



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. Murthy Nagarajan (Since November 1, 2013)
Fund Manager's Total Experience	21 yrs.
Inception Date (Date of Allotment)	April 7, 2006
Current Expense Ratio	0.25%
Total Expense Ratio (Weighted Average for the Month)	0.24%
Investment Options	Growth, Daily Dividend Reinvestment & Monthly Dividend Payout.
Minimum Application Amount (Under each Option)	Growth Option: ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Monthly Dividend Payout 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	Normally despatched within 1-2 Business Days.
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"> 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 Education Cess @ 2% and Secondary higher education cess @ 1% where ever as applicable.

TRANSACTION CHARGES: In accordance with the SEBI Circular No.Cir / IMD / DF/13/2011 dated August 22, 2011, the AMC is allowed to deduct transaction charges of ₹ 100 for existing investors and ₹ 150 for a first time investor per subscription of ₹ 10,000/- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme. Investors are requested to note that Quantum Mutual Fund is a direct to investor's Mutual Fund and no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor and full subscription amount will be invested in the Scheme.

NAV (as of July 31, 2016)	NAV per Unit (₹)
Growth Option	21.6244
Monthly Dividend Payout Option	10.0164
Daily Dividend Reinvestment Option	10.0062

Fund Size as on July 2016	*Average AUM (₹ in crores)	#Absolute AUM (₹ in crores)
Growth Option	47.60	55.02
Daily Dividend Reinvestment Option	11.68	12.98
Monthly Dividend Payout Option	8.11	4.34
Total	67.39	72.34

*Cumulative Daily AuM / No of days in the month

#AuM as on July 31, 2016

Quantum Liquid Fund Performance as on June 30, 2016

For other Schemes Managed by **Mr. Murthy Nagarajan** please refer SCHEME PERFORMANCE (FUND MANAGER-WISE) at end of the Factsheet.

A. Cumulative performance

Date	Period	NAV per Unit (₹)	Scheme Returns(%) ^	Benchmark Returns (%) #	Additional Benchmark Returns (%) ##	Value of Investment of ₹ 10,000@		
						Scheme (₹)	Benchmark (₹) #	Additional Benchmark (₹) ##
23-Jun-16	7 days *	21.4770	7.31	8.20	7.64	10,014	10,016	10,015
15-Jun-16	15 days *	21.4459	6.94	7.46	7.22	10,029	10,031	10,030
31-May-16	30 days *	21.3857	6.91	7.81	7.40	10,057	10,064	10,061
30-Jun-15	Last 1 Year *	20.0286	7.38	7.90	7.67	10,738	10,790	10,767
30-Jun-14	Last 2 Years **	18.4659	7.91	8.32	8.10	11,647	11,736	11,687
28-Jun-13	Last 3 Years **	16.9134	8.32	8.76	7.35	12,716	12,872	12,380

^ Past performance may or may not be sustained in the future. Load is not taken into consideration and Returns are for Growth Option. Returns up to 1 year period are Simple Annualised Returns. Returns greater than 1 year period are compounded annualized (CAGR).

Crisil Liquid Fund Index ## Crisil 1 year T- Bill Index * Simple Annualised Yield ** CAGR

@ shows the current value of ₹ 10,000/- invested at the beginning of a given period

B. Discrete 12 month performance

Period	Scheme Returns (%) ^	Benchmark Returns (%) #	Additional Benchmark Returns (%) ##	Value of Investment of ₹ 10,000@		
				Scheme (₹)	Benchmark (₹) #	Additional Benchmark (₹) ##
June 30, 2015 to June 30, 2016	7.38	7.90	7.67	10,738	10,790	10,767
June 30, 2014 to June 30, 2015	8.46	8.77	8.54	10,846	10,877	10,854
June 28, 2013 to June 30, 2014	9.18	9.68	5.93	10,918	10,968	10,593
Since Inception **	7.76	7.54	6.28	21,507	21,058	18,652

^ Past performance may or may not be sustained in the future. Load is not taken into consideration and Returns are for Growth Option. Returns up to 1 year period are Absolute Returns. Returns greater than 1 year period are compounded annualized (CAGR).

Crisil Liquid Fund Index ## Crisil 1 year T- Bill Index @ shows the current value of ₹ 10,000/- invested at the beginning of a given period

** Inception Date: April 7, 2006. Since inception returns are calculated on NAV of ₹ 10 invested at inception.

Weighted Average Maturity as on July 31, 2016	(Days)
At the end of the month	29
Average during the month	39
Modified Duration	26

Brokerage & Commissions Paid	
Brokerages Paid for investments in July 2016	₹ 1,000.00
Distributor Commissions Paid till date	NIL
Portfolio Yield	6.51%

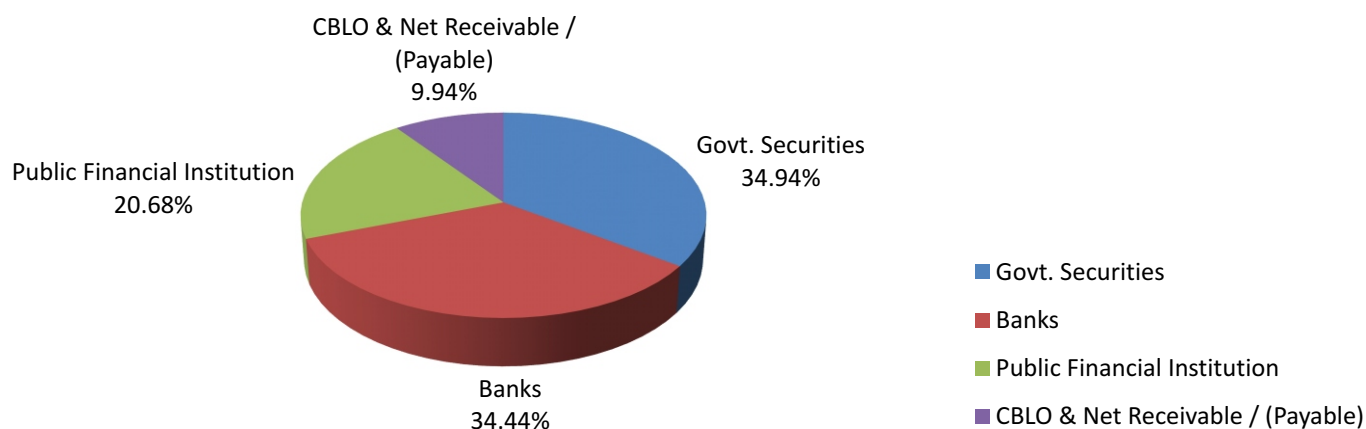
Dividend History - Monthly Dividend payout option		
Record Date	Net Dividend per unit(₹) (Post Dividend Distribution Tax)	
	Individual	Non Individual
25-May-16	0.04204811	0.03863872
27-Jun-16	0.04262217	0.03916595
25-Jul-16	0.03581550	0.03291242

Portfolio as on July 31, 2016

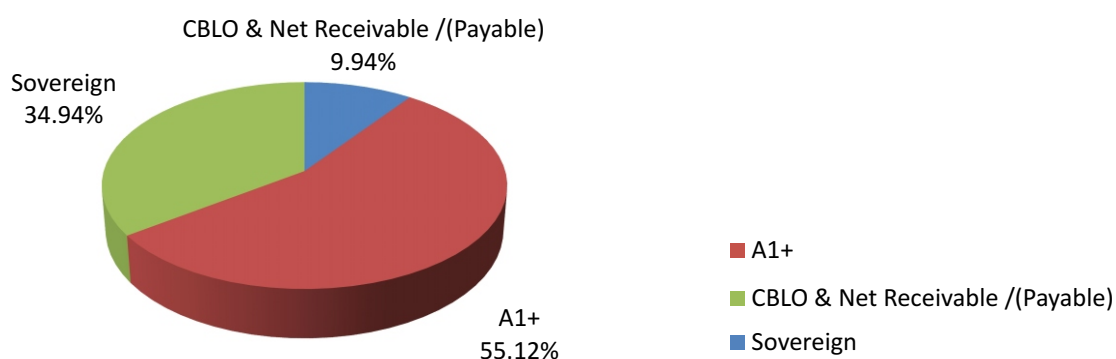
Name of Instrument	Rating	Residual Maturity (in days)	Market Value In Lakhs	% to Net Assets
DEBT INSTRUMENTS				
A) Listed /Awaiting listing on Stock Exchanges		NIL	NIL	NIL
B) Privately Placed/Unlisted		NIL	NIL	NIL
C) Securitized Debt Instruments		NIL	NIL	NIL
Total of Debt Instruments				
MONEY MARKET INSTRUMENTS				
A) Certificate of Deposit (CD)				
1. Oriental Bank of Commerce CD (MD 02/08/2016)	CRISIL A1+	2	499.91	6.91
2. Andhra Bank CD (MD 09/08/2016)	CARE A1+	9	499.28	6.90
3. Vijaya Bank CD (MD 19/08/2016)	CARE A1+	19	498.40	6.89
4. Punjab & Sind Bank CD (MD 29/08/2016)	ICRA A1+	29	497.49	6.88
5. Canara Bank CD (MD 15/09/2016)	CRISIL A1+	46	496.03	6.86
Total of CDs			2,491.11	34.44
B) Commercial Papers (CP)				
1. Power Finance Corporation Ltd CP (MD 04/08/2016)	CRISIL A1+	4	499.73	6.91
2. Rural Electrification Corp Ltd CP (MD 12/08/2016)	CARE A1+	12	499.00	6.90
3. Small Ind Dev Bank of India CP (MD 02/09/2016)	CRISIL A1+	33	497.13	6.87
Total of CPs			1,495.86	20.68
C) Treasury Bills (T-Bill)				
1. 91 Days Tbill (MD 22/09/2016)	Sovereign	53	2,477.24	34.25
2. 91 Days Tbill (MD 01/09/2016)	Sovereign	32	49.73	0.69
Total of T-Bills			2526.97	34.94
D) Collateralised Borrowing & Lending Obligation (CBLO)*			712.80	9.85
Total of Money Market Instruments			7,226.74	99.91
Net Receivable / (Payables)			6.89	0.09
Grand Total			7233.63	100.00

* Cash & Cash Equivalents

Asset Allocation (% of Net Assets) as on July 31, 2016



Rating Profile (% of Net Asset) as on July 31, 2016



QUANTUM LIQUID FUND

A. Cumulative performance

Date	Period	NAV per Unit (₹)	Scheme Returns(%) ^	Benchmark Returns (%) #	Additional Benchmark Returns (%) ##	Value of Investment of ₹ 10,000@		
						Scheme (₹)	Benchmark (₹) #	Additional Benchmark (₹) ##
23-Jun-16	7 days *	21.4770	7.31	8.20	7.64	10,014	10,016	10,015
15-Jun-16	15 days *	21.4459	6.94	7.46	7.22	10,029	10,031	10,030
31-May-16	30 days *	21.3857	6.91	7.81	7.40	10,057	10,064	10,061
30-Jun-15	Last 1 Year *	20.0286	7.38	7.90	7.67	10,738	10,790	10,767
30-Jun-14	Last 2 Years **	18.4659	7.91	8.32	8.10	11,647	11,736	11,687
28-Jun-13	Last 3 Years **	16.9134	8.32	8.76	7.35	12,716	12,872	12,380

^ Past performance may or may not be sustained in the future. Load is not taken into consideration and Returns are for Growth Option. Returns up to 1 year period are Simple Annualised Returns. Returns greater than 1 year period are compounded annualized (CAGR).

Crisil Liquid Fund Index ## Crisil 1 year T- Bill Index * Simple Annualised Yield ** CAGR

@ shows the current value of ₹ 10,000/- invested at the beginning of a given period

B. Discrete 12 month performance

Period	Scheme Returns (%) ^	Benchmark Returns (%) #	Additional Benchmark Returns (%) ##	Value of Investment of ₹ 10,000@		
				Scheme (₹)	Benchmark (₹) #	Additional Benchmark (₹) ##
June 30, 2015 to June 30, 2016	7.38	7.90	7.67	10,738	10,790	10,767
June 30, 2014 to June 30, 2015	8.46	8.77	8.54	10,846	10,877	10,854
June 28, 2013 to June 30, 2014	9.18	9.68	5.93	10,918	10,968	10,593
Since Inception **	7.76	7.54	6.28	21,507	21,058	18,652

^ Past performance may or may not be sustained in the future. Load is not taken into consideration and Returns are for Growth Option. Returns up to 1 year period are Absolute Returns. Returns greater than 1 year period are compounded annualized (CAGR).

Crisil Liquid Fund Index ## Crisil 1 year T- Bill Index @ shows the current value of ₹ 10,000/- invested at the beginning of a given period

** Inception Date: April 7, 2006. Since inception returns are calculated on NAV of ₹ 10 invested at inception.

QUANTUM DYNAMIC BOND FUND

Period	Scheme ^	CRISIL Composite Bond Fund Index	Value of investment of Rs. 10,000@	
			Scheme (Rs.)	CRISIL Composite Bond Fund Index
June 30, 2015 to June 30, 2016	9.71	10.19	10,971	11,019
Since Inception **	9.65	9.27	11,088	11,045

Past performance may or may not be sustained in the future

Performance of the Dividend option for the investor would be net of the dividend distribution tax, as applicable

**Date of Inception - May 21, 2015