

ICICI Prudential Liquid Fund

(An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.)



Category
Liquid Fund

Style Box

Credit Quality
High Medium Low

High	Medium	Low
Low	Medium	Low
Short	Medium	Long
Medium to Long	Long	

Duration

Low

Short

Medium

Medium to Long

Long

Returns of ICICI Prudential Liquid Fund - Growth Option as on November 30, 2024

Particulars	7 Days			15 Days		30 Days		1 Year		3 Years		5 Years		Since inception	
	Simple Annualized Returns (%)	Simple Annualized Returns (%)	Simple Annualized Returns (%)	CAGR (%)	Current Value of Investment of Rs. 10000	CAGR (%)	Current Value of Investment of Rs. 10000	CAGR (%)	Current Value of Investment of Rs. 10000	CAGR (%)	Current Value of Investment of Rs. 10000	CAGR (%)	Current Value of Investment of Rs. 10000		
Scheme	6.61	6.59	6.80	7.37	10739.02	6.25	11997.04	5.27	12931.43	7.13	37137.88				
CRISIL Liquid Debt A-I Index (Benchmark)	6.88	6.71	6.85	7.32	10734.34	6.36	12034.85	5.38	12999.26	6.80	35044.73				
1 Year T Bill (Additional Benchmark)	8.48	7.69	7.50	7.56	10758.02	6.08	11938.13	5.53	13089.31	6.16	31203.02				
NAV (Rs.) Per Unit (as on November 30, 2024 : 371.3788)	370.9084	370.3750	369.3140	345.8220		309.5587		287.1908		100.00					

Notes:

- Different plans shall have different expense structure. The performance details provided herein are of ICICI Prudential Liquid Fund.
- The scheme is currently managed by Darshil Dedhia & Nikhil Kabra. Mr. Darshil Dedhia has been managing this fund since June 2023. Total Schemes managed by the Fund Manager is 18 (18 are jointly managed). Mr. Nikhil Kabra has been managing this fund since Dec 2023. Total Schemes managed by the Fund Manager is 8 (8 are jointly managed). Refer annexure from page no. 109 for performance of other schemes currently managed by Darshil Dedhia & Nikhil Kabra.
- Date of inception: 17-Nov-05.
- Past performance may or may not be sustained in future and the same may not necessarily provide the basis for comparison with other investment.
- Load is not considered for computation of returns.
- In case, the start/end date of the concerned period is a nonbusiness date (NBD), the NAV of the previous date is considered for computation of returns. The NAV per unit shown in the table is as on the start date of the said period.
- Investors please note that the name of the benchmark of the Scheme has changed to CRISIL Liquid Debt B-I Index with effect from April 3, 2023.
- Mr. Manish Banthia has ceased to be the Fund Manager of the Scheme w.e.f. January 22, 2024
- The benchmark of the Scheme has been changed from CRISIL Liquid Debt B-I Index To CRISIL Liquid Debt A-I Index with effect from March 12, 2024.
- With effect from September 13, 2024, Rohan Maru has ceased to be the fund manager.

Potential Risk Class (PRC)

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

Scheme Details

Fund Managers** :

Darshil Dedhia (Managing this fund since June, 2023 & Overall 12 years of experience)
Nikhil Kabra (Managing this fund since Dec, 2023 & Overall 11 years of experience) (w.e.f. Dec 01, 2023)

Inception/Allotment date:

IPLF Retail Option: 17-Nov-05
IPLF Institutional Option: 03-Apr-03
IPLF Institutional Plus Option: 28-Sep-03
IPLF : 17-Nov-05

Monthly AAUM as on 30-Nov-24 : Rs. 55,349.38 crores
Closing AUM as on 30-Nov-24 : Rs. 50,756.34 crores

Application Amount for fresh Subscription :
Rs. 99 and thereafter (w.e.f. 8th June 2020)

Min.Addl.Investment :
Rs. 1 (plus in multiples of Re.1)

Exit load for Redemption / Switch out

-: Lumpsum & STP Option:
Exit load shall be levied on investors within 7 days of their investment in the Scheme on graded basis as under:

Day at which the investor exits from the Scheme from date of allotment	Exit load as % 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. 20th October 2019)

Total Expense Ratio @@@ :

Other : 0.29% p. a.
Direct : 0.20% p. a.

Indicative Investment Horizon: 7 day and above

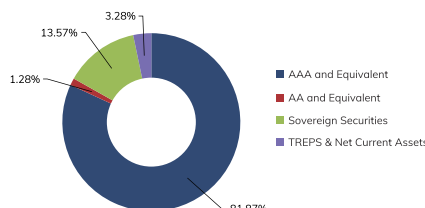
NAV (As on 29-Nov-24): Growth Option : 371.3104

Direct Plan Growth Option : 374.7100

Portfolio as on November 30, 2024

Company/Issuer	Rating	% to NAV	Company/Issuer	Rating	% to NAV
Treasury Bills	SOV	13.50%	Barclays Investments & Loans (India) Ltd.	CRISIL A1+	0.49%
Certificate of Deposit (CDs)		30.79%	Aadhar Housing Finance Ltd.	CRISIL A1+	0.49%
• Punjab National Bank	CRISIL A1+	6.90%	Chambal Fertilisers & Chemicals Ltd.	CRISIL A1+	0.49%
• HDFC Bank Ltd.	CRISIL A1+	4.27%	Birla Group Holdings Pvt. Ltd.	CRISIL A1+	0.49%
• Bank of Baroda	FITCH A1+	3.98%	LIC Housing Finance Ltd.	CRISIL A1+	0.45%
• State Bank Of India	FITCH A1+	3.44%	Corporate Securities		3.34%
• Indian Bank	CRISIL A1+	2.60%	NABARD	CRISIL AAA	1.27%
• IDFC First Bank Ltd.	CRISIL A1+	1.95%	LIC Housing Finance Ltd.	CRISIL AAA	0.60%
• Punjab & Sind Bank	ICRA A1+	1.23%	Cholamandalam Investment And Finance Company Ltd.	ICRA AA+	0.54%
• Karur Vysya Bank Ltd.	CRISIL A1+	0.98%	Mahindra & Mahindra Financial Services Ltd.	FITCH AAA	0.49%
• Bank Of India	CRISIL A1+	0.97%	TMF Holdings Ltd.	CRISIL AA+	0.44%
• Equitas Small Finance Bank Ltd.	CRISIL A1+	0.96%	Units of an Alternative Investment Fund (AIF)		0.21%
• Small Industries Development Bank Of India.	CRISIL A1+	0.93%	Corporate Debt Market Development Fund (Class A2)		0.21%
• Axis Bank Ltd.	CRISIL A1+	0.88%	Debt less than 0.5% of corpus		9.76%
• Union Bank Of India	ICRA A1+	0.59%	TREPS & Net Current Assets		3.26%
• Canara Bank	CRISIL A1+	0.59%	Total Net Assets		100.00%
• Federal Bank Ltd.	CRISIL A1+	0.52%			
Commercial Papers (CPs)		39.13%	• Top Ten Holdings		
• Reliance Retail Ventures Ltd	CRISIL A1+	7.69%			
• HDFC Securities Ltd	CRISIL A1+	2.54%			
• Kotak Securities Ltd.	CRISIL A1+	2.15%			
• NABARD	CRISIL A1+	2.14%			
• Mankind Pharma Ltd	CRISIL A1+	2.00%			
• Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	1.37%			
• Network18 Media & Investments Ltd.	ICRA A1+	1.36%			
• PNB Housing Finance Ltd.	CRISIL A1+	1.18%			
• Reliance Industries Ltd.	CRISIL A1+	1.17%			
• Godrej Properties Ltd.	CRISIL A1+	1.09%			
• Export-Import Bank Of India	CRISIL A1+	1.02%			
• Reliance Jio Infocomm Ltd.	CRISIL A1+	0.98%			
• Aditya Birla Finance Ltd.	CRISIL A1+	0.98%			
• Larsen & Toubro Ltd.	CRISIL A1+	0.97%			
• Can Fin Homes Ltd.	ICRA A1+	0.97%			
• Aditya Birla Housing Finance Ltd.	CRISIL A1+	0.88%			
• Sikka Ports & Terminals Ltd.	CRISIL A1+	0.87%			
• Tata Steel Ltd.	ICRA A1+	0.79%			
• Redington Ltd.	CRISIL A1+	0.79%			
• Godrej Industries Ltd.	CRISIL A1+	0.74%			
• L&T Finance Ltd.	CRISIL A1+	0.73%			
• Bajaj Financial Security Ltd.	CRISIL A1+	0.68%			
• Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.68%			
• APL Apollo Tubes Ltd.	ICRA A1+	0.59%			
• Manappuram Finance Ltd.	CRISIL A1+	0.59%			
• Poonawalla Fincorp Ltd.	CRISIL A1+	0.59%			
• Aditya Birla Money Ltd.	CRISIL A1+	0.58%			
• SMFG India Credit Company Ltd.	CRISIL A1+	0.58%			

Rating Profile (as % of debt component)



Quantitative Indicators

Average Maturity :

39.92 Days

Modified Duration :

36.27 Days

Macaulay Duration :

38.86 Days

Annualised Portfolio YTM* :

7.08%

* in case of semi annual YTM, it will be annualised

For Schemes, which have discontinued fresh subscriptions with effect from October 01, 2012, the Dividend declared will be compulsorily paid out under the "IDCW Payout" option.

@@ Total Expense Ratio is as on the last day of the month. Inception date shown for performance is the inception date for Regular Plan currently available under the Scheme for subscription to the investors.

The AUM/AAUM figures have been adjusted with respect to investments made by other schemes of the Mutual Fund into/afraid scheme. The aggregate value of such interscheme investments amounts to Rs. 2032.84 crores.

Refer page no 101 to 108 for details on option, entry load, SWP, STP/Flex STP & minimum redemption amount pertaining to the scheme

For IDCW History: Refer page no. from 126 to 131. For SIP Returns: Refer page no. from 120 to 125. For Investment Objective: Refer page no., from 132 to 134.

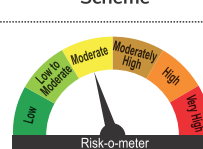
Riskometer

This product labelling is applicable only to the scheme

This Product is suitable for investors who are seeking*:

- Short term savings solution
- A liquid fund that aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity.

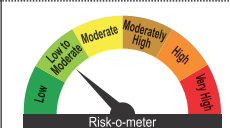
Scheme



The risk of the scheme is moderate

Benchmark

(CRISIL Liquid Debt A-I Index)



The risk of the Benchmark is low to moderate

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

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Statutory Details & Risk Factors

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

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