

QUANTUM LIQUID FUND

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



Fund Details (as on May 31, 2025)

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

Declaration of Net Asset Value (NAV)

All Calendar Days

NAV of Plans/Options (as on May 31, 2025)

	Direct (₹/Unit)	Regular (₹/Unit)
Daily IDCW	10.0099	10.0002
Monthly IDCW	10.0221	10.0196
Growth	35.0665	34.8246
Unclaimed IDCW Plan Above 3 years	--	10.0000
Unclaimed IDCW Plan Below 3 years	--	11.0253
Unclaimed Redemption Plan Above 3 years	--	10.0000
Unclaimed Redemption Plan Below 3 years	--	10.6015

AUM ₹ (In Crores) (as on May 31, 2025)

Average AUM* : 537.85

Absolute AUM : 558.33

*Cumulative Daily AUM / No of days in the month

Fund Manager

Ms. Sneha Pandey (Work experience: 8 years)

She has been managing this fund since April 01, 2025.

Quantum Liquid Fund

Portfolio Information

Annualised Portfolio YTM*	: 6.01%
Macaulay's Duration	: 42 days
Modified Duration	: 39 days
Weighted Average Maturity	
At the end of the month	: 42 days
Average during the month	: 40 days
As on May 31, 2025	

*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: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches 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%

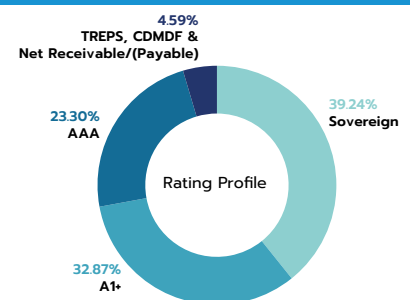
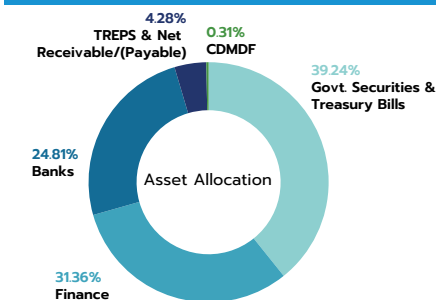
TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

Portfolio as on May 31, 2025

Name of Instrument	Rating	Residual Maturity (in days)	% to NAV	Annualised Yield to Maturity
DEBT INSTRUMENTS				
A. Listed /Awaiting listing on Stock Exchanges				
i. Bonds				
1. 7.35% NABARD Sr 23B NCD (MD 08/07/2025)	CRISIL AAA	38	7.17%	6.41%
2. 7.13% Power Fin Corp Ltd NCD Sr215 A(MD 08/08/25)	CRISIL AAA	69	4.48%	6.33%
3. 7.25% SIDBI NCD Ser III (MD 31/07/2025)	CRISIL AAA	61	4.48%	6.50%
4. 7.15% SIDBI NCD Ser I (MD 02/06/2025)	ICRA AAA	2	4.48%	6.21%
5. 6.35% Power Fin Corp Opt 210A Tran I (MD 30/06/25)	CRISIL AAA	30	2.69%	6.40%
Total of Bonds			23.30%	
ii. State Government Securities				
1. 8.32% Maharashtra SDL (MD 15/07/2025)	SOV	45	7.19%	5.78%
Total of State Government Securities			7.19%	
B) Privately Placed/Unlisted				
C) Securitized Debt Instruments				
Total of Debt Instruments			30.49%	
MONEY MARKET INSTRUMENTS				
A. Treasury Bills (T-Bill)				
1. 91 Days Tbill (MD 11/07/2025)	SOV	41	10.68%	5.60%
2. 182 Days Tbill (MD 05/06/2025)	SOV	5	7.16%	5.83%
3. 91 Days Tbill (MD 07/08/2025)	SOV	68	5.32%	5.61%
4. 91 Days Tbill (MD 26/06/2025)	SOV	26	4.46%	5.70%
5. 364 Days Tbill (MD 07/08/2025)	SOV	68	4.43%	5.61%
Total of T-Bill			32.05%	
B. Commercial Papers (CP)				
1. Export Import Bank of India CP (MD 03/06/2025)	CRISIL A1+	3	8.06%	6.29%
Total of CPs			8.06%	
C. Certificate of Deposits (CD)				
1. Canara Bank CD (MD 22/08/2025)	CRISIL A1+	83	8.83%	6.10%
2. Punjab National Bank CD (MD 24/07/2025)	IND A1+	54	7.10%	6.24%
3. Bank of Baroda CD (MD 09/07/2025)	IND A1+	39	4.45%	6.22%
4. Bank of Baroda CD (MD 29/07/2025)	IND A1+	59	4.43%	6.21%
Total of CDs			24.81%	
D. TREPS*				
Total of Money Market Instruments			67.29%	
OTHERS				
1. Corporate Debt Market Development Fund Class A2			0.31%	
Net Receivable/(payable)			1.91%	
Grand Total			100.00%	

* Cash & Cash Equivalents

Asset Allocation & Rating Profile (% of Net Assets) as on May 31, 2025



Income Distribution History (Monthly IDCW)

Record Date	Gross IDCW per unit (₹)	
	Individual/Non Individual	Regular Plan
	Direct Plan	
25-Mar-25	0.05025573	0.04952765
25-Apr-25	0.05685045	0.05585027
26-May-25	0.05639647	0.05554268

*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 May 31, 2025)

Brokerages & Commissions Details

Brokerages on Investments for May 2025: ₹11,000.00

Distributor commissions for May 2025: ₹20,852.00

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

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

Notes:

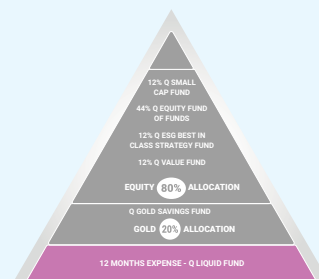
Quantum Liquid Fund AUM of Rs. 558.33 Crores includes amount payable to investors on account of Unclaimed Dividend below 3 years amounting to Rs. 0.02 Crores & Unclaimed Redemption below 3 years amounting to Rs. 0.01 Crores.

Please [click here](#) for more details on taxation

PRC Matrix

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

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



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



Know More

Performance of the Scheme

Quantum Liquid Fund

as on May 31, 2025

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)	6.77%	6.83%	6.24%	35,067	35,477	31,920
10 years**	5.82%	6.22%	6.36%	17,620	18,298	18,541
7 years**	5.48%	5.83%	6.21%	14,534	14,875	15,247
5 years**	5.29%	5.56%	5.52%	12,944	13,110	13,086
3 years**	6.69%	6.92%	7.11%	12,145	12,227	12,290
1 year**	6.93%	7.15%	8.00%	10,693	10,715	10,800
1 month*	6.26%	6.42%	8.89%	10,052	10,053	10,073
15 days*	6.35%	6.65%	8.34%	10,026	10,027	10,034
7 days*	5.97%	6.16%	8.14%	10,011	10,012	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)	5.48%	5.94%	6.13%	15,465	16,020	16,258
7 years**	5.39%	5.83%	6.21%	14,443	14,875	15,247
5 years**	5.19%	5.56%	5.52%	12,880	13,110	13,086
3 years**	6.58%	6.92%	7.11%	12,108	12,227	12,290
1 year**	6.82%	7.15%	8.00%	10,682	10,715	10,800
1 month*	6.16%	6.42%	8.89%	10,051	10,053	10,073
15 days*	6.24%	6.65%	8.34%	10,026	10,027	10,034
7 days*	5.88%	6.16%	8.14%	10,011	10,012	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. Load is not taken into consideration in scheme returns calculation.

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 and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Fund Manager wise Performance

as on May 31, 2025

Performance of the Funds Managed by Ms. Sneha Pandey. Total Schemes Managed - 4

Quantum Dynamic Bond Fund

Ms. Sneha Pandey is managing the scheme since April 01, 2025.

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	11.03%	10.81%	9.14%	8.75%	6.92%	6.54%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	10.53%	10.81%	8.79%	8.75%	6.66%	6.54%

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.

Ms. Sneha Pandey manages 4 schemes of the Quantum Mutual Fund.

Fund Manager wise Performance

as on May 31, 2025



Performance of the Funds Managed by Ms. Sneha Pandey. Total Schemes Managed - 4

Quantum Multi Asset Allocation Fund

Mr. Chirag Mehta is managing the scheme since March 07, 2024.

Ms. Sneha Pandey is managing the scheme since April 01, 2025.

Ms. Mansi Vasa is managing the scheme since April 01, 2025.

Period	1 Year	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Multi Asset Allocation Fund - Direct Plan - Growth Option	13.77%	13.60%
Quantum Multi Asset Allocation Fund - Regular Plan - Growth Option	12.06%	13.60%

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.

Different Plans shall have a different expense structure.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Mr. Chirag Mehta manages 8 Schemes, Ms. Sneha Pandey manages 4 Schemes and Ms. Mansi Vasa manages 2 Schemes of the Quantum Mutual Fund.

#NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%)

Quantum Multi Asset Fund of Funds

Mr. Chirag Mehta is managing the scheme since July 11, 2012.

Ms. Sneha Pandey is managing the scheme since April 01, 2025..

Ms. Mansi Vasa is managing the scheme since April 01, 2025.

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 Multi Asset Fund of Funds - Direct Plan - Growth Option	13.38%	13.40%	13.31%	13.34%	12.75%	14.03%
Quantum Multi Asset Fund of Funds - Regular Plan - Growth Option	12.96%	13.40%	12.91%	13.34%	12.35%	14.03%

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation.

#CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%).It is a customized index and it is rebalanced daily.

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. Chirag Mehta manages 8 Schemes, Ms. Sneha Pandey manages 4 Schemes and Ms. Mansi Vasa manages 2 Schemes of the Quantum Mutual Fund.