

# 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 = 0.18 %

(Base TER 0.18% (Inclusive of 0.02% Management Fees & 0.16% Other Expenses) + 0.00% GST (18% GST on 0.02% Management Fees))

#### Regular Plan - Total TER = 0.24 %

(Base TER 0.24% (Inclusive of 0.02% Management Fees, 0.16% Other Expenses & 0.06% Distributor Commission) + 0.00% GST (18% GST on 0.02% Management Fees))



### Exit Load

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

NAV (as on January 31, 2020)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily Dividend Option	10.0094	10.0042
Monthly Dividend Option	10.0120	10.0116
Growth Option	26.7068	26.6643

AUM ₹(In Crores)  
(as on January 31, 2020)

Average AUM\*

348.25

Absolute AUM

354.08

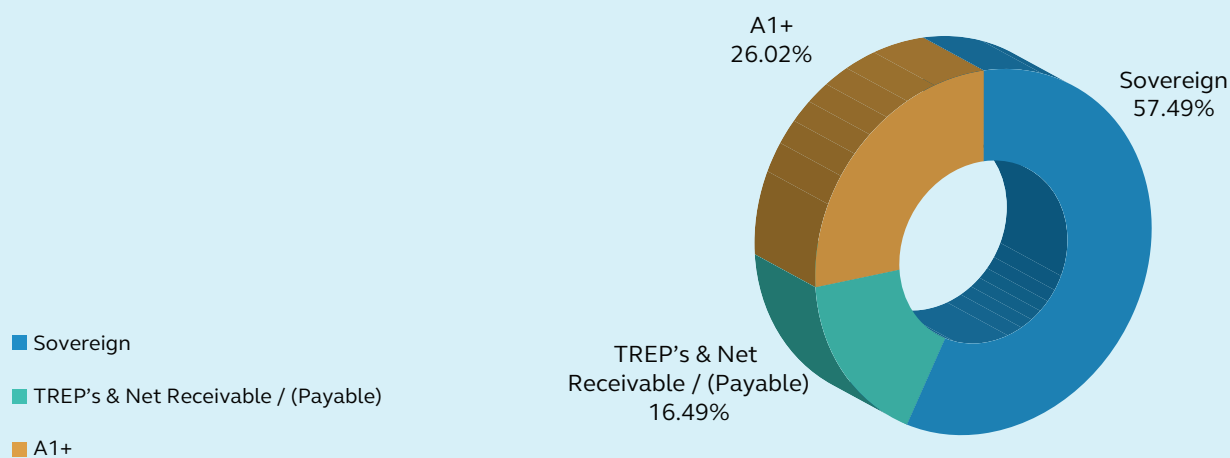
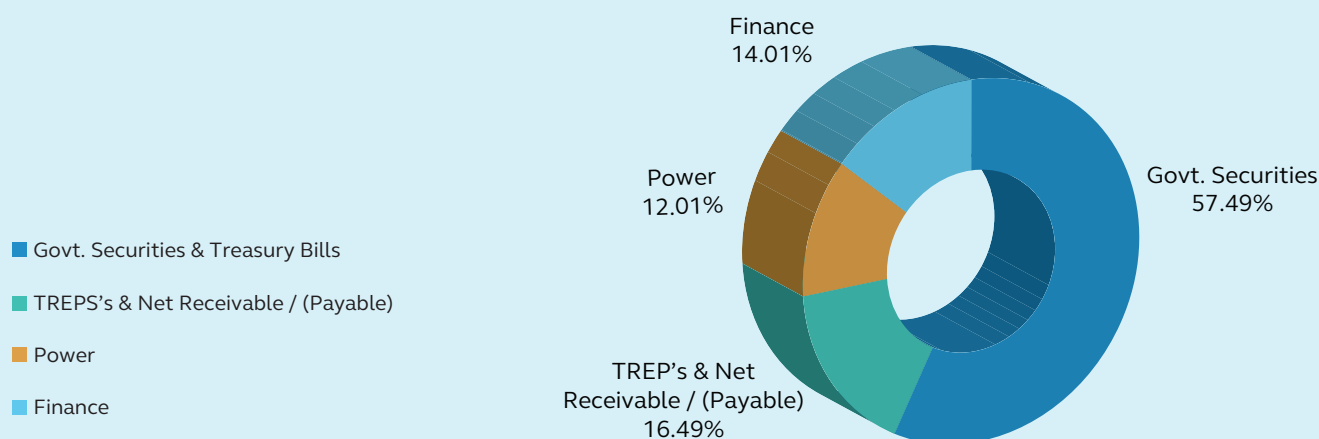
\*Cumulative Daily AuM /No of days in the month

January 2020

Weighted Average Maturity as on January 31, 2020		Brokerages & Commissions Details	
	(Days)		
At the end of the month	48	Brokerages on Investments for January 2020	10,000.00
Average during the month	35	Distributor commissions for January 2020	₹ 18,545.30
Modified Duration	45	Portfolio Yield	5.13%

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-Nov-19	0.03004803	0.02757907		0.02968465	0.02724555
26-Dec-19	0.02970828	0.02751003		0.02933632	0.02716559
27-Jan-20	0.02993756	0.02772233		0.02953264	0.02734738

### Asset Allocation & Rating Profile (% of Net Assets) as on January 31, 2020



## Quantum Liquid Fund Performance as on January 31, 2020

Mr. Pankaj Pathak is the Fund Manager effective from March 01, 2017.  
For other Schemes Managed by Mr. Pankaj Pathak please see **page no.5**

### 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 Apr 2006)	7.36	7.40	6.41	26,707	26,838	23,619
Jan 31, 2010 to Jan 31, 2020 (10 years)**	7.46	7.70	6.76	20,536	21,007	19,241
Jan 31, 2013 to Jan 31, 2020 (7 years)**	7.24	7.83	7.10	16,310	16,956	16,166
Jan 31, 2015 to Jan 31, 2020 (5 years)**	6.63	7.31	7.08	13,787	14,234	14,082
Jan 31, 2017 to Jan 31, 2020 (3 years)**	6.20	7.01	6.70	11,977	12,254	12,149
Jan 31, 2019 to Jan 31, 2020 (1 year)**	5.93	6.68	7.25	10,593	10,668	10,725
Dec 31, 2019 to Jan 31, 2020 (1 month)*	4.70	5.49	5.55	10,040	10,047	10,047
Jan 16, 2020 to Jan 31, 2020 (15 days)*	4.86	5.58	5.59	10,020	10,023	10,023
Jan 24, 2020 to Jan 31, 2020 (7 days)*	4.83	5.69	5.01	10,009	10,011	10,010

**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 (01st Apr 2017)	6.13	7.01	6.73	11,841	12,119	12,030
Jan 31, 2019 to Jan 31, 2020 (1 year)**	5.86	6.68	7.25	10,586	10,668	10,725
December 31, 2019 to Jan 31, 2020 (1 month)*	4.64	5.49	5.55	10,039	10,047	10,047
Jan 16, 2020 to Jan 31, 2020 (15 days)*	4.80	5.58	5.59	10,020	10,023	10,023
Jan 24, 2020 to Jan 31, 2020 (7 days)*	4.78	5.69	5.01	10,009	10,011	10,010

**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.

**Exit Load:**

Investor Exit Upon Subscription	Exit Load as a % of Redemption Proceeds
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.

The above exit load will be applicable on all prospective investments made on or after effective date i.e. October 20,2019.

Portfolio as on January 31, 2020  
**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 20/02/2020)	Sovereign	20	4,986.89	14.08%
2. 91 Days Tbill (MD 30/04/2020)	Sovereign	90	4,938.53	13.95%
3. 76 Days CMB (MD 17/03/2020)	Sovereign	46	3,975.01	11.23%
4. 91 Days Tbill (MD 23/04/2020)	Sovereign	83	3,954.64	11.17%
5. 91 Days Tbill (MD 06/02/2020)	Sovereign	6	2,498.28	7.06%
Total of T-Bill			20,353.35	57.49%
<b>B) Commercial Papers (CP)</b>				
1. NTPC Ltd CP (MD 24/04/2020)	CRISIL A1+	84	2,468.87	6.97%
2. Power Grid Corporation Ltd CP (MD 26/03/2020)	CRISIL A1+	55	1,786.31	5.04%
Total of CPs			4,255.18	12.01%
<b>C) Certificate of Deposits (CD)</b>				
1. Export Import Bank of India CD (MD 27/03/2020)	CRISIL A1+	56	2,480.75	7.01%
2. Small Ind Dev Bank of India CD (MD 03/04/2020)	CRISIL A1+	63	2,476.86	7.00%
Total of CDs			4,957.61	14.01%
<b>D) TREPS's*</b>				
Total of Money Market Instruments			35,419.86	100.04%
Net Receivable/(payable)			-12.13	-0.04%
Grand Total			35,407.73	100.00%

\* Cash & Cash Equivalents

# PERFORMANCE OF THE FUNDS MANAGED BY PANKAJ PATHAK

## QUANTUM DYNAMIC BOND FUND

Managing since March 01, 2017

Period	January 31, 2019 to Jan 31, 2020 (1 year)		January 31, 2017 to Jan 31, 2020 (3 year)		January 30, 2015 to Jan 31, 2020 (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	11.73	11.33	6.64	6.92	NA	NA
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	11.60	11.33	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).

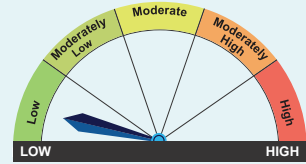
Different Plans shall have different expense structure.

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*	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.

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