

# 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: 11.6 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 = 0.15%

{Base TER 0.14% (Inclusive of 0.063% Management Fees & 0.077% Other Expenses) + 0.01% GST (18% GST on 0.063% Management Fees)}

#### Regular Plan – Total TER = 0.25%

{Base TER 0.24% (Inclusive of 0.063% Management Fees & 0.077% Other Expenses & 0.10% Distributor Commission) + 0.01% GST (18% GST on 0.063% Management Fees)}



### Benchmark Index

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)

# QUANTUM LIQUID FUND

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## ★ 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

## Weighted Average Maturity as on August 31, 2021

Weighted Average Maturity	Days
At the end of the month	48
Average during the month	45
Modified Duration	46
Macaulay's Duration	46

## Brokerages & Commissions Details

Brokerages on Investments for August 2021	NIL
Distributor commissions paid during August 2021	₹18,440.13
Portfolio yield	3.18%

NAV (as on August 31, 2021)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily IDCW Option	10.0074	10.0010
Monthly IDCW Option	10.0147	10.0115
Growth Option	28.1600	28.0707

## AUM ₹(In Crores)

(as on August 31, 2021)

Average AUM*	Absolute AUM
533.40	544.95

\*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

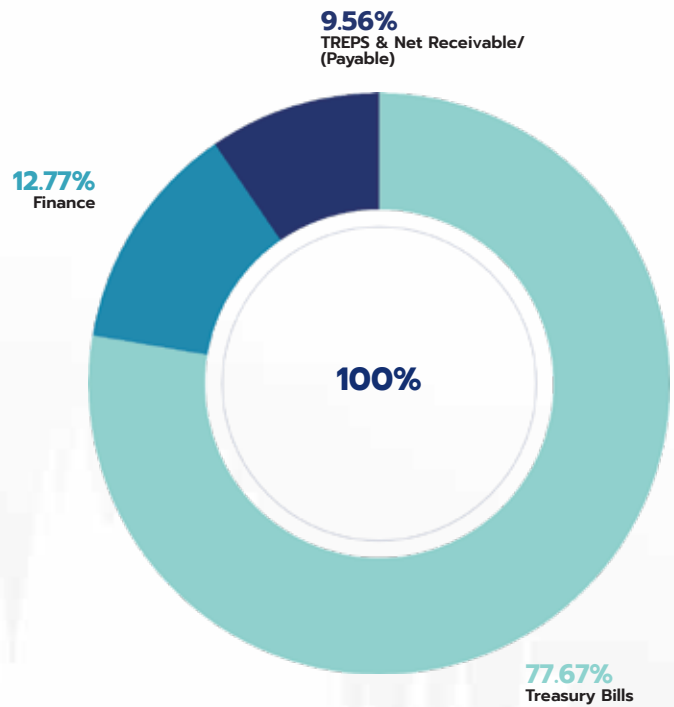
**TRANSACTION CHARGES:** No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan.

Record Date	Income Distribution History - Monthly IDCW		Gross IDCW per unit (Rs.)	
			Direct Plan	Regular Plan
			Individual/Non Individual	Individual/Non Individual
25-Jun-21			0.02774597	0.02682301
26-Jul-21			0.02718723	0.02632397
25-Aug-21			0.02649555	0.02566925

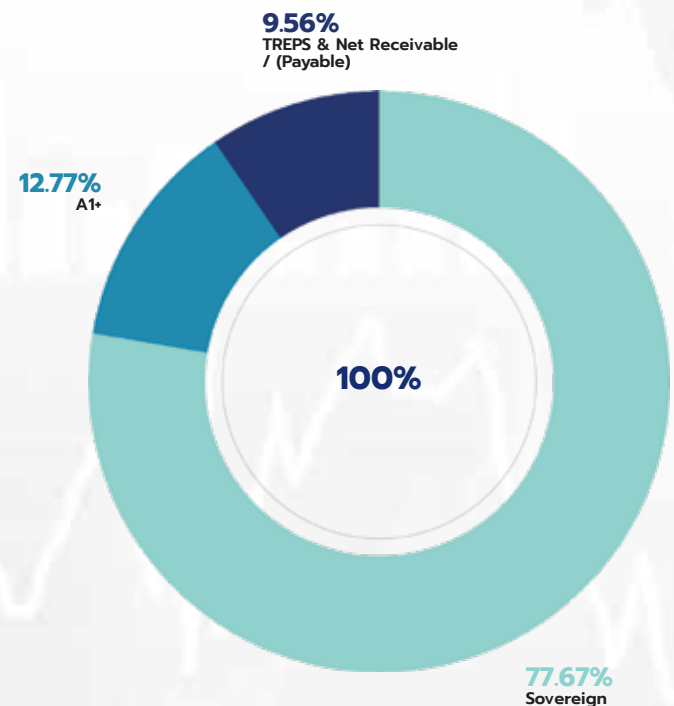
\*Investors are paid IDCW post deduction of TDS on Gross IDCW as applicable as per Finance Act 2020

## Asset Allocation & Rating Profile (% of Net Assets) as on August 31, 2021

Treasury Bills	77.67%
Finance	12.77%
TREPS & Net Receivable / (Payable)	9.56%
<b>Total</b>	<b>100.00%</b>



Sovereign	77.67%
A1+	12.77%
TREPS & Net Receivable / (Payable)	9.56%
<b>Total</b>	<b>100.00%</b>



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

 Performance of the Scheme

Direct Plan

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 Crisil Liquid Fund Index (Rs.)	Additional Benchmark Crisil 1 year T-bill Index (Rs.)
Since Inception (07th Apr 2006)	6.95%	7.06%	6.27%	28,160	28,613	25,538
Aug 30, 2011 to Aug 31, 2021 (10 years)**	6.88%	7.33%	6.91%	19,466	20,294	19,523
Aug 31, 2014 to Aug 31, 2021 (7 years)**	6.00%	6.68%	6.76%	15,041	15,729	15,808
Aug 31, 2016 to Aug 31, 2021 (5 years)**	5.31%	6.06%	6.21%	12,954	13,425	13,515
Aug 31, 2018 to Aug 31, 2021 (3 years)**	4.72%	5.48%	6.35%	11,485	11,738	12,029
Aug 31, 2020 to Aug 31, 2021 (1 year)**	3.15%	3.64%	3.92%	10,315	10,364	10,392
July 31, 2021 to Aug 31, 2021 (1 month)*	3.38%	3.60%	4.24%	10,029	10,031	10,036
Aug 16, 2021 to Aug 31, 2021 (15 days)*	3.40%	3.64%	3.27%	10,014	10,015	10,013
Aug 24, 2021 to Aug 31, 2021 (7 days)*	3.30%	3.54%	4.51%	10,006	10,007	10,009

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.

\*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

Regular Plan

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 Crisil Liquid Fund Index (Rs.)	Additional Benchmark Crisil 1 year T-bill Index (Rs.)
Since Inception (01st Apr 2017)	5.11%	5.97%	6.13%	12,466	12,921	13,008
Aug 31, 2018 to Aug 31, 2021 (3 years)**	4.63%	5.48%	6.35%	11,457	11,738	12,029
Aug 31, 2020 to Aug 31, 2021 (1 year)**	3.05%	3.64%	3.92%	10,305	10,364	10,392
July 31, 2021 to Aug 31, 2021 (1 month)*	3.27%	3.60%	4.24%	10,028	10,031	10,036
Aug 16, 2021 to Aug 31, 2021 (15 days)*	3.30%	3.64%	3.27%	10,014	10,015	10,013
Aug 24, 2021 to Aug 31, 2021 (7 days)*	3.20%	3.54%	4.51%	10,006	10,007	10,009

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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 August 31, 2021 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>					
<b>A. Listed /Awaiting listing on Stock Exchanges</b>		NIL	NIL	NIL	
<b>B. Privately Placed/Unlisted</b>		NIL	NIL	NIL	
<b>C. Securitized Debt Instruments</b>		NIL	NIL	NIL	
<b>Total of Debt Instruments</b>			<b>0.00</b>	<b>0.00%</b>	
<b>MONEY MARKET INSTRUMENTS</b>					
<b>A. Treasury Bills (T-Bill)</b>					
1. 91 Days Tbill (MD 07/10/2021)	Sovereign	37	7,975.62	14.64%	3.10%
2. 182 Days Tbill (MD 12/11/2021)	Sovereign	73	7,949.19	14.59%	3.24%
3. 91 Days Tbill (MD 14/10/2021)	Sovereign	44	7,471.83	13.71%	3.20%
4. 182 Days Tbill (MD 25/11/2021)	Sovereign	86	6,450.87	11.84%	3.27%
5. 91 Days Tbill (MD 28/10/2021)	Sovereign	58	4,477.63	8.22%	3.20%
6. 91 Days Tbill (MD 23/09/2021)	Sovereign	23	3,992.54	7.33%	3.10%
7. 91 Days Tbill (MD 02/09/2021)	Sovereign	2	2,499.79	4.59%	3.03%
8. 91 Days Tbill (MD 30/09/2021)	Sovereign	30	1,496.39	2.75%	3.04%
<b>Total of T-Bill</b>			<b>42,313.86</b>	<b>77.67%</b>	
<b>B. Commercial Papers (CP)</b>					
1. IRFC LTD CP (MD 22/10/2021)	CRISIL A1+	52	4,479.72	8.22%	3.24%
2. National Bank For Agri & Rural CP (MD 22/11/2021)	ICRA A1+	83	2,481.52	4.55%	3.32%
<b>Total of CPs</b>			<b>6,961.24</b>	<b>12.77%</b>	
<b>C. TREPS*</b>			5,206.28	9.55%	3.12%
<b>Total of Money Market Instruments</b>			<b>54,481.38</b>	<b>99.99%</b>	
<b>Net Receivable/(payable)</b>			<b>13.34</b>	<b>0.01%</b>	
<b>Grand Total</b>			<b>54,494.72</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

## 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	August 31, 2020 to August 31, 2021 (1 year)		August 31, 2018 to August 31, 2021 (3 years)		August 31, 2016 to August 31, 2021 (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	5.26%	5.55%	8.64%	9.85%	7.57%	7.90%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	5.14%	5.55%	8.51%	9.85%	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.

## 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. The Risk Level of the Scheme in the Riskometer is based on the portfolio of the scheme as on August 31, 2021.

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.