

# AXIS LIQUID FUND

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

## About the Fund

Axis Liquid Fund is an open ended liquid scheme which invests in debt and money market instruments with a maturity up to 91 days. It provides a high level of liquidity with reasonable returns commensurating with low interest rate risk.



Low risk and high liquidity



Parking solution for idle funds



Insta redemption available\*



Investment Horizon: 15 days - 90 days

\*You can redeem upto 90% of current value of available units or maximum of Rs. 50,000/- per day, whichever is lower and the funds are credited to your account on the same day subject to applicable exit load.

## Advantages of Axis Liquid Fund

Cash management solution for working capital management



High quality portfolio with 100% allocation to A1+ rated assets.



Low interest rate risk due to shorter duration

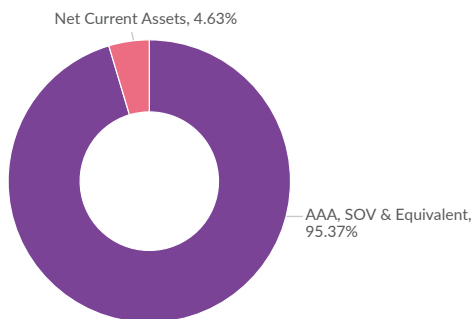


Redemption on T+1 basis\*

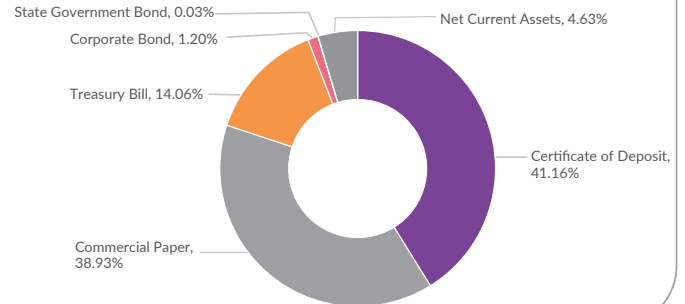


\*Subject to investment within cut-off time

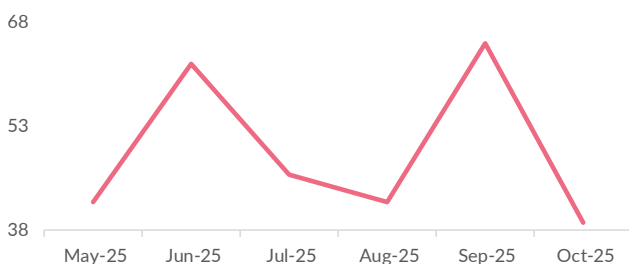
## Rating Allocation



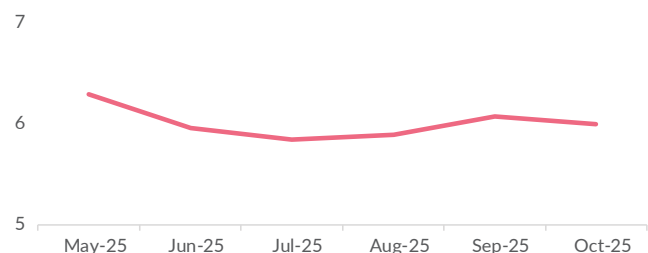
## Asset Allocation



## Residual Maturity (in days)

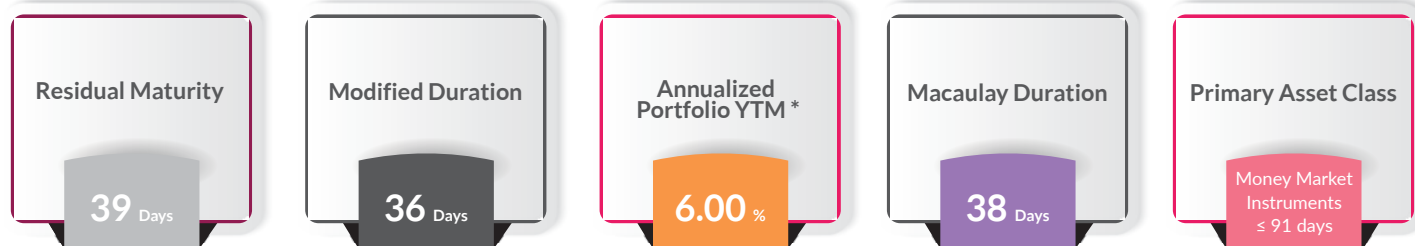


## Annualized Portfolio YTM (in %)











Note: Current portfolio allocation, maturity & duration is based on the current market conditions and is subject to changes depending on the fund manager's view of the markets.

## Portfolio Characteristics



\*The yield to maturity given above is based on the portfolio of funds as on date given above. This should not be taken as an indication of the returns that may be generated by the fund and the securities bought by the fund may or may not be held till their respective maturities. The calculations are based on the invested corpus. In case of semi annual YTM, it will be annualised.

## Investing Facts

 <b>Category</b> Liquid Fund	 <b>Inception Date</b> 9th October 2009	 <b>Entry Load</b> Nil	 <b>Lumpsum</b> Growth Option: ₹500 and in multiples of ₹1/- thereafter All other Options: ₹5,000 and in multiples of ₹1/- thereafter	 <b>Fund Manager</b>
 <b>Options<sup>^^</sup></b> Growth & IDCW <sup>®</sup> <small><sup>®</sup>IDCW means Income Distribution cum Capital Withdrawal.</small>	 <b>AUM</b> ₹ 35,360.42 Cr.	 <b>Exit Load</b>	<b>Lumpsum</b> Growth Option: ₹500 and in multiples of ₹1/- thereafter All other Options: ₹5,000 and in multiples of ₹1/- thereafter	
<b>Investor exit upon subscription</b>				
Up to 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%
Effective Oct 20, 2019				
<b>Devang Shah</b> Work experience: 20 years He has been managing this fund since 5th November 2012.				
<b>Aditya Pagaria</b> Work experience: 17 years He has been managing this fund since 13th August 2016.				
<b>Sachin Jain</b> 12 years of experience in financial market. He has been managing this fund since 3rd July, 2023.				

Note: To view asset class wise AUM & AAUM for categories of the Scheme & geographical spread refer <https://www.axismf.com/statutory-disclosures>

^^For detailed disclosure on plans and options, kindly refer SID.

## Performance (NAV Movement)



	7 Days		15 Days		1 Month		1 Year		3 Years		5 Years		Since Inception	
	CAGR (%)	Current Value of Investment of ₹ 10,000/-	CAGR (%)	Current Value of Investment of ₹ 10,000/-	CAGR (%)	Current Value of Investment of ₹ 10,000/-	CAGR (%)	Current Value of Investment of ₹ 10,000/-	CAGR (%)	Current Value of Investment of ₹ 10,000/-	CAGR (%)	Current Value of Investment of ₹ 10,000/-	CAGR (%)	Current Value of Investment of ₹ 10,000/-
Axis Liquid Fund - Direct Plan - Growth	5.57%	10,011	5.66%	10,023	5.75%	10,048	6.84%	10,684	7.12%	12,294	5.80%	13,256	6.88%	23,486
NIFTY Liquid Index A-I (Benchmark)	5.41%	10,010	5.51%	10,023	5.64%	10,047	6.69%	10,669	7.07%	12,275	5.76%	13,235	6.77%	23,186
NIFTY 1 Year T-Bill Index (Additional Benchmark)	4.07%	10,008	4.42%	10,018	5.50%	10,046	6.79%	10,679	6.90%	12,219	5.59%	13,125	6.72%	23,054

Past performance may or may not be sustained in future. Since inception (31st December 2012). Different plans have different expense structure. Devang Shah is managing the scheme since 5th November 2012 and he manages 21 schemes of Axis Mutual Fund. Aditya Pagaria is managing the scheme since 13th August 2016 and he manages 22 schemes of Axis Mutual Fund. Sachin Jain is managing the scheme since 3rd July 2023 and he manages 13 schemes of Axis Mutual Fund. Returns greater than 1 year are Compounded Annual Growth Rates (CAGR). Face value ₹1,000 per unit. Please refer return table for performance of all schemes managed by the fund manager.

Please click on link [https://www.axismf.com/cms/sites/default/files/Statutory/ALL\\_Annexure\\_Oct.pdf](https://www.axismf.com/cms/sites/default/files/Statutory/ALL_Annexure_Oct.pdf) to view the performance of other schemes currently managed by the fund manager.

Note: In case you require physical copy of this document request you to kindly take the printout to review the fund managers performance of other schemes managed by him from the above link given.

Data as on 31st October 2025.

**Past performance may or may not be sustained in future.** Calculations are based on Regular Plan - Growth Option NAV and Direct Plan – Growth Option NAV, as applicable. Face Value per unit : ₹ 1,000/- for Axis Liquid Fund, Axis Treasury Advantage Fund, Axis Money Market Fund, Axis Overnight Fund and Axis Banking & PSU Debt Fund, ₹ 1/- for Axis Gold ETF and ₹ 10/- for all other schemes. Different plans have different expense structure. Face value is ₹ 1,000 per unit.

Devang Shah is Managing Axis Dynamic Bond Fund, Axis Strategic Bond Fund, Axis Liquid Fund, Axis Gilt Fund and Axis Short Duration Fund since 5th Nov, 2012, Axis Credit Risk Fund since 15th Jul, 2014, Axis Arbitrage Fund since 14th Aug, 2014, Axis Conservative Hybrid Fund, Axis Treasury Advantage Fund since 7th Jun, 2016, Axis Corporate Bond Fund since 13th Jul, 2017, Axis Money Market Fund since 6th Aug, 2019, Axis Long Duration Fund since 27th Dec, 2022, Axis Income Plus Arbitrage Active FOF since 1st Feb, 2023 and Axis Multi Asset Allocation Fund, Axis Children's Fund, Axis Balanced Advantage Fund, Axis Aggressive Hybrid Fund, Axis Equity Savings Fund, Axis Retirement Fund - Aggressive Plan, Axis Retirement Fund - Conservative Plan and Axis Retirement Fund - Dynamic Plan since 5th Apr, 2024.

**\*\*Formerly Known as Axis All Seasons Debt Fund of Funds, the name of Fund and Fundamental Attributes have been changed effective from 14th February 2025**

Aditya Pagaria is Managing Axis Banking & PSU Debt Fund, Axis Liquid Fund and Axis Treasury Advantage Fund since 13th Aug, 2016, Axis Money Market Fund since 6th Aug, 2019, Axis Nifty AAA Bond Plus SDL Apr 2026 50:50 ETF since 11th May, 2021, Axis Floater Fund since 29th Jul, 2021, Axis Nifty AAA Bond Plus SDL Apr 2026 50:50 ETF FOF since 20th Oct, 2021, Axis Gold Fund since 9th Nov, 2021, Axis Silver Fund of Fund since 21st Sep, 2022, Axis Nifty SDL September 2026 Debt Index Fund since 22nd Nov, 2022, Axis CRISIL IBX SDL May 2027 Index Fund, Axis Aggressive Hybrid Fund since 1st Feb, 2023, Axis CRISIL IBX 50:50 Gilt Plus SDL September 2027 Index Fund since 27th Feb, 2023, Axis Fixed Term Plan - Series 113 (1228 Days) since 21st Mar, 2023, Axis Short Duration Fund since 3rd Jul, 2023, Axis Multi Asset Allocation Fund, Axis Silver ETF and Axis Gold ETF since 1st Jun, 2024, Axis CRISIL-IBX AAA Bond NBFC - Jun 2027 Index Fund since 24th Sep, 2024, Axis CRISIL-IBX AAA Bond Financial Services - Sep 2027 Index Fund since 22nd Nov, 2024, Axis CRISIL-IBX AAA Bond NBFC-HFC - Jun 2027 Index Fund since 11th Dec, 2024 and Axis CRISIL-IBX Financial Services 3-6 Months Debt Index Fund since 24th Sep, 2025.

Sachin Jain is Managing Axis Ultra Short Duration fund, Axis Conservative Hybrid Fund since 4th Sep, 2020, Axis Arbitrage Fund, Axis Money Market Fund and Axis Overnight Fund since 9th Nov, 2021, Axis Strategic Bond Fund, Axis Gilt Fund, Axis Nifty SDL September 2026 Debt Index Fund and Axis Nifty AAA Bond Plus SDL Apr 2026 50:50 ETF since 1st Feb, 2023, Axis CRISIL IBX 50:50 Gilt Plus SDL September 2027 Index Fund since 27th Feb, 2023, Axis Fixed Term Plan - Series 112 (1143 Days) since 1st Mar, 2023, Axis Fixed Term Plan - Series 113 (1228 Days) since 21st Mar, 2023 and Axis Liquid Fund since 3rd Jul, 2023.

Axis Bank Ltd. is not liable or responsible for any loss or shortfall resulting from the operation of the scheme.

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Fund Name & Benchmark	Product Labelling	Product Riskometer	Benchmark Riskometer	Potential Risk Matrix (PRC)																								
<b>AXIS Liquid Fund</b> (An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.) <b>Benchmark:</b> NIFTY Liquid Index A-I	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"><li>Regular income over short term</li><li>Investment in debt and money market instruments</li></ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>		<p>NIFTY Liquid Index A-I</p>	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td><b>B-I</b></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)		<b>B-I</b>		Moderate (Class II)				Relatively High (Class III)			
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Moderate (Class II)																												
Relatively High (Class III)																												

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