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

May 2022

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?

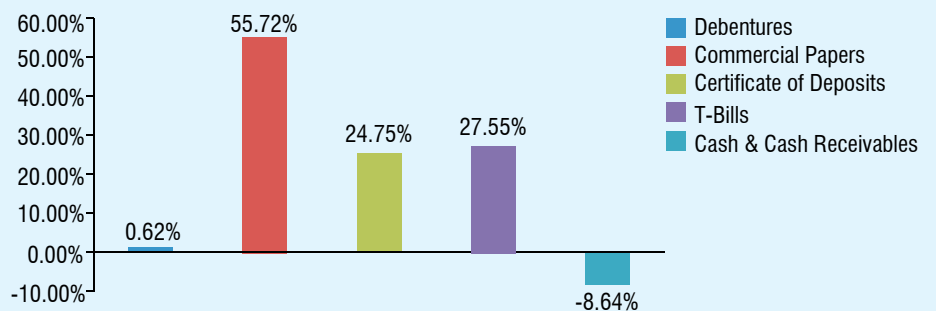
- Ideal for investors looking for temporary parking of surplus funds
- Ideal for Investors who have short term investment horizon and low risk appetite
- Ideal for investors having large amount money to invest in equity schemes but doesn't want to invest through Lumpsum mode. Such investors can park 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 April, 2022

Security Name	Rating	% to net Assets*
DEBENTURES		0.62
National Bank for Agriculture and Rural Development	CRISIL AAA	0.62
COMMERCIAL PAPERS		55.72
Chennai Petroleum Corpn. Ltd.	CRISIL A1+	9.33
GIC Housing Finance Ltd.	CRISIL A1+	9.27
KEC International Ltd.	CRISIL A1+	6.19
Reliance Retail Ventures Ltd.	CRISIL A1+	6.19
Housing Development Finance Corpn. Ltd.	CRISIL A1+	6.19
Reliance Jio Infocomm Ltd.	CRISIL A1+	6.19
ICICI Securities Ltd.	CRISIL A1+	3.09
Reliance Retail Ventures Ltd.	CRISIL A1+	3.09
ICICI Securities Ltd.	CRISIL A1+	3.09
Can Fin Homes Ltd.	[ICRA]A1+	3.09
CERTIFICATE OF DEPOSITS		24.75
Axis Bank Ltd.	CRISIL A1+	9.28
Indian Bank	IND A1+	9.27
HDFC Bank Ltd.	IND A1+	6.20
T-BILLS		27.55
91 DTB	SOV	27.55
TREPS on G-sec or T-bills		0.00
Cash & Cash Receivables		-8.64
TOTAL		100.00

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

Asset Profile as on 30th April, 2022



Quantitative Measures as on 30th April, 2022

YTM:	Average Maturity:	Modified Duration:	Macaulay Duration:
4.12%	50 Days	50 Days	50 Days

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 - April 2022

Period	Returns (in %)			Value of Rs. 10,000/- invested		
	Scheme	Benchmark#	Additional Benchmark##	Scheme (Rs.)	Benchmark# (Rs.)	Additional Benchmark##(Rs.)
1 Year	3.51	3.75	3.65	10,350	10,375	10,363
3 Years	4.43	4.58	5.23	11,392	11,439	11,655
5 Years	5.51	5.52	5.83	13,079	13,085	13,276
1 Month	3.86	4.08	2.82	N.A	N.A	N.A
2 Weeks	3.57	3.91	5.79	N.A	N.A	N.A
1 Week	3.01	3.45	5.73	N.A	N.A	N.A
Since Inception (9th July, 2010)	7.22	7.06	6.50	22,795	22,392	21,047

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 - April 2022

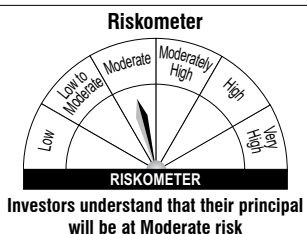
Scheme/Index Name	Inception Date	1 Year Return(%)	3 Years Return(%)	5 Years Return(%)	Inception Return(%)
IDBI Gilt Fund	21st Dec., 2012	0.82	4.85	4.09	6.07
CRISIL Dynamic Gilt Index		1.67	7.26	6.58	7.74
CRISIL 10 Year Gilt Index.		-1.78	5.64	4.94	6.36
IDBI Dynamic Bond Fund	21st Feb., 2012	3.54	5.72	4.79	5.90
CRISIL Dynamic Bond Fund A-III Index		2.67	8.24	7.20	8.42
CRISIL 10 Year Gilt Index.		-1.78	5.64	4.94	6.42
IDBI Hybrid Equity Fund	24th Oct., 2016	10.91	10.56	6.54	8.24
CRISIL Hybrid 35+65 - Aggressive Index		12.93	14.12	12.27	12.32
NIFTY 50 TRI		16.14	14.59	14.34	14.36
IDBI Equity Savings Fund	27th Mar., 2018**	6.64	8.27	NA	6.77
NIFTY Equity Savings Index		8.34	9.42	NA	9.46
CRISIL 10 Year Gilt Index		-1.78	5.64	NA	5.74

*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 April, 2022.

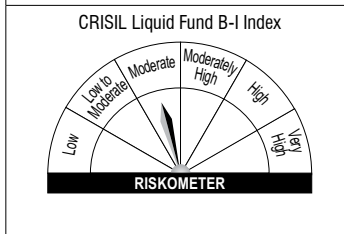
Product Label

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.