

# QUANTUM LIQUID FUND

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



## Fund Details (as on June 30, 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 June 30, 2025)

	Direct (₹/Unit)	Regular (₹/Unit)
Daily IDCW	10.0085	10.0002
Monthly IDCW	10.0196	10.017
Growth	35.2389	34.9929
Unclaimed IDCW Plan Above 3 years	--	10.0000
Unclaimed IDCW Plan Below 3 years	--	11.0794
Unclaimed Redemption Plan Above 3 years	--	10.0000
Unclaimed Redemption Plan Below 3 years	--	10.6536

### AUM ₹ (In Crores) (as on June 30, 2025)

Average AUM\* : 558.90

Absolute AUM : 534.14

\*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.

**Mr. Mayur Chauhan** (Work experience: 16 years)

He has been managing this fund since July 01, 2025.

### Quantum Liquid Fund

#### Portfolio Information

Annualised Portfolio YTM*	: 5.63%
Macaulay's Duration	: 34 days
Modified Duration	: 32 days

#### Weighted Average Maturity

At the end of the month	: 34 days
Average during the month	: 44 days

As on June 30, 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

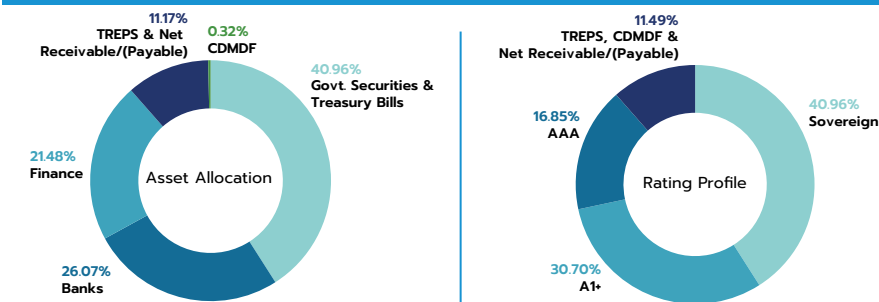
Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

## Portfolio as on June 30, 2025

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. 7.35% NABARD Sr 23B NCD (MD 08/07/2025)	CRISIL AAA	8	7.49%	5.98%
2. 7.13% Power Fin Corp Ltd NCD Sr215 A(MD 08/08/25)	CRISIL AAA	39	4.68%	6.05%
3. 7.25% SIDBI NCD Ser III (MD 31/07/2025)	CRISIL AAA	31	4.68%	6.20%
<b>Total of Bonds</b>			<b>16.85%</b>	
<b>ii. State Government Securities</b>				
1. 8.32% Maharashtra SDL (MD 15/07/2025)	SOV	15	7.50%	5.50%
<b>Total of State Government Securities</b>			<b>7.50%</b>	
<b>B) Privately Placed/Unlisted</b>				
<b>C) Securitized Debt Instruments</b>				
<b>Total of Debt Instruments</b>			<b>24.35%</b>	
<b>MONEY MARKET INSTRUMENTS</b>				
<b>A. Treasury Bills (T-Bill)</b>				
1. 91 Days Tbill (MD 04/09/2025)	SOV	66	13.91%	5.37%
2. 91 Days Tbill (MD 07/08/2025)	SOV	38	5.59%	5.35%
3. 91 Days Tbill (MD 11/07/2025)	SOV	11	4.67%	5.35%
4. 364 Days Tbill (MD 07/08/2025)	SOV	38	4.66%	5.35%
5. 91 Days Tbill (MD 11/09/2025)	SOV	73	4.63%	5.37%
<b>Total of T-Bill</b>			<b>33.46%</b>	
<b>B. Commercial Papers (CP)</b>				
1. Small Ind Dev Bk of India CP (MD 04/09/2025)	CRISIL A1+	66	4.63%	5.88%
<b>Total of CPs</b>			<b>4.63%</b>	
<b>C. Certificate of Deposits (CD)</b>				
1. Canara Bank CD (MD 22/08/2025)	CRISIL A1+	53	9.28%	5.85%
2. Punjab National Bank CD (MD 24/07/2025)	IND A1+	24	7.46%	5.83%
3. Bank of Baroda CD (MD 09/07/2025)	IND A1+	9	4.67%	5.82%
4. Bank of Baroda CD (MD 29/07/2025)	IND A1+	29	4.66%	5.82%
<b>Total of CDs</b>			<b>26.07%</b>	
<b>D. TREPS*</b>				
<b>Total of Money Market Instruments</b>			<b>73.66%</b>	
<b>OTHERS</b>				
1. Corporate Debt Market Development Fund Class A2			0.32%	
<b>Net Receivable/(payable)</b>			<b>167%</b>	
<b>Grand Total</b>			<b>100.00%</b>	

\* Cash & Cash Equivalents

## Asset Allocation & Rating Profile (% of Net Assets) as on June 30, 2025



## Income Distribution History (Monthly IDCW)

Record Date	Gross IDCW per unit (₹)	
	Individual/Non Individual	
	Direct Plan	Regular Plan
25-Apr-25	0.05685045	0.05585027
26-May-25	0.05639647	0.05554268
25-Jun-25	0.05171932	0.05097283

\*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 June 30, 2025)

### 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.

### Brokerages & Commissions Details

Brokerages on Investments for June 2025: NIL

Distributor commissions for June 2025: ₹19,961.00

### 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
<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.

Notes:

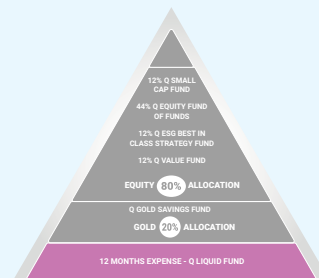
Quantum Liquid Fund AUM of Rs. 534.14 Crores includes amount payable to investors on account of Unclaimed Dividend below 3 years amounting to Rs. 0.02 Crores & Unclaimed Redemption below 3 years amounting to Rs. 0.01 Crores.

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 June 30, 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)	6.76%	6.83%	6.24%	35,239	35,653	32,068
10 years**	5.81%	6.21%	6.35%	17,594	18,268	18,511
7 years**	5.48%	5.82%	6.21%	14,527	14,862	15,254
5 years**	5.34%	5.60%	5.58%	12,973	13,132	13,118
3 years**	6.73%	6.96%	7.13%	12,159	12,239	12,299
1 year**	6.86%	7.07%	7.83%	10,686	10,707	10,783
1 month*	5.98%	6.07%	5.62%	10,048	10,049	10,045
15 days*	5.45%	5.62%	4.36%	10,022	10,023	10,018
7 days*	5.36%	5.65%	2.58%	10,010	10,011	10,005

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)	5.49%	5.94%	6.13%	15,539	16,100	16,334
7 years**	5.38%	5.82%	6.21%	14,435	14,862	15,254
5 years**	5.23%	5.60%	5.58%	12,908	13,132	13,118
3 years**	6.62%	6.96%	7.13%	12,123	12,239	12,299
1 year**	6.75%	7.07%	7.83%	10,675	10,707	10,783
1 month*	5.88%	6.07%	5.62%	10,047	10,049	10,045
15 days*	5.35%	5.62%	4.36%	10,022	10,023	10,018
7 days*	5.27%	5.65%	2.58%	10,010	10,011	10,005

#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 June 30, 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.

Mr. Mayur Chauhan is managing the scheme since July 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	9.32%	9.31%	8.64%	8.44%	6.61%	6.12%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	8.83%	9.31%	8.29%	8.44%	6.35%	6.12%

**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.

Mr. Mayur Chauhan manages 2 schemes of the Quantum Mutual Fund.

# Fund Manager wise Performance

as on June 30, 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	10.66%	12.12%
Quantum Multi Asset Allocation Fund - Regular Plan - Growth Option	8.94%	12.12%

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	11.43%	11.71%	14.27%	14.58%	12.25%	13.52%
Quantum Multi Asset Fund of Funds - Regular Plan - Growth Option	11.02%	11.71%	13.86%	14.58%	11.85%	13.52%

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.