

# QUANTUM LIQUID FUND

An Open Ended Liquid Scheme



**Investment Objective :** The primary investment objective of the Scheme is 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 = 0.17 %

(Base TER 0.16 % ( inclusive of 0.07% Management Fees & 0.09% Other Expenses) + 0.01% GST (18% GST on 0.07% Management Fees))

#### Regular Plan - Total TER = 0.23 %

(Base TER 0.22 % ( inclusive of 0.07% Management Fees, 0.09% Other Expenses & 0.06 % Distributor Commission) + 0.01% GST (18% GST on 0.07% Management Fees))



### Exit Load

Nil

## NAV

(as on September 30, 2019)

	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily Dividend Option	10.0094	10.0042
Monthly Dividend Option	10.0153	10.0147
Growth Option	26.2708	26.2342

## AUM ₹(In Crores)

(as on September 30, 2019)

Average AUM*	Absolute AUM
316.60	309.46

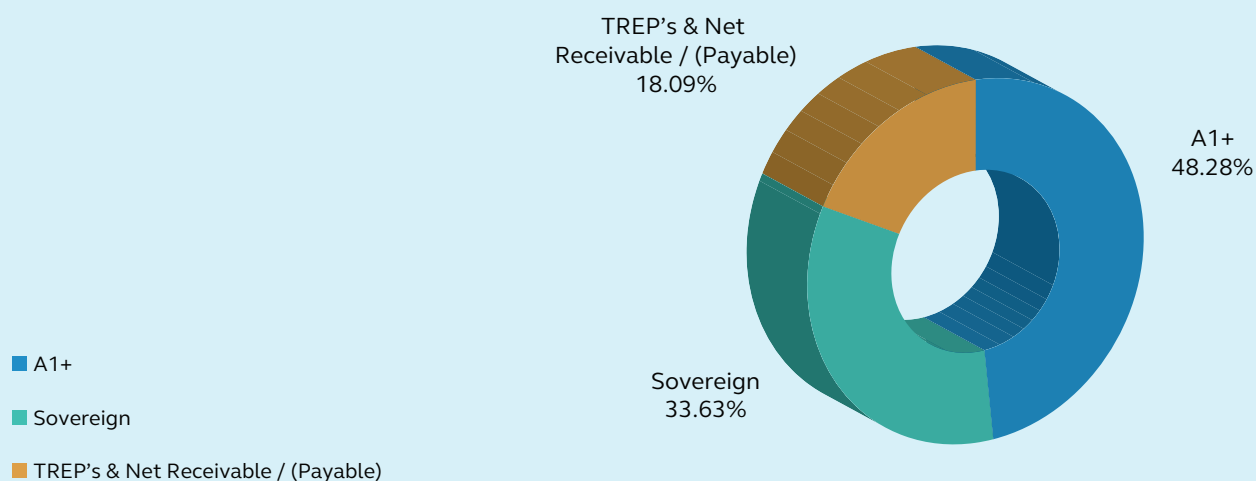
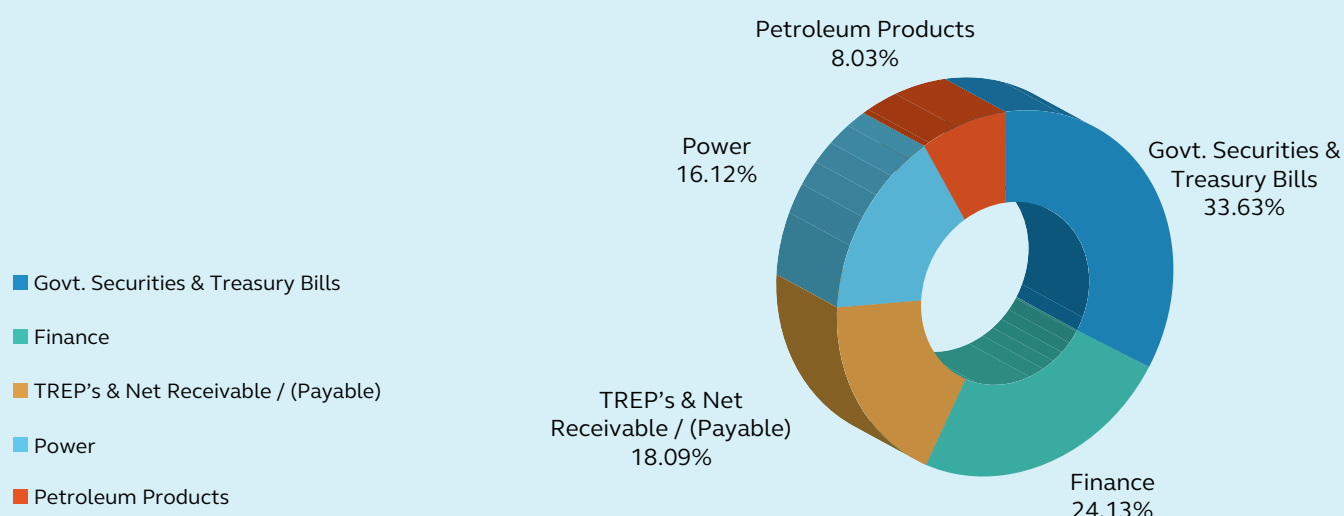
\*Cumulative Daily AuM /No of days in the month

September 2019

Weighted Average Maturity as on September 30, 2019		(Days)	Brokerages & Commissions Details	
At the end of the month		35	Brokerages on Investments for September 2019	NIL
Average during the month		37	Distributor commissions for September 2019	₹ 16,122.54
Modified Duration		33	Portfolio Yield	5.37 %

Dividend History - Monthly Dividend option		Direct Plan		Regular Plan	
Record Date	Net Dividend per unit (₹) (Post Dividend Distribution Tax)		Net Dividend per unit (₹) (Post Dividend Distribution Tax)		
	Individual	Non Individual	Individual	Non Individual	
25-Jul-19	0.03592293	0.03297125	0.03557031	0.03264760	
26-Aug-19	0.03403382	0.03123736	0.03367674	0.03090962	
25-Sep-19	0.03153325	0.02894225	0.03118275	0.02862055	

### Asset Allocation & Rating Profile (% of Net Assets) as on September 30, 2019



## Quantum Liquid Fund Performance as on September 30, 2019

For other Schemes Managed by Mr. Pankaj Pathak please see **page no. 4**  
Mr. Pankaj Pathak is the Fund Manager effective from March 01, 2017.

### 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 Crisil Liquid Fund Index (₹)	Additional Benchmark Crisil 1 year T-bill Index (₹)
Since Inception (07th April 2006)**	7.42	7.44	6.42	26,271	26,330	23,147
Sept 30, 2009 to Sept 30, 2019 (10 years)**	7.41	7.59	6.63	20,442	20,799	19,009
Sept 30, 2012 to Sept 30, 2019 (7 years)**	7.40	7.94	7.22	16,487	17,072	16,290
Sept 30, 2014 to Sept 30, 2019 (5 years)**	6.86	7.50	7.30	13,935	14,359	14,224
Sept 30, 2016 to Sept 30, 2019 (3 years)**	6.33	7.09	6.77	12,022	12,283	12,171
Sept 30, 2018 to Sept 30, 2019 (1 year)**	6.57	7.37	8.66	10,657	10,737	10,866
Aug 31, 2019 to Sept 30, 2019 (1 Month)*	5.20	5.84	7.25	10,043	10,048	10,060
Sept 15, 2019 to Sept 30, 2019 (15 Days)*	5.10	5.63	7.75	10,021	10,023	10,032
Sept 23, 2019 to Sept 30, 2019 (7 Days)*	5.82	6.30	8.35	10,011	10,012	10,016

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

Different Plans shall have a different expense structure.

\* Simple Annualized.

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

### 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 Crisil Liquid Fund Index (₹)	Additional Benchmark Crisil 1 year T-bill Index (₹)
Since Inception (1st April 2017)**	6.30	7.16	6.80	11,650	11,890	11,790
Sept 30, 2018 to Sept 30, 2019 (1 year)**	6.51	7.37	8.66	10,651	10,737	10,866
Aug 31, 2019 to Sept 30, 2019 (1 Month)*	5.14	5.84	7.25	10,042	10,048	10,060
Sept 15, 2019 to Sept 30, 2019 (15 Days)*	5.03	5.63	7.75	10,021	10,023	10,032
Sept 23, 2019 to Sept 30, 2019 (7 Days)*	5.75	6.30	8.35	10,011	10,012	10,016

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

Different Plans shall have a different expense structure.

\* Simple Annualized.

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

Regular plan launched on 1 April 2017 but not yet completed 3 years period since its launch.

Portfolio as on September 30, 2019  
**QUANTUM LIQUID FUND**

Name of Instrument	Rating	Residual Maturity (in days)	Market Value In Lakhs	% to Net Assets
<b>DEBT INSTRUMENTS</b>				
A) Listed /Awaiting listing on Stock Exchanges		NIL	NIL	NIL
B) Privately Placed/Unlisted		NIL	NIL	NIL
C) Securitized Debt Instruments		NIL	NIL	NIL
Total of Debt Instruments			0.00	0.00%
<b>MONEY MARKET INSTRUMENTS</b>				
<b>A) Treasury Bills (T-Bill)</b>				
1. 91 Days Tbill (MD 15/11/2019)	Sovereign	46	2,980.71	9.63%
2. 91 Days Tbill (MD 28/11/2019)	Sovereign	59	2,479.32	8.01%
3. 91 Days Tbill (MD 12/12/2019)	Sovereign	73	2,474.35	8.00%
4. 91 Days Tbill (MD 19/12/2019)	Sovereign	80	2,471.89	7.99%
Total of T-Bill			10,406.27	33.63%
<b>B) Commerical Papers (CP)</b>				
1. IRFC LTD CP (MD 04/10/2019)	CRISIL A1+	4	2,498.88	8.08%
2. Power Grid Corporation Ltd CP (MD 15/10/2019)	CRISIL A1+	15	2,494.76	8.06%
3. NTPC Ltd CP (MD 18/10/2019)	CRISIL A1+	18	2,493.64	8.06%
4. National Bank For Agri & Rural CP (MD 07/11/2019)	CRISIL A1+	38	2,486.17	8.03%
5. Indian Oil Corporation Ltd CP (MD 08/11/2019)	CRISIL A1+	39	2,485.96	8.03%
6. Export Import Bank of India CP (MD 20/11/2019)	CRISIL A1+	51	2,481.56	8.02%
Total of CPs			14,940.97	48.28%
C) TREPS's*			5,561.61	17.97%
Total of Money Market Instruments			30,908.85	99.88%
Net Receivable/(payable)			36.81	0.12%
Grand Total			30,945.66	100.00%

\* Cash & Cash Equivalents

## PERFORMANCE OF THE FUNDS MANAGED BY PANKAJ PATHAK

### QUANTUM DYNAMIC BOND FUND

Managing since March 01, 2017

Period	September 28, 2018 to Sep. 30, 2019 (1 year)		September 30, 2016 to Sep. 30, 2019 (3 year)		September 30, 2014 to Sep. 30, 2019 (5 year)	
	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	11.48	13.63	7.44	7.25	NA	NA
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	11.35	13.63	NA	NA	NA	NA

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

#Benchmark returns.

Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

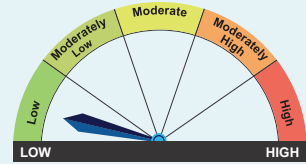
Different Plans shall have different expense structure.

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

The Direct Plan has been in existence for more than 3 year but less than 5 years from inception.

Regular plan launched on 1st April 2017 but not yet completed 3 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 <sup>#</sup>	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%

<sup>#</sup>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.

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

The Factsheet Published as on 11 October 2019