

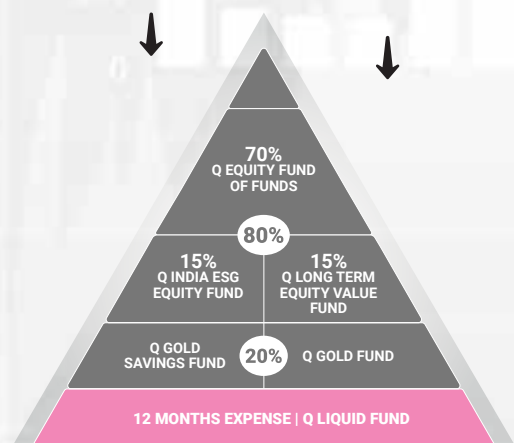
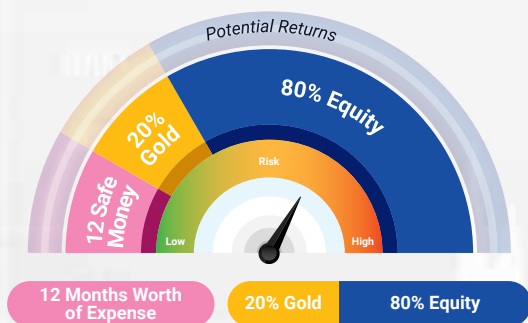
QUANTUM LIQUID FUND

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 = 0.15%

{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)}

Benchmark Index

#Tier I Benchmark - CRISIL Liquid Fund AI 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)

*Tier-I Benchmark of the scheme has been changed from CRISIL Liquid Fund Index to CRISIL Liquid Fund AI Index w.e.f. April 01, 2022

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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, 2022

Weighted Average Maturity	Days
At the end of the month	34
Average during the month	34
Modified Duration	32
Macaulay's Duration	32

Brokerages & Commissions Details

Brokerages on Investments for August 2022	₹3,500.00
Distributor commissions paid during August 2022	₹12,137.70
Portfolio yield	5.50%

NAV (as on August 31, 2022)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily IDCW Option	10.0090	10.0007
Monthly IDCW Option	10.0200	10.0149
Growth Option	29.2210	29.0993

AUM ₹(In Crores)

(as on August 31, 2022)

Average AUM*	Absolute AUM
511.25	540.61

*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

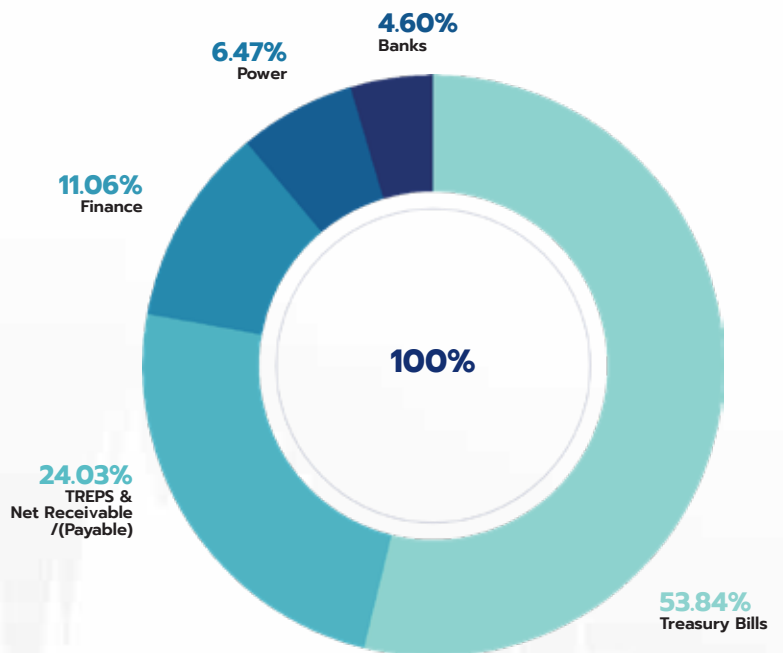
TRANSACTION CHARGES: No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan.

Record Date	Income Distribution History - Monthly IDCW		Gross IDCW per unit (Rs.)	
			Direct Plan	Regular Plan
			Individual/Non Individual	Individual/Non Individual
27-Jun-22			0.04027651	0.03865913
25-Jul-22			0.03650230	0.03439390
25-Aug-22			0.04251651	0.04239951

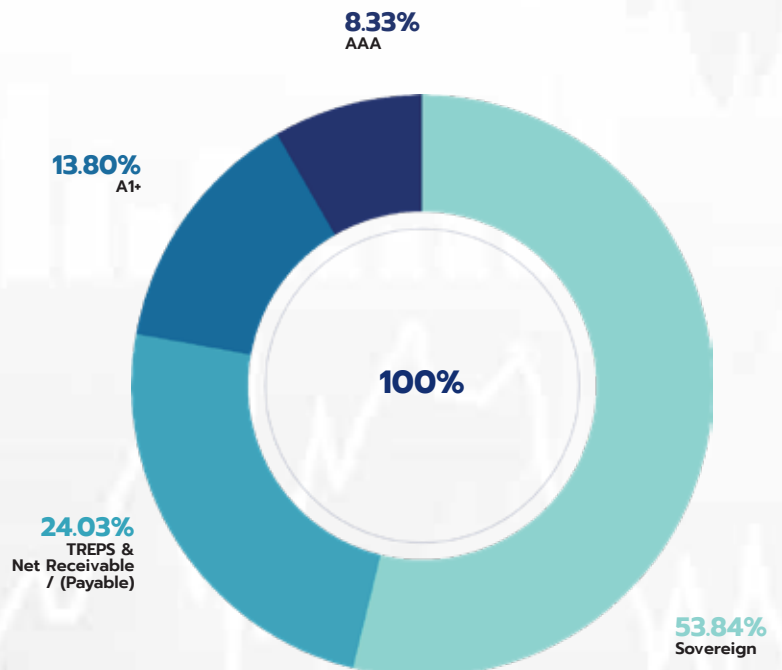
*Investors are paid IDCW post deduction of TDS on Gross IDCW as applicable as per Finance Act 2020

Asset Allocation & Rating Profile (% of Net Assets) as on August 31, 2022

Treasury Bills	53.84%
TREPS & Net Receivable / (Payable)	24.03%
Finance	11.06%
Power	6.47%
Banks	4.60%
Total	100.00%



Sovereign	53.84%
TREPS & Net Receivable / (Payable)	24.03%
A1+	13.80%
AAA	8.33%
Total	100.00%



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 (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Current Value ₹10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (07th Apr 2006)	6.75%	6.79%	6.08%	29,221	29,392	26,350
Aug 31, 2012 to Aug 31, 2022 (10 years)**	6.32%	6.72%	6.44%	18,455	19,167	18,677
Aug 31, 2015 to Aug 31, 2022 (7 years)**	5.35%	5.82%	5.97%	14,410	14,865	15,012
Aug 31, 2017 to Aug 31, 2022 (5 years)**	4.83%	5.26%	5.59%	12,662	12,922	13,126
Aug 31, 2019 to Aug 31, 2022 (3 years)**	3.76%	4.16%	4.62%	11,171	11,301	11,451
Aug 31, 2021 to Aug 31, 2022 (1 year)**	3.77%	4.08%	3.18%	10,377	10,408	10,318
July 31, 2022 to Aug 31, 2022 (1 month)*	5.33%	5.72%	5.88%	10,045	10,049	10,050
Aug 16, 2022 to Aug 31, 2022 (15 days)*	5.20%	5.68%	4.37%	10,021	10,023	10,018
Aug 24, 2022 to Aug 31, 2022 (7 days)*	5.16%	5.48%	3.63%	10,010	10,011	10,007

[#]CRISIL Liquid Fund AI 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.

*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 (%)	Tier I - Benchmark [#] Returns (%)	Additional Benchmark Returns (%) ^{##}	Current Value ₹10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	Tier I - Benchmark [#] Returns (₹)	Additional Benchmark Returns (₹) ^{##}
Since Inception (01st Apr 2017)	4.84%	5.36%	5.58%	12,922	13,273	13,421
Aug 31, 2017 to Aug 31, 2022 (5 years)**	4.75%	5.26%	5.59%	12,613	12,922	13,126
Aug 31, 2019 to Aug 31, 2022 (3 years)**	3.66%	4.16%	4.62%	11,139	11,301	11,451
Aug 31, 2021 to Aug 31, 2022 (1 year)**	3.66%	4.08%	3.18%	10,366	10,408	10,318
July 31, 2022 to Aug 31, 2022 (1 month)*	5.24%	5.72%	5.88%	10,044	10,049	10,050
Aug 16, 2022 to Aug 31, 2022 (15 days)*	5.10%	5.68%	4.37%	10,021	10,023	10,018
Aug 24, 2022 to Aug 31, 2022 (7 days)*	5.08%	5.48%	3.63%	10,010	10,011	10,007

[#]CRISIL Liquid Fund AI Index, ^{##}CRISIL 1 year T-bill Index.

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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, 2022 QUANTUM LIQUID FUND

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. 6.99% HUDCO Sr E NCD (MD 11/11/2022)	ICRA AAA	72	2,503.72	4.63%	5.89%
2. 8.84% NTPC Ltd NCD S47 (MD 04/10/2022)	CRISIL AAA	34	1,002.39	1.85%	5.73%
3. 6.7% NABARD NCD Sr 20H (MD 11/11/2022)	CRISIL AAA	72	1,001.03	1.85%	5.85%
B. Privately Placed/Unlisted		NIL	NIL	NIL	NIL
C. Securitized Debt Instruments		NIL	NIL	NIL	NIL
Total of Debt Instruments			4,507.14	8.33%	
MONEY MARKET INSTRUMENTS					
A. Treasury Bills (T-Bill)					
1. 91 Days Tbill (MD 08/09/2022)	Sovereign	8	7,991.92	14.78%	5.28%
2. 91 Days Tbill (MD 20/10/2022)	Sovereign	50	5,460.20	10.10%	5.43%
3. 91 Days Tbill (MD 06/10/2022)	Sovereign	36	4,974.13	9.20%	5.43%
4. 91 Days Tbill (MD 17/11/2022)	Sovereign	78	4,730.12	8.75%	5.57%
5. 182 Days Tbill (MD 06/10/2022)	Sovereign	36	2,487.06	4.60%	5.43%
6. 91 Days Tbill (MD 24/11/2022)	Sovereign	85	2,468.36	4.57%	5.57%
7. 364 Days Tbill (MD 13/10/2022)	Sovereign	43	993.80	1.84%	5.43%
Total of T-Bill			29,105.59	53.84%	
B. Commercial Papers (CP)					
1. NTPC Limited CP (MD 13/09/2022)	ICRA A1+	13	2,495.49	4.62%	5.51%
2. Small India Dev Bank of India CP (MD 31/10/2022)	ICRA A1+	61	2,476.31	4.58%	5.82%
Total of CPs			4,971.80	9.20%	
C. Certificate of Deposits (CD)					
1. Canara Bank CD (MD 04/10/2022)	CRISIL A1+	34	2,487.24	4.60%	5.67%
Total of CDs			2,487.24	4.60%	
D. TREPS*					
Total of Money Market Instruments			49,251.33	91.11%	5.47%
Net Receivable/(payable)			302.31	0.56%	
Grand Total			54,060.78	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	August 31, 2021 to August 30, 2022 (1 year)		August 30, 2019 to August 30, 2022 (3 years)		August 31, 2017 to August 30, 2022 (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	3.36%	1.81%	5.72%	6.33%	5.86%	6.54%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	3.24%	1.81%	5.59%	6.33%	5.74%	6.54%

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

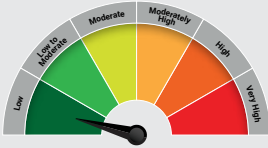
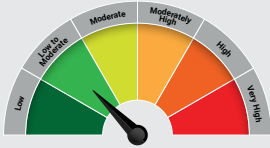
#CRISIL Dynamic Bond Fund All Index.

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 Fund AI Index	<ul style="list-style-type: none"> Income over the short term Investments in debt / money market instruments 	 <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 scheme Risk O Meter is basis it's portfolio as on August 31, 2022.

The Risk Level of the Tier I Benchmark Index in the Risk O Meter is basis it's constituents as on August 31, 2022.

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)	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.