

# QUANTUM LIQUID FUND

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



## Fund Details (as on November 30, 2024)

**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

\*Tier-I Benchmark of the scheme has been changed from CRISIL Liquid Fund AI Index to CRISIL Liquid Debt A-I Index w.e.f. April 03, 2023

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 30, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
Daily IDCW	10.0085	10.0002
Monthly IDCW	10.0198	10.0172
Growth	33.9191	33.7019
Unclaimed IDCW Plan Below 3 Years	10.6645	--
Unclaimed IDCW Plan Above 3 years	10.0000	--
Unclaimed Redemption Plan Above 3 years	10.0000	--
Unclaimed Redemption Plan Below 3 years	10.2551	--

### AUM ₹ (In Crores) (as on November 30, 2024)

Average AUM\* : 484.79  
Absolute AUM : 504.04

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

### Fund Manager

**Mr. Pankaj Pathak** (Work experience: 14 years)

He has been managing this fund since March 01, 2017

### Quantum Liquid Fund

#### Portfolio Information

Annualised Portfolio YTM\* : 6.85%  
Macaulay's Duration : 33 days  
Modified Duration : 31 days  
Weighted Average Maturity  
At the end of the month : 33 days  
Average during the month : 37 days  
As on November 30, 2024

\*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: 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.

### Total Expense Ratio (As on month end)

Direct Plan - Total TER : 0.15%  
Regular Plan - Total TER : 0.25%

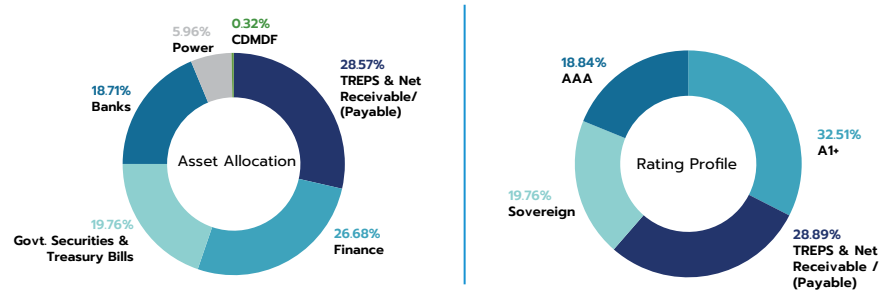
TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

## Portfolio as on November 30, 2024

Name of Instrument	Rating	Residual Maturity (in days)	% to NAV	Annualised Yield to Maturity
<b>DEBT INSTRUMENTS</b>				
<b>A. Listed /Awaiting listing on Stock Exchanges</b>				
<b>i. Bonds</b>				
1. 8.20%Power Grid Corp Ltd Strp C NCD(MD23/01/2025)	CRISIL AAA	54	5.96%	7.11%
2. 7.05% NHB Taxable NCD (MD 18/12/2024)	CRISIL AAA	18	4.96%	7.01%
3. 5.96% NABARD SR 22F NCD (MD 06/02/2025)	CRISIL AAA	68	4.95%	7.27%
4. 6.88% NHB Taxable NCD (MD 21/01/2025)	CRISIL AAA	52	2.97%	7.24%
<b>Total of Bonds</b>			<b>18.84%</b>	
<b>ii. State Government Securities</b>				
1. 8.07% Gujrat SDL (MD 11/02/2025)	SOV	73	4.97%	6.55%
2. 8.24% Maharashtra SDL (MD 24/12/2024)	SOV	24	2.98%	6.56%
<b>Total of State Government Securities</b>			<b>7.95%</b>	
<b>B) Privately Placed/Unlisted</b>				
<b>C) Securitized Debt Instruments</b>				
<b>Total of Debt Instruments</b>				
<b>MONEY MARKET INSTRUMENTS</b>				
<b>A. Treasury Bills (T-Bill)</b>				
1. 91 Days Tbill (MD 09/01/2025)	SOV	40	5.91%	6.46%
2. 364 Days Tbill (MD 23/01/2025)	SOV	54	5.90%	6.47%
<b>Total of T-Bill</b>			<b>11.81%</b>	
<b>B. Commercial Papers (CP)</b>				
1. Export Import Bank of India CP (MD 24/01/2025)	CRISIL A1+	55	4.91%	7.17%
<b>Total of CPs</b>			<b>4.91%</b>	
<b>C. Certificate of Deposits (CD)</b>				
1. Canara Bank CD (MD 16/01/2025)	CRISIL A1+	47	8.85%	7.16%
2. Bank of Baroda CD (MD 05/12/2024)	IND A1+	5	4.96%	6.90%
3. Small Ind Dev Bk of India CD (MD 11/12/2024)	CRISIL A1+	11	4.95%	6.93%
4. Punjab National Bank CD (MD 06/02/2025)	CRISIL A1+	68	4.90%	7.20%
5. Small Ind Dev Bk of India CD (MD 10/01/2025)	CARE A1+	41	3.94%	7.14%
<b>Total of CDs</b>			<b>27.60%</b>	
<b>D. TREPS*</b>				
			<b>26.98%</b>	<b>6.71%</b>
<b>Total of Money Market Instruments</b>			<b>71.30%</b>	
<b>OTHERS</b>				
1. Corporate Debt Market Development Fund Class A2			0.32%	
<b>Net Receivable/(payable)</b>			<b>159%</b>	
<b>Grand Total</b>			<b>100.00%</b>	

\* Cash & Cash Equivalents

## Asset Allocation & Rating Profile (% of Net Assets) as on November 30, 2024



## Income Distribution History (Monthly IDCW)

Record Date	Gross IDCW per unit (₹)	
	Individual/Non Individual	Regular Plan
25-Sep-24	0.05496385	0.05416577
25-Oct-24	0.05623147	0.05535843
25-Nov-24	0.05507864	0.05422757

\*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 November 30, 2024)

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: ₹11,000.00

Distributor commissions for November 2024: ₹16,171.00

### 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

## PRC Matrix

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

## 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
<b>Quantum Liquid Fund</b> (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"> <li>Income over the short term</li> <li>Investments in debt / money market instruments</li> </ul>	<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.

Quantum Liquid Fund Aum of Rs. 504.04 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. 0.10 Crores.

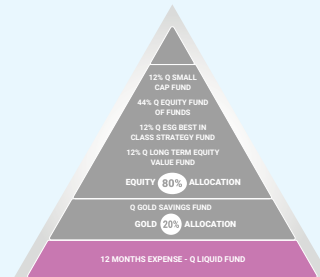
TRANSACTION CHARGES: No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan.

Brokerage and STT have been expensed out of the Scheme.

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

Please refer to page no. 27 for details on taxation.

## Be Better Prepared for Contingencies – QLF in our Asset Allocation Strategy



Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.



Know More

# Performance of the Scheme



## Quantum Liquid Fund

as on November 30, 2024

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)	6.76%	6.82%	6.19%	33,919	34,277	30,681
10 years**	5.90%	6.30%	6.38%	17,748	18,432	18,575
7 years**	5.44%	5.79%	6.02%	14,490	14,838	15,057
5 years**	5.06%	5.38%	5.53%	12,802	12,999	13,089
3 years**	6.12%	6.36%	6.08%	11,951	12,035	11,938
1 year**	7.12%	7.32%	7.55%	10,714	10,734	10,757
1 month*	6.65%	6.85%	7.50%	10,053	10,055	10,060
15 days*	6.55%	6.71%	7.69%	10,027	10,028	10,032
7 days*	6.70%	6.88%	8.48%	10,013	10,013	10,016

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)	5.40%	5.86%	5.99%	14,966	15,479	15,627
7 years**	5.35%	5.79%	6.02%	14,402	14,838	15,057
5 years**	4.95%	5.38%	5.53%	12,739	12,999	13,089
3 years**	6.01%	6.36%	6.08%	11,915	12,035	11,938
1 year**	7.01%	7.32%	7.55%	10,703	10,734	10,757
1 month*	6.55%	6.85%	7.50%	10,052	10,055	10,060
15 days*	6.46%	6.71%	7.69%	10,027	10,028	10,032
7 days*	6.61%	6.88%	8.48%	10,013	10,013	10,016

#CRISIL Liquid Debt A-I Index; ## CRISIL 1 year T-bill Index

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).

Returns are net of total expenses.

# Fund Manager wise Performance

as on November 30, 2024



## Performance of the Funds Managed by Mr. Pankaj Pathak. Total Schemes Managed - 3

### Quantum Dynamic Bond Fund

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

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	10.49%	9.59%	6.95%	5.72%	6.92%	6.77%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	9.99%	9.59%	6.67%	5.72%	6.69%	6.77%

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.

Mr. Pankaj Pathak manages 3 schemes of the Quantum Mutual Fund.

The Performance of Quantum Multi Asset Allocation Fund will be disclosed on completion of 1 year since its inception in terms of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024