

ICICI Prudential Liquid Fund

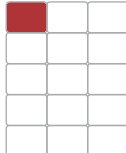
(An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.)



Category
Liquid Fund

Style Box

Credit Quality
High Medium Low



Duration

Low

Short

Medium

Medium to Long

Long

Returns of ICICI Prudential Liquid Fund - Growth Option as on August 31, 2025

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
Scheme	5.34	5.42	5.49	6.90	10690.34	6.96	12239.60	5.56	13110.28	7.12	39023.54
CRISIL Liquid Debt A-I Index (Benchmark)	5.39	5.53	5.59	6.83	10683.36	6.98	12246.51	5.68	13181.03	6.80	36800.91
1 Year T Bill (Additional Benchmark)	2.53	2.89	3.20	7.05	10705.36	6.98	12245.99	5.59	13130.28	6.19	32817.14
NAV (Rs.) Per Unit (as on August 31, 2025 : 390.2354)	389.8359	389.3680	388.4822	365.0354		318.8303		297.6561		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 21 (21 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 at the following [link](#) for performance of other funds being managed by the fund managers.
- 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 Bantia 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 31-Aug-25 : Rs. 52833.85 crores
Closing AUM as on 31-Aug-25 : Rs. 49033.82 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)

Indicative Investment Horizon: 7 day and above

NAV (As on 31-Aug-25): Growth Option : 390.2354

Direct Plan Growth Option : 394.0920

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)

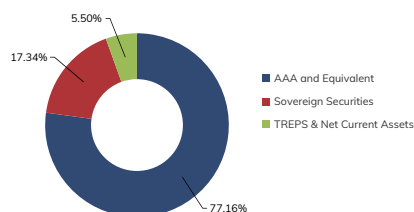
Total Expense Ratio @ @ :

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

Portfolio as on August 31, 2025

Company/Issuer	Rating	% to NAV	Company/Issuer	Rating	% to NAV
Treasury Bills	SOV	17.29%	Tata Power Company Ltd.	CRISIL A1+	0.50%
Certificate of Deposit (CDs)		22.33%	Shree Cements Ltd.	CRISIL A1+	0.50%
• HDFC Bank Ltd.	CRISIL A1+	4.07%	Tata Housing Development Company Ltd.	FITCH A1+	0.50%
• Canara Bank	CRISIL A1+	3.43%	Bajaj Housing Finance Ltd.	CRISIL A1+	0.50%
• IndusInd Bank Ltd.	CRISIL A1+	2.99%	Corporate Securities		2.49%
• Bank Of India	CRISIL A1+	2.83%	Bajaj Finance Ltd.	CRISIL AAA	1.99%
Bank Of Baroda	FITCH A1+	2.53%	EMBASSY OFFICE PARKS REIT	CRISIL AAA	0.51%
Axis Bank Ltd.	CRISIL A1+	1.65%	Units of an Alternative Investment Fund (AIF)		0.28%
Equitas Small Finance Bank Ltd.	CRISIL A1+	1.21%	Corporate Debt Market Development Fund (Class A2)		0.28%
Karur Vysya Bank Ltd.	CRISIL A1+	1.01%	Debt less than 0.5% of corpus		7.36%
Indian Overseas Bank	CARE A1+	0.81%	TREPS & Net Current Assets		5.49%
Indian Bank	CRISIL A1+	0.70%	Total Net Assets		100.00%
IDFC First Bank Ltd.	CRISIL A1+	0.60%			
DCB Bank Ltd.	CRISIL A1+	0.50%	• Top Ten Holdings		
Commercial Papers (CPs)		44.76%			
• Indian Oil Corporation Ltd.	CRISIL A1+	4.19%			
• Kotak Securities Ltd.	CRISIL A1+	3.93%			
• Bajaj Financial Security Ltd.	CRISIL A1+	3.67%			
• Reliance Retail Ventures Ltd.	CRISIL A1+	3.66%			
• Reliance Jio Infocomm Ltd.	CRISIL A1+	3.28%			
• NABARD	CRISIL A1+	3.23%			
HDFC Securities Ltd	CRISIL A1+	2.51%			
Small Industries Development Bank Of India.	CRISIL A1+	2.42%			
Reliance Industries Ltd.	CRISIL A1+	1.91%			
Bharti Airtel Ltd.	CRISIL A1+	1.72%			
Tata Steel Ltd.	ICRA A1+	1.21%			
Aditya Birla Capital Ltd.	CRISIL A1+	1.20%			
Birla Group Holdings Pvt. Ltd.	CRISIL A1+	1.11%			
Bharti Telecom Ltd.	CRISIL A1+	0.91%			
Axis Securities Ltd.	CRISIL A1+	0.90%			
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.81%			
Alembic Pharmaceuticals Ltd.	CRISIL A1+	0.81%			
Aditya Birla Housing Finance Ltd.	CRISIL A1+	0.80%			
Poonawalla Fincorp Ltd.	CRISIL A1+	0.80%			
360 One Wam Ltd.	CRISIL A1+	0.75%			
Godrej Consumer Products Ltd.	CRISIL A1+	0.71%			
Minda Corporation Ltd.	CRISIL A1+	0.61%			
SBICAP Securities Ltd	CRISIL A1+	0.61%			
Bharat Heavy Electricals Ltd.	CRISIL A1+	0.51%			
Julius Baer Capital (India) Pvt. Ltd.	CRISIL A1+	0.50%			

Rating Profile (as % of debt component)



Quantitative Indicators

Average Maturity :
34.18 Days

Modified Duration :
31.33 Days

Macaulay Duration :
33.18 Days

Annualised Portfolio YTM*:
5.87%

* 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 AAUM figures have been adjusted with respect to investments made by other schemes of the Mutual Fund into aforesaid scheme. The aggregate value of such interscheme investments amounts to Rs. 404.69 crores.

To Refer to the annexure for details on option, entry load, SWP, STP/Flex STP & minimum redemption amount pertaining to the scheme. [Click here](#)

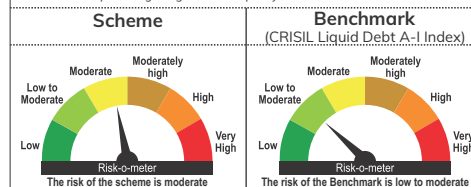
To Refer to the annexure for details on scheme objective, IDCW history and SIP details. [Click here](#)

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.



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

ICICI Prudential Mutual Fund Corporate Office

ONE BKC, A - Wing, 13th Floor, Bandra-Kurla Complex, Mumbai 400 051, India.

Tel: 022 - 26525000 Fax: 022 - 26528100, website: www.icicipruamc.com, email id: enquiry@icicipruamc.com

Statutory Details & Risk Factors

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

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