Quantum Liquid Fund

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

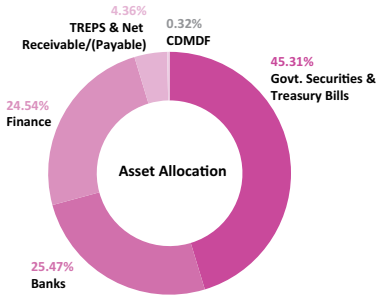
Investment Objective: To provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Scheme Portfolio as on November 30, 2025

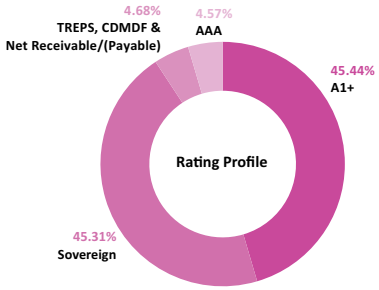
Name of Instrument	Rating	% to NAV
Money Market Instruments		**90.75%**
Treasury Bills (T-Bill)	**SOV**	**45.31%**
Certificate of Deposits (CD)		**38.19%**
Punjab National Bank CD (MD 11/12/2025)	CRISIL A1+	8.20%
Canara Bank CD (MD 18/12/2025)	CRISIL A1+	4.55%
Bank of Baroda CD (MD 05/01/2026)	IND A1+	4.54%
Bank of Baroda CD (MD 02/01/2026)	CRISIL A1+	4.54%
Export Import Bank of India CD (MD 30/12/2025)	CRISIL A1+	4.54%
National Bank For Agri & Rural CD (MD 20/01/2026)	CRISIL A1+	4.53%
Small Ind Dev Bk of India CD (MD 05/12/2025)	CARE A1+	3.65%
Canara Bank CD (MD 26/12/2025)	CRISIL A1+	3.64%
Commercial Papers (CP)		**7.25%**
Small Ind Dev Bk of India CP (MD 23/01/2026)	CARE A1+	4.52%
Power Finance Corporation Ltd CP (MD 15/12/2025)	CRISIL A1+	2.73%
Corporate Debt		**4.57%**
National Bank For Agriculture and Rural Development	CRISIL AAA	4.57%
Total of Debt Instruments		**95.32%**
Treps & Others		**4.36%**
Corporate Debt Market Development Fund Class A2		**0.32%**
Grand Total		**100.00%**

*Includes net receivables / payables if any

Asset Allocation (%) as on November 30, 2025



Rating Profile (%) as on November 30, 2025



Annualised Portfolio YTM*	Macaulay's Duration	Weighted Average Maturity	Weighted Average Maturity (Average during the month)
5.65%	**38 days**	**36 days**	**38 days** / **43 days**

(At the end of the month)

As on November 30, 2025; *in case of semi annual YTM, it will be annualised

Fund Performance as on November 30, 2025

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*	5.19%	5.56%	6.33%	10,010	10,011	10,012
15 days*	5.29%	5.60%	4.90%	10,022	10,023	10,020
1 month*	5.40%	5.70%	4.74%	10,043	10,046	10,038
1 year**	6.16%	6.50%	6.41%	10,616	10,650	10,641
3 years**	6.63%	6.95%	6.98%	12,126	12,237	12,245
5 years**	5.44%	5.80%	5.62%	13,035	13,256	13,146
7 years**	5.31%	5.73%	6.01%	14,365	14,772	15,053
Since Inception^	5.48%	5.93%	6.04%	15,888	16,485	16,628

#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-Sep-25	0.04462957	0.04372298
27-Oct-25	0.04812139	0.04707446
25-Nov-25	0.04239484	0.04161708

*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. 547.82 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. 0.07 Crores; Please click here for more details on taxation.

Inception Date

07 April, 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 November 30, 2025)

Average AUM*: 537.27
Absolute AUM: 547.82
*Cumulative Daily AUM / No of days in the month

NAV (as on November 30, 2025)

	Direct (₹/Unit)	Regular (₹/Unit)
Daily IDCW	10.0092	10.0002
Monthly IDCW	10.0204	10.0176
Growth	36.0466	35.7785
Unclaimed IDCW Plan Above 3 years	--	10.0000
Unclaimed IDCW Plan Below 3 years	--	11.3333
Unclaimed Redemption Plan Above 3 years	--	10.0000
Unclaimed Redemption Plan Below 3 years	--	10.8977

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

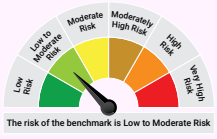
Processed through RTGS/NEFT mode on T+1 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+1 basis from the date of transaction where the required Bank details of investor are not available

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 → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	**A-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 November 28, 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 (₹)##**
7 Days*	5.30%	5.56%	6.33%	10,010	10,011	10,012
15 Days*	5.40%	5.60%	4.90%	10,022	10,023	10,020
1 Month*	5.51%	5.70%	4.74%	10,044	10,046	10,038
1 Year**	6.27%	6.50%	6.41%	10,627	10,650	10,641
3 Years**	6.74%	6.95%	6.98%	12,163	12,237	12,245
5 Years**	5.55%	5.80%	5.62%	13,101	13,256	13,146
7 Years**	5.40%	5.73%	6.01%	14,459	14,772	15,053
10 Years**	5.73%	6.12%	6.18%	17,467	18,127	18,219
Since Inception (07th Apr 2006)	6.74%	6.81%	6.20%	36,046	36,506	32,646

#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	7.06%	7.09%	7.99%	7.69%	6.37%	5.74%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	6.56%	7.09%	7.57%	7.69%	6.08%	5.74%

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	13.26%	16.46%
Quantum Multi Asset Allocation Fund - Regular Plan - Growth Option	11.37%	16.46%

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	14.33%	15.78%	13.49%	13.55%	11.53%	12.57%
Quantum Multi Asset Active FOF - Regular Plan - Growth Option	13.91%	15.78%	13.08%	13.55%	11.12%	12.57%

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.