

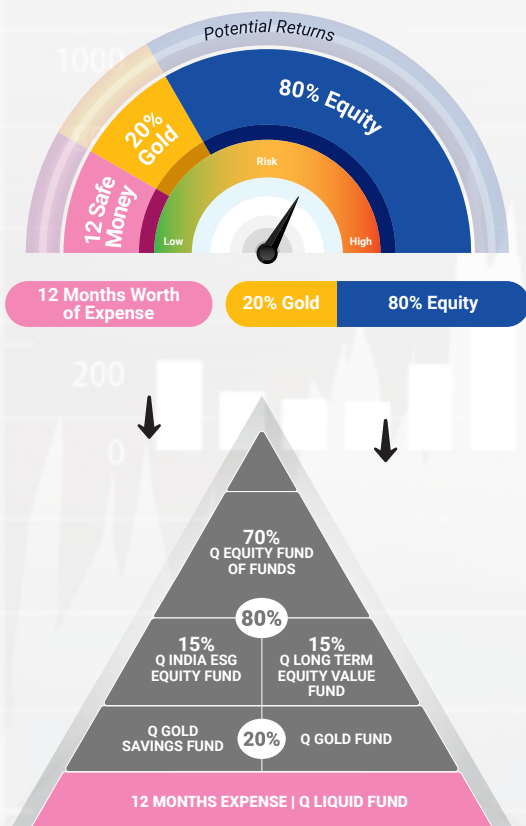
# QUANTUM LIQUID FUND

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

## 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.

## Park Your Emergency Corpus in QLF



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

## ★ Scheme Features



### Fund Manager

Mr. Pankaj Pathak

Work experience: 12 years. He has been managing this fund since March 01, 2017



### Category of Scheme

Liquid Fund



### Inception Date (Date of Allotment)

April 07, 2006



### Declaration of Net Asset Value (NAV)

Every Business Day



### Entry / Sales Load

Not Applicable



### 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 = 0.16%

{Base TER 0.14% (Inclusive of 0.09% Management Fees & 0.05% Other Expenses) + 0.02% GST (18% GST on 0.09% Management Fees)}

#### Regular Plan – Total TER = 0.26%

{Base TER 0.24% (Inclusive of 0.09% Management Fees & 0.05% Other Expenses & 0.10% Distributor Commission) + 0.02% GST (18% GST on 0.09% Management Fees)}



### Benchmark Index

#Tier I Benchmark - CRISIL Liquid Debt A-I Index



### Minimum Application Amount (Under each Option)

Growth Option: ₹ 5,000/- and in multiples of ₹ 1/- thereafter.  
Monthly Income Distribution cum Capital Withdrawal (ICDW) 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)

\*Tier-I Benchmark of the scheme has been changed from CRISIL Liquid Fund AI Index to CRISIL Liquid Debt A-I Index w.e.f. April 03, 2023

# QUANTUM LIQUID FUND

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## Weighted Average Maturity as on June 30, 2023

Weighted Average Maturity	Days
At the end of the month	33
Average during the month	45
Modified Duration	31
Macauley's Duration	33

## Brokerages & Commissions Details

Brokerages on Investments for June 2023	₹4,000.00
Distributor commissions paid during June 2023	₹11,576.68
Portfolio yield	6.79%

## Portfolio Information

Scheme Name: Quantum Liquid Fund

Description (if any)	
Annualised Portfolio YTM*	6.79%
Macauley Duration	33 Days
Residual Maturity	33 Days
As on (Date)	30-06-2023

\*in case of semi annual YTM, it will be annualised

## ★ Scheme Features



### Investment Options

Growth, Daily Reinvestment of Income Distribution Cum Capital Withdrawal (IDCW) Option & Monthly Income Distribution cum Capital Withdrawal (IDCW) Option – Two facilities (a) Payout of Income Distribution Cum Capital Withdrawal (IDCW) Facility; and (b) Reinvestment of Income Distribution Cum Capital Withdrawal (IDCW) Facility



### 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



### Exit Load

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

NAV (as on June 30, 2023)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily IDCW Option	10.0085	10.0002
Monthly IDCW Option	10.0190	10.0140
Growth Option	30.7900	30.6362

### AUM ₹(In Crores)

(as on June 30, 2023)

Average AUM*	Absolute AUM
580.86	582.91

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

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

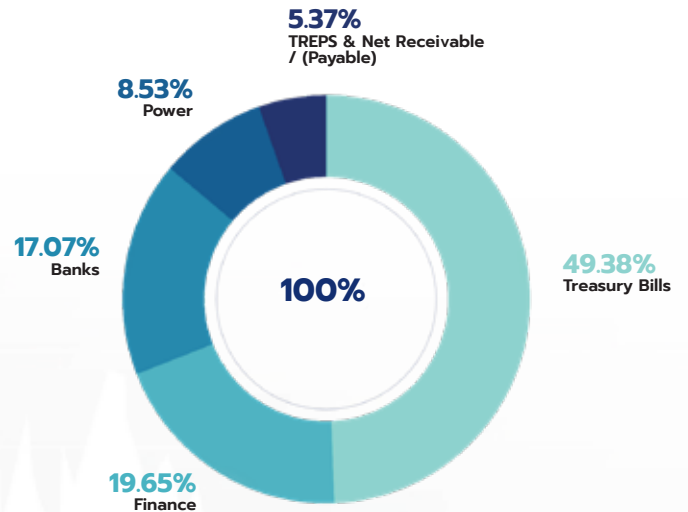
**TRANSACTION CHARGES:** No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan.

Record Date	Income Distribution History - Monthly IDCW		Gross IDCW per unit (Rs.)	
			Direct Plan	Regular Plan
			Individual/Non Individual	Individual/Non Individual
25-Apr-23			0.05643913	0.05559871
25-May-23			0.05615022	0.05530338
26-Jun-23			0.05891233	0.05800444

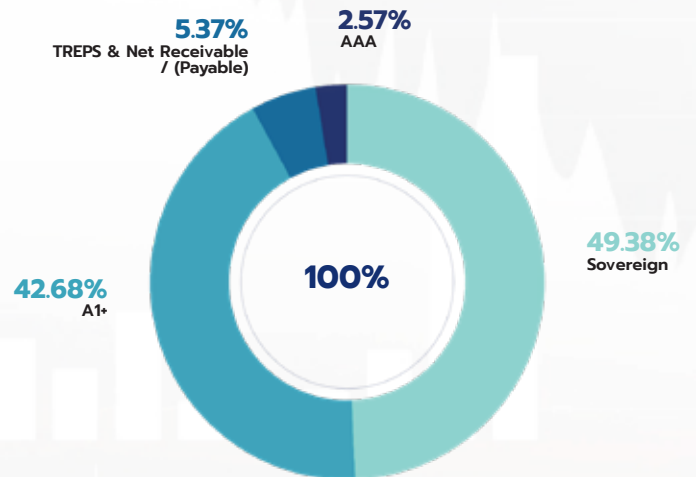
\*Investors are paid IDCW post deduction of TDS on Gross IDCW as applicable as per Finance Act 2020

## Asset Allocation & Rating Profile (% of Net Assets) as on June 30, 2023

Treasury Bills	49.38%
Finance	19.65%
Banks	17.07%
Power	8.53%
TREPS & Net Receivable / (Payable)	5.37%
<b>Total</b>	<b>100.00%</b>



Sovereign	49.38%
A1+	42.68%
TREPS & Net Receivable / (Payable)	5.37%
AAA	2.57%
<b>Total</b>	<b>100.00%</b>



## Quantum Liquid Fund Performance as on June 30, 2023

The Scheme is managed by **Mr. Pankaj Pathak**.

**Mr. Pankaj Pathak** is the Fund Manager managing the scheme since **March 01, 2017**.

For other Schemes Managed by Mr. Pankaj Pathak please see page no. 6

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

Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Current Value ₹10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (07th Apr 2006)	6.74%	6.79%	6.10%	30,790	31,029	27,757
June 28, 2013 to June 30, 2023 (10 years)**	6.17%	6.60%	6.29%	18,205	18,967	18,423
June 30, 2016 to June 30, 2023 (7 years)**	5.26%	5.69%	5.84%	14,316	14,735	14,881
June 30, 2018 to June 30, 2023 (5 years)**	4.88%	5.28%	5.71%	12,693	12,934	13,203
June 30, 2020 to June 30, 2023 (3 years)**	4.27%	4.55%	4.33%	11,335	11,429	11,355
June 30, 2022 to June 30, 2023 (1 year)**	6.24%	6.51%	6.45%	10,624	10,651	10,645
May 31, 2023 to June 30, 2023 (1 month)*	6.56%	6.79%	7.04%	10,054	10,056	10,058
June 15, 2023 to June 30, 2023 (15 days)*	6.54%	6.76%	5.48%	10,027	10,028	10,023
June 23, 2023 to June 30, 2023 (7 days)*	6.39%	6.53%	8.50%	10,012	10,013	10,016

<sup>#</sup>CRISIL Liquid Debt A-I Index, <sup>##</sup>CRISIL 1 year T-bill Index.

**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 no. 5 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.

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

Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Current Value ₹10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (01st Apr 2017)	5.05%	5.54%	5.69%	13,605	14,012	14,138
June 30, 2018 to June 30, 2023 (5 years)**	4.79%	5.28%	5.71%	12,638	12,934	13,203
June 30, 2020 to June 30, 2023 (3 years)**	4.16%	4.55%	4.33%	11,301	11,429	11,355
June 30, 2022 to June 30, 2023 (1 year)**	6.13%	6.51%	6.45%	10,613	10,651	10,645
May 31, 2023 to June 30, 2023 (1 month)*	6.46%	6.79%	7.04%	10,053	10,056	10,058
June 15, 2023 to June 30, 2023 (15 days)*	6.43%	6.76%	5.48%	10,026	10,028	10,023
June 23, 2023 to June 30, 2023 (7 days)*	6.29%	6.53%	8.50%	10,012	10,013	10,016

<sup>#</sup>CRISIL Liquid Debt A-I Index, <sup>##</sup>CRISIL 1 year T-bill Index.

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\*Simple Annualized.

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Returns are net of total expenses.

**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: 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 June 30, 2023  
**QUANTUM LIQUID FUND**

Name of Instrument	Rating	Residual Maturity (in days)	Market Value (₹ in Lakhs)	% to Net Assets	Annualised Yield to Maturity
<b>DEBT INSTRUMENTS</b>					
<b>A. Listed /Awaiting listing on Stock Exchanges</b>		NIL	NIL	NIL	NIL
1. 5.32% NHBA Taxable NCD (MD 01/09/2023)	CRISIL AAA	63	1,495.78	2.57%	6.97%
<b>B. Privately Placed/Unlisted</b>		NIL	NIL	NIL	NIL
<b>C. Securitized Debt Instruments</b>		NIL	NIL	NIL	NIL
<b>Total of Debt Instruments</b>			<b>1,495.78</b>	<b>2.57%</b>	
<b>MONEY MARKET INSTRUMENTS</b>					
<b>A. Treasury Bills (T-Bill)</b>					
1. 91 Days Tbill (MD 31/08/2023)	Sovereign	62	7,416.34	12.72%	6.75%
2. 182 Days Tbill (MD 10/08/2023)	Sovereign	41	6,948.78	11.92%	6.73%
3. 91 Days Tbill (MD 13/07/2023)	Sovereign	13	4,490.31	7.70%	6.56%
4. 91 Days Tbill (MD 10/08/2023)	Sovereign	41	4,467.03	7.66%	6.73%
5. 91 Days Tbill (MD 24/08/2023)	Sovereign	55	2,970.45	5.10%	6.73%
6. 182 Days Tbill (MD 13/07/2023)	Sovereign	13	2,494.63	4.28%	6.55%
<b>Total of T-Bill</b>			<b>28,787.54</b>	<b>49.38%</b>	
<b>B. Commercial Papers (CP)</b>					
1. National Bank For Agri & Rural CP (MD 03/07/2023)	CRISIL A1+	3	4,998.11	8.57%	6.90%
2. NTPC Limited CP (MD 31/07/2023)	CRISIL A1+	31	4,971.93	8.53%	6.87%
3. Small Ind Dev Bk of India CP (MD 27/07/2023)	CRISIL A1+	27	2,487.60	4.27%	7.00%
<b>Total of CPs</b>			<b>12,457.64</b>	<b>21.37%</b>	
<b>C. Certificate of Deposits (CD)</b>					
1. Canara Bank CD (MD 03/07/2023)	CRISIL A1+	3	4,998.13	8.57%	6.85%
2. Bank of Baroda CD (MD 17/08/2023)	CRISIL A1+	48	4,955.97	8.50%	6.90%
3. Export Import Bank of India CD (MD 29/08/2023)	CRISIL A1+	60	2,472.41	4.24%	6.91%
<b>Total of CDs</b>			<b>12,426.51</b>	<b>21.31%</b>	
<b>D. TREPS*</b>			3,118.61	5.35%	6.80%
<b>Total of Money Market Instruments</b>			<b>56,790.30</b>	<b>97.41%</b>	
<b>Net Receivable/(payable)</b>			<b>5.16</b>	<b>0.02%</b>	
<b>Grand Total</b>			<b>58,291.24</b>	<b>100.00%</b>	

\* 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



## QUANTUM DYNAMIC BOND FUND

Mr. Pankaj Pathak is the Fund Manager managing the scheme since March 01, 2017.

Period	June 30, 2022 to June 30, 2023 (1 year)		June 30, 2020 to June 30, 2023 (3 years)		June 29, 2018 to June 30, 2023 (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	7.91%	8.63%	5.03%	4.67%	7.33%	7.91%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	7.78%	8.63%	4.91%	4.67%	7.20%	7.91%

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

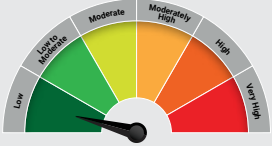
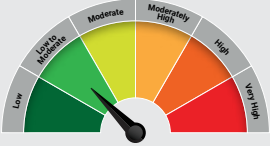
#CRISIL Dynamic Bond A-III Index.

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.

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

## Product Labeling

Name of the Scheme & Tier I 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"> <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.

### PRC Matrix – Quantum Liquid Fund

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

### a) Tax On Income Distribution (IDCW Option)

INVESTOR	INCOME TAX RATE	TDS
Resident Individuals/HUF /Domestic Company	Applicable Slab rates + Surcharge as applicable + 4 % Health & Education Cess	10% (if income distributed is more than Rs.5,000 during Financial Year)
Non-Resident	20% plus Surcharge as applicable + 4% Health & Education Cess	20% plus Surcharge as applicable + 4% Health & Education Cess

### b) Tax on Capital Gains\*

(For Investment done on or after 1st April, 2023)

### Short Term

(Irrespective of Holding Period)

Resident Individuals , HUF , Domestic Companies	Applicable Slab Rates - Maximum 30%
FII's	Applicable Slab Rates - Maximum 30%
Non-Resident Indians	Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%)

\*The mentioned Tax Rates shall be increased by applicable surcharge if any, Health and Education Cess @4%. For further details on Taxation please refer the clause of Taxation of SAI. Investment done prior to 1st April, 2023, earlier Tax structure would be 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.