



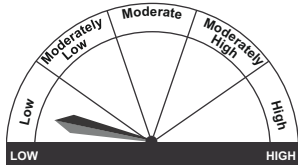
# QUANTUM LIQUID FUND

An Open ended Liquid Scheme

## Scheme Features

Nature of Scheme	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.
Benchmark Index	Crisil Liquid Fund Index
Fund Manager	Mr. Pankaj Pathak (Since March 01, 2017)
Fund Manager’s Total Experience	8 yrs.
Inception Date (Date of Allotment)	April 7, 2006
Current Expense Ratio Direct Plan	0.26% - (0.22% Management Fees + 0.04% GST (18% GST on 0.22% Management Fees)
Current Expense Ratio Regular Plan	0.32% - (0.27% Management Fees + 0.05% GST (18% GST on 0.27% Management Fees)
Total Expense Ratio (Weighted Average for the Month) Direct Plan	0.22% (Inclusive of Statutory Levies and Taxes)
Total Expense Ratio (Weighted Average for the Month) Regular Plan	0.27% (Inclusive of Statutory Levies and Taxes)
Investment Options	Growth, Daily Dividend Reinvestment & Monthly Dividend Option – Two facilities (i) Dividend Re- Investment Facility, (ii) Dividend Payout Facility
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)
Declaration of Net Asset Value (NAV)	Every Business Day
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.
Entry/ Sales Load	Not Applicable Upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.
Exit Load	Nil

### 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"><li>Income over the short term</li><li>Investments in debt / money market instruments</li></ul>	 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.

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 Education Cess @ 2% and Secondary higher education cess @ 1% 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.

Quantum Liquid Fund Performance as on September 30, 2017

For other Schemes Managed by Mr. Pankaj Pathak please see **page no.4**  
Mr. Pankaj Pathak is the Fund Manager effective from March 01,2017.

Performance of the Scheme

Period	Scheme Returns (%)	Crisil Liquid Fund Index Reutrns (%)	Crisil 1 year T-bill Index Returns (%)	Current Value ₹ 10,000 Invested at the beginning of a giving period		
Quantum Liquid Fund - Direct Plan - Growth Option				Scheme Returns (₹)	Crisil Liquid Fund Index Reutrns (₹)	Crisil 1 year T-bill Index Returns (₹)
September 23, 2017 to September 30, 2017 (7 Days)*	5.97	6.55	6.83	10,011	10,013	10,013
September 15, 2017 to September 30, 2017 (15 Days)*	5.79	6.33	5.99	10,024	10,026	10,025
August 31, 2017 to September 30, 2017 (1 Month)*	5.72	6.36	6.06	10,047	10,052	10,050
September 30, 2016 to September 30, 2017 (1 year)**	6.10	6.70	6.08	10,610	10,670	10,608
September 30, 2014 to September 30, 2017 (3 years)**	7.13	7.64	7.42	12,298	12,474	12,397
September 30, 2012 to September 30, 2017 (5 years)**	7.79	8.20	7.26	14,551	14,831	14,198
September 30, 2010 to September 30, 2017 (7 years)**	8.08	8.20	7.11	17,229	17,365	16,176
September 30, 2007 to September 30, 2017 (10 years)**	7.65	7.57	6.45	20,913	20,757	18,686
Since Inception (07th April 2006)**	7.59	7.46	6.30	23,186	22,873	20,174

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

\* Simple Annualized.

\*\* Returns for 1 year and above period are Compounded Annualized Growth Rate (CAGR).

Different Plans shall have different expense structure.

Weighted Average Maturity as on September 30, 2017 (Days)	
At the end of the month	43
Average during the month	41
Modified Duration	41

Brokerages & Commissions Details.	
Brokerages on Investments for September 2017	₹ 4,000.00
Distributor Commissions paid during September 2017	₹ 450.32
Portfolio Yield	5.99%

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
25-Jul-17		0.03265045	0.03000392	0.03415319	0.03138485
28-Aug-17		0.03901896	0.03585621	0.03857926	0.03545215
25-Sep-17		0.03134654	0.02880569	0.03101056	0.02849695

NAV (as on September 30, 2017)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily Dividend Option	10.0072	10.0057
Growth Option	23.1855	23.1791
Monthly Dividend Option	10.0139	10.0134

AUM (as on September 30, 2017)	₹(In Crores)
Average AUM*	122.82
Absolute AUM	126.78

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

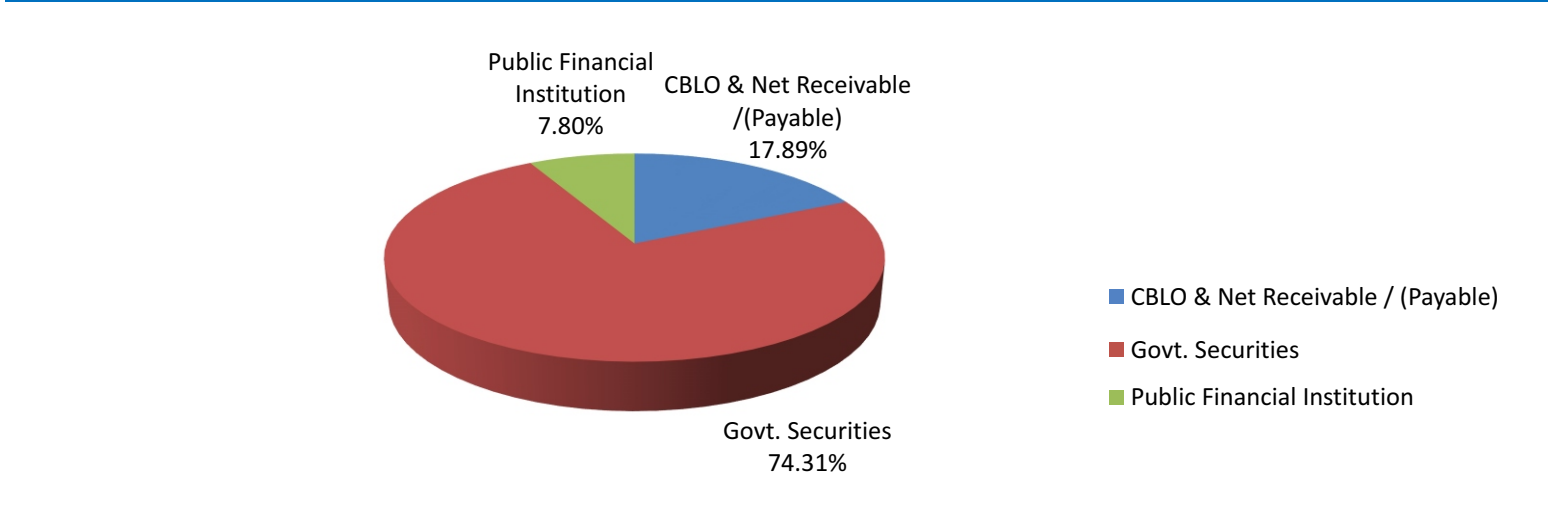


# Portfolio as on September 30, 2017

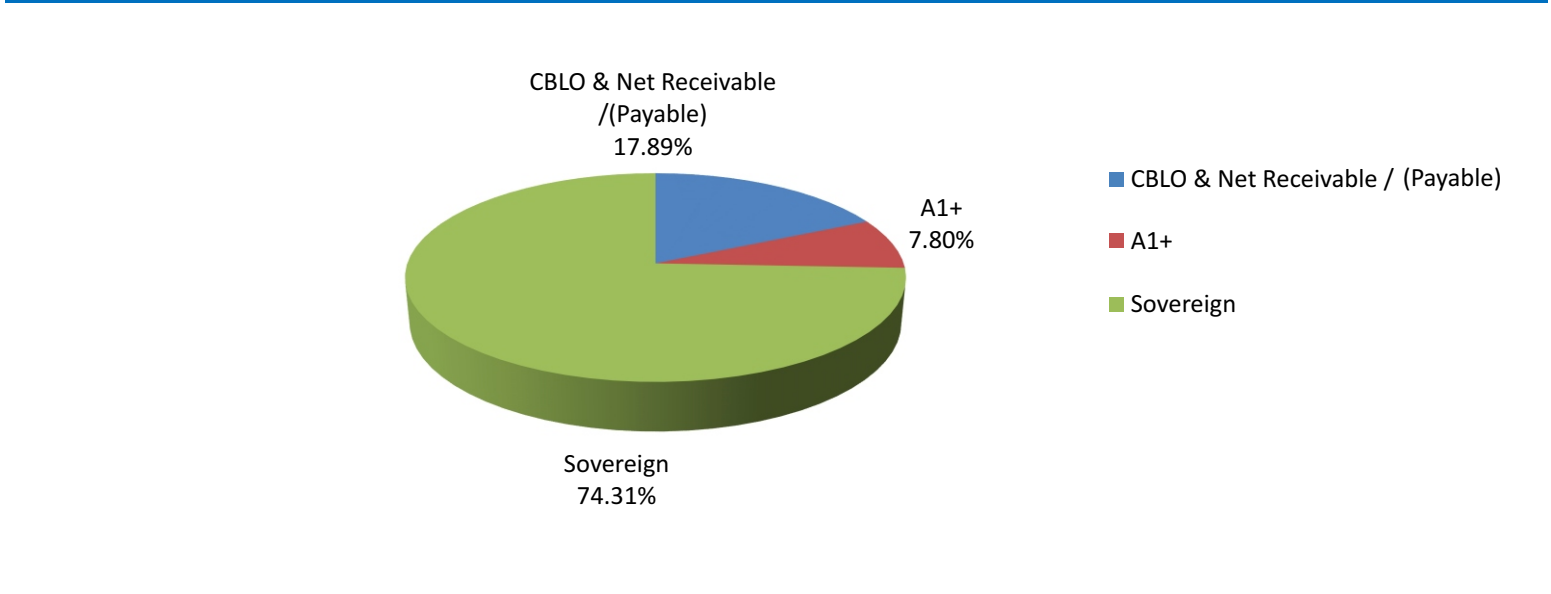
Name of Instrument	Rating	Residual Maturity (in days)	Market Value In Lakhs	% to Net Assets
<b>DEBT INSTRUMENTS</b>				
A) Listed /Awaiting listing on Stock Exchanges		NIL	NIL	NIL
B) Privately Placed/Unlisted		NIL	NIL	NIL
C) Securitized Debt Instruments		NIL	NIL	NIL
Total of Debt Instruments			NIL	NIL
<b>MONEY MARKET INSTRUMENTS</b>				
<b>A) Commerical Papers (CP)</b>				
1. National Bank For Agri & Rural CP (MD 08/12/2017)	CRISIL A1+	69	988.73	7.80
Total of CPs			988.73	7.80
<b>B) Treasury Bills (T-Bill)</b>				
1. 91 Days Tbill (MD 09/11/2017)	Sovereign	40	1,987.13	15.67
2. 91 Days Tbill (MD 30/11/2017)	Sovereign	61	1,980.27	15.62
3. 91 Days Tbill (MD 26/10/2017)	Sovereign	26	1,493.81	11.78
4. 91 Days Tbill (MD 07/12/2017)	Sovereign	68	1,483.49	11.70
5. 91 Days Tbill (MD 21/12/2017)	Sovereign	82	1,480.08	11.67
6. 91 Days Tbill (MD 12/10/2017)	Sovereign	12	998.18	7.87
Total of T-Bills			9,422.96	74.31
C) Collateralised Borrowing & Lending Obligation (CBLO)*			2,222.47	17.53
Total of Money Market Instruments			12,634.16	99.64
Net Receivable / (Payables)			44.32	0.36
Grand Total			12,678.48	100.00

\* Cash & Cash Equivalents

## Asset Allocation (% of Net Assets) as on September 30, 2017



## Rating Profile (% of Net Asset) as on September 30, 2017



SCHEME PERFORMANCE - FUND MANAGER-WISE

PANKAJ PATHAK

QUNATUM DYNAMIC BOND FUND

Mr. Pankaj Pathak effective from March 01, 2017

Period	September 30, 2016 to September 29, 2017 (1 year)		September 30, 2014 to September 29, 2017 (3 years)		September 28, 2012 to September 29, 2017 (5 years)	
	Scheme Return %	CRISIL Composite Bond Fund Index Return (%)	Scheme Return %	CRISIL Composite Bond Fund Index Return (%)	Scheme Return %	CRISIL Composite Bond Fund Index Return (%)
Quantum Dynamic Bond Fund - Direct Plan - Growth Option	10.93	7.94	-	-	-	-

**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 scheme has been in existence for more than 1 year but less than 3 years from inception.

The Factsheet Published as on 16 October 2017

