



**RECOMMENDED  
MF PORTFOLIO**

## **LIQUID PORTFOLIO**



July 2025



**WEALTH**

**FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK**



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

## Portfolio Composition

Debt - 100%

 Canara Robeco Liquid Fund - Gr Liquid Fund Type: Active	20.00%	 DSP Liquidity Fund - Gr Liquid Fund Type: Active	20.00%
 HSBC Liquid Fund - Gr Liquid Fund Type: Active	20.00%	 Invesco India Liquid Fund - Gr Liquid Fund Type: Active	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
	Karan Mundhra	9	Apr-2021
HSBC Liquid Fund - Gr	Mahesh Chhabria	16	Feb-2025
	Abhishek Iyer	4	Nov-2022
Invesco India Liquid Fund - Gr	Krishna Cheemalapati	18	Apr-2011
	Prateek Jain	2	Feb-2022
NJ Overnight Fund - Gr	Viral Shah	5	Oct-2022
	Dhaval Patel	5	Mar-2023

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

Portfolio Insights

Scheme Performance

Liquid Portfolio	Rolling Median Return(%)		Drawdown %	1 Year Negative Obs %	3 Years Negative Obs %
	3 Years	5 Years			
Scheme Name					
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.

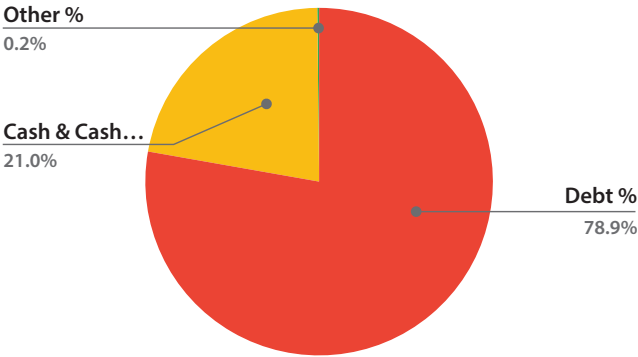
**How to Read:**

**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 (Cr₹)	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



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

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