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Bandhan Liquid Fund[§]

An open ended liquid scheme.
A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.
(Formerly known as IDFC Liquid Fund)

- A fund high on credit quality of its instruments and low on volatility as it invests in <91 days instruments
- Offers insta-redemption facility, so access your money 24*7
- Suitable for building your emergency corpus or to temporarily park the surplus – as part of 'Liquidity' bucket

Fund Features:
(Data as on 31st August'23)

Category: Liquid

Monthly Avg AUM: ₹ 13,743.47 Crores

Inception Date: 2nd July 2001

Fund Manager: Mr. Harshal Joshi (w.e.f. 15th September 2015) Mr. Brijesh Shah (w.e.f. 1st December 2021) Mr. Sreejith Balasubramanian will be managing overseas investment portion of the scheme.

Standard Deviation (Annualized): 0.21%

Modified Duration: 46 Days

Average Maturity: 47 Days

Macaulay Duration: 47 Days

Yield to Maturity: 6.98%

Benchmark: NIFTY Liquid Index A-I (w.e.f. 1st April 2022)

Minimum Investment Amount: ₹ 100/- and any amount thereafter

Options Available: Growth & IDCW® Option - Daily (Reinvest), Weekly (Reinvest), Monthly (Payout,Reinvest and Sweep), Periodic (Payout,Reinvest and Sweep).

SIP (Minimum Amount): ₹ 100/-

SIP Dates : (Monthly/Quarterly) Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

Exit Load*

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	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	0.0000%

*w.e.f October 20, 2019

LIQUIDITY

For very short term parking of surplus or emergency corpus

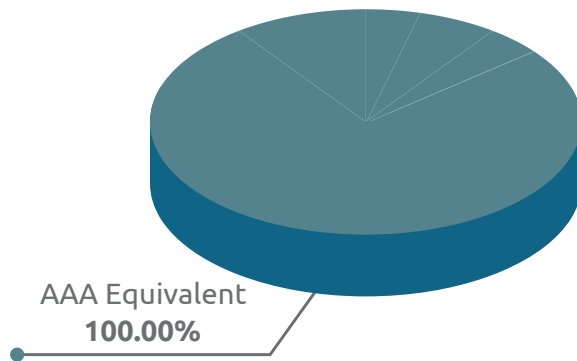
CORE

Ideally forms bulk of your allocation-Funds that focus on high credit quality and low to moderate maturity profile

SATELLITE

Funds that can take higher risk-either duration risk or credit risk or both

ASSET QUALITY



PORTFOLIO

(31 August 2023)

Name	Rating	Total (%)
Commercial Paper		41.85%
Larsen & Toubro	A1+	10.20%
Small Industries Dev Bank of India	A1+	7.81%
Reliance Retail Ventures	A1+	4.09%
Bajaj Housing Finance	A1+	3.73%
Kotak Securities	A1+	3.39%
Bajaj Finance	A1+	3.20%

@Income Distribution cum capital withdrawal

[§]With effect from 13th March 2023, the name of "IDFC Liquid Fund" has changed to "Bandhan Liquid Fund"

Standard Deviation calculated on the basis of 1 year history of monthly data

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

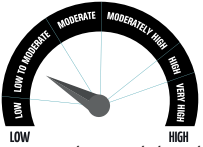
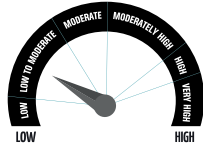
PORTFOLIO (31 August 2023)

Name	Rating	Total (%)
Tata Steel	A1+	1.71%
HDFC Securities	A1+	1.68%
NABARD	A1+	1.68%
HDFC Bank	A1+	1.48%
ICICI Securities	A1+	1.18%
Power Finance Corporation	A1+	0.85%
L&T Finance	A1+	0.84%
Treasury Bill		20.06%
91 Days Tbill - 2023	SOV	19.45%
364 Days Tbill - 2023	SOV	0.34%
182 Days Tbill - 2023	SOV	0.27%
Certificate of Deposit		19.21%
Canara Bank	A1+	8.32%
Bank of Baroda	A1+	2.70%
HDFC Bank	A1+	2.69%
Indian Bank	A1+	1.35%
ICICI Bank	A1+	1.19%
Axis Bank	A1+	1.02%
The Federal Bank	A1+	0.85%
Kotak Mahindra Bank	A1+	0.58%
IndusInd Bank	A1+	0.34%
Small Industries Dev Bank of India	A1+	0.17%
Corporate Bond		8.85%
HDFC Bank	AAA	2.94%
ICICI Bank	AAA	2.29%
Reliance Industries	AAA	1.20%
Axis Bank	AAA	0.68%
Hindustan Petroleum Corporation	AAA	0.68%
National Housing Bank	AAA	0.51%
Kotak Mahindra Prime	AAA	0.38%
L&T Finance	AAA	0.17%
Zero Coupon Bond		0.40%
Bajaj Finance	AAA	0.40%
Net Cash and Cash Equivalent		9.63%
Grand Total		100.00%

Potential Risk Class Matrix

Credit Risk of the scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the scheme ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

Scheme risk-o-meter	This product is suitable for investors who are seeking*	Benchmark risk-o-meter
 <p>Investors understand that their principal will be at Low to Moderate risk</p>	<ul style="list-style-type: none"> To generate short term optimal returns with stability and high liquidity. Investments in money market and debt instruments, with maturity up to 91 days. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Liquid Index A-I</p>