



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

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.

Liquid Fund- Investment Style

		Credit Quality*		
		High	Medium	Low
&	High			
	Medium			
	Low			

Interest Rate Sensitivity

* Fund manager may change the scheme positioning based on the market scenario.

- Scheme offers minimal interest rate risks
- Scheme offers high liquidity

- Scheme invests in high quality money market/ debt instruments
- Scheme maintains average maturity of the Portfolio of up to 91 days
- Aims to provide stable returns with minimal credit and mark to market risks.

IDBI Liquid Fund- Investment Objective

The investment objective of the Scheme will be to provide investors with high level of liquidity along with regular income for their investment. The Scheme will endeavour to achieve this objective through an allocation of the investment corpus in a low risk portfolio of money market and debt instruments with maturity of up to 91 days. However, there can be no assurance that the investment objective of the Scheme will be realized.

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.

Asset Allocation

Instrument	Indicative allocation (% of total assets)	Risk profile
Debt and Money market securities with maturity / residual maturity of up to 91 days	Up to 100%	Low

For detailed asset allocation, you may please refer Scheme Information Document (SID)

Key Features

- Inception Date:**
9th July, 2010
- Benchmark Index:**
CRISIL Liquid Fund B-I Index
- Minimum Application Amount**
 - > **Single Investment - Rs.5000**
 - > **Additional Investment - Rs.1000**
 - > **Systematic Investment Plan (SIP)**
 - **Monthly Option** - Rs.500 per month for minimum period of 12 months or Rs.1000 per month for minimum period of 6 months
 - **Quarterly Option** - Rs.1500 per quarter for minimum period of 4 quarters

(Investments above the minimum amount mentioned above shall be made in multiples of Re.1/-)
- Load Structure:**
Entry Load - Not applicable

IDBI Liquid Fund- Investment Strategy

The Fund shall be managed according to the Investment Objective - provide investors with high level of liquidity along with regular income for their investment. The Scheme will invest only in money market instruments & debt instruments with maturity / residual maturity of up to 91 days.

This Scheme is positioned to meet the needs of those investors who want to deploy their funds for a short period of time with the least amount of risk (investment horizon up to 30 days). The returns would match the levels of risk taken in the portfolio and the portfolio would be structured to incorporate high liquidity by the use of cash and cash equivalents

Exit Load

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

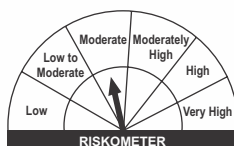
Note: For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.

- Fund Manager:**
Mr. Raju Sharma
- Investment Plans/Options** - Direct Plan and Regular Plan. Both Plans offer IDCW and Growth options. IDCW option offers IDCW Payout, IDCW Reinvestment and IDCW Sweep sub options.

Product Label

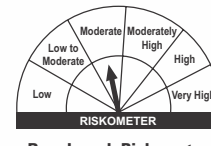
This product is suitable for investors who are seeking*:

- 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



Investors understand that their principal will be at **Moderate Risk**

CRISIL Liquid Fund B-I Index



Benchmark Riskometer is at Moderate Risk

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

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