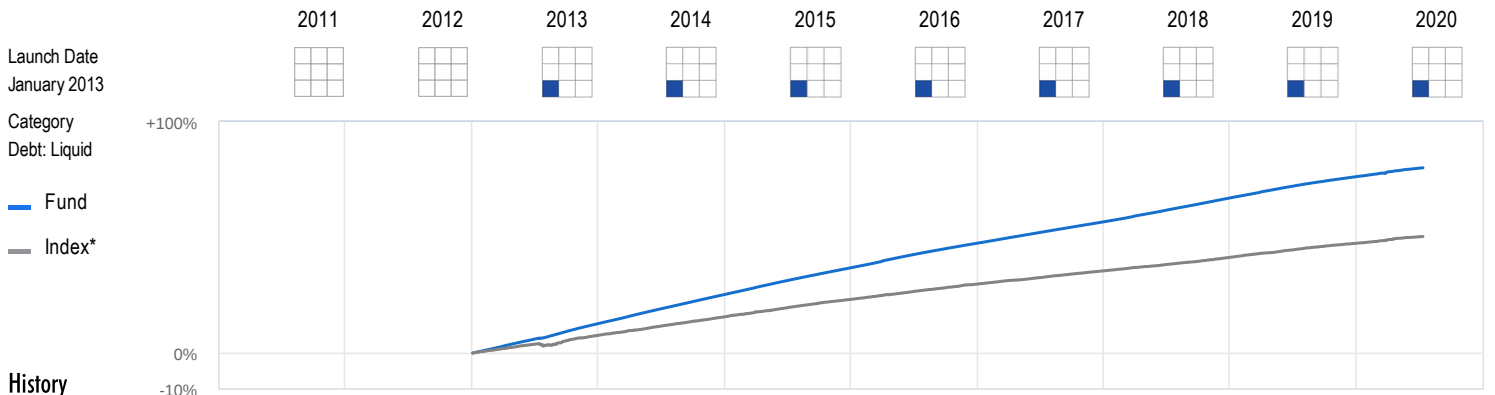


# SBI Liquid Fund - Direct Plan - Direct

★★★



## History

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Rating	-	-	Unrated	★★★★★	★★★★★	★★★★	★★★	★★	★★	★★★
Nav(₹)	-	-	1,973.24	2,153.10	2,332.88	2,511.47	2,677.59	2,876.08	3,065.70	3,148.6596
Quartile Ranking				3	4	4	4	3	3	
Total Return(%)	-	-	--	9.12	8.35	7.66	6.61	7.41	6.59	2.69
Index*	-	-	5.50	5.71	5.38	4.73	4.04	4.06	4.34	2.07
Rank (Funds/Category)	-	-	-/-	27/36	26/34	26/34	31/35	26/35	23/37	17/39
Net Assets (₹Cr)	-	-	16,844	21,285	26,209	24,948	19,042	40,895	46,795	50,762

## Suitability

Liquid funds invest in bonds having maturity of up to 3 months. They are suitable to park the amount that you have set aside to meet any emergency needs or any surplus money that you don't need for the next few months to an year. You can expect to earn better returns than what you would get from a bank account.

The risk of incurring a loss in these funds is negligible but they do not guarantee returns or safety of capital. Though rare, there have been few instances when liquid funds have incurred losses.

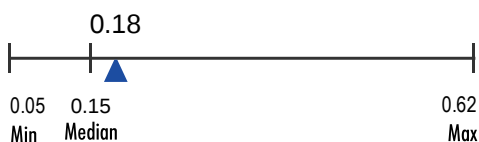
Remember, these are suitable only to invest for a short time frame of up to one year. Do not invest in this, or any other Liquid fund, if your aim is to build wealth in the long run.

## Taxability of earnings:

**Capital gains:** If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. No tax is to be paid as long as you continue to hold the units.

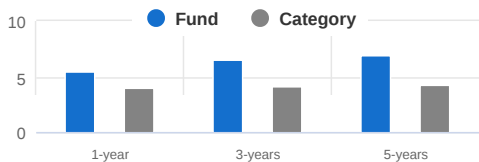
**Dividends:** Dividends paid by the mutual fund scheme are taxed at the rate of 25% (effectively 29.12%, including surcharge and cess). This is known as Dividend Distribution Tax (DDT). Though the investor does not pay this tax directly, it is deducted from the dividend income before passing on to the investor.

## Expense Ratio (%)

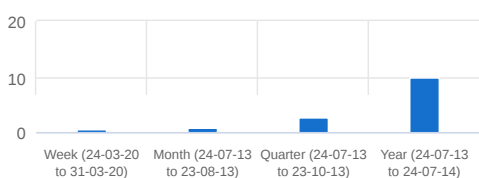


All data as on 12-Jul-2020

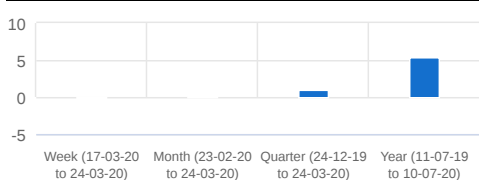
## Trailing Returns (%)



## Best (Period)



## Worst (Period)



## Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	0.28	0.28	0.50
Sharpe Ratio	4.04	-4.34	3.67

## Investment Information

AMC:	SBI Funds Management Ltd
Website:	http://www.sbimf.com
Registrar:	Computer Age Management Ser...
Min Inv (₹):	5,000
Min SIP Inv (₹):	2,000
Exit Load:	Exit load of 0.0070% if redeemed wit...
Nav	
Growth:	3,148.6596
Dividend Weekly:	1,075.3899

## Portfolio Characteristics

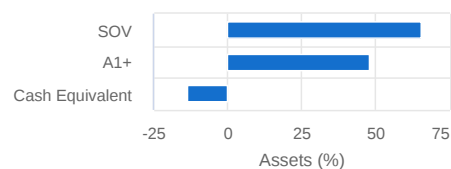
Number of Securities	64
Average Maturity (yrs)	0.13
Avg Maturity 52W High (yrs)	0.14
Avg Maturity 52W Low (yrs)	0.08
Avg Credit Rating	AAA



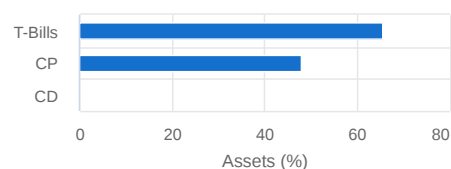
## Top Holdings (%)

Company	Instrument	Assets
Reserve Bank of India 84-D ...	Treasury Bills	20.60
Reserve Bank of India 91-D ...	Treasury Bills	11.71
HDFC 88-D 10/08/2020	Commercial Paper	5.89
Reserve Bank of India 91-D ...	Treasury Bills	5.25
Reserve Bank of India 91-D ...	Treasury Bills	5.15
Reserve Bank of India 91-D ...	Treasury Bills	5.09
Hindustan Aeronautics 90-D ...	Commercial Paper	3.91
Reserve Bank of India 91-D ...	Treasury Bills	3.85
Reliance Industries 88-D 31/...	Commercial Paper	3.54
Reserve Bank of India 364-D...	Treasury Bills	2.99

## Credit Rating Break-up (%)



## Instrument Break-up (%)



\*CCIL T Bill Liquidity Weight