

LIQUID PORTFOLIO



July 2025





Portfolio Insights

About Liquid Portfolio

This portfolio is designed to invest in Liquid schemes which generates reasonable returns with high level of safety and liquidity.

Inception Date	Suitable for	
4th May 2020	Conservative Investor	
Risk-o-meter	Tenure Suitability	
Low to Moderate	3+ Months	
Benchmark	Min. Investment	Min. SIP
AVG. LIQUID FUND	₹50,000/-	₹5,000/-
Scheme Count	Lock-in Period	
5 Schemes	NIL	

Portfolio Composition

Debt - 100%

CANARA ROBECO Mutual Fund	Canara Robeco Liquid Fund - Gr Liquid Fund		DSP MUTUAL FUND	DSP Liquidity Fund - Gr Liquid Fund	
	Type: Active	20.00%		Type: Active	20.00%
HSBC Mutual Fund	HSBC Liquid Fund – Gr Liquid Fund	20.00%	Invesco Mutual Fund	Invesco India Liquid Fund – Gr Liquid Fund	20 00%



NJ Overnight

Fund - Gr Overnight Fund

Type: Rule Based 20.00%

Fund Manager Details

Scheme Name	Fund Manager Name	No. of Managing Schemes	Managing underlying scheme since
Canara Robeco Liquid Fund - Gr	Kunal Jain	7	Jul-2022
	Avnish Jain	11	Mar-2022
DSP Liquidity Fund - Gr	Shalini Vasanta	6	Aug-2024
D3F Liquidity Fund - Gi	Karan Mundhra	6 9 16 4	Apr-2021
HSBC Liquid Fund - Gr	Mahesh Chhabria	16	Feb-2025
risbe Eiguid i diid - Gi	Abhishek Iyer	4	Nov-2022
Invesco India Liquid Fund - Gr	Krishna Cheemalapati	18	Apr-2011
invesco maia ciquia runa di	Mahesh Chhabria 16 Abhishek Iyer 4 Krishna Cheemalapati 18 Prateek Jain 2	Feb-2022	
NJ Overnight Fund - Gr	Viral Shah	5	Oct-2022
gaa. di	Dhaval Patel	5	Mar-2023
Source: ACE MF Data as on 31st July 2025			



Portfolio Insights

Scheme Performance

Liquid Portfolio		Median rn(%)	Drawdown	1 Year Negative	3 Years Negative Obs %
Scheme Name	3 Years	5 Years	%	Obs %	
Canara Robeco Liquid Fund - Gr	5.15	5.26	-0.02	0.00	0.00
DSP Liquidity Fund - Gr	5.13	5.34	-0.14	0.00	0.00
HSBC Liquid Fund - Gr	5.14	5.31	-0.27	0.00	0.00
Invesco India Liquid Fund - Gr	5.14	5.33	-0.20	0.00	0.00
NJ Overnight Fund - Gr	NA	NA	NA	NA	NA
Weighted Average Portfolio Return	5.14	5.31	-0.16	0.00	0.00

Note:

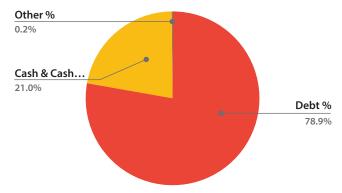
- · Source:- NJ Internal
- · Rolling Median Returns calculated by taking Median of 3 Years & 5 Years Daily Rolling between 31st July 2019 to 31st July 2025.
- Number of Rolling Median Return Observation:- 3 Years 1096 & 5 Years 366
- Drawdown Period:- 31st July 2019 to 31st July 2025.
- Negative Observations Period:- 31st July 2019 to 31st July 2025.
- Number of Negative Observations:- 1 Year 1826 & 3 Years 1096
- · As there is no observations in NJ Overnight Fund, We have given equal weightage to all other schemes.
- Past performance may or may not be sustained in future and is not a guarantee of any future returns.

How to Read:

Rolling returns: It provides a series of overlapping returns over a specific period, offering a smoother, more comprehensive view of performance compared to discrete period returns. They help investors understand the consistency of returns and risk over various market cycles. (Higher the better).

Drawdown: It refers to how much a fund has fallen from its peak to its trough (Lowest Point) in the selected period. (Lower the better) **Negative Observations:** It tells us how many times(%) the scheme has given negative observations in the selected period. (Lower the better)

Portfolio - Asset Allocation



Note: Source: ACE MF | Data as on 31st July 2025



Portfolio Insights

Portfolio - Asset Type Exposure

Instrument Type	Canara Robeco Liquid Fund - Gr	DSP Liquidity Fund - Gr	HSBC Liquid Fund – Gr	Invesco India Liquid Fund – Gr	NJ Overnight Fund - Gr
Alternative Investment Fund	0.19	0.21	0.26	NA	NA
Cash & Cash Equivalents and Net Assets	5.65	-4.01	0.20	1.38	100.00
Certificate of Deposits	40.12	29.27	20.04	20.42	NA
Commercial Papers	39.40	58.48	60.45	52.72	NA
Corporate Debt	NA	0.60	NA	2.17	NA
Government Securities	NA	NA	NA	0.48	NA
Treasury Bills	14.64	15.45	19.05	22.83	NA
Total	100.00	100.00	100.00	100.00	100.00

Note: Source:- ACE MF | Data as on 31st July 2025



Scheme Insights

Scheme Details

Scheme Name	Inception Date	AUM (Crs)	Expense Ratio %
Canara Robeco Liquid Fund - Gr	15-Jan-2002	6,577	0.20
DSP Liquidity Fund - Gr	11-Mar-1998	22,245	0.18
HSBC Liquid Fund - Gr	4-Dec-2002	19,635	0.22
Invesco India Liquid Fund - Gr	17-Nov-2006	14,240	0.22
NJ Overnight Fund - Gr	1-Aug-2022	331	0.15

Note: Source:- ACE MF | AUM Data as on 31st July 2025 | Expense Ratio as on 31st July 2025, data is for regular plans

Scheme Rating Exposure

Scheme Name	sov	AAA and Equivalent	Avg Maturity (Month)	No Of Debt Securities
Canara Robeco Liquid Fund - Gr	14.64	79.52	1.20	45
DSP Liquidity Fund - Gr	15.45	88.35	1.56	114
HSBC Liquid Fund - Gr	19.05	80.49	1.36	87
Invesco India Liquid Fund - Gr	23.31	74.97	1.33	100
NJ Overnight Fund - Gr	NA	NA	0.03	0

Note: Source:- ACE MF | Data as on 31st July 2025 *100% Portfolio is in Cash & Cash Equivalent



Scan me for digital version





Disclaimer: NJ India Invest Private Limited (NJ) is a mutual fund distributor. The NJ Recommended Portfolio is curated based on our research and analysis. The information contained herein does not constitute, and should not be construed as, investment advice or a recommendation to buy, sell, or otherwise transact in any security or investment product or an invitation, offer or solicitation to engage in any investment activity. It is not personalized investment advice and does not guarantee returns or suitability for any specific client. Clients are strongly advised to discuss with your NJ Partner to assess your risk appetite, financial goals, and investment needs to understand the best suitable portfolio that aligns with your requirements before making any investment decisions. NJ assumes no liability for any investment decisions made based on this portfolio. To the extent that any information is regarding the past performance of securities or

investment products, please note such information is not a reliable indicator of future performance and should not be relied upon as a basis for an investment decision. Past performance does not guarantee future performance and the value of investments and the income from them can fall as well as rise. No investment strategy is without risk and markets influence investment performance. Investment markets and conditions can change rapidly, and investors may not get back the amount originally invested and may lose all of their investment.

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

NJ INDIA INVEST PRIVATE LIMITED (AMFI REGISTERED MUTUAL FUND DISTRIBUTOR - ARN 0155)