

# 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: 08 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)

**Regular Plan - Total TER = 0.24 %**  
(Base TER 0.22 % ( inclusive of 0.07% Management Fees, 0.09% Other Expenses & 0.06 % Distributor Commission) + 0.02% GST (18% GST on 0.07% Management Fees))  
**Direct Plan - Total TER = 0.18 %**  
(Base TER 0.16 % ( inclusive of 0.07% Management Fees & 0.09% Other Expenses ) + 0.02% GST (18% GST on 0.07% Management Fees))



### Exit Load

Nil

NAV (as on January 31, 2019)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily Dividend Option	10.0094	10.0042
Monthly Dividend Option	10.0172	10.0168
Growth Option	25.2125	25.1874

AUM ₹(In Crores) (as on January 31, 2019)	
Average AUM*	Absolute AUM
234.47	244.18

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

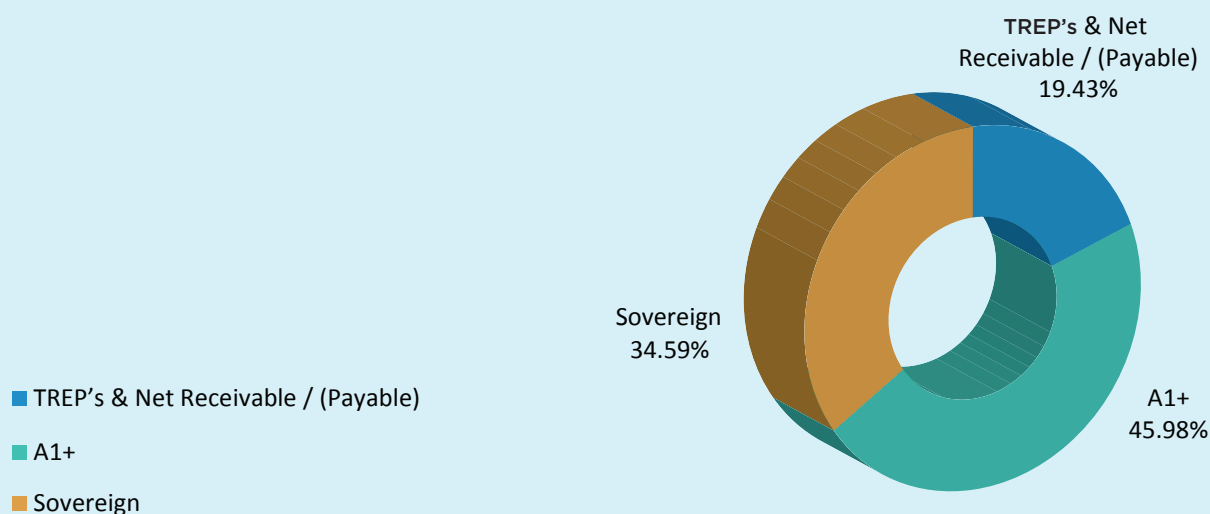
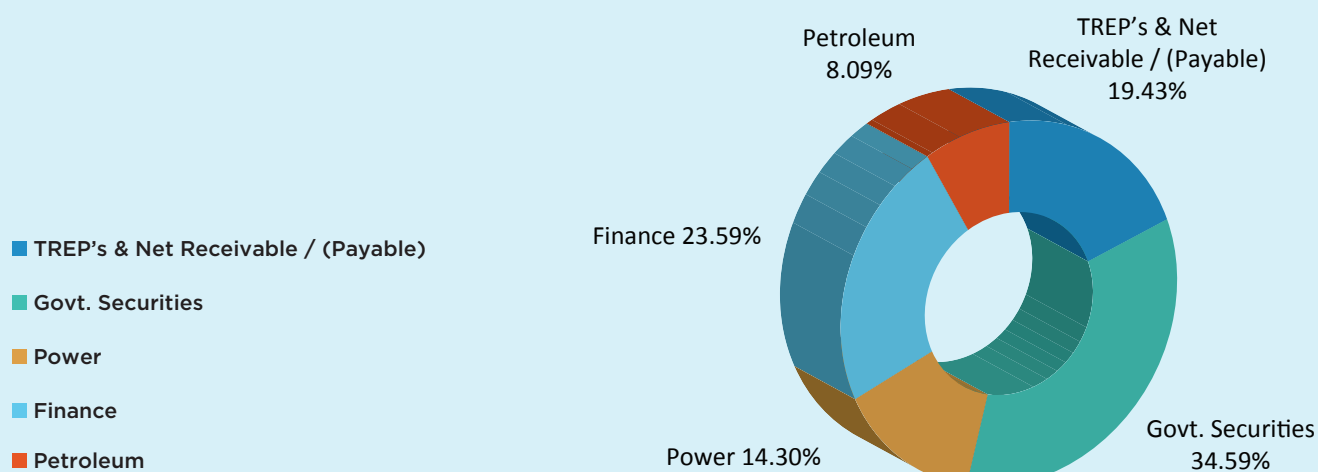
January 2019

Weighted Average Maturity as on January 31, 2019	(Days)
At the end of the month	31
Average during the month	29
Modified Duration	29

Brokerages & Commissions Details	
Brokerages on Investments for January 2019	₹ 4,000.00
Distributor commissions paid during January 2019	₹ 4,681.52
Portfolio Yield	6.60%

Dividend History - Monthly Dividend option	Direct Plan		Regular Plan	
	Net Dividend per unit (₹) (Post Dividend Distribution Tax)		Net Dividend per unit (₹) (Post Dividend Distribution Tax)	
	Individual	Non Individual	Individual	Non Individual
Record Date				
26-Nov-18	0.04157814	0.03816179	0.04121051	0.03782436
26-Dec-18	0.03928543	0.03605746	0.03923976	0.03601554
25-Jan-19	0.03924606	0.03602132	0.03858530	0.03541486

### Asset Allocation & Rating Profile (% of Net Assets) as on January 31, 2019



## Quantum Liquid Fund Performance as on January 31, 2019

For other Schemes Managed by Mr. Pankaj Pathak please see **page no.5**  
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 (%)	Crisil Liquid Fund Index Returns (%)	Crisil 1 year T-bill Index Returns (%)	Current Value ₹ 10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	Crisil Liquid Fund Index Returns (₹)	Crisil 1 year T-bill Index Returns (₹)
January 24, 2019 to January 31, 2019 (7 Days)*	6.48	7.31	9.44	10,012	10,014	10,018
January 16, 2019 to January 31, 2019 (15 Days)*	6.47	7.32	9.43	10,027	10,030	10,039
December 31, 2018 to January 31, 2019 (1 Month)*	6.62	7.43	8.91	10,056	10,063	10,076
January 31, 2018 to January 31, 2019 (1 year)**	6.65	7.68	7.22	10,665	10,768	10,722
January 29, 2016 to January 31, 2019 (3 years)**	6.48	7.27	6.73	12,076	12,346	12,161
January 31, 2014 to January 31, 2019 (5 years)**	7.20	7.81	7.38	14,157	14,571	14,282
January 31, 2012 to January 31, 2019 (7 years)**	7.69	8.08	7.26	16,802	17,235	16,344
January 30, 2009 to January 31, 2019 (10 years)**	7.33	7.45	6.29	20,304	20,533	18,411
Since Inception (07th April 2006)**	7.47	7.46	6.35	25,213	25,157	22,022

**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 (%)	Crisil Liquid Fund Index Returns (%)	Crisil 1 year T-bill Index Returns (%)	Current Value ₹ 10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	Crisil Liquid Fund Index Returns (₹)	Crisil 1 year T-bill Index Returns (₹)
January 24, 2019 to January 31, 2019 (7 Days)*	6.43	7.31	9.44	10,012	10,014	10,018
January 16, 2019 to January 31, 2019 (15 Days)*	6.42	7.32	9.43	10,026	10,030	10,039
December 31, 2018 to January 31, 2019 (1 Month)*	6.56	7.43	8.91	10,056	10,063	10,076
January 31, 2018 to January 31, 2019 (1 year)**	6.59	7.68	7.22	10,659	10,768	10,722
Since Inception (1st April 2017)**	6.28	7.18	6.45	11,185	11,360	11,217

**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

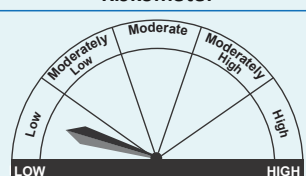
## Portfolio as on January 31, 2019

# QUANTUM LIQUID FUND

Name of Instrument	Rating	Residual Maturity (in days)	Market Value In Lakhs	% to Net Assets
<b>DEBT INSTRUMENTS</b>				
<b>A) Listed /Awaiting listing on Stock Exchanges</b>			<b>NIL</b>	<b>NIL</b>
1. 8.28% SIDBI NCD (MD 26/02/2019)	CARE A1+	26	1,801.31	7.38%
<b>Total of Bonds</b>			<b>1,801.31</b>	<b>7.38%</b>
<b>B) Privately Placed/Unlisted</b>			<b>NIL</b>	<b>NIL</b>
<b>C) Securitized Debt Instruments</b>			<b>NIL</b>	<b>NIL</b>
<b>Total of Debt Instruments</b>			<b>1,801.31</b>	<b>7.38%</b>
<b>MONEY MARKET INSTRUMENTS</b>				
<b>A) Commerical Papers (CP)</b>				
1. NTPC limited CP (MD 18/02/2019)	CRISIL A1+	18	1,993.84	8.17%
2. Indian Oil Corporation limited CP (MD 04/04/2019)	CRISIL A1+	63	1,975.80	8.09%
3. IRFC limited CP (MD 25/04/2019)	CRISIL A1+	84	1,967.69	8.06%
4. Power Grid Corporation limited CP (MD 13/02/2019)	CRISIL A1+	13	1,496.74	6.13%
5. National Bank For Agri & Rural CP (MD 08/03/2019)	CRISIL A1+	36	1,490.50	6.10%
6. National Bank For Agri & Rural CP (MD 05/02/2019)	CRISIL A1+	5	499.64	2.05%
<b>Total of CPs</b>			<b>9,424.21</b>	<b>38.60%</b>
<b>B) Treasury Bills (T-Bill)</b>				
1. 91 Days Tbill (MD 14/02/2019)	Sovereign	14	1,995.48	8.17%
2. 91 Days Tbill (MD 28/02/2019)	Sovereign	28	1,990.61	8.15%
3. 91 Days Tbill (MD 18/04/2019)	Sovereign	77	1,973.27	8.08%
4. 91 Days Tbill (MD 14/03/2019)	Sovereign	42	1,489.23	6.10%
5. 91 Days Tbill (MD 08/02/2019)	Sovereign	8	998.78	4.09%
<b>Total of T-Bills</b>			<b>8,447.37</b>	<b>34.59%</b>
<b>C) TREP's*</b>			<b>4,549.70</b>	<b>18.63%</b>
<b>Total of Money Market Instruments</b>			<b>22,421.28</b>	<b>91.82%</b>
<b>Net Receivable / (Payables)</b>			<b>195.69</b>	<b>0.80%</b>
<b>Grand Total</b>			<b>24,418.28</b>	<b>100.00%</b>

\* Cash & Cash Equivalents

## 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
<b>Long Term</b>	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)
<b>Short Term</b>	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.

# SCHEME PERFORMANCE - FUND MANAGER-WISE

PANKAJ PATHAK

## QUANTUM DYNAMIC BOND FUND

Mr. Pankaj Pathak effective from March 01, 2017

Period	January 31, 2018 to Jan. 31, 2019 (1 year)		January 29, 2016 to Jan. 31, 2019 (3 years)		January 31, 2014 to Jan. 31, 2019 (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	4.86	6.42	8.17	7.67	NA	NA
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	4.76	6.42	NA	NA	NA	NA

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

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 1<sup>st</sup> April 2017 but not yet completed 3 years period since its launch .

**The Factsheet Published as on 14 February 2019**