QUANTUM LIQUID FUND

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

Marie 1 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 0.15% (Inclusive of 0.07% Management Fees & 0.08% Other Expanses) + 0.01% GST (18% GST on 0.07% Management Fees)}

Regular Plan - Total TER = 0.26%

{Base TER 0.25% (Inclusive of 0.07% Management Fees & 0.08% Other Expanses & 0.10% Distributor Commission) + 0.01% GST (18% GST on 0.07% Management Fees)}



Benchmark Index

Tier 1 Benchmark - Crisil Liquid Fund Index



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)



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Weighted Average Maturity as on February 28, 2022

| | Weighted Average Maturity | Days |
|---|---------------------------|------|
| | At the end of the month | 33 |
| Ī | Average during the month | 37 |
| | Modified Duration | 32 |
| Ī | Macaulay's Duration | 32 |

| Brokerages & Commissions Details | | | | | |
|---|------------|--|--|--|--|
| Brokerages on Investments for February 2022 | NIL | | | | |
| Distributor commissions paid during February 2022 | ₹13,854.72 | | | | |
| Portfolio yield | 3.53% | | | | |

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. 5

| NAV (as on February 28, 2022) | Direct Plan (₹/Unit) | Regular Plan (₹/Unit) |
|----------------------------------|-------------------------|--------------------------|
| Daily IDCW Option | 10.0136 | 10.0010 |
| Monthly IDCW Option | 10.0130 | 10.0081 |
| Growth Option | 28.6192 | 28.5143 |

AUM ₹(In Crores)

(as on February 28 2022)

| (45 0.11 0.11 4.1) 10, 1011, | | | | | | |
|------------------------------|--------|--|--|--|--|--|
| Average AUM* Absolute AUM | | | | | | |
| 516.07 | 511.53 | | | | | |

*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.

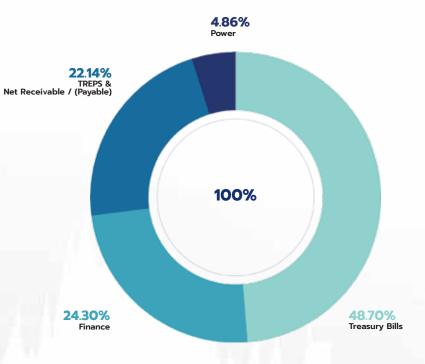


| Income Distribution History - Monthly IDCW | Gross IDCW per unit (Rs.) | | | |
|--|---------------------------|---------------------------|--|--|
| Record Date | Direct Plan | Regular Plan | | |
| | Individual/Non Individual | Individual/Non Individual | | |
| 27-Dec-21 | 0.02889469 | 0.02769989 | | |
| 25-Jan-22 | 0.02631490 | 0.02592045 | | |
| 25-Feb-22 | 0.02798984 | 0.02885857 | | |

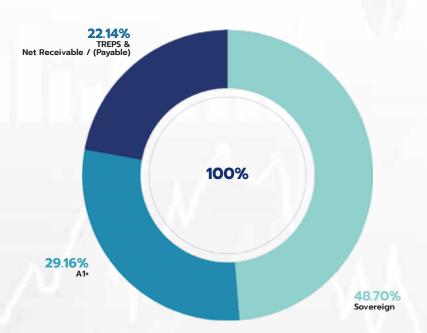
^{*}Investors are paid IDCW post deduction of TDS on Gross IDCW as applicable as per Finance Act 2020

Asset Allocation & Rating Profile (% of Net Assets) as on February 28, 2022





| Total | 100.00% |
|------------------------------------|---------|
| TREPS & Net Receivable / (Payable) | 22.14% |
| A1+ | 29.16% |
| Sovereign | 48.70% |
| | |





Quantum Liquid Fund Performance as on February 28, 2022

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

Direct Plan Performance of the Scheme Quantum Liquid Fund - Direct Plan - Growth Option Current Value ₹10,000 Invested at the beginning of a given period Tier 1 -Additional Scheme Tier 1 -Additional Scheme Returns Benchmark# Benchmark Returns Benchmark# Benchmark Returns (%)## (%) (₹) Returns (₹)## Period Returns (%) Returns (₹) Since Inception (07th Apr 2006) 6.83% 6.95% 28,619 25,929 6.17% 29,130 Feb 29, 2012 to Feb 28, 2022 (10 years)** 6.59% 7.08% 6.71% 18,937 19,819 19,148 Feb 27, 2015 to Feb 28, 2022 (7 years)** 6.31% 6.35% 14,685 15,355 15,392 564% Feb 28, 2017 to Feb 28, 2022 (5 years)** 5.02% 5.76% 5.84% 12,778 13,231 13,283 Feb 28, 2019 to Feb 28, 2022 (3 years)** 4.14% 4.82% 5.36% 11,295 11,518 11,697 Feb 28, 2021 to Feb 28, 2022 (1 year)** 3.26% 3.65% 3.65% 10,326 10,365 10,365 Jan 31, 2022 to Feb 28, 2022 (1 month)* 3.60% 3.88% 6.15% 10,028 10,030 10,047 Feb 13, 2022 to Feb 28, 2022 (15 days)* 3.44% 3.84% 3.43% 10,014 10,016 10,014

3.62%

0.98%

10,006

Feb 21, 2022 to Feb 28, 2022 (7 days)*

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. 6 for GIPS related disclosure.

3.34%

Returns are net of total expenses.

Performance of the Scheme

Regular Plan

Current Value ₹10,000 Invested at

10,007

10,002

| O t | 1 : : -1 | EI | D =l = | DI | C | O 1: |
|---------|----------|--------|---------|--------|--------|--------|
| Quantum | i iauia | runa - | Requiar | Plan - | Growth | Option |

| | the b | eginning of a g | iven period | | | |
|--|--------------------------|---------------------------------------|--|--------------------------|---------------------------------------|--|
| Period | Scheme Returns (%) | Tier 1 - Benchmark# Returns (%) | Additional Benchmark Returns (%)## | Scheme Returns (₹) | Tier 1 - Benchmark# Returns (₹) | Additional Benchmark Returns (₹)## |
| Since Inception (01st Apr 2017) | 4.92% | 5.73% | 5.82% | 12,662 | 13,154 | 13,207 |
| Feb 28, 2019 to Feb 28, 2022 (3 years)** | 4.05% | 4.82% | 5.36% | 11,266 | 11,518 | 11,697 |
| Feb 28, 2021 to Feb 28, 2022 (1 year)** | 3.16% | 3.65% | 3.65% | 10,316 | 10,365 | 10,365 |
| Jan 31, 2022 to Feb 28, 2022 (1 month)* | 3.50% | 3.88% | 6.15% | 10,027 | 10,030 | 10,047 |
| Feb 13, 2022 to Feb 28, 2022 (15 days)* | 3.33% | 3.84% | 3.43% | 10,014 | 10,016 | 10,014 |
| Feb 21, 2022 to Feb 28, 2022 (7 days)* | 3.24% | 3.62% | 0.98% | 10,006 | 10,007 | 10,002 |

^{*}CRISIL Liquid Fund Index, **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. 6 for GIPS related disclosure.

Returns are net of total expenses.



^{*}CRISIL Liquid Fund Index, **Crisil 1 year T-bill Index.

^{*}Simple Annualized

^{**}Returns for 1 year and above period are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

^{*}Simple Annualized.

^{**}Returns for 1 year and above period are calculated on the basis of Compounded Annualized Growth Rate (CAGR)

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.

| Name of Instrument | Rating | Residual Maturity (in days) | Market Value (₹ in Lakhs) | % to Net Assets | Yield to Maturity |
|--|--------------|-----------------------------------|---------------------------------|--------------------|----------------------|
| DEBT INSTRUMENTS | | | | | |
| A. Listed /Awaiting listing on Stock Exchanges | | | | | |
| 1. 8.46% HUDCO SrB (MD 15/02/2022) | icra aaa [] | NIL | NIL | NIL | NIL |
| B. Privately Placed/Unlisted | | NIL | NIL | NIL | NIL |
| C. Securitized Debt Instruments | | NIL | NIL | NIL | NIL |
| Total of Debt Instruments | | | 0.00 | 0.00 | |
| MONEY MARKET INSTRUMENTS | | | | | |
| A. Treasury Bills (T-Bill) | | | | | |
| 1. 91 Days Tbill (MD 03/03/2022) | Sovereign | 3 | 9,498.25 | 18.57% | 3.359 |
| 2. 91 Days Tbill (MD 26/05/2022) | Sovereign | 87 | 5,947.59 | 11.63% | 3.749 |
| 3. 91 Days Tbill (MD 10/03/2022) | Sovereign | 10 | 2,497.95 | 4.88% | 3.339 |
| 4. 91 Days Tbill (MD 21/04/2022) | Sovereign | 52 | 2,487.56 | 4.86% | 3.589 |
| 5. 91 Days Tbill (MD 28/04/2022) | Sovereign | 59 | 2,485.78 | 4.86% | 3.609 |
| 6. 91 Days Tbill (MD 31/03/2022) | Sovereign | 31 | 1,994.53 | 3.90% | 3.349 |
| INVA | | | | | |
| Total of T-Bill | | | 24,911.66 | 48.70% | |
| 400 | | | | | |
| B. Commercial Papers (CP) | | | | | |
| 1. Small Ind Dev Bank of India CP (MD 13/04/2022) | CRISIL A1+ | 44 | 3,981.90 | 7.78% | 3.869 |
| 2. Export Import Bank of India CP (MD 06/04/2022) | CRISIL A1+ | 37 | 2,490.52 | 4.87% | 3.869 |
| 3. National Bank For Agri & Rural CP (MD 22/04/2022) | ICRA A1+ | 53 | 2,486.28 | 4.86% | 3.889 |
| 4. NTPC Ltd CP (MD 27/04/2022) | CRISIL A1+ | 58 | 2,485.02 | 4.86% | 3.869 |
| 5. National Bank For Agri & Rural CP (MD 25/05/2022) | CRISIL A1+ | 86 | 2,477.10 | 4.84% | 3.979 |
| 6. Export Import Bank of India CP (MD 30/03/2022) | CRISIL A1+ | 30 | 997.13 | 1.95% | 3.639 |
| Total of CPs | | | 14,917.95 | 29.16% | |
| C. TREPS* | | | 3,832.60 | 7.49% | 3.189 |
| Total of Money Market Instruments | | | 43,662.21 | 85.35% | |
| Net Receivable/(payable) | | | 7,490.45 | 14.65% | |
| Grand Total | | | 51,152.66 | 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

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

| Period | Feb 26, 2021 to Feb 28, 2022 (1 year) | | Feb 28, 2019 to Feb 28, 2022 (3 years) | | Feb 28, 2017 to Feb 28, 2022 (5 years) | |
|---|--|---------------------------------------|---|---------------------------------------|---|---------------------------------------|
| | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) |
| Quantum Dynamic Bond Fund - Direct Plan - Growth Option | 4.71% | 5.76% | 7.82% | 8.76% | 6.99% | 7.52% |
| Quantum Dynamic Bond Fund - Regular Plan - Growth Option | 4.59% | 5.76% | 7.69% | 8.76% | NA | NA |

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

*CRISIL Composite Bond Fund 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 & Primary Benchmark | This product is suitable for investors who are seeking* | Risk-o-meter of Scheme | Risk-o-meter of Benchmark |
|---|---|--|---|
| Ouantum Liquid Fund (An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.) | Income over the short term Investments in debt / money market instruments | Moderate Marintary (E.) | Moderate Medicate Age of the Age |
| Primary Benchmark: Crisil Liquid Fund Index | 1/4 | Investors understand that their principal will be at Low Risk | |

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. The Risk Level of the Scheme in scheme Risk O Meter is basis it's portfolio as on February 28, 2022. The Risk Level of the Benchmark Index in the Risk O Meter is basis it's constituents as on February 28, 2022.

PRC Matrix - Quantum Liquid Fund

| Credit Risk → | Deletion by Levy (Glean A) | M I . (6l . 5) | | |
|-----------------------------|----------------------------|--------------------|---------------------------|--|
| Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) | |
| Relatively Low (Class I) | A-I | | | |
| Moderate (Class II) | | | | |
| Relatively High (Class III) | | | | |

| 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.

