

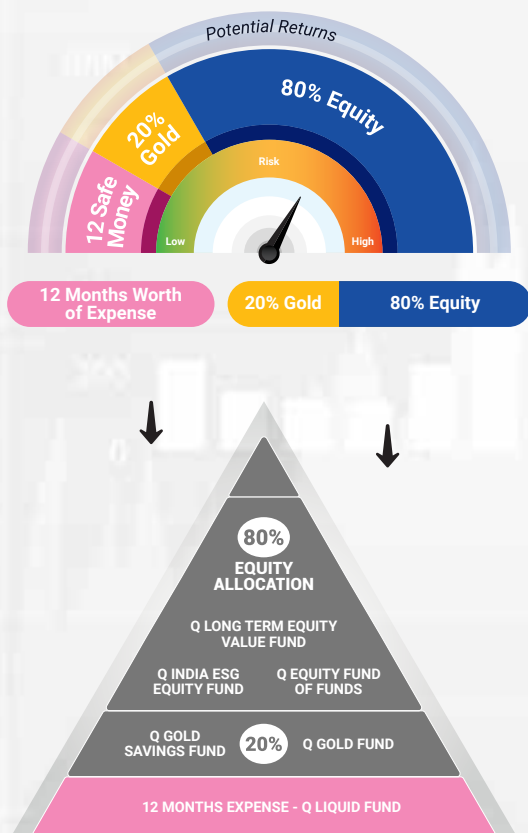
# QUANTUM LIQUID FUND

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.

## Park Your Emergency Corpus in QLF



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

## ★ Scheme Features



### Fund Manager

Mr. Pankaj Pathak

Work experience: 12 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 0.07% Management Fees & 0.07% Other Expenses) + 0.01% GST (18% GST on 0.07% Management Fees)}

#### Regular Plan – Total TER = 0.25%

{Base TER 0.24% (Inclusive of 0.07% Management Fees & 0.07% Other Expenses & 0.10% Distributor Commission) + 0.01% GST (18% GST on 0.07% Management Fees)}



### Benchmark Index

#Tier I Benchmark - CRISIL Liquid Debt A-I 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)

\*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

# QUANTUM LIQUID FUND

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## Weighted Average Maturity as on August 31, 2023

Weighted Average Maturity	Days
At the end of the month	49
Average during the month	40
Modified Duration	46
Macauley's Duration	49

## Brokerages & Commissions Details

Brokerages on Investments for August 2023	₹5,000.00
Distributor commissions paid during August 2023	₹11,378.25
Portfolio yield	6.85%

## Portfolio Information

Scheme Name: Quantum Liquid Fund

Description (if any)	
Annualised Portfolio YTM*	6.85%
Macauley Duration	49 Days
Residual Maturity	49 Days
As on (Date)	31-08-2023

\*in case of semi annual YTM, it will be annualised

## ★ 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. 4

NAV (as on August 31, 2023)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily IDCW Option	10.0085	10.0002
Monthly IDCW Option	10.0228	10.0178
Growth Option	31.1362	30.9755

### AUM ₹(In Crores)

(as on August 31, 2023)

Average AUM*	Absolute AUM
598.17	602.91

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

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.

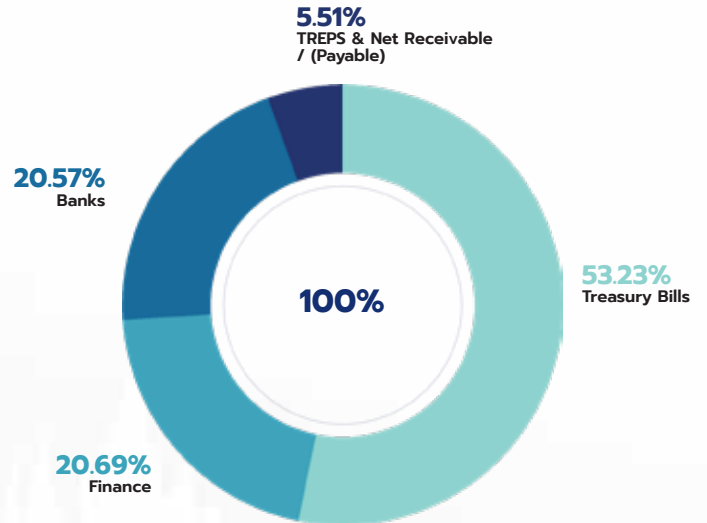
Brokerage and STT have been expensed out of the Scheme.

Record Date	Gross IDCW per unit (Rs.)	
	Direct Plan	Regular Plan
	Individual/Non Individual	Individual/Non Individual
26-Jun-23	0.05891233	0.05800444
25-Jul-23	0.05268486	0.05185727
25-Aug-23	0.05571019	0.05483078

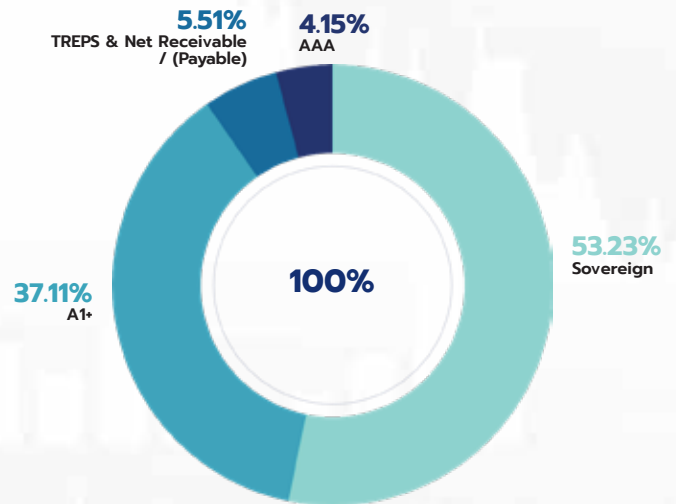
\*Investors are paid IDCW post deduction of TDS on Gross IDCW as applicable as per Finance Act 2020

## Asset Allocation & Rating Profile (% of Net Assets) as on August 31, 2023

Treasury Bills	53.23%
Finance	20.69%
Banks	20.57%
TREPS & Net Receivable / (Payable)	5.51%
<b>Total</b>	<b>100.00%</b>



Sovereign	53.23%
A1+	37.11%
TREPS & Net Receivable / (Payable)	5.51%
AAA	4.15%
<b>Total</b>	<b>100.00%</b>



## Quantum Liquid Fund Performance as on August 31, 2023

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

**Quantum Liquid Fund - Direct Plan - Growth Option**

Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Additional Benchmark Returns (%)###	Current Value ₹10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Additional Benchmark Returns (₹)###
Since Inception (07th Apr 2006)	6.74%	6.79%	6.10%	31,136	31,387	28,034
Aug 30, 2013 to Aug 31, 2023 (10 years)**	6.15%	6.62%	6.51%	18,176	18,986	18,792
Aug 31, 2016 to Aug 31, 2023 (7 years)**	5.26%	5.68%	5.80%	14,323	14,726	14,836
Aug 31, 2018 to Aug 31, 2023 (5 years)**	4.89%	5.27%	5.71%	12,698	12,931	13,205
Aug 31, 2020 to Aug 31, 2023 (3 years)**	4.48%	4.75%	4.49%	11,405	11,494	11,408
Aug 31, 2022 to Aug 31, 2023 (1 year)**	6.55%	6.79%	6.39%	10,655	10,679	10,639
July 31, 2023 to Aug 31, 2023 (1 month)*	6.56%	6.76%	5.72%	10,056	10,057	10,049
Aug 16, 2023 to Aug 31, 2023 (15 days)*	6.72%	6.80%	5.50%	10,028	10,028	10,023
Aug 24, 2023 to Aug 31, 2023 (7 days)*	6.86%	6.97%	8.42%	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.

Refer to the section "GIPS Compliance" on Page no. 5 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.

**Quantum Liquid Fund - Regular Plan - Growth Option**

Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Additional Benchmark Returns (%)###	Current Value ₹10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Additional Benchmark Returns (₹)###
Since Inception (01st Apr 2017)	5.09%	5.58%	5.70%	13,755	14,174	14,279
Aug 31, 2018 to Aug 31, 2023 (5 years)**	4.80%	5.27%	5.71%	12,643	12,931	13,205
Aug 31, 2020 to Aug 31, 2023 (3 years)**	4.38%	4.75%	4.49%	11,371	11,494	11,408
Aug 31, 2022 to Aug 31, 2023 (1 year)**	6.45%	6.79%	6.39%	10,645	10,679	10,639
July 31, 2023 to Aug 31, 2023 (1 month)*	6.46%	6.76%	5.72%	10,055	10,057	10,049
Aug 16, 2023 to Aug 31, 2023 (15 days)*	6.62%	6.80%	5.50%	10,027	10,028	10,023
Aug 24, 2023 to Aug 31, 2023 (7 days)*	6.76%	6.97%	8.42%	10,013	10,013	10,016

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\*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.

**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.



Portfolio as on August 31, 2023  
**QUANTUM LIQUID FUND**

Name of Instrument	Rating	Residual Maturity (in days)	Market Value (₹ in Lakhs)	% to Net Assets	Annualised Yield to Maturity
<b>DEBT INSTRUMENTS</b>					
<b>A. Listed /Awaiting listing on Stock Exchanges</b>					
1. 5.32% NHBA Taxable NCD (MD 01/09/2023)	CRISIL AAA	1	2,500.00	4.15%	7.10%
<b>B. Privately Placed/Unlisted</b>		NIL	NIL	NIL	NIL
<b>C. Securitized Debt Instruments</b>		NIL	NIL	NIL	NIL
<b>Total of Debt Instruments</b>			<b>2,500.00</b>	<b>4.15%</b>	
<b>MONEY MARKET INSTRUMENTS</b>					
<b>A. Treasury Bills (T-Bill)</b>					
1. 91 Days Tbill (MD 02/11/2023)	Sovereign	63	9,886.89	16.40%	6.74%
2. 182 Days Tbill (MD 23/11/2023)	Sovereign	84	9,848.61	16.34%	6.76%
3. 182 Days Tbill (MD 26/10/2023)	Sovereign	56	4,949.87	8.21%	6.72%
4. 91 Days Tbill (MD 30/11/2023)	Sovereign	91	4,426.11	7.34%	6.77%
5. 91 Days Tbill (MD 12/10/2023)	Sovereign	42	2,977.71	4.94%	6.67%
<b>Total of T-Bill</b>			<b>32,089.19</b>	<b>53.23%</b>	
<b>B. Commercial Papers (CP)</b>					
1. National Bank For Agri & Rural CP (MD 04/09/2023)	ICRA A1+	4	2,498.56	4.14%	7.03%
2. National Bank For Agri & Rural CP (MD 12/09/2023)	ICRA A1+	12	2,494.72	4.14%	7.03%
3. Small Ind Dev Bk of India CP (MD 20/09/2023)	IND A1+	20	2,490.86	4.13%	7.05%
4. Small Ind Dev Bk of India CP (MD 22/09/2023)	CARE A1+	22	2,489.90	4.13%	7.05%
<b>Total of CPs</b>			<b>9,974.04</b>	<b>16.54%</b>	
<b>C. Certificate of Deposits (CD)</b>					
1. Canara Bank CD (MD 26/09/2023)	CRISIL A1+	26	4,976.15	8.25%	7.00%
2. Bank of Baroda CD (MD 15/11/2023)	IND A1+	76	4,929.30	8.18%	6.98%
3. State Bank of India CD (MD 12/09/2023)	CRISIL A1+	12	2,494.78	4.14%	6.95%
<b>Total of CDs</b>			<b>12,400.23</b>	<b>20.57%</b>	
<b>D. TREPS*</b>			3,283.72	5.45%	6.62%
<b>Total of Money Market Instruments</b>			<b>57,747.18</b>	<b>95.79%</b>	
<b>Net Receivable/(payable)</b>			<b>43.98</b>	<b>0.06%</b>	
<b>Grand Total</b>			<b>60,291.16</b>	<b>100.00%</b>	

\* 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



## QUANTUM DYNAMIC BOND FUND

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

Period	August 30, 2022 to August 31, 2023 (1 year)		August 31, 2020 to August 31, 2023 (3 years)		August 31, 2018 to August 31, 2023 (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	7.69%	6.73%	5.43%	4.83%	7.38%	7.84%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	7.53%	6.73%	5.29%	4.83%	7.24%	7.84%

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

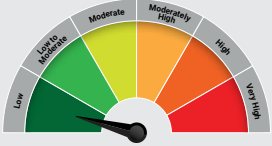
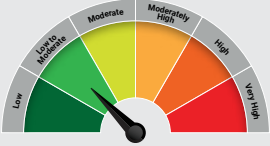
#CRISIL Dynamic Bond A-III Index.

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 2 schemes of the Quantum Mutual Fund.

## Product Labeling

Name of the Scheme & Tier I 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"> <li>Income over the short term</li> <li>Investments in debt / money market instruments</li> </ul>	 <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.

### PRC Matrix – Quantum Liquid Fund

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)			

### a) Tax On Income Distribution (IDCW Option)

INVESTOR	INCOME TAX RATE	TDS
Resident Individuals/HUF /Domestic Company	Applicable Slab rates + Surcharge as applicable + 4 % Health & Education Cess	10% (if income distributed is more than Rs.5,000 during Financial Year)
Non-Resident	20% plus Surcharge as applicable + 4% Health & Education Cess	20% plus Surcharge as applicable + 4% Health & Education Cess

### b) Tax on Capital Gains\*

(For Investment done on or after 1st April, 2023)

### Short Term

(Irrespective of Holding Period)

Resident Individuals , HUF , Domestic Companies	Applicable Slab Rates - Maximum 30%
FII's	Applicable Slab Rates - Maximum 30%
Non-Resident Indians	Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%)

\*The mentioned Tax Rates shall be increased by applicable surcharge if any, Health and Education Cess @4%. For further details on Taxation please refer the clause of Taxation of SAI. Investment done prior to 1st April, 2023, earlier Tax structure would be 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.