

QUANTUM LIQUID FUND

An Open Ended Liquid Scheme



Investment Objective : The primary investment objective of the Scheme is 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: 08 years. He has been managing this fund since March 01, 2017



Benchmark Index

Crisil Liquid Fund Index



Category of Scheme

Liquid Fund



Minimum Application Amount (Under each Option)

Growth Option: ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Monthly Dividend Option: ₹ 10,000/- and in multiples of ₹ 1/- thereafter. Daily Dividend 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)



Inception Date (Date of Allotment)

April 07, 2006



Declaration of Net Asset Value (NAV)

Every Business Day



Investment Options

Growth, Daily Dividend Reinvestment & Monthly Dividend Option – Two facilities (i) Dividend Re-Investment Facility, (ii) Dividend Payout Facility



Entry/ Sales Load

Not Applicable



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.



Total Expense Ratio (As on month end)

Regular Plan - Total TER = 0.24 %

(Base TER 0.22 % (inclusive of 0.07% Management Fees, 0.09% Other Expenses & 0.06 % Distributor Commission) + 0.02% GST (18% GST on 0.07% Management Fees))

Direct Plan - Total TER = 0.18 %

(Base TER 0.16 % (inclusive of 0.07% Management Fees & 0.09% Other Expenses) + 0.02% GST (18% GST on 0.07% Management Fees))



Exit Load

Nil

NAV (as on February 28, 2019)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily Dividend Option	10.0094	10.0042
Monthly Dividend Option	10.0113	10.0110
Growth Option	25.3371	25.3107

AUM ₹(In Crores)
(as on February 28, 2019)

Average AUM*	Absolute AUM
247.52	260.71

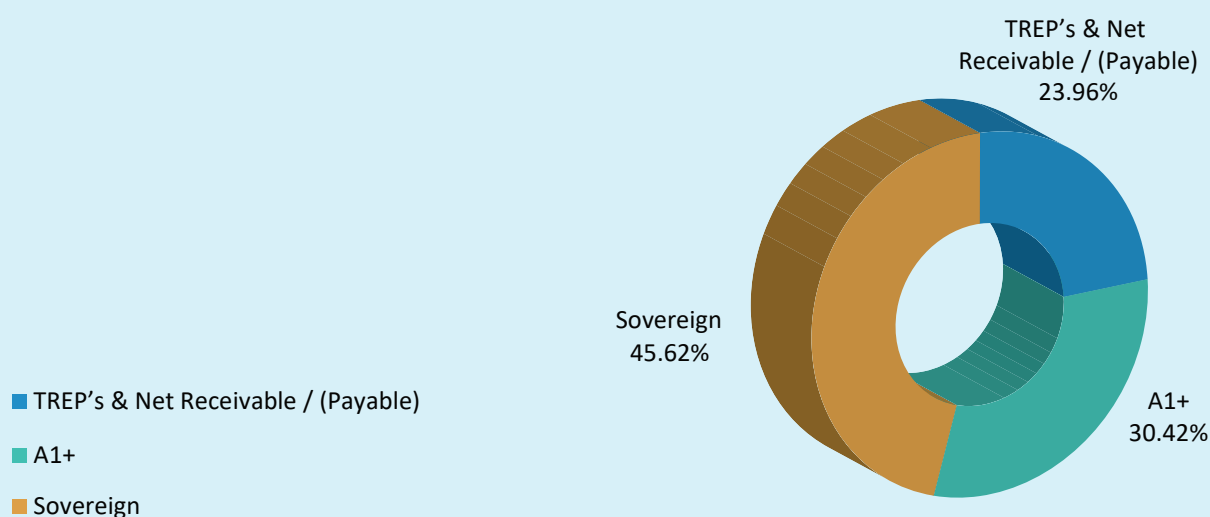
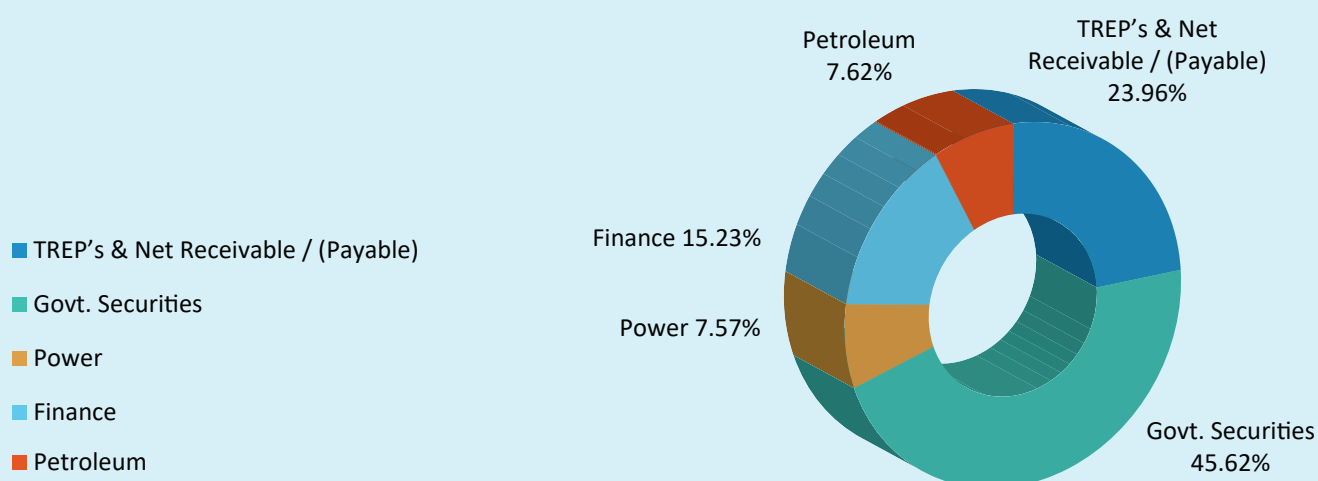
*Cumulative Daily AuM /No of days in the month

February 2019

Weighted Average Maturity as on February 28, 2019		(Days)	Brokerages & Commissions Details	
At the end of the month	48		Brokerages on Investments for February 2019	₹ 4,000.00
Average during the month	40		Distributor commissions paid during February 2019	₹ 7,133.72
Modified Duration	45		Portfolio Yield	6.57%

Dividend History - Monthly Dividend option		Direct Plan		Regular Plan	
Record Date		Net Dividend per unit (₹) (Post Dividend Distribution Tax)		Net Dividend per unit (₹) (Post Dividend Distribution Tax)	
		Individual	Non Individual	Individual	Non Individual
26-Dec-18		0.03928543	0.03605746	0.03923976	0.03601554
25-Jan-19		0.03924606	0.03602132	0.03858530	0.03541486
25-Feb-19		0.03921168	0.03598977	0.03884251	0.03565093

Asset Allocation & Rating Profile (% of Net Assets) as on February 28, 2019



Quantum Liquid Fund Performance as on February 28, 2019

For other Schemes Managed by Mr. Pankaj Pathak please see **page no.5**
Mr. Pankaj Pathak is the Fund Manager effective from March 01, 2017.

Performance of the scheme

Quantum Liquid Fund - Direct Plan - Growth Option

Period	Scheme Returns (%)	Crisil Liquid Fund Index Returns (%)	Crisil 1 year T-bill Index Returns (%)	Current Value ₹ 10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	Crisil Liquid Fund Index Returns (₹)	Crisil 1 year T-bill Index Returns (₹)
Since Inception (07th April 2006)**	7.47	7.45	6.36	25,337	25,291	22,167
February 27, 2009 to February 28, 2019 (10 years)**	7.33	7.44	6.35	20,306	20,507	18,510
February 29, 2012 to February 28, 2019 (7 years)**	7.66	8.06	7.29	16,770	17,211	16,369
February 28, 2014 to February 28, 2019 (5 years)**	7.17	7.78	7.41	14,140	14,550	14,296
February 29, 2016 to February 28, 2019 (3 years)**	6.47	7.27	6.79	12,072	12,344	12,182
February 28, 2018 to February 28, 2019 (1 year)**	6.69	7.68	7.48	10,669	10,768	10,748
January 31, 2019 to February 28, 2019 (1 Month)*	6.44	6.96	8.59	10,049	10,053	10,066
February 13, 2019 to February 28, 2019 (15 Days)*	6.21	6.59	5.05	10,026	10,027	10,021
February 21, 2019 to February 28, 2019 (7 Days)*	6.43	6.88	2.96	10,012	10,013	10,006

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).

Performance of the scheme

Quantum Liquid Fund - Regular Plan - Growth Option

Period	Scheme Returns (%)	Crisil Liquid Fund Index Returns (%)	Crisil 1 year T-bill Index Returns (%)	Current Value ₹ 10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	Crisil Liquid Fund Index Returns (₹)	Crisil 1 year T-bill Index Returns (₹)
Since Inception (1st April 2017)**	6.29	7.18	6.54	11,240	11,421	11,291
February 28, 2018 to February 28, 2019 (1 year)**	6.63	7.68	7.48	10,663	10,768	10,748
January 31, 2019 to February 28, 2019 (1 Month)*	6.38	6.96	8.59	10,049	10,053	10,066
February 13, 2019 to February 28, 2019 (15 Days)*	6.15	6.59	5.05	10,025	10,027	10,021
February 21, 2019 to February 28, 2019 (7 Days)*	6.37	6.88	2.96	10,012	10,013	10,006

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* Simple Annualized.

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

Regular plan launched on 1 April 2017 but not yet completed 3 years period since its launch.

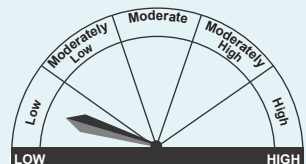
Portfolio as on February 28, 2019

QUANTUM LIQUID FUND

Name of Instrument	Rating	Residual Maturity (in days)	Market Value In Lakhs	% to Net Assets
DEBT INSTRUMENTS				
A) Listed /Awaiting listing on Stock Exchanges		NIL	NIL	NIL
B) Privately Placed/Unlisted		NIL	NIL	NIL
C) Securitised Debt Instruments		NIL	NIL	NIL
Total of Debt Instruments			NIL	NIL
MONEY MARKET INSTRUMENTS				
A) Commerical Papers (CP)				
1. Indian Oil Corporation Ltd CP (MD 04/04/2019)	CRISIL A1+	35	1,986.70	7.62%
2. IRFC LTD CP (MD 25/04/2019)	CRISIL A1+	56	1,978.27	7.59%
3. NTPC Ltd CP (MD 03/05/2019)	CRISIL A1+	64	1,974.86	7.57%
4. National Bank For Agri & Rural CP (MD 08/03/2019)	CRISIL A1+	8	1,498.16	5.75%
5. National Bank For Agri & Rural CP (MD 08/05/2019)	CRISIL A1+	69	493.20	1.89%
Total of CPs			7,931.19	30.42%
B) Treasury Bills (T-Bill)				
1. 91 Days Tbill (MD 16/05/2019)	Sovereign	77	2,960.70	11.36%
2. 91 Days Tbill (MD 23/05/2019)	Sovereign	84	2,507.51	9.62%
3. 91 Days Tbill (MD 09/05/2019)	Sovereign	70	2,470.28	9.48%
4. 91 Days Tbill (MD 18/04/2019)	Sovereign	49	1,983.37	7.61%
5. 91 Days Tbill (MD 30/05/2019)	Sovereign	91	1,968.98	7.55%
Total of T-Bills			11,890.84	45.62%
C) TREP's*			6,354.09	24.37%
Total of Money Market Instruments			26,176.12	100.41%
Net Receivable / (Payables)			(104.62)	-0.41%
Grand Total			26,071.50	100.00%

* Cash & Cash Equivalents

Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Liquid Fund (An Open Ended Liquid Scheme)	<ul style="list-style-type: none"> Income over the short term Investments in debt / money market instruments. 	 <p>Investors understand that their principal will be at Low risk</p>

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

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.

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

SCHEME PERFORMANCE - FUND MANAGER-WISE

PANKAJ PATHAK

QUANTUM DYNAMIC BOND FUND

Mr. Pankaj Pathak effective from March 01, 2017

Period	February 28, 2018 to Feb. 28, 2019 (1 year)		February 29, 2016 to Feb. 28, 2019 (3 years)		February 28, 2014 to Feb. 28, 2019 (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	6.34	7.13	8.35	7.64	NA	NA
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	6.23	7.13	NA	NA	NA	NA

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

Returns 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.

The Direct Plan has been in existence for more than 3 year but less than 5 years from inception.

Regular plan launched on 1st April 2017 but not yet completed 3 years period since its launch .

The Factsheet Published as on 14 March 2019