

QUANTUM LIQUID FUND

An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.



Fund Details (as on March 31, 2025)

Category of Scheme Liquid Fund

Investment Objective

To provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Inception Date (Date of Allotment)

07 April, 2006

Benchmark Index

Tier I Benchmark - CRISIL Liquid Debt A-I Index

Declaration of Net Asset Value (NAV)

All Calendar Days

NAV of Plans/Options (as on March 31, 2025)

	Direct (₹/Unit)	Regular (₹/Unit)
Daily IDCW	10.0131	10.0002
Monthly IDCW	10.0275	10.0248
Growth	34.6919	34.4583
Unclaimed IDCW Plan Below 3 Years	10.9075	--
Unclaimed IDCW Plan Above 3 years	10.0000	--
Unclaimed Redemption Plan Above 3 years	10.0000	--
Unclaimed Redemption Plan Below 3 years	10.4885	--

AUM ₹ (In Crores) (as on March 31, 2025)

Average AUM* : 538.05
Absolute AUM : 520.72

*Cumulative Daily AUM / No of days in the month

Fund Manager

Mr. Pankaj Pathak (Work experience: 14 years)

Please note that Mr. Pankaj Pathak has ceased to be the Fund Manager of Quantum Liquid Fund with effect from March 31st, 2025.

Ms. Sneha Pandey (Work experience: 8 years)

She has been managing this fund since April 01, 2025.

Quantum Liquid Fund

Portfolio Information

Annualised Portfolio YTM* : 6.70%
Macauley's Duration : 41 days
Modified Duration : 39 days
Weighted Average Maturity
At the end of the month : 41 days
Average during the month : 46 days
As on March 31, 2025

*in case of semi annual YTM, it will be annualised

Entry Load

Not Applicable

Exit Load

Investor Exit Upon Subscription	% of Exit Load
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	NIL

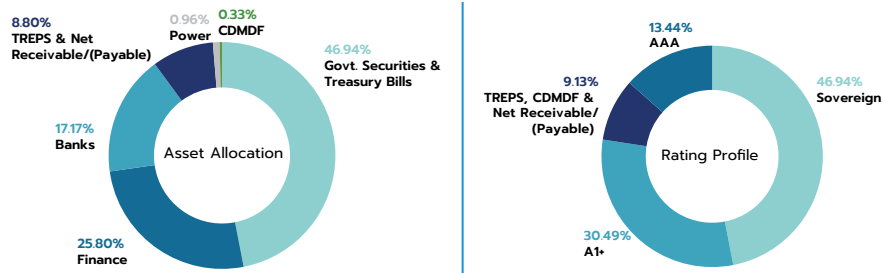
Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

Portfolio as on March 31, 2025

Name of Instrument	Rating	Residual Maturity (in days)	% to NAV	Annualised Yield to Maturity
DEBT INSTRUMENTS				
A. Listed /Awaiting listing on Stock Exchanges				
i. Bonds				
1. 7.17% Power Fin Corp Ltd NCD Sr202B(MD 22/05/2025)	CRISIL AAA	52	4.80%	7.00%
2. 7.15% SIDBI NCD Ser I (MD 02/06/2025)	ICRA AAA	63	4.80%	7.21%
3. 7.16% Power Fin Corp Ltd NCD Sr199B(MD 24/04/2025)	CRISIL AAA	24	2.88%	7.19%
4. 6.85% Power Grid Corp Ltd NCD LXVII(MD 15/04/2025)	CRISIL AAA	15	0.96%	7.06%
Total of Bonds			13.44%	
ii. State Government Securities				
1. 5.95% Tamilnadu SDL (MD 13/05/2025)	SOV	43	9.59%	6.61%
Total of State Government Securities			9.59%	
B) Privately Placed/Unlisted				
C) Securitized Debt Instruments				
Total of Debt Instruments				
23.03%				
MONEY MARKET INSTRUMENTS				
A. Treasury Bills (T-Bill)				
1. 91 Days Tbill (MD 08/05/2025)	SOV	38	13.54%	6.35%
2. 91 Days Tbill (MD 17/04/2025)	SOV	17	8.62%	6.37%
3. 182 Days Tbill (MD 05/06/2025)	SOV	66	7.59%	6.42%
4. 91 Days Tbill (MD 26/06/2025)	SOV	87	4.73%	6.29%
5. 91 Days Tbill (MD 24/04/2025)	SOV	24	1.91%	6.38%
6. 364 Days Tbill (MD 02/05/2025)	SOV	32	0.96%	6.35%
Total of T-Bill			37.35%	
B. Commercial Papers (CP)				
1. Export Import Bank of India CP (MD 03/06/2025)	CRISIL A1+	64	8.54%	7.00%
2. National Bank For Agri & Rural CP (MD 28/04/2025)	ICRA A1+	28	4.78%	7.15%
Total of CPs			13.32%	
C. Certificate of Deposits (CD)				
1. Bank of Baroda CD (MD 29/04/2025)	IND A1+	29	4.78%	7.05%
2. Punjab National Bank CD (MD 08/05/2025)	CARE A1+	38	4.77%	7.00%
3. Canara Bank CD (MD 16/05/2025)	CRISIL A1+	46	4.76%	6.98%
4. Bank of Baroda CD (MD 15/05/2025)	IND A1+	45	2.86%	7.00%
Total of CDs			17.17%	
D. TREPS*				
Total of Money Market Instruments			75.67%	6.70%
OTHERS				
1. Corporate Debt Market Development Fund Class A2			0.33%	
Net Receivable/(payable)			0.97%	
Grand Total			100.00%	

* Cash & Cash Equivalents

Asset Allocation & Rating Profile (% of Net Assets) as on March 31, 2025



Income Distribution History (Monthly IDCW)

Record Date	Gross IDCW per unit (₹)	
	Individual	Non Individual
	Direct Plan	Regular Plan
27-Jan-25	0.05996929	0.05894787
25-Feb-25	0.05218273	0.05151585
25-Mar-25	0.05025573	0.04952765

*Investors are paid IDCW post deduction of TDS on Gross IDCW as applicable as per Finance Act 2020

GIPS Compliance

- Quantum Asset Management Company Pvt. Ltd. claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.
- Indian Rupee (INR) is the currency used to express performance and other statistics.
- Using Price Return for a benchmark is allowed by SEBI where the Total Return index values are not available. This requirement is different from GIPS Standards wherein the GIPS compliant firms are required to provide benchmark returns in based on Total Return Index value only

QUANTUM LIQUID FUND

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Fund Details (as on March 31, 2025)

Total Expense Ratio (As on month end)

Direct Plan – Total TER	: 0.16%
Regular Plan – Total TER	: 0.26%
TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.	

Brokerages & Commissions Details

Brokerages on Investments for March 2025:	₹11,000.00
Distributor commissions for March 2025:	₹28,585.00

Minimum Application Amount (Under each Option)

Growth Option: ₹5,000/- and in multiples of ₹1/- thereafter. Monthly Income Distribution cum Capital Withdrawal (IDCW) Option: ₹10,000/- and in multiples of ₹1/- thereafter. Daily Income Distribution cum Capital Withdrawal Reinvestment Option: ₹1,00,000/- and in multiples of ₹1/- thereafter. Additional Investment: ₹500/- and in multiples of ₹1/- thereafter /50 units (For all options)

Redemption Proceeds

Processed through RTGS/NEFT mode on T+1 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+1 basis from the date of transaction where the required Bank details of investor are not available

Product Label

Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
Quantum Liquid Fund (An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.) Tier I Benchmark: CRISIL Liquid Debt A-1 Index	<ul style="list-style-type: none"> Income over the short term Investments in debt / money market instruments 	<p>The risk of the scheme is Low Risk</p>	<p>The risk of the benchmark is Low to Moderate Risk</p>

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

Notes:

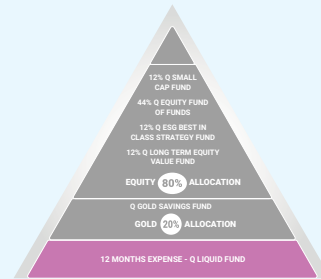
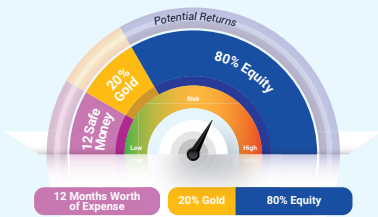
Quantum Liquid Fund Aum of Rs. 520.72 Crores includes amount payable to investors on account of Unclaimed Dividend below 3 years amounting to Rs. 0.02 Crores & Unclaimed Redemption below 3 years amounting to Rs. 0.01 Crores.

Please [click here](#) for more details on taxation

PRC Matrix

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Be Better Prepared for Contingencies – QLF in our Asset Allocation Strategy



Please note the above is a suggested asset allocation approach and not to be considered as an investment advice or recommendation.



Know More

Performance of the Scheme



Quantum Liquid Fund as on March 31, 2025

Quantum Liquid Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Additional Benchmark Returns (%)##	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Additional Benchmark Returns (₹)##
Since Inception (07th Apr 2006)	6.77%	6.83%	6.20%	34,692	35,084	31,376
10 years**	5.85%	6.25%	6.31%	17,659	18,341	18,444
7 years**	5.47%	5.82%	6.05%	14,522	14,867	15,090
5 years**	5.19%	5.51%	5.51%	12,883	13,075	13,079
3 years**	6.51%	6.75%	6.39%	12,084	12,168	12,043
1 year**	7.04%	7.24%	7.49%	10,704	10,724	10,749
1 month*	7.11%	7.43%	7.02%	10,059	10,061	10,058
15 days*	7.86%	8.36%	8.23%	10,032	10,034	10,034
7 days*	9.14%	9.37%	7.46%	10,018	10,018	10,014

Quantum Liquid Fund - Regular Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Additional Benchmark Returns (%)##	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Additional Benchmark Returns (₹)##
Since Inception (01st Apr 2017)	5.46%	5.92%	6.03%	15,302	15,843	15,981
7 years**	5.38%	5.82%	6.05%	14,432	14,867	15,090
5 years**	5.09%	5.51%	5.51%	12,819	13,075	13,079
3 years**	6.40%	6.75%	6.39%	12,048	12,168	12,043
1 year**	6.93%	7.24%	7.49%	10,693	10,724	10,749
1 month*	7.01%	7.43%	7.02%	10,058	10,061	10,058
15 days*	7.76%	8.36%	8.23%	10,032	10,034	10,034
7 days*	9.03%	9.37%	7.46%	10,017	10,018	10,014

#CRISIL Liquid Debt A-I Index; ## CRISIL 1 year T-bill Index
Past performance may or may not be sustained in the future.
 Different Plans shall have a different expense structure.
 *Simple Annualized.
 **Returns for 1 year and above period are calculated on the basis of Compounded Annualized Growth Rate (CAGR).
 Returns are net of total expenses.

Fund Manager wise Performance

as on March 31, 2025



Performance of the Funds Managed by Mr. Pankaj Pathak. Total Schemes Managed - 3

Quantum Dynamic Bond Fund

Mr. Pankaj Pathak is the Fund Manager managing the scheme since March 01, 2017.

Period	1 Year		3 Years		5 Years	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Dynamic Bond Fund - Direct Plan - Growth Option	9.35%	8.79%	7.97%	6.69%	6.75%	6.55%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	8.86%	8.79%	7.64%	6.69%	6.51%	6.55%

Past performance may or may not be sustained in the future.
 #CRISIL Dynamic Bond A-III Index.
 Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).
 Different Plans shall have different expense structure.
 Mr. Pankaj Pathak manages 3 schemes of the Quantum Mutual Fund. Mr. Pankaj Pathak has ceased to be the Fund Manager of Quantum Dynamic Bond Fund with effect from March 31, 2025. Ms. Sneha Pandey (Fund Manager) has been managing the scheme since April 01, 2025.

The Performance of Quantum Multi Asset Allocation Fund will be disclosed on completion of 1 year since its inception in terms of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024