

QUANTUM LIQUID FUND

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



Fund Details (as on August 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 August 31, 2025)

	Direct (₹/Unit)	Regular (₹/Unit)
Daily IDCW	10.0085	10.0002
Monthly IDCW	10.0192	10.0165
Growth	35.5603	35.3054
Unclaimed IDCW Plan Above 3 years	--	10.0000
Unclaimed IDCW Plan Below 3 years	--	11.1804
Unclaimed Redemption Plan Above 3 years	--	10.0000
Unclaimed Redemption Plan Below 3 years	--	10.7507

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

Average AUM*	: 539.15
Absolute AUM	: 540.55

*Cumulative Daily AUM / No of days in the month

Fund Manager

Ms. Sneha Pandey (Work experience: 8 years)
She has been managing this fund since April 01, 2025.

Mr. Mayur Chauhan (Work experience: 16 years)
He has been managing this fund since July 01, 2025.

Quantum Liquid Fund

Portfolio Information

Annualised Portfolio YTM*	: 5.62%
Macaulay's Duration	: 38 days
Modified Duration	: 35 days

Weighted Average Maturity

At the end of the month	: 38 days
Average during the month	: 43 days

As on August 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

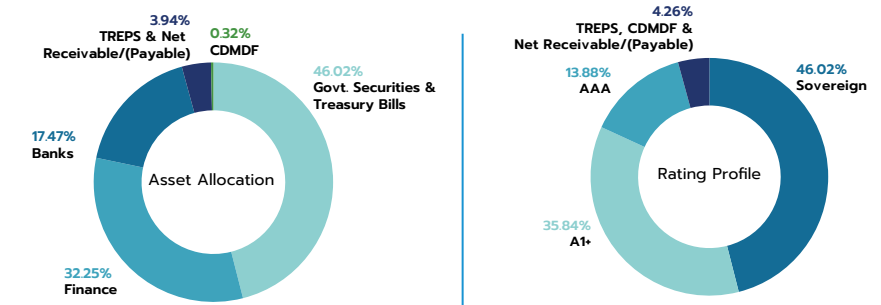
Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

Portfolio as on August 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. 7.2% NABARD Sr 23D NCD (MD 23/09/2025)	CRISIL AAA	23	9.25%	5.94%
2. 7.59% Power Fin Corp Ltd NCD Sr 218(MD 03/11/2025)	CRISIL AAA	64	4.63%	5.97%
Total of Bonds			13.88%	
B) Privately Placed/Unlisted			NIL	
C) Securitised Debt Instruments			NIL	
Total of Debt Instruments			13.88%	
MONEY MARKET INSTRUMENTS				
A. Treasury Bills (T-Bill)				
1. 91 Days Tbill (MD 02/10/2025)	SOV	32	11.05%	5.42%
2. 91 Days Tbill (MD 04/09/2025)	SOV	4	9.25%	5.41%
3. 91 Days Tbill (MD 16/10/2025)	SOV	46	9.19%	5.50%
4. 91 Days Tbill (MD 06/11/2025)	SOV	67	9.16%	5.44%
5. 91 Days Tbill (MD 11/09/2025)	SOV	11	4.62%	5.44%
6. 91 Days Tbill (MD 30/10/2025)	SOV	60	2.75%	5.46%
Total of T-Bill			46.02%	
B. Commercial Papers (CP)				
1. Small Ind Dev Bk of India CP (MD 04/09/2025)	CRISIL A1+	4	4.62%	5.69%
2. Export Import Bank of India CP (MD 24/10/2025)	CRISIL A1+	54	4.59%	5.83%
3. Export Import Bank of India CP (MD 17/11/2025)	CRISIL A1+	78	4.57%	5.83%
Total of CPs			13.78%	
C. Certificate of Deposits (CD)				
1. Punjab National Bank CD (MD 29/09/2025)	CARE A1+	29	8.29%	5.75%
2. Bank of Baroda CD (MD 03/10/2025)	IND A1+	33	4.60%	5.80%
3. Small Ind Dev Bk of India CD (MD 23/10/2025)	CARE A1+	53	4.59%	5.80%
4. Bank of Baroda CD (MD 03/11/2025)	CRISIL A1+	64	4.58%	5.80%
Total of CDs			22.06%	
D. TREPS*			7.40%	5.38%
Total of Money Market Instruments			89.26%	
OTHERS				
1. Corporate Debt Market Development Fund Class A2			0.32%	
Net Receivable/(payable)			-3.46%	
Grand Total			100.00%	

* Cash & Cash Equivalents

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



Income Distribution History (Monthly IDCW)

Record Date	Gross IDCW per unit (₹)	
	Individual/Non Individual	Regular Plan
25-Jun-25	0.05171932	0.05097283
25-Jul-25	0.04455618	0.04379209
25-Aug-25	0.04691978	0.04591788

*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

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



Fund Details (as on August 31, 2025)

Total Expense Ratio (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.

Brokerages & Commissions Details

Brokerages on Investments for August 2025: ₹2,500.00

Distributor commissions for August 2025: ₹22,844.00

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-I 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:

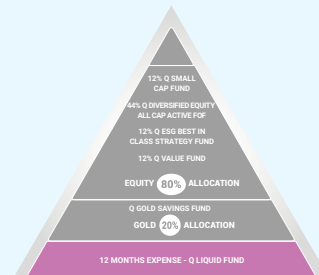
Quantum Liquid Fund AUM of Rs. 54055 Crores includes amount payable to investors on account of Unclaimed Dividend below 3 years amounting to Rs. 0.03 Crores & Unclaimed Redemption below 3 years amounting to Rs. 0.02 Crores.

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 – Quantum Liquid Fund 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 August 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)	6.75%	6.82%	6.22%	35,560	35,995	32,268
10 years**	5.77%	6.17%	6.27%	17,536	18,205	18,383
7 years**	5.45%	5.79%	6.16%	14,503	14,830	15,199
5 years**	5.43%	5.68%	5.59%	13,026	13,181	13,130
3 years**	6.76%	6.98%	6.98%	12,169	12,247	12,246
1 year**	6.61%	6.83%	7.05%	10,661	10,683	10,705
1 month*	5.32%	5.58%	3.26%	10,044	10,046	10,027
15 days*	5.34%	5.53%	2.89%	10,022	10,023	10,012
7 days*	5.20%	5.39%	2.53%	10,010	10,010	10,005

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)	5.48%	5.94%	6.08%	15,678	16,254	16,435
7 years**	5.35%	5.79%	6.16%	14,410	14,830	15,199
5 years**	5.32%	5.68%	5.59%	12,961	13,181	13,130
3 years**	6.65%	6.98%	6.98%	12,133	12,247	12,246
1 year**	6.50%	6.83%	7.05%	10,650	10,683	10,705
1 month*	5.21%	5.58%	3.26%	10,043	10,046	10,027
15 days*	5.22%	5.53%	2.89%	10,021	10,023	10,012
7 days*	5.09%	5.39%	2.53%	10,010	10,010	10,005

#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).

Fund Manager wise Performance

as on August 31, 2025



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	6.81%	6.83%	7.98%	7.31%	6.50%	5.93%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	6.32%	6.83%	7.60%	7.31%	6.22%	5.93%

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.

Fund Manager wise Performance

as on August 31, 2025



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

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	6.49%	8.71%
Quantum Multi Asset Allocation Fund - Regular Plan - Growth Option	4.79%	8.71%

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	7.74%	8.06%	12.29%	12.20%	11.11%	12.14%
Quantum Multi Asset Active FOF - Regular Plan - Growth Option	7.34%	8.06%	11.89%	12.20%	10.71%	12.14%

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 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.