

# QUANTUM LIQUID FUND

An Open Ended Liquid Scheme



**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.

## Scheme Features



### Fund Manager

**Mr. Pankaj Pathak**

Work experience: 10 years. He has been managing this fund since March 01, 2017



### Benchmark Index

Crisil Liquid Fund Index



### Category of Scheme

Liquid Fund



### 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)



### Inception Date (Date of Allotment)

April 07, 2006



### Declaration of Net Asset Value (NAV)

Every Business Day



### Investment Options

Growth, Daily Dividend Reinvestment & Monthly Dividend Option – Two facilities (i) Dividend Re - Investment Facility, (ii) Dividend Payout Facility



### Entry/ Sales Load

Not Applicable



### 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.



### 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))



### Exit Load

For complete details on Exit Load please refer page no.4

NAV (as on October 31, 2020)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily Dividend Option	10.0062	10.0010
Monthly Dividend Option	10.0119	10.0092
Growth Option	27.4424	27.3782

AUM ₹(In Crores)  
(as on October 31, 2020)

Average AUM*	Absolute AUM
488.34	510.48

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

October 2020

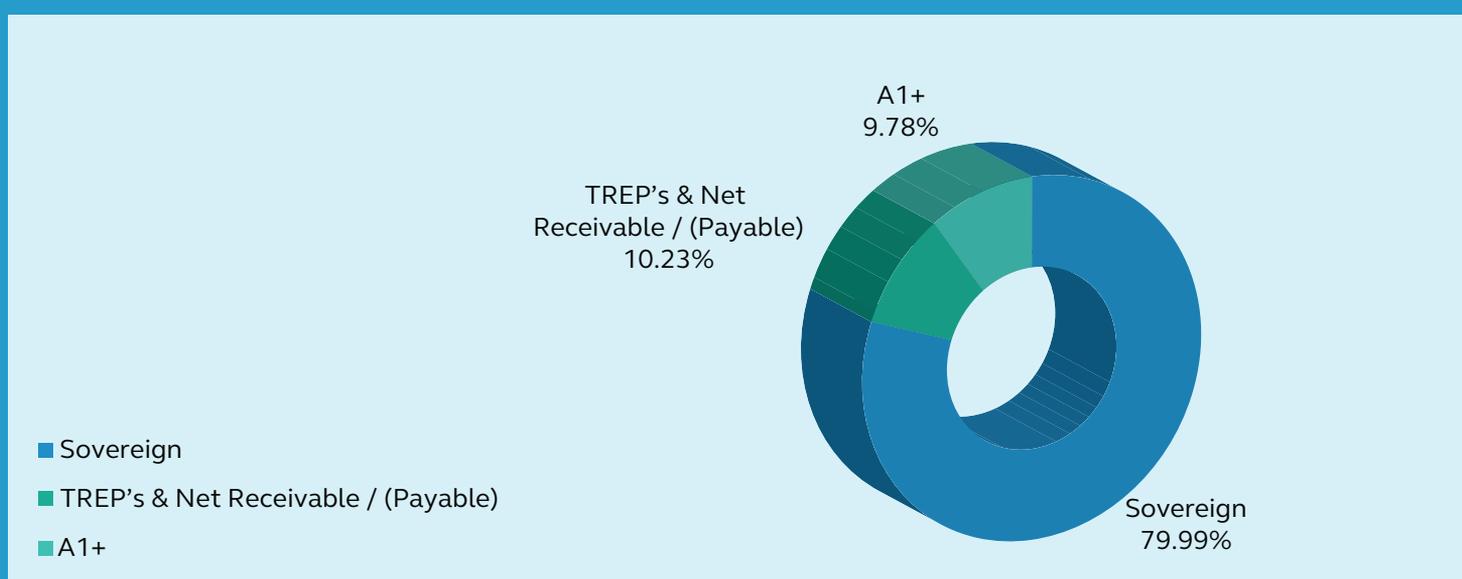
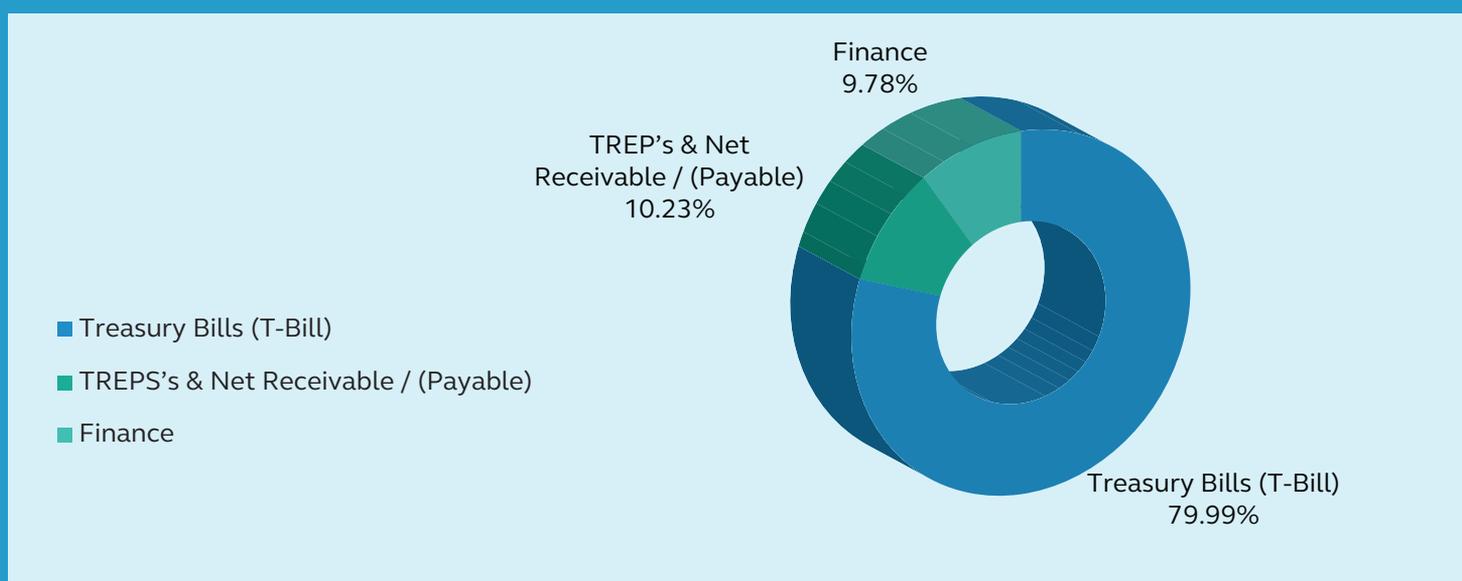
Average Maturity as on October 31, 2020	(Days)
At the end of the month	42
Average during the month	37
Modified Duration	40
Macaulay's Duration	42

Brokerages & Commissions Details	
Brokerages on Investments for October 2020	NIL
Distributor commissions for October 2020	₹ 43,597.71
Portfolio Yield (Yield to Maturity)	3.15%

Dividend History - Monthly Dividend option	Gross Dividend per unit (Rs.)	
	Direct Plan	Regular Plan
	Individual/Non Individual	Individual/Non Individual
25-Aug-20	0.02436234	0.02355403
25-Sep-20	0.02578948	0.02636038
26-Oct-20	0.02734631	0.02645787

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

### Asset Allocation & Rating Profile (% of Net Assets) as on October 31, 2020



## Quantum Liquid Fund Performance as on October 31, 2020

Mr. Pankaj Pathak is the Fund Manager effective from March 01, 2017.  
For other Schemes Managed by Mr. Pankaj Pathak please see **page no.5**

### Performance of the scheme

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

Period	Scheme Returns (%)	Benchmark Crisil Liquid Fund Index Returns (%)	Additional Benchmark Crisil 1 year T-bill Index Returns (%)	Current Value ₹10,000 Invested at the beginning of a given period		
				Scheme (₹)	Benchmark	Additional Benchmark
				Scheme (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 year T-bill Index (₹)
Since Inception (07th Apr 2006)	7.17	7.26	6.41	27,442	27,786	24,752
Oct 31, 2010 to Oct 31, 2020 (10 years)**	7.32	7.69	7.08	20,277	20,993	19,826
Oct 31, 2013 to Oct 31, 2020 (7 years)**	6.69	7.36	7.24	15,739	16,441	16,318
Oct 30, 2015 to Oct 31, 2020 (5 years)**	5.97	6.77	6.79	13,372	13,880	13,898
Oct 31, 2017 to Oct 31, 2020 (3 years)**	5.60	6.50	6.89	11,779	12,083	12,214
Oct 31, 2019 to Oct 31, 2020 (1 year)**	3.98	4.97	6.22	10,400	10,498	10,623
Sep 30, 2020 to Oct 31, 2020 (1 month)*	3.11	3.86	5.76	10,026	10,033	10,049
Oct 16, 2020 to Oct 31, 2020 (15 days)*	3.00	3.64	4.04	10,012	10,015	10,017
Oct 24, 2020 to Oct 31, 2020 (7 days)*	2.81	3.38	3.34	10,005	10,006	10,007

**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 4 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.

### Performance of the scheme

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

Period	Scheme Returns (%)	Benchmark Crisil Liquid Fund Index Returns (%)	Additional Benchmark Crisil 1 year T-bill Index Returns (%)	Current Value ₹10,000 Invested at the beginning of a given period		
				Scheme (₹)	Benchmark	Additional Benchmark
				Scheme (₹)	Crisil Liquid Fund Index (₹)	Crisil 1 year T-bill Index (₹)
Since Inception (01st Apr 2017)	5.60	6.53	6.67	12,158	12,547	12,607
October 31, 2017 to October 31, 2020 (3 years)**	5.53	6.50	6.89	11,755	12,083	12,214
October 31, 2019 to October 31, 2020 (1 year)**	3.89	4.97	6.22	10,390	10,498	10,623
Sept 30, 2020 to October 31, 2020 (1 month)*	3.01	3.86	5.76	10,026	10,033	10,049
October 16, 2020 to October 31, 2020 (15 days)*	2.90	3.64	4.04	10,012	10,015	10,017
October 24, 2020 to October 31, 2020 (7 days)*	2.71	3.38	3.34	10,005	10,006	10,007

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Returns are net of total expenses.

Regular plan launched on 1 April 2017 but not yet completed 5 years period since its launch.

## Exit Load:

Investor Exit Upon Subscription	Exit Load as a % of Redemption Proceeds
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 October 31, 2020 QUANTUM LIQUID FUND

Name of Instrument	Rating	Residual Maturity (in days)	Market Value In Lakhs	% to Net Assets	Yield to Maturity
<b>DEBT INSTRUMENTS</b>					
A) Listed /Awaiting listing on Stock Exchanges		NIL	NIL	NIL	NIL
B) Privately Placed/Unlisted		NIL	NIL	NIL	NIL
C) Securitized Debt Instruments		NIL	NIL	NIL	NIL
Total of Debt Instruments			NIL	NIL	NIL
<b>MONEY MARKET INSTRUMENTS</b>					
<b>A) Treasury Bills (T-Bill)</b>					
1. 91 Days Tbill (MD 17/12/2020)	Sovereign	47	5,478.39	10.73%	3.13%
2. 182 Days Tbill (MD 10/12/2020)	Sovereign	40	4,484.91	8.79%	3.15%
3. 182 Days Tbill (MD 12/11/2020)	Sovereign	12	3,996.20	7.83%	3.16%
4. 91 Days Tbill (MD 28/01/2021)	Sovereign	89	3,969.50	7.78%	3.19%
5. 182 Days Tbill (MD 26/11/2020)	Sovereign	26	3,492.46	6.84%	3.15%
6. 182 Days Tbill (MD 07/01/2021)	Sovereign	68	3,479.72	6.82%	3.18%
7. 91 Days Tbill (MD 14/01/2021)	Sovereign	75	3,477.61	6.81%	3.18%
8. 182 Days Tbill (MD 19/11/2020)	Sovereign	19	2,995.35	5.87%	3.15%
9. 91 Days Tbill (MD 10/12/2020)	Sovereign	40	2,989.94	5.86%	3.15%
10. 182 Days Tbill (MD 21/01/2021)	Sovereign	82	2,978.93	5.84%	3.19%
11. 182 Days Tbill (MD 14/01/2021)	Sovereign	75	2,484.01	4.87%	3.18%
12. 91 Days Tbill (MD 26/11/2020)	Sovereign	26	997.85	1.95%	3.15%
Total of T-Bill			40,824.87	79.99%	
<b>b) Commercial Papers (CP)</b>					
1. Export Import Bank of India CP (MD 13/11/2020)	CRISIL A1+	13	2,497.41	4.89%	3.15%
2. National Bank For Agri & Rural CP (MD 17/11/2020)	ICRA A1+	17	2,496.56	4.89%	3.14%
Total of CPs			4,993.97	9.78%	
C) TREPS*			9,182.67	17.99%	3.05%
Total of Money Market Instruments			55,001.51	107.76%	
Net Receivable/(payable)			-3,953.99	-7.76%	
Grand Total			51,047.52	100.00%	

\* 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.

# PERFORMANCE OF THE FUNDS MANAGED BY PANKAJ PATHAK

## QUANTUM DYNAMIC BOND FUND

Managing since March 01, 2017

Period	Oct 31, 2019 to Oct 29, 2020 (1 year)		Oct 31, 2017 to Oct 29, 2020 (3 years)		Oct 30, 2015 to Oct 29, 2020 (5 years)	
	Scheme Return (%)	Crisil Composite Bond Fund Index Returns# (%)	Scheme Return (%)	Crisil Composite Bond Fund Index Returns# (%)	Scheme Return (%)	Crisil Composite Bond Fund Index Returns# (%)
Quantum Dynamic Bond Fund - Direct Plan - Growth Option	10.03	12.05	7.77	8.98	8.94	9.14
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	9.89	12.05	7.65	8.98	NA	NA

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

#Benchmark returns.

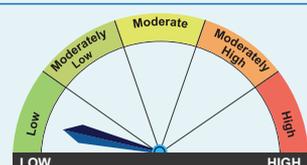
Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR)

Different Plans shall have different expense structure.

Mr. Pankaj Pathak manages 2 schemes of the Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

### 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>	 <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, 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.