

QUANTUM LIQUID FUND

An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.



Fund Details (as on August 31, 2024)

Category of Scheme Liquid Fund

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. There is no assurance that the investment objective of the Scheme will be achieved.

Inception Date (Date of Allotment)

07 April, 2006

Benchmark Index

*Tier I Benchmark - CRISIL Liquid Debt A-I Index

*Tier-I Benchmark of the scheme has been changed from CRISIL Liquid Fund AI Index to CRISIL Liquid Debt A-I Index w.e.f. April 03, 2023

Declaration of Net Asset Value (NAV)

Every Business Day

NAV of Plans/Options (as on August 31, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
Daily IDCW	10.0085	10.0002
Monthly IDCW	10.0181	10.0156
Growth	33.3563	33.1509
Unclaimed IDCW Plan Below 3 Years	10.4876	--
Unclaimed IDCW Plan Above 3 years	10.0000	--
Unclaimed Redemption Plan Above 3 years	10.0000	--
Unclaimed Redemption Plan Below 3 years	10.0862	--

AUM ₹ (In Crores) (as on August 31, 2024)

Average AUM* : 536.48

Absolute AUM : 533.37

*Cumulative Daily AUM / No of days in the month

Fund Manager

Mr. Pankaj Pathak (Work experience: 14 years)

He has been managing this fund since March 01, 2017

Quantum Liquid Fund

Portfolio Information

Annualised Portfolio YTM* : 6.95%
 Macaulay's Duration : 45 days
 Modified Duration : 44 days

Weighted Average Maturity

At the end of the month : 47 days
 Average during the month : 56 days

As on August 30, 2024

*in case of semi annual YTM, it will be annualised

Entry Load

Not Applicable

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.

Total Expense Ratio (As on month end)

Direct Plan - Total TER : 0.15%

Regular Plan - Total TER : 0.25%

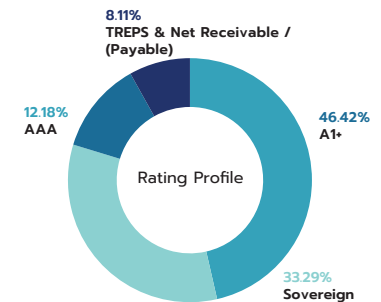
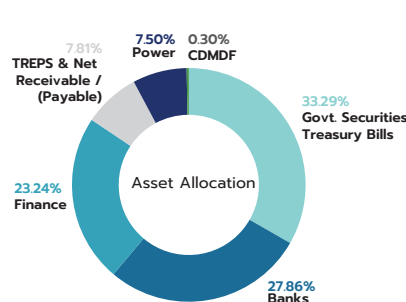
TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

Portfolio as on August 31, 2024

Name of Instrument	Rating	Residual Maturity (in days)	% to NAV	Annualised Yield to Maturity
DEBT INSTRUMENTS				
A. Listed /Awaiting listing on Stock Exchanges				
i. Bonds				
1. 7.49% Power Grid Corp Sr LXIV St A NCD(25/10/2024)	CRISIL AAA	55	7.50%	7.44%
2. 7.42% Power Fin Corp Ltd NCD Sr 192 (MD19/11/2024)	CRISIL AAA	80	4.68%	7.33%
Total of Bonds			12.18%	
ii. State Government Securities				
1. 8.94% Gujarat SDL (MD 24/09/2024)	SOV	24	4.47%	6.69%
Total of State Government Securities			4.47%	
B) Privately Placed/Unlisted				
C) Securitised Debt Instruments				
Total of Debt Instruments			16.65%	
MONEY MARKET INSTRUMENTS				
A. Treasury Bills (T-Bill)				
1. 182 Days Tbill (MD 24/10/2024)	SOV	54	9.29%	6.59%
2. 91 Days Tbill (MD 10/10/2024)	SOV	40	8.38%	6.60%
3. 91 Days Tbill (MD 18/10/2024)	SOV	48	7.44%	6.61%
4. 91 Days Tbill (MD 24/10/2024)	SOV	54	3.71%	6.59%
Total of T-Bill			28.82%	
B. Commercial Papers (CP)				
1. Export Import Bank of India CP (MD 22/10/2024)	CRISIL A1+	52	9.28%	7.23%
2. National Housing Bank CP (MD 26/09/2024)	CRISIL A1+	26	4.66%	6.99%
3. National Bank For Agri & Rural CP (MD 08/11/2024)	CRISIL A1+	69	4.62%	7.30%
Total of CPs			18.56%	
C. Certificate of Deposits (CD)				
1. Punjab National Bank CD (MD 25/10/2024)	CARE A1+	55	9.28%	7.22%
2. Bank of Baroda CD (MD 28/10/2024)	IND A1+	58	9.27%	7.22%
3. Canara Bank CD (MD 20/09/2024)	CRISIL A1+	20	4.67%	6.95%
4. Canara Bank CD (MD 25/10/2024)	CRISIL A1+	55	4.64%	7.18%
Total of CDs			27.86%	
D. TREPS*				
Total of Money Market Instruments			81.93%	
OTHERS				
1. Corporate Debt Market Development Fund Class A2			0.30%	
Net Receivable/(payable)			1.12%	6.48%
Grand Total			100.00%	

* Cash & Cash Equivalents

Asset Allocation & Rating Profile (% of Net Assets) as on August 31, 2024



Income Distribution History (Monthly IDCW)

Record Date	Gross IDCW per unit (₹)	
	Direct Plan	Regular Plan
25-Jun-24	0.05375534	0.05455438
25-Jul-24	0.06112055	0.06005913
26-Aug-24	0.05817751	0.05740496

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

GIPS Compliance

- 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.
- Indian Rupee (INR) is the currency used to express performance and other statistics.
- Using Price Return for a benchmark is allowed by SEBI wherein the Total Return index values are not available. This requirement is different from GIPS Standards wherein the GIPS compliant firms are required to provide benchmark returns in based on Total Return Index value only

QUANTUM LIQUID FUND

An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.



Fund Details (as on August 31, 2024)

Brokerages & Commissions Details

Brokerages on Investments for August 2024:	₹6,500.00
Distributor commissions for August 2024:	₹14,734.00



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)

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

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 Debt A-I 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.

Quantum Liquid Fund Aum of Rs.533.37 Crores includes amount payable to investors on account of Unclaimed Dividend below 3 years amounting to Rs. 0.02 Crores & Unclaimed Redemption below 3 years amounting to Rs. 0.05 Crores.

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

Brokerage and STT have been expensed out of the Scheme.

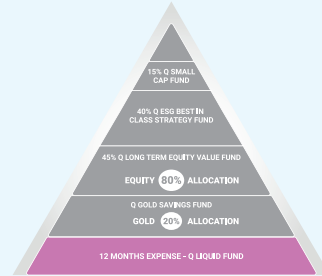
Stamp Duty applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act,1899

Please click here for more details on taxation.

PRC Matrix

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)			

Be Better Prepared for Contingencies – QLF in our Asset Allocation Strategy



Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.



Know More

Performance of the Scheme



Quantum Liquid Fund as on August 31, 2024

Quantum Liquid Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Additional Benchmark Returns (%)##	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Additional Benchmark Returns (₹)##
Since Inception (07th Apr 2006)	6.76%	6.82%	6.18%	33,356	33,692	30,142
10 years**	5.94%	6.34%	6.43%	17,816	18,508	18,658
7 years**	5.40%	5.77%	5.97%	14,454	14,813	15,015
5 years**	4.98%	5.31%	5.54%	12,751	12,955	13,099
3 years**	5.80%	6.06%	5.67%	11,845	11,931	11,803
1 year**	7.11%	7.32%	7.50%	10,713	10,735	10,752
1 month*	6.64%	6.86%	7.23%	10,055	10,057	10,059
15 days*	6.66%	6.88%	6.51%	10,027	10,028	10,027
7 days*	6.51%	6.80%	6.29%	10,012	10,013	10,012

Quantum Liquid Fund - Regular Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Additional Benchmark Returns (%)##	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Additional Benchmark Returns (₹)##
Since Inception (01st Apr 2017)	5.35%	5.82%	5.95%	14,722	15,215	15,352
7 years**	5.31%	5.77%	5.97%	14,369	14,813	15,015
5 years**	4.87%	5.31%	5.54%	12,690	12,955	13,099
3 years**	5.70%	6.06%	5.67%	11,810	11,931	11,803
1 year**	7.00%	7.32%	7.50%	10,702	10,735	10,752
1 month*	6.54%	6.86%	7.23%	10,054	10,057	10,059
15 days*	6.56%	6.88%	6.51%	10,027	10,028	10,027
7 days*	6.43%	6.80%	6.29%	10,012	10,013	10,012

#CRISIL Liquid Debt A-I 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.
 *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.

Fund Manager wise Performance

as on August 31, 2024



Performance of the Funds Managed by Mr. Pankaj Pathak. Total Schemes Managed - 3

Quantum Dynamic Bond Fund

Mr. Pankaj Pathak is the Fund Manager managing the scheme since March 01, 2017.

Period	1 Year		3 Years		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	9.46%	8.39%	6.81%	5.61%	6.85%	6.82%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	8.97%	8.39%	6.55%	5.61%	6.64%	6.82%

Past performance may or may not be sustained in the future.
 #CRISIL Dynamic Bond A-III 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 3 schemes of the Quantum Mutual Fund.

The Performance of the Quantum Multi Asset Allocation Fund will be disclosed on completion of 6 months since its inception in terms of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023.