

Quantum Liquid Fund



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

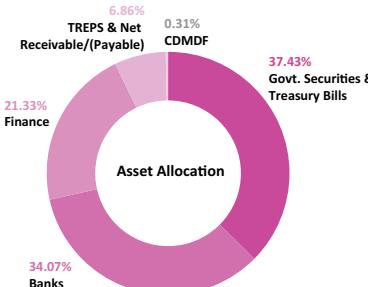
Investment Objective: To provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Scheme Portfolio as on January 31, 2026

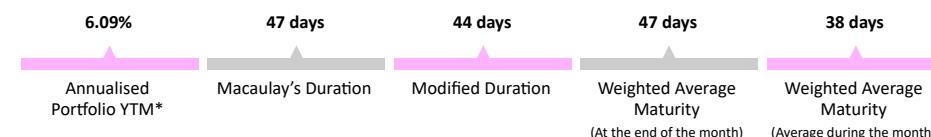
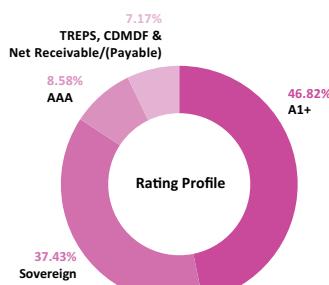
| Name of Instrument | Rating | % to NAV |
|--|------------|----------------|
| Money Market Instruments | | 84.25% |
| Treasury Bills (T-Bill) | SOV | 37.43% |
| Certificate of Deposits (CD) | | 34.07% |
| State Bank of India CD (MD 27/03/2026) | CRISIL A1+ | 8.49% |
| Canara Bank CD (MD 04/02/2026) | CRISIL A1+ | 4.28% |
| Canara Bank CD (MD 24/02/2026) | CRISIL A1+ | 4.27% |
| Bank of Baroda CD (MD 13/03/2026) | IND A1+ | 4.26% |
| Bank of Baroda CD (MD 11/03/2026) | CRISIL A1+ | 4.26% |
| Punjab National Bank CD (MD 13/03/2026) | IND A1+ | 4.26% |
| Punjab National Bank CD (MD 20/03/2026) | IND A1+ | 4.25% |
| Commercial Papers (CP) | | 12.75% |
| Small Ind Dev Bk of India CP (MD 06/03/2026) | CARE A1+ | 8.52% |
| Power Finance Corp Ltd CP (MD 15/04/2026) | ICRA A1+ | 4.23% |
| Corporate Debt | | 8.58% |
| IRFC | CRISIL AAA | 4.29% |
| National Housing Bank | CRISIL AAA | 4.29% |
| Total of Debt Instruments | | 92.83% |
| Treps ⁵ & Others | | 6.86% |
| Corporate Debt Market | | 0.31% |
| Development Fund Class A2 | | |
| Grand Total | | 100.00% |

⁵Short term instrument

Asset Allocation (%) as on January 31, 2026



Rating Profile (%) as on January 31, 2026



As on January 31, 2026; *in case of semi annual YTM, it will be annualised

Fund Performance as on January 31, 2026

| 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 (₹) |
| 7 days* | 5.39% | 5.77% | 3.57% | 10,010 | 10,011 | 10,007 |
| 15 days* | 5.08% | 5.35% | 1.80% | 10,021 | 10,022 | 10,007 |
| 1 month* | 4.99% | 5.20% | 1.59% | 10,041 | 10,043 | 10,013 |
| 1 year** | 5.92% | 6.26% | 5.75% | 10,592 | 10,626 | 10,575 |
| 3 years** | 6.58% | 6.89% | 6.72% | 12,108 | 12,216 | 12,156 |
| 5 years** | 5.53% | 5.89% | 5.64% | 13,092 | 13,313 | 13,159 |
| 7 years** | 5.27% | 5.69% | 5.85% | 14,332 | 14,732 | 14,896 |
| Since Inception [^] | 5.48% | 5.93% | 5.98% | 16,030 | 16,640 | 16,709 |

#CRISIL Liquid Debt A-I Index; ##CRISIL 1 year T-bill Index. [^]Inception date - April 01, 2017. Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation. 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 and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Income Distribution History

| Record Date | Gross IDCW per unit (₹) Individual/Non Individual | |
|-------------|---|--------------|
| | Direct Plan | Regular Plan |
| 25-Nov-25 | 0.04239484 | 0.04161708 |
| 26-Dec-25 | 0.04674274 | 0.04570905 |
| 27-Jan-26 | 0.04906757 | 0.04803628 |

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



Scan for complete portfolio

Note:

Quantum Liquid Fund AUM of Rs. 583.13 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.

Inception Date

April 07, 2006

Benchmark Index

Tier I Benchmark - CRISIL Liquid Debt A-I Index

Fund Managers Details

| Fund Managers | Experience | Managing Fund Since |
|-------------------|------------|---------------------|
| Ms. Sneha Pandey | 8 years | April 01, 2025 |
| Mr. Mayur Chauhan | 16 years | July 01, 2025 |

AUM ₹ (In Crores) (as on January 31, 2026)

Average AUM*: 608.20

Absolute AUM: 583.13

*Cumulative Daily AUM / No of days in the month

NAV (as on January 31, 2026)

Direct (₹/Unit) Regular (₹/Unit)

| | | |
|---|---------|---------|
| Daily IDCW | 10.0085 | 10.0002 |
| Monthly IDCW | 10.0158 | 10.0132 |
| Growth | 36.3756 | 36.0983 |
| Unclaimed IDCW Plan Above 3 years | 10.0000 | -- |
| Unclaimed IDCW Plan Below 3 years | 11.4368 | -- |
| Unclaimed Redemption Plan Above 3 years | 10.0000 | -- |
| Unclaimed Redemption Plan Below 3 years | 11.0007 | -- |

Minimum Investment Amount

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)

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.

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

| | |
|--------------------------|-------|
| Direct Plan – Total TER | 0.15% |
| Regular Plan – Total TER | 0.26% |

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

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

This product is suitable for investors who are seeking*

- Income over the short term
- Investments in debt / money market instruments

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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

PRC Matrix

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

Quantum Liquid Fund

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



Performance of the scheme

As on January 31, 2026

| 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 (₹) ^{##} |
| 7 Days* | 5.50% | 5.77% | 3.57% | 10,011 | 10,011 | 10,007 |
| 15 Days* | 5.18% | 5.35% | 1.80% | 10,021 | 10,022 | 10,007 |
| 1 Month* | 5.10% | 5.20% | 1.59% | 10,042 | 10,043 | 10,013 |
| 1 Year** | 6.03% | 6.26% | 5.75% | 10,603 | 10,626 | 10,575 |
| 3 Years** | 6.69% | 6.89% | 6.72% | 12,145 | 12,216 | 12,156 |
| 5 Years** | 5.64% | 5.89% | 5.64% | 13,159 | 13,313 | 13,159 |
| 7 Years** | 5.37% | 5.69% | 5.85% | 14,428 | 14,732 | 14,896 |
| 10 Years** | 5.70% | 6.10% | 6.12% | 17,423 | 18,083 | 18,115 |
| Since Inception (07th Apr 2006) | 6.73% | 6.80% | 6.17% | 36,376 | 36,848 | 32,805 |

#CRISIL Liquid Debt A-I Index; ## CRISIL 1 year T-bill Index. Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation. 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 and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Performance of the Funds Managed by Ms. Sneha Pandey. Total Schemes Managed - 4

Quantum Dynamic Bond Fund

Ms. Sneha Pandey is managing the scheme since April 01, 2025.
Mr. Mayur Chauhan is managing the scheme since July 01, 2025.

| 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 | 5.72% | 5.54% | 7.64% | 7.29% | 6.25% | 5.63% |
| Quantum Dynamic Bond Fund - Regular Plan - Growth Option | 5.21% | 5.54% | 7.20% | 7.29% | 5.94% | 5.63% |

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. Ms. Sneha Pandey manages 4 schemes of the Quantum Mutual Fund. Mr. Mayur Chauhan manages 2 schemes of the Quantum Mutual Fund.

Quantum Multi Asset Allocation Fund

Mr. Chirag Mehta is managing the scheme since March 07, 2024.
Ms. Sneha Pandey is managing the scheme since April 01, 2025.
Ms. Mansi Vasa is managing the scheme since April 01, 2025.

| Period | 1 Year | |
|--|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Multi Asset Allocation Fund - Direct Plan - Growth Option | 15.25% | 19.14% |
| Quantum Multi Asset Allocation Fund - Regular Plan - Growth Option | 13.45% | 19.14% |

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation. Different Plans shall have a different expense structure. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Mr. Chirag Mehta manages 8 Schemes, Ms. Sneha Pandey manages 4 Schemes and Ms. Mansi Vasa manages 2 Schemes of the Quantum Mutual Fund. #NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%)

Quantum Multi Asset Active FOF*

Mr. Chirag Mehta is managing the scheme since July 11, 2012.
Ms. Sneha Pandey is managing the scheme since April 01, 2025.
Ms. Mansi Vasa is managing the scheme since April 01, 2025.

| 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 Multi Asset Active FOF - Direct Plan - Growth Option | 16.59% | 18.50% | 14.57% | 14.94% | 11.66% | 12.68% |
| Quantum Multi Asset Active FOF - Regular Plan - Growth Option | 16.16% | 18.50% | 14.17% | 14.94% | 11.26% | 12.68% |

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation. #CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). It is a customized index and it is rebalanced daily. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Different Plans shall have a different expense structure. Mr. Chirag Mehta manages 8 Schemes, Ms. Sneha Pandey manages 4 Schemes and Ms. Mansi Vasa manages 2 Schemes of the Quantum Mutual Fund. *The name of Quantum Multi Asset Fund of Funds has been changed to Quantum Multi Asset Active FOF effective from August 29, 2025.