

# **March** 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.

# Scheme Features



# Fund Manager

#### Mr. Pankaj Pathak

Work experience: 11.6 years. He has been managing this fund since March 01, 2017



# **Category of Scheme**

Liquid Fund



### Inception Date (Date of Allotment)

April 07, 2006



# Declaration of Net Asset Value (NAV)

**Every Business Day** 



# **Entry / Sales Load**

Not Applicable



## Total Expense Ratio (As on month end)

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

#### Direct Plan: Total TER = 0.15%

{Base TER 0.14% (Inclusive of 0.063% Management Fees & 0.077% Other Expanses) + 0.01% GST (18% GST on 0.063% Management Fees)}

#### Regular Plan - Total TER = 0.25%

{Base TER 0.24% (Inclusive of 0.063% Management Fees & 0.077% Other Expanses & 0.10% Distributor Commission) + 0.01% GST (18% GST on 0.063% Management Fees)}



## Benchmark Index

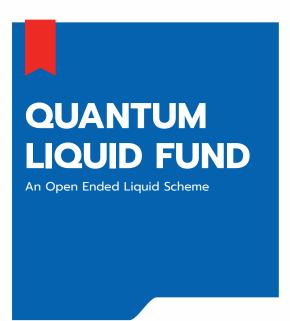
Crisil Liquid Fund Index



# 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)





# **Weighted Average Maturity** as on July 31, 2021

Weighted Average Maturity	Days
At the end of the month	44
Average during the month	37
Modified Duration	43
Macaulay's Duration	43

Brokerages & Commissions Details					
Brokerages on Investments for July 2021	NIL				
Distributor commissions paid during July 2021	₹21,446.64				
Portfolio yield	3.33%				

# **Scheme Features**



## **Investment Options**

Growth, Daily Reinvestment of Income Distribution Cum Capital Withdrawal (IDCW) Option & Monthly Income Distribution cum Capital Withdrawal (IDCW) Option - Two facilities (a) Payout of Income Distribution Cum Capital Withdrawal (IDCW) Facility; and (b) Reinvestment of Income Distribution Cum Capital Withdrawal (IDCW) Facility

# **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

# **Exit Load**

For complete details on Exit Load please refer page no. 5

NAV (as on July 31, 2021)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily IDCW Option	10.0061	10.0010
Monthly IDCW Option	10.0125	10.0093
Growth Option	28.0795	27.9929

AUM ₹(In Crores) (as on July 31, 2021)						
erage AUM*	Absolute AUM					
555.89	559.92					

\*Cumulative Daily AUM / No of days in the month

Average

The mentioned Tax Rates shall be increased by applicable surcharge, If any, Health and Education Cess @ 4% where ever as applicable. Equity oriented schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes.

Stamp Duty applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act, 1899

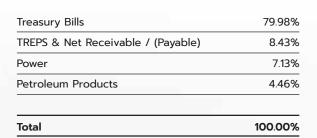
TRANSACTION CHARGES: No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan.

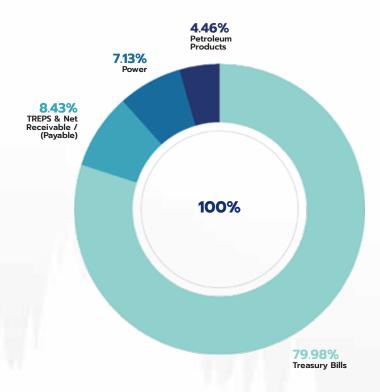


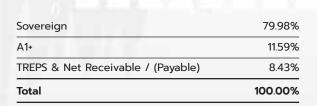
Income Distribution History - Monthly IDCW	Gross IDCW per unit (Rs.)			
Record Date	Direct Plan Regular Plan			
	Individual/Non Individual	Individual/Non Individual		
25-May-21	0.02407444	0.02349935		
25-Jun-21	0.02774597	0.02682301		
26-Jul-21	0.02718723	0.02632397		

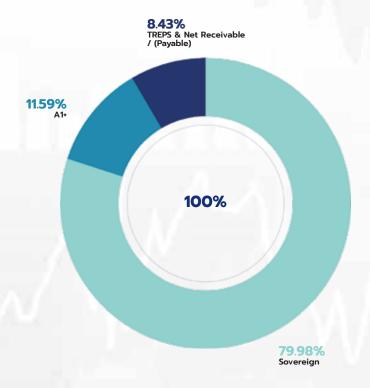
<sup>\*</sup>Investors are paid IDCW post deduction of TDS on Gross IDCW as applicable as per Finance Act 2020

# Asset Allocation & Rating Profile (% of Net Assets) as on July 31, 2021













The Scheme is managed by Mr. Pankaj Pathak.

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

For other Schemes Managed by Mr. Pankaj Pathak please see page no. 6

# Performance of the Scheme

Direct Plan

Quantum Liquid Fund - Direct Plan - Growth Option

Current Value ₹10,000 Invested at

					eginning of a g	iven period
		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark
Period	Scheme Returns (%)	Crisil Liquid Fund Index Returns (%)	Crisil 1 year T-bill Index Returns (%)	Scheme (₹)	Crisil Liquid Fund Index (Rs.)	Crisil 1 year T-bill Index (Rs.)
Since Inception (07th Apr 2006)	6.97%	7.08%	6.28%	28,080	28,526	25,447
July 31, 2011 to July 31, 2021 (10 years)**	6.92%	7.37%	6.95%	19,542	20,372	19,593
July 31, 2014 to July 31, 2021 (7 years)**	6.06%	6.73%	6.79%	15,102	15,784	15,843
July 31, 2016 to July 31, 2021 (5 years)**	5.36%	6.12%	6.26%	12,985	13,461	13,552
July 31, 2018 to July 31, 2021 (3 years)**	4.81%	5.60%	6.41%	11,515	11,776	12,049
July 31, 2020 to July 31, 2021 (1 year)**	3.13%	3.68%	3.78%	10,313	10,368	10,378
June 30, 2021 to July 31, 2021 (1 month)*	3.21%	3.56%	5.81%	10,027	10,030	10,049
July 16, 2021 to July 31, 2021 (15 days)*	3.25%	3.58%	6.85%	10,013	10,015	10,028
July 24, 2021 to July 31, 2021 (7 days)*	3.10%	3.51%	6.77%	10,006	10,007	10,013

#### Past performance may or may not be sustained in the future.

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on Page no. 6 for GIPS related disclosure

Returns are net of total expenses.

## Performance of the Scheme

Regular Plan

Quantum Liquid Fund - Regular Plan - Growth Option

Current Value ₹10,000 Invested at the beginning of a given period

					girining or a gr	ven penoa
		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark
Period	Scheme Returns (%)	Crisil Liquid Fund Index Returns (%)	Crisil 1 year T-bill Index Returns (%)	Scheme (₹)	Crisil Liquid Fund Index (Rs.)	Crisil 1 year T-bill Index (Rs.)
Since Inception (01st Apr 2017)	5.15%	6.01%	6.16%	12,431	12,882	12,961
July 31, 2018 to July 31, 2021 (3 years)**	4.73%	5.60%	6.41%	11,487	11,776	12,049
July 31, 2020 to July 31, 2021 (1 year)**	3.03%	3.68%	3.78%	10,303	10,368	10,378
June 30, 2021 to July 31, 2021 (1 month)*	3.11%	3.56%	5.81%	10,026	10,030	10,049
July 16, 2021 to July 31, 2021 (15 days)*	3.15%	3.58%	6.85%	10,013	10,015	10,028
July 24, 2021 to July 31, 2021 (7 days)*	3.02%	3.51%	6.77%	10,006	10,007	10,013

#### Past performance may or may not be sustained in the future.

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on Page no. 6 for GIPS related disclosure

\*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.



<sup>\*</sup>Simple Annualized.

<sup>\*\*</sup>Returns for 1 year and above period are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

# **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: Redemption / Switched Outs will be done on First in First out (FIFO) basis.

The above mentioned Exit Load shall be equally applicable to Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Switches including existing installment of existing SIPs/ STPs / SWPs falling due after the effective date.

However, no exit load will be charged for switching between option / plan within the scheme.

		Residual	Market		
Name of Instrument	Rating	Maturity (in days)	Value (₹ in Lakhs)	% to Net Assets	Yield to Maturity
DEBT INSTRUMENTS					
A. Listed /Awaiting listing on Stock Exchanges		NIL	NIL	NIL	
B. Privately Placed/Unlisted		NIL	NIL	NIL	
C. Securitized Debt Instruments		NIL	NIL	NIL	
Total of Debt Instruments			0.00	0.00%	
MONEY MARKET INSTRUMENTS					
A. Treasury Bills (T-Bill)	111				
1. 91 Days Tbill (MD 14/10/2021)	Sovereign	75	9,931.34	17.74%	3.41%
2. 91 Days Tbill (MD 07/10/2021)	Sovereign	68	7,950.96	14.20%	3.36%
3. 91 Days Tbill (MD 26/08/2021)	Sovereign	26	6,984.29	12.47%	3.29%
4. 91 Days Tbill (MD 28/10/2021)	Sovereign	89	4,959.65	8.86%	3.38%
5. 91 Days Tbill (MD 05/08/2021)	Sovereign	5	4,498.35	8.03%	3.35%
6. 91 Days Tbill (MD 23/09/2021)	Sovereign	54	3,980.84	7.11%	3.31%
7. 91 Days Tbill (MD 13/08/2021)	Sovereign	13	2,497.29	4.46%	3.30%
8. 91 Days Tbill (MD 02/09/2021)	Sovereign	33	2,492.77	4.45%	3.31%
9. 91 Days Tbill (MD 30/09/2021)	Sovereign	61	1,491.89	2.66%	3.31%
Total of T-Bill			44,787.38	79.98%	
B. Commercial Papers (CP)					
1. NTPC Ltd CP (MD 24/08/2021)	ICRA A1+	24	3,991.65	7.13%	3.32%
2. Indian Oil Corporation Ltd CP (MD 12/08/2021)	CRISIL A1+	12	2,497.50	4.46%	3.32%
Total of CPs		7	6,489.15	11.59%	
C. TREPS*			4,704.49	8.40%	3.21%
Total of Money Market Instruments			55,981.02	99.97%	
Net Receivable/(payable)			10.88	0.03%	
Grand Total			55,991.90	100.00%	

<sup>\*</sup> Cash & Cash Equivalents



# **GIPS Compliance**

- A) 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.
- B) Indian Rupee (INR) is the currency used to express performance and other statistics.
- C) As per the SEBI Guidelines, in case of liquid fund, returns for the period of 7 days, 15 days and 1 month are to be provided using simple annualized method of calculating return. The SEBI requirements to provide such returns using simple annualized method of calculating returns are different from the GIPS requirements, which does not allow annualization of returns for periods less than one year

### PERFORMANCE OF THE FUNDS MANAGED BY PANKAJ PATHAK

#### QUANTUM DYNAMIC BOND FUND

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

Period	July 31, 2020 to July 30, 2021 (1 year)		July 31, 2018 to July 30, 2021 (3 years)		July 29, 2016 to July 30, 2021 (5 years)	
	Scheme Return (%) Crisil Composite Bond Fund Index Returns# (%)		Scheme Return (%) Crisil Composite Bond Fund Index Returns# (%)		Scheme Return (%)	Crisil Composite Bond Fund Index Returns# (%)
Quantum Dynamic Bond Fund - Direct Plan - Growth Option	4.28%	3.81%	8.51%	9.54%	7.69%	7.96%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	4.16%	3.81%	8.38%	9.54%	NA	NA

Past performance may or may not be sustained in the future.

#Benchmark returns.

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 2 schemes of the Quantum Mutual Fund.

# Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Liquid Fund (An Open Ended Liquid Scheme)	Income over the short term     Investments in debt / money market instruments.	Investors understand that their principal will be at Low Risk

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. The Risk Level of the Scheme in the Riskometer is based on the portfolio of the scheme as on July 31, 2021.

Tax on Capital Gains#	Resident Individuals & HUF	FII's / Overseas Financial Organisations	Partnership Firm	Non Resident Indians	Indian Companies	Foreign Companies
Long Term	20% with Indexation	10% without Indexation	20% with Indexation	10% without Indexation (on transfer of long term capital assets being unlisted securities)	20% with Indexation	10% without Indexation (on transfer of long term capital assets being unlisted securities)
Short Term	Maximum 30%	30%	30%	Maximum 30%	30%	40%

"The mentioned Tax Rates shall be increased by applicable surcharge, If any, Health and Education Cess @ 4% where ever as applicable.

Equity oriented schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes.

Stamp Duty applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act,1899

TRANSACTION CHARGES: No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan.

