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India's 1st ^ Direct to Investor
Mutual Fund

SCHEME INFORMATION DOCUMENT

QUANTUM LIQUID FUND (An Open-ended Liquid Scheme)

Continuous Offer of Units at NAV Based Prices

MUTUAL FUND	TRUSTEE	SPONSOR	INVESTMENT MANAGER
Quantum Mutual Fund. 505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021	Quantum Trustee Company Private Ltd. 505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021	Quantum Advisors Private Ltd. 503 - 504, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021	Quantum Asset Management Company Private Ltd. 505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021.

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with SEBI, along with a due diligence certificate from the AMC. The Units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Quantum Mutual Fund, Tax and Legal issues and general information on www.QuantumAMC.com / www.QuantumMF.com

SAI is incorporated by reference and is legally a part of the Scheme Information Document. For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website, www.QuantumAMC.com / www.QuantumMF.com

The Scheme Information Document (SID) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated April 29, 2011.

TABLE OF CONTENTS

PARTICULARS	PAGE NO.
Highlights / Summary of the Scheme	1
SECTION I-INTRODUCTION	
Risk Factors	3
Requirement of Minimum Investors in the Scheme	8
Special Considerations	9
Definitions	12
Due Diligence by the Asset Management Company	17
SECTION II-INFORMATION ABOUT THE SCHEME	
Type of the Scheme	18
Investment Objective	18
Asset Allocation	18
Where will the Scheme invest?	19
Guidelines for Investments in Securitized Debt	21
Investment Strategies	23
Investment Process and Recording of Investment Decisions	26
Performance Measurement and Reporting	27
Portfolio Turnover	27
Investment by AMC in the Scheme	27
Fundamental Attributes	28
How will the Scheme Benchmark its performance?	29
Who manages the Scheme?	29
Investment restrictions for the Scheme	30
Performance of the Scheme	33
SECTION III – UNITS AND OFFER	
Ongoing Offer Details	34
Dividend Policy	35
Who can invest?	36
Who cannot invest?	37
Minimum Amount for Application/Redemption	39
Plans/Options offered under the scheme	39
Systematic Investment Plan	41
Systematic Transfer Plan	43
Systematic Withdrawal Plan	44

Dividend Transfer Facility	45
Periodic Disclosures	48
Taxation	49
Computation of NAV	50
SECTION IV – FEES AND EXPENSES	
Fees & Expenses of the Scheme	51
New Fund Offer Expenses	51
Annual Scheme Recurring Expenses	51
Load Structure	52
Waiver of load for Direct Applications	53
SECTION V – RIGHTS OF UNITHOLDERS	53
SECTION VI – OTHER MATTERS	
Penalties & Pending litigations	54

HIGHLIGHTS/SUMMARY OF THE 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.
Liquidity	The scheme offers purchase and redemptions of units on all Business Days on an ongoing basis at NAV based prices.
Benchmark	The Scheme's performance will be benchmarked against CRISIL Liquid Fund Index.
Transparency/NAV Disclosure	<p>The AMC will calculate the NAVs for all the Calendar Days. AMC shall update the NAV on the website of AMFI www.amfiindia.com by 9.00 p.m. on every Business Day and also on the Fund's website www.QuantumAMC.com / www.QuantumMF.com. The NAV of the Scheme shall be published atleast in two daily newspapers every Business Day in accordance with SEBI (MF) Regulations, 1996.</p> <p>Investors may obtain NAV information on any Business Day by calling the office of the AMC or any of the Investor Service Centres.</p>
Load Structure	<p>Entry Load: Not Applicable</p> <p>In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.</p> <p>Quantum Mutual Fund does not charge Entry Load since inception.</p> <p>Exit Load: Nil</p>
Option / Plan	<p>The Scheme offers three Options – Growth Option, Monthly Dividend Payout Option and Daily Dividend Re-investment Option.</p> <p>Presently, the Scheme does not offer any Plan.</p>
Minimum Application Amount	<p>(a) Growth Option - Rs. 5,000/-and in multiples of Re.1/- thereafter.</p> <p>(b) Monthly Dividend Payout Option - Rs. 10,000/-and in multiples of Re.1/- thereafter.</p> <p>(c) Daily Dividend Re-investment Option - Rs. 1,00,000/-and in multiples of Re.1/- thereafter.</p>
Minimum Additional Investment Amount (For all options)	Rs. 500 /- and in multiples of Re. 1/- thereafter / 50 units.
Minimum Redemption Amount	Rs. 500/- and multiples of Re. 1/- thereafter OR account balance whichever is less / 50 units

SYSTEMATIC INVESTMENT PLAN (SIP)

Frequencies Available Under SIP	Monthly	Quarterly
Minimum Amount	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter
Minimum No. of Installments / Instructions	6	4
Days availability	All business days	
Frequency of dates for Monthly / Quarterly SIPs	5,7,15,21,25 & 28 of the month	

SYSTEMATIC TRANSFER PLAN (STP)

Frequencies Available Under SIP	Daily	Weekly	Fortnightly	Monthly	Quarterly
Minimum Amount	Rs. 100/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter
Minimum No. of Installments / Instructions	132	25	13	6	4
Days availability	All business days				
Frequency of dates	5,7,15,21,25 & 28 of the month				
Minimum Balance to Start STP	Rs.5000/-				

SYSTEMATIC WITHDRAWAL PLAN (SWP)

Frequencies Available Under SWP	Weekly	Fortnightly	Monthly	Quarterly
Minimum Amount	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples+ of Re. 1/- thereafter
Minimum No. of Installments / Instructions	25	13	6	4
Days availability	All business days			
Frequency of dates	5,7,15,21,25 & 28 of the month			
Minimum Balance to Start SWP	Rs. 5000/-			

I. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down. The value of investments may be affected, inter-alia, by changes in the market, interest rates, changes in credit rating, trading volumes, settlement periods and transfer procedures; the NAV is also exposed to Price/Interest-Rate Risk and Credit Risk and may be affected inter-alia, by government policy, volatility and liquidity in the money markets and pressure on the exchange rate of the rupee.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- Quantum Liquid Fund (QLF) is the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and the returns. Investors are therefore urged to study the terms of offer carefully and consult their Investment Advisor before they invest in the Scheme.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs.1,00,000/- (Rupees One Lakh only) made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors

The performance of the Scheme may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems. As the Scheme will be investing in debt and money market instruments it may have the following risks:

1. Risk Factors Associated with Fixed Income and Money Market Instruments:

Interest Rate Risk/Market Risk:

Changes in interest rate may affect the Scheme's net asset value. Generally the prices of instruments increase as interest rates decline and decrease as interest rates rise. Prices of long-term securities fluctuate more in response to such interest rate changes than short-term securities. Indian debt and government securities markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

Credit Risk or Default Risk:

Credit risk or Default risk refers to the risk that an issuer of a debt instrument may default (i.e. the issuer will be unable to make timely principal and interest payments on the security). Because of this risk, bonds issued by non-government agencies are sold at a higher yield above those

offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of a debt instrument will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.

Liquidity and Settlement Risks:

This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.

Different segments of the financial markets have different settlement cycle/periods and such settlement cycle/periods may be impacted by unforeseen circumstances, leading to Settlement Risk. The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. From time to time, the Scheme will invest in certain securities of certain companies, industries, sectors, etc. based on its investment objectives and policies as outlined in this Offer Document. While at all times, the Asset Management Company will endeavour that excessive holding/investment in certain securities of industries, sectors, etc. by the Scheme is avoided, the funds invested by the Scheme in certain securities of industries, sectors, etc. may acquire a substantial portion of the Scheme's investment portfolio and collectively may constitute a risk associated with non-diversification and thus could affect the value of investments. Reduced liquidity in the secondary market may have an adverse impact on market price and the Scheme's ability to dispose of particular securities, when necessary, to meet the Scheme's liquidity needs or in response to a specific economic event or during restructuring of the Scheme's investment portfolio. Furthermore, from time to time, the Asset Management Company, the Custodian, the Registrar, any Associate, any Distributor, Dealer, any Company, Corporate Bodies, Trusts, any Retirement and Employee Benefit Funds or any Associate or otherwise, any scheme/mutual fund managed by the Asset Management Company or by any other Asset Management Company may invest in the Scheme. While at all times the Trustee Company and the Asset Management Company will endeavour that excessive holding of Units in the Scheme among a few Unitholders is avoided, however, the funds invested by these aforesaid persons may acquire a substantial portion of the Scheme's outstanding Units and collectively may constitute a majority Unitholder in the Scheme. Redemption of Units held by such persons may have an adverse impact on the value of the Units of the Scheme because of the timing of any such redemptions and this may impact the ability of other Unitholders to redeem their respective Units.

Re-investment Risk:

Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cash flows.

Performance Risk:

The value of, and income from, an investment in the Scheme can decrease as well as increase, depending on a variety of factors which may affect the values and income generated by the Scheme's portfolio of securities. The returns of the Scheme's investments are based on the current yields of the securities, which may be affected generally by factors affecting capital

markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, foreign investment, changes in Government and Reserve Bank of India policy, taxation, political, economic or other developments, closure of the Stock Exchanges etc.

Investors should understand that the investment pattern indicated, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there is no assurance that the Scheme's investment objective will be attained or that the Scheme shall be in a position to maintain the model percentage of investment pattern particularly under exceptional circumstances. Different types of securities in which the Scheme would invest as stated in the offer document carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. Further even amongst corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

The Scheme will endeavour to invest in highly researched securities offering relative yield for the commensurate risks. However the erosion in the value of the investments/portfolio in the case of the debt markets passing through a bearish phase is a distinct possibility.

The NAV of the Scheme is largely dependent on the performance of the various debt instruments wherein the investment has been made which may fluctuate from time to time. The Scheme may use techniques and instruments for efficient portfolio management and attempt to hedge or reduce the risk of such fluctuations. However these techniques and instruments if imperfectly used have the risk of the Scheme incurring losses due to mismatches particularly in a volatile market. The Fund's ability to use these techniques may be limited by market conditions, regulatory limits and tax considerations (if any). The use of these techniques is dependent on the ability to predict movements in the prices of securities being hedged and movements in interest rates. There exists an imperfect correlation between the hedging instruments and the securities or market sectors being hedged. Besides, the fact that skills needed to use these instruments are different from those needed to select the Fund's/Scheme's securities. There is a possible absence of a liquid market for any particular instrument at any particular time even though the futures and options may be bought and sold on an organized exchange. The use of these techniques involves possible impediments to effective portfolio management or the ability to meet Repurchase/redemption requests or other short-term obligations because of the percentage of the Scheme's assets segregated to cover its obligations.

Risks due to possible prepayments: Weighted Tenor / Yield

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments Full prepayment of underlying loan contract may arise under any of the following circumstances; Obligor pays the Receivable due from him at any time prior to the scheduled maturity date of that Receivable; or Receivable is required to be repurchased by the Seller consequent to its inability to rectify a material misrepresentation with respect to that Receivable; or The Servicer recognizing a contract as a defaulted contract and hence repossessing the underlying Asset and selling the same In the event of prepayments, investors may be exposed to changes in tenor and yield.

2. Risk Factors Associated with Derivatives:

Risk factor associated with Trading in Derivatives:

The Fund may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging, as permitted under the Regulations and guidelines prevailing from time to time.

As and when the Scheme(s) trades in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds.

The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Even a small price movement in the underlying security could have a large impact on their value. Also, the market for derivative instruments is nascent in India.

3. Risk Associated with Securitised Debt

The Scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). Asset Backed Securities (ABS) are securitized debts where the underlying assets are receivables arising from automobile loans, personal loans, loans against consumer durables, etc. Mortgage backed securities (MBS) are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential/commercial properties. ABS/MBS instruments reflect the undivided interest in the underlying pool of assets and do not represent the obligation of the issuer of ABS/MBS or the originator of the underlying receivables. The ABS/MBS holders have a limited recourse to the extent of credit enhancement provided. If the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided, ABS/MBS holders will suffer credit losses. ABS/MBS are also normally exposed to a higher level of pre-payment, reinvestment and revaluation risks as compared to the normal corporate or sovereign debt.

At present in Indian market, following types of loans are securitized:

- * Auto Loans (cars/commercial vehicles/two wheeler vehicles)
- * Residential Mortgages or Housing Loans
- * Consumer Durable Loans
- * Personal Loans
- * Corporate Loans

The main risks pertaining to each of the asset classes above are described below:

Auto Loans (cars/commercial vehicles/two wheeler vehicles)

* The underlying assets (cars etc) are susceptible to depreciation in value whereas the loans are given at high loan to value ratios. Thus, after a few months, the value of asset becomes lower than the loan outstanding. The borrowers, therefore, may sometimes tend to default on loans and allow the vehicle to be repossessed.

* These loans are also subject to model risk. i.e. if a particular automobile model does not become popular, loans given for financing that model have a much higher likelihood of turning bad. In such cases, loss on sale of repossession vehicles is higher than usual.

* Commercial vehicle loans are susceptible to the cyclicity in the economy. In a downturn in economy, freight rates drop leading to higher defaults in commercial vehicle loans. Further, the second hand prices of these vehicles also decline in such economic environment.

Housing Loans

* Housing loans in India have shown very low default rates historically. However, in recent years, loans have been given at high loan to value ratios and to a much younger borrower class. The loans have not yet gone through the full economic cycle and have not yet seen a period of declining property prices. Thus the performance of these housing loans is yet to be tested and it need not conform to the historical experience of low default rates.

Consumer Durable Loans

* The underlying security for such loans is easily transferable without the bank's knowledge and hence repossession is difficult.

* The underlying security for such loans is also susceptible to quick depreciation in value. This gives the borrowers a high incentive to default.

Personal Loans

* These are unsecured loans. In case of a default, the bank has no security to fall back on.

* The lender has no control over how the borrower has used the borrowed money. Further, all the above categories of loans have the following common risks:

- a. All the above loans are retail, relatively small value loans. There is a possibility that the borrower takes different loans using the same income proof and thus the income is not sufficient to meet the debt service obligations of all these loans.
- b. In India, there is no ready database available regarding past credit record of borrowers. Thus, loans may be given to borrowers with poor credit record.
- c. In retail loans, the risks due to frauds are high.

Corporate Loans

These are loans given to single or multiple corporates. The receivables from a pool of loans to corporate are assigned to a trust that issues Pass through certificates in turn. The credit risk in such certificates is on the underlying pool of loans to the corporate. The credit risk of the underlying loans to corporate would in turn depend on economic cycles.

4. Risks associated with Securities Lending and Short Selling

Securities Lending:

It may be noted that this activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends, rendering the value of collateral inadequate until such time as that diminution in value is replenished by additional security. It is also possible that the borrowing party and/or the approved intermediary may suddenly suffer severe business setback and become unable to honour its commitments. This, along with a simultaneous fall in value of collateral would render potential loss to the Scheme. Besides, there can also be temporary illiquidity of the securities that are lent out and the Scheme will not be able to sell such lent out securities until they are returned.

Short selling:

Scheme may enter into short selling transactions, subject to SEBI and RBI regulations in the matter. This will be done if the fund management team is of the view that there exists an opportunity to make trading gains. Calls for short selling will be taken after considering the liquidity and volatility of the security as well as the interest rate view of the fund management team. There can be a loss in such a transaction if the price of the security goes up instead of falling down.

5. Risk associated with investment in Foreign Securities:

Subject to necessary SEBI/RBI and other statutory approvals and within the investment objectives of the Scheme, the Scheme may invest in rated foreign debt securities in countries with fully convertible currencies, with highest rating (foreign currency credit rating) by accredited/registered credit rating agencies, say A-1/AAA by Standard & Poor, P-1/AAA by Moody's, F-1/AAA by Fitch, IBCA etc or in Government Securities where the countries are AAA rated or in units/securities issued by overseas mutual funds or unit trusts which invest in the aforesaid securities or are rated as mentioned above and are registered with overseas regulators. The above investments carry a risk on account of fluctuations in the foreign exchange rates, nature of securities market of the country, repatriation of capital due to exchange controls and political circumstances.

It is the AMC's belief that investment in Foreign Debt Securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC only if they are considered appropriate in terms of the overall investment objectives of the Scheme. Since the Scheme would invest only partially in Foreign Securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.

Offshore investments will be made subject to any/all approvals, conditions thereof as may be required under the applicable laws and provided such investments do not result in expenses to the Fund exceeding the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing. The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs.

Currency Risk is a form of risk that arises from the change in price of one currency against another. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment. This risk flows from differential monetary policy and growth in real productivity, which results in differential inflation rates. The risk arises because currencies may move in relation to each

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (Mutual Funds) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan (s) shall be wound up and the units would be redeemed at the applicable NAV. The two conditions mentioned above shall also be complied within each calendar quarter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to

redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. SPECIAL CONSIDERATIONS

Mutual funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors which impact the value of the Schemes' investments include, but are not limited to, fluctuations in the capital markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, etc.

The past performance of the Sponsors and their affiliates/associates is not indicative of the future performance of the Scheme. Investment decisions made by the AMC may not always be profitable.

From time to time and subject to the Regulations, the Sponsors, the mutual funds and investment companies managed by them, their affiliates, their associate companies, subsidiaries of the Sponsors and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these affiliates, associates, the sponsors, subsidiaries of the Sponsors and/or the AMC may acquire a substantial portion of the Scheme's Units and collectively constitute a major Investor in the Scheme. Accordingly, Repurchase/Redemption of Units held by such funds, affiliates/associates and Sponsors may have an adverse impact on the Units of the Scheme because the timing of such Repurchase/Redemption may impact the ability of the other Unitholders to redeem their Units.

Debt securities are subject to the risk of an Issuer's inability to meet principal and interest payments on the obligations (credit risk). Debt securities may also be subject to price volatility due to such factors as interest sensitivity, market perception or the creditworthiness of the Issuer and general market liquidity (market rate risk). While it is the intent of the Investment Manager to invest primarily in highly rated debt securities, the Scheme may from time to time invest in higher yielding, lower rated securities. This would enhance the degree of risk. As mentioned earlier debt securities which are AAA rated are comparatively less risky than securities which are AA rated.

Lower rated or unrated securities are more likely to react to developments affecting the market and carry a higher credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated securities also tend to be more sensitive to economic conditions than higher rated securities. The Investment Manager will consider both credit risk and market risk in making investment decisions.

Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and credit quality.

The credit risk factors pertaining to lower rated securities also apply to lower rated zero coupons or deferred interest bonds. Such bonds carry an additional risk in that, unlike bonds that pay interest throughout the period to maturity, the Scheme would not realise any cash until interest

payment on the bonds commence and if the Issuer defaults, the Scheme may not obtain any return on its investment.

The Scheme has the power to invest in securities which are not quoted on a stock exchange ("unlisted securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Schemes will realise its investments in unlisted securities at a fair value. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges.

Given that the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for Repurchase/Redemption of Units may be significant in the event of an inordinately large number of Repurchase/Redemption requests or a restructuring of the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit Repurchase/Redemptions (including suspending Repurchases/Redemptions) under certain circumstances.

In case the Scheme undertakes stock lending under the SEBI Regulations, the Scheme may, at times, be exposed to counter party risk. In case the Scheme utilizes any derivatives, as permitted under the SEBI Regulations, the Scheme may, in certain situations, be exposed to price risks.

Certain focus areas are already enjoying favourable tax treatment by Government of India and the Scheme may also receive favourable tax treatment in other focus areas. If these tax benefits are removed or amended, it is possible that the changes may have a material adverse impact on the companies' revenue and earnings.

The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided for in the SAI.

Repurchase/Redemption by the Unitholder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise.

The tax benefits described in this Scheme Information Document (SID) are as available as on the date of issue of this SID under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advise received by the AMC regarding the law and practice currently in force in India and the Unitholders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his/her/their own professional tax advisor.

Unitholders in the Scheme are not being offered any guaranteed/assured returns and Investors are advised to consult their Legal/Tax and other Professional Advisors in regard to tax/legal implications relating to their investments in the Scheme and before making decision to invest in or Repurchase the Units.

Neither this Scheme Information Document (SID) nor the Units have been registered in any jurisdiction.

This Scheme Information Document (SID) is meant for circulation only in India and therefore has not been registered in any other jurisdiction. The distribution of this SID in certain jurisdictions

may be restricted or totally prohibited due to registration requirements and accordingly, persons who come into possession of this Scheme Information Document (SID) are required to inform themselves about such regulations/restrictions and to observe any such restrictions and/or compliance requirements.

The information herein is not for distribution and does not constitute an offer to buy or sell or the solicitation of any offer to buy or sell any securities or financial instruments in the United States of America ("US") and Canada to or for the benefit of United States persons (being persons resident in the US, corporations, partnerships or other entities created or organised in or under the laws of the US or any person falling within the definition of the term "US Person" under Regulations promulgated under the US Securities Act of 1933, as amended) and Canadian persons.

No person has been authorised to issue any advertisement or to give any information or to make any representations other than that contained in this Scheme Information Document (SID). Circulars in connection with this offering not authorised by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorised by the Mutual Fund.

Investors should study this SID carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or repurchasing Units, before making a decision to invest/Repurchase Units.

The Mutual Fund may disclose details of the Unitholder's account and transactions thereunder to the Bankers, as may be necessary for the purpose of effecting payments to the Investor.

D. DEFINITIONS

In this Scheme Information Document (SID), the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

<p>“AMC” or “Asset Management Company” or “Investment Manager”</p>	<p>Quantum Asset Management Company Private Limited, incorporated under the provisions of the Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Asset Management Company for the Scheme(s) of Quantum Mutual Fund</p>
<p>“Applicable NAV”</p>	<p>The Net Asset Value applicable for Redemptions / Repurchase / Switches etc., based on the Business Day and relevant cut-off times on which the application is accepted at the official point of acceptance.</p>
<p>“Business Day”</p>	<p>A day other than:</p> <ul style="list-style-type: none"> i. Saturday and Sunday; or ii. A day on which the banks in Mumbai and / RBI are closed for business /clearing; or iii. A day on which the Stock Exchange, Mumbai and / or National Stock Exchange are closed; or iv. A day, which is a public and /or bank holiday at a Investor Service Centre where the application is received; or v. A day on which Sale and Repurchase of Units is suspended by the AMC; or vi. A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.</p>
<p>“Business Hours”</p>	<p>Presently 9.30 a.m. to 6.00 p.m. on any Business Day or such other time as may be decided by the Asset Management Company from time to time and the same may be different for different ISCs.</p>
<p>“Call Money Market”</p>	<p>Call Money Market refers to the market for short term funds ranging from overnight funds to a maximum tenor of 14 days.</p>
<p>“Call money/Money at Call”</p>	<p>Refers to the money invested by the Funds in the overnight Money Market, subject to necessary regulatory approvals.</p>
<p>“Certificate of Deposits” or “CD’s”</p>	<p>CD’s are short term borrowings by banks. CD’s can be issued for maturities between 7 days up to a year from the date of issue.</p>

"Collateralised Borrowing and Lending Obligation" or "CBLO"	CBLO's are discounted money market instruments available in electronic book entry form for the maturity period ranging from one day to ninety days. It is a product developed by CCIL (Clearing Corporation Of India Ltd).
"Commercial Paper " or "CP's"	CP's are short term instrument to enable non-banking companies to borrow funds for the short term. It is an unsecured money market instrument issued in the form of promissory note. CP's can be issued for maturities between 7 days up to a year from the date of issue.
"Corporate Debt Securities"	(Bonds and Debentures) - Debt securities issued by the corporates. It can be further classified into bonds/debentures issued by the public sector and private sector companies
"Custodian"	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Deutsche Bank A.G., Mumbai
"Depository"	A body corporate as defined in the Depositories Act, 1996 and includes National Securities Depository Limited (NSDL) and Central Depository Systems Limited (CDSL)
"Depository Participant"	A person registered as such under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
"Dividend"	Income distributed under the Scheme on the Units.
"Entry Load" or "Sales Load"	Load on Sale / Switch in of Units.
"Exit Load" or "Repurchase Load" or "Redemption Load"	Load on Repurchase / Redemption / Switch out of Units.
"FII"	Foreign Institutional Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.
"Floating rate Instruments"	Floating rate instruments are debt/money market instruments, with interest rates that are re-set periodically. The periodicity of interest reset could be daily, monthly, annually, or any other periodicity that may be mutually agreed between the issuer and the Fund.
"G-secs"or "Government Securities"	Debt Securities issued by the Central Government.
"Investment Management Agreement"	The Investment Management Agreement dated 7th October, 2005 entered into between Quantum Trustee Company Private Limited and Quantum Asset Management Company Private Limited, as amended from time to time.
"Investor Service Centres" or "ISCs" or "Official Points of acceptance of transactions"	Office of Quantum Asset Management Company Private Limited or designated branches of Karvy Computershare Private Limited (Karvy) and such other centres/offices as may be designated by the AMC from time to time. All these locations are official points of acceptance of transactions and cut-off time as mentioned in the SID shall be reckoned at these official points.

“Load”	A charge that may be levied as a percentage of NAV at the time of entry into the scheme or at the time of exit from the scheme.
“MIBOR or “Mumbai Inter Bank Offer Rate”	MIBOR is a polled reference rate for 1 day, 14 days, 1 month and 3 months published by NSE and the Fixed Income Money Market and Derivatives Association of India daily.
“Money Market Instruments”	Commercial papers, Commercial Bills, Treasury Bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time
“Mutual Fund” or “the Fund”	Quantum Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882 and registered with SEBI under the Securities and Exchange Board of India (Mutual Funds) Regulations, vide Registration No. MF/051/05/02 dated December 2, 2005.
“NAV”	Net Asset Value per Unit of the Scheme, calculated in the manner described in this SID or as may be prescribed by the SEBI Regulations from time to time.
“NRE Account”	Non-Resident External Account.
“NRI”	A Non-Resident Indian or a person of Indian origin residing outside India.
“NRSR Account”	Non-Resident Special Rupee Account.
“OCB”	Overseas Corporate Bodies, firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is held irrevocably by such persons
“Open Ended Scheme” or “Scheme”	Scheme of a mutual fund, which offers Units for sale without specifying any duration for, Redemption / Repurchase
“Options ”.	The scheme offer three options : 1. Growth Option; 2. Daily Dividend Re-investment Option; and 3. Monthly Dividend Payout Option
“RBI”	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.
“Registrar and Transfer Agent”	Karvy Computershare Private Limited (Karvy) registered under the SEBI (Registrars to an Issue and Share Transfer Agents) Regulations 1993, currently acting as the registrar to the Scheme or any other registrar appointed by the AMC from time to time.
“Repurchase / Redemption”	Repurchase / Redemption of Units of the Scheme as permitted.
“Sale / Subscription”	Sale or allotment of Units to the Unitholder upon subscription by the investor / applicant under the Scheme.

“Scheme” or “Quantum Liquid Fund” or the “Fund”	Quantum Liquid Fund, (including, as the context permits, all the Plan(s) and Option(s) under any Plan under the Scheme)
“Scheme Information Document” (SID)	This document issued by Quantum Mutual Fund, for inviting subscription to Units of Quantum Liquid Fund, as amended from time to time in compliance of the SEBI Regulations.
“SEBI”	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
“SEBI Regulations” or “Regulations”	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
“Securitised Debt Instruments”	Securitized Debt Instruments are Instruments where the underlying assets are receivables arising from automobile loans, personal loans, loans against consumer durables, loans backed by mortgage of residential/commercial properties etc.
“Short term debt instruments”	Debt instruments which have residual maturity of less than 1 year.
“Sponsors” or “Settlers”	Quantum Advisors Private Limited
“Statement of Additional Information/SAI”	The Statement of Additional Information (SAI) contains details of the Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference and is legally a part of the SID.
“Stock Exchanges”	Bombay Stock Exchange Limited or The National Stock Exchange of India Limited
“Switch” or “Lateral Shift”	Repurchase / Redemption of a unit in any Scheme (including the Plans/Options therein) of the Mutual Fund against purchase of a unit in another Scheme (including the plans/options therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the Scheme(s) from where the units are being switched and applicable load structure.
“Systematic Transfer Plan” or “STP”	A plan enabling investors to transfer a fixed amount at daily / weekly monthly/ quarterly intervals into other schemes of Quantum Mutual Fund.
“Treasury Bills” or “T-Bills”	T-Bills are short term debt instruments issued by Central Government. Currently Treasury Bills are issued with-91 day, 182 day and 364 day maturity period.
“Trustee”	Quantum Trustee Company Private Limited incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as Trustee to the Schemes of Quantum Mutual Fund.
“Trust Deed”	The Trust Deed dated 7th October, 2005 made by and between the Sponsor and Quantum Trustee Company Private Limited (“Trustee”), as amended from time to time, establishing an irrevocable trust, called Quantum Mutual Fund.

"Trust Fund"	Amounts settled/contributed by the Sponsors towards the corpus of the Quantum Mutual Fund and additions/ accretions thereto.
"Unit"	The interest of the Unitholder which consists of each Unit representing one undivided share in the assets of the Scheme.
"Unitholder" or "Investor" or "Client"	A person holding Units in the Scheme of the Quantum Mutual Fund offered under this SID

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

A Due Diligence Certificate, duly signed by the Compliance Officer of Quantum Asset Management Company Private Limited, has been submitted to SEBI which reads as follows:

DUE DILIGENCE CERTIFICATE

It is confirmed that:

- i. The Scheme Information Document (SID) forwarded to SEBI is in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- ii. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc. issued by the Government of India and any other competent authority in this behalf, have been duly complied with.
- iii. The disclosures made in the Scheme Information Document (SID) are true, fair and adequate to enable the Investors to make a well-informed decision regarding investments in the Scheme.
- iv. According to the information given to us, Karvy Computershare Private Limited - Registrar & Transfer Agent and Deutsche Bank A.G. - Custodian are registered with SEBI and their registration is valid as on date.

for **Quantum Asset Management Company Private Limited**

sd/-

Name: Malay Vora
Designation: Company Secretary and Compliance Officer

Place: Mumbai

Date: April 29, 2011

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An Open-ended Liquid Scheme

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

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.

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The investment policies of the Scheme shall be as per SEBI (Mutual Funds) Regulations, 1996, and within the following guideline. The asset allocation under the Scheme, under normal circumstances, will be as follows:

Instruments	Indicative Allocation (% of Net Assets)	Risk Profile
Money Market Instruments and other short term debt instruments (*) having maximum re-pricing tenor of not more than 91 days in maturity (**)	100%	Low to medium

Note:

- a. (*) Debt instruments may include investments in securitised debt instruments upto 40% of the Net Assets of the Scheme.
- b. Pending deployment, funds would be invested in short term fixed deposits of scheduled commercial banks having a maximum maturity of not more than 91 days.
- c. The Scheme may also invest in foreign securities subject to the limits as may be applicable to mutual funds from time to time under various regulations and also under FEMA or such other laws as may be applicable.

The Scheme shall be in compliance with the SEBI Circular dated January 19, 2009:-

(**) Maximum re-pricing tenor of 91 days would be reckoned as under: -

- i. For a fixed rate asset, the remaining tenor is 91 days or less.
- ii. For a floating rate asset, the interest reset frequency is 91 days or less.
- iii. For a fixed rate/floating rate asset where the principal is paid in a staggered and/or on amortizing basis (e.g. securitized papers), the average maturity of such an asset is 91 days or less.
- iv. For a portfolio using Interest Rate Derivatives,
 - a) the composite floating rate asset (underlying fixed rate asset and Interest Rate Swap, paying fixed and receiving floating) has interest reset frequency up to 91 days.
 - b) If Interest Rate Swaps (receiving fixed and paying floating), have been used to convert a floating rate asset into a fixed rate asset, the fixed leg of the Interest Rate Swap having remaining tenor upto 91 days.

- c) For a portfolio using Forward Rate Agreements, the summation of the beginning and end dates of the period covered is 91 days or less.

The above asset allocation is only indicative and may change from time to time, keeping in view the market conditions and applicable rules and regulations.

CHANGE IN THE INVESTMENT PATTERN

Subject to the Regulations, the asset allocation pattern for the Scheme indicated earlier in this section may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unitholders, meet the objective of the relevant Scheme. Such changes in the investment pattern will be for short term and defensive considerations.

D. WHERE WILL THE SCHEME INVEST?

The Scheme may invest in the following asset classes:

- (a) Debt and Money Market Instruments.

The fund would be invested in the following debt and money market instruments will include but not restricted to:

1. Commercial Papers
2. Certificate of Deposits
3. Securities issued by Central and State Government and repos/reverse repos in such securities
4. Securities guaranteed by the Central and State Government
5. Corporate Debt securities
6. Debt obligations of banks and financial institutions
7. Securitized debt instruments
8. MIBOR related instruments
9. Collateralised Borrowing and Lending Obligations (CBLO)
10. Pass through, pay through or other participation certificates representing interest in a pool of assets
11. The non-convertible part of convertible securities
12. Usance, trade and commercial bills accepted/co-accepted by banks
13. Any international fixed income instrument as permitted by SEBI/RBI from time to time with highest rating in countries with fully convertible currencies
14. Investments in overseas mutual funds or unit trusts which invest in the permitted foreign debt securities or the permitted foreign government securities or which are rated and registered with overseas regulators
15. Derivative instruments like Interest rate swaps, forward rate agreements and such other derivative instruments as are permitted by SEBI/RBI

The above list is not exhaustive and may include any other instrument as Mutual Fund may be permitted by SEBI/RBI/such other regulatory authority from time to time.

Investments may be in listed and unlisted instruments, through secondary market purchases, initial public offers (IPO's), other public offers, private placements, rights offers, negotiated deals etc., as may be permitted under SEBI Regulations.

Investments in debentures and bonds will usually be in instruments which have been assigned investment grade ratings by an approved rating agency. The instruments may be rated/unrated or listed/unlisted.

Investments in unrated securities will be made subject to SEBI Regulations and with the prior approval of the Trustee and the Board of Directors of Quantum AMC and within the parameters laid down by the Board of Directors of the AMC & Trustee.

The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions.

The Scheme may invest a part of the portfolio in various debt securities issued by corporates and/or state and Central Government. Such government securities may include securities which are supported by the ability to borrow from the Treasury or supported only by India's sovereign guarantee or of the state government or supported by GOI/State Government in some other way.

The Scheme may invest in other debt schemes managed by the AMC or in the debt schemes of any other Mutual Funds, provided it is in conformity with the investment objectives of the scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter Scheme investment made by Schemes of Quantum Mutual Fund or in the Schemes under the management of other asset management companies shall not exceed 5% of the net asset value of the Quantum Mutual Fund.

If the Scheme decides to invest in securitised debt, such investments will not exceed 40% of the corpus of the scheme. In case of investments in mortgaged backed securities, it shall be ensured that these securities have a credit rating of not below the investment grade and represent investments in real estate mortgages and not directly in real estates.

If the Scheme invests in foreign debt securities, it shall ensure that such investments are made in rated securities in countries with fully convertible currencies, with highest rating (foreign currency credit rating) by accredited/registered credit rating agencies, say A-1/AAA by Standard & Poor, P-1/AAA by Moody's, F-1/AAA by Fitch, IBCA etc subject to the limits as permitted under law from time to time. The Scheme may also invest in Government Securities where the countries are AAA rated. If the Scheme decides to invest in Units/securities issued by overseas mutual funds or unit trusts it shall be ensured that the Scheme invests only in those Units/securities issued by overseas mutual funds or unit trusts which invest in the aforesaid foreign debt securities or are rated as mentioned above and are registered with overseas regulators. Such investments in foreign debt securities and Units/securities issued by overseas mutual funds or unit trusts in the aggregate will not, exceed 10% of the assets of the Scheme and shall be subject to limits prescribed under the SEBI Regulations as mentioned in under the head "Policy on Investment in Foreign Securities".

- (b) Pending deployment, funds would be invested in short term fixed deposits of scheduled commercial bank in accordance with SEBI Guidelines.

GUIDELINES FOR INVESTMENTS IN SECURITIZED DEBT:-

1. Rationale for investment in securitised debt and how the risk profile of securitised debt fits into the risk appetite of the Schemes

Based on the investment objective of Quantum Liquid Fund, the investment strategy is aligned to provide high liquidity, safety of capital and optimal returns.

Investments in securitized debt may not be highly liquid, but investment in good asset pools do offer exposure to high quality, diversified credit exposures with an opportunity of higher yield to the overall portfolio.

Investments in securitized debt would thus fit into the risk profile of the fund, if judiciously chosen and aligned with asset/liability profile of the fund. The fund would invest in securitized of maturity with 91 days or less

2. Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc

The fund management would look into the following parameters before selecting a securitized debt structure for investment. The team would also prepare a credit note highlighting the same.

- Any exposure to a securitized debt would be only of an originator who is on the approved list of investments.
- Originator business profile, management, origination process
- Track record of asset quality of originator, track record of previous securitized portfolios, collection efficiency, cash collateral and utilization.
- Review of the proposed pool initially on pool characteristics with respect to asset quality, seasoning, collaterals, liquidity provisions and risk mitigation and on an on-going basis to assess pool performance and likely default scenarios.
- Rating rationales and discussion with rating agencies on pool specifics

3. Risk mitigation strategies for investments with each kind of originator

The fund would invest in securitized debt of only those originators who have been approved from a credit exposure perspective by the Investment Committee.

- Investments would be made only in the top rated pool – the pool which has rating equivalent of 'highest safety with regards to payment of interest and principal'
- Investments in a single pool would not be more than 5% of net assets of the scheme.
- Overall investments in an originator (direct investments and securitized assets) would be capped at 25% of net assets.
- On an aggregate basis, the scheme would not invest more than 40% of its net assets in securitized debt.

4. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments / Minimum retention period of the debt by originator prior to securitization / Minimum retention percentage by originator of debts to be securitized

Since the Quantum Liquid fund invests in only short term assets of upto 91 days in maturity, the investments in securitized debt would also be for a similar maturity. Thus, we envisage that majority of investments would be in Interest only Strips of various assets classes of 91 days and less maturity, shorter tenor securitized debt and/or investments in securitized debt structures of corporate (Single loan sell downs)

For investments in Asset backed Security and unsecured pools, we have the following criteria

Pool Characteristics	Commercial Vehicle/ Construction Equipment	Car Loans	2 Wheeler Loans	Personal Loans/ Micro Finance
Approximate Average Maturity of the pool	12-60 months	12-60 months	12-60 months	Weeks to 3 years
Minimum Cash Collateral required for investment(all included)	5%	4%	5%	6-9% depending on the nature of pool
Max Loan to Value of the pool	90%	95%	90%	Un secured
Minimum Seasoning/ Retention required	3-6 months	3-6 months	3-6 months	At least a third of the average pool maturity
Maximum Single Loan Exposure	5%	5%	5%	3%

For investments in single loan sell downs, it is akin to an investment in any other instrument of the borrower/originator. The usual approach of rigorous proprietary research along with rating outlooks would be utilized before taking exposure to Single loan sell down structures.

The minimum retention is however also subject to RBI guidelines.

5. The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund

Investments made by the fund in a securitized structure would be based only on the guidelines and investment philosophy as laid above and in general as followed by the fund management team. Every investment is made with objectives which are consistent with the intended risk/reward profile of the fund. At no point, would investment decisions be guided by reciprocal arrangements of investments into the schemes managed by the fund house.

If an originator, in whose securitized debt the fund schemes have invested, invests into those schemes, the fund house undertakes to make relevant disclosures as required by any policy as stated by SEBI from time to time.

6. In general, the resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt

The credit research analyst along with the assistance of the fund manager would track the pool performance on an ongoing basis. Relevant investor disclosures made by the servicer / trust would be used to monitor performance. Periodic updates by rating agencies and discussion with their analysts would also help monitor the performance of the instrument and mitigate risks affecting the fund performance.

Investors may please note that the above laid down guideline is based on internal investment policy and this may change from time to time based on changes in market conditions, regulatory changes, change in scheme investment objective and on other relevant factors

E. WHAT ARE THE INVESTMENT STRATEGIES?

The fund management team would endeavor to maintain consistent performance in the Scheme by balancing yields and safety as well as maintaining high liquidity.

Various risks carried by debt investments such as Interest Rate Risk, Liquidity Risk, default Risk, etc. cannot be eliminated, but can be minimized by diversification and hedging.

The fund management team has a Dynamic Model in place to balance and minimize the various risks in the debt markets.

The fund management team would actively track the local interest rate markets as well as the developments in global markets and accordingly rebalance the portfolio of the Scheme.

As the primary objective of the Scheme is to provide high liquidity with minimal volatility in returns, the Fund Manager would invest significant portion of its assets in short term/floating rate assets which carry low market risk.

INVESTMENT PROCESS AND RECORDING OF INVESTMENT DECISIONS

INVESTMENT PROCESS

The fund management process is Committee driven. The Investment Committee has been constituted comprising of the CEO, Fund Manager – Fixed Income & Fund Manager – Equity.

The Committee would oversee and review the investment process on an ongoing basis. All the statutory regulations including the SEBI & RBI Act, Regulations, guidelines and circulars issued from time to time would be adhered to. A Risk Management Committee has also been formed to oversee the risk management policies. The investment decisions of the Scheme will be carried out by the Designated Fund Manager.

The performance of the Schemes would be periodically reviewed by the Board of Directors of the AMC & the Trustee.

A comprehensive Investment & Risk Policy and Procedures for investment in Fixed Income instruments has been put in place which governs the Investment Process.

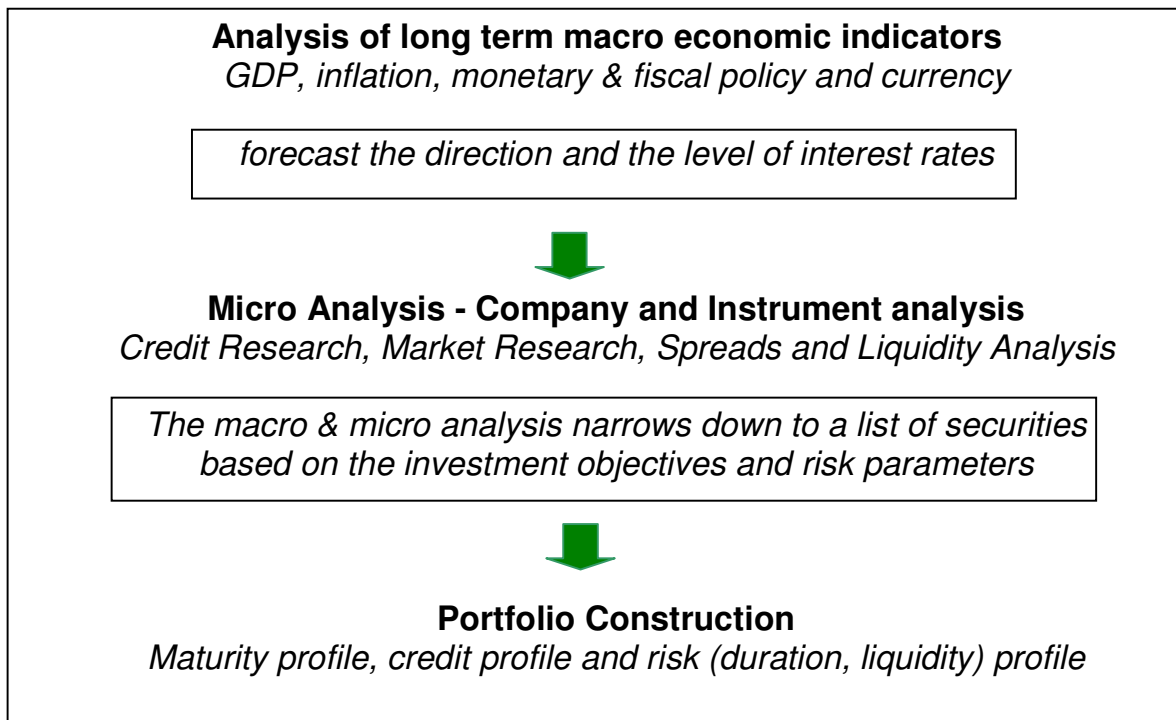
RESEARCH AND INVESTMENT PROCESS

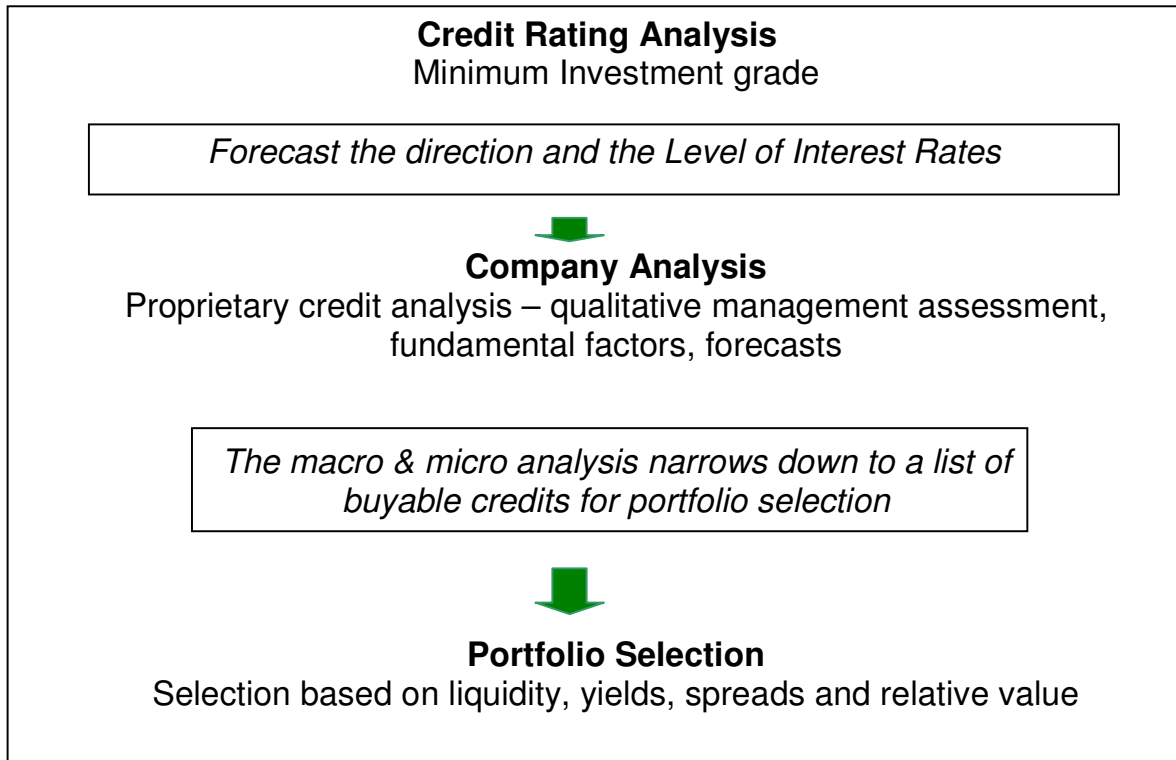
The Investment process is systematic, disciplined and research driven.

All the investment decisions are arrived at after using a well researched Top-Down approach carried out by the Fund Manager- Fixed Income. Investments in unrated instruments will be made with prior approval of the Board of AMC and Trustee.

Compliance of the Scheme objectives and the various risk & regulatory aspects are the building blocks of the process.

The research process combines the macro factors (broad economy) and micro factors (security level) for investment decisions. A brief description of the Top Down approach is as follows:





PORTFOLIO CONSTRUCTION:

The fund follows a top down (Macro → Micro) approach to build its portfolio. The fund management team takes a view on the direction of interest rates on the basis of its analysis of long term factors and on the choice of security based on its micro analysis.

Thus the macro and micro investment analysis leads to an efficient portfolio with regard to the following aspects:

- Maturity profile
- Credit quality
- Spread differential to its benchmark
- Liquidity
- Holding period
- Risk Profile (Modified Duration, VAR level)

RISK CONTROL / RISK MANAGEMENT STRATEGY

Risk is an important part of the investment functions. Effective Risk Management is critical to Fund Management for achieving financial goals. Investments made by the Scheme shall be made in accordance with Investment Objective of the Scheme and provisions of SEBI (Mutual Funds) Regulations.

The Fund has identified following Risk and designed Risk Management Strategies which is the part of the Investment Process to manage such risks.

Types of Risk	Risk Management Strategies
Interest Rate Risk	Measured through Average Maturity Duration / Portfolio Sensitivity to interest rate changes (PV01). The investment is made only in shorter tenor instruments (< 91 days) and has low duration and is thus exposed to lower market risks.
Credit and Default Risk	Measured through Portfolio credit quality. The Scheme is mandated to invest a minimum of up to 80% in instruments with the highest credit rating as given by a SEBI registered credit rating agency which helps maintain good portfolio quality.
Liquidity Risk	Measured through Trading Data / Portfolio Liquidity Report. The Scheme caps the illiquid assets as a % of portfolio to ensure that the fund remains liquid to meet redemptions.
Mismatch Risk / ALM (Asset Liability mismatch) Risk (Investor horizon and asset maturity mismatch)	Measured through ALM Report. The Fund has a well laid down ALM policy which ensures that the portfolio maturity is aligned to investor horizon. The scheme assumes certain amount of redemptions on a regular basis and thus plans its asset purchases based on this estimate ensuring smooth redemptions with limited market risks.

PROCEDURE AND RECORDING OF INVESTMENT DECISIONS

The Board of the AMC has constituted an Investment Committee that will meet at periodic intervals. The Investment Committee, at its meetings, will review all investments made by this Scheme. The Investment Committee consists of Fund Manager – Fixed Income & Fund Manager – Equity. The Board of the AMC may add more members to the Committee as and when required.

The Fund Manager for the Scheme is responsible for making buy/sell decisions in respect of the securities. The investment decisions are made on a daily basis keeping in view the market conditions and all other relevant aspects.

The Chief Executive Officer is not involved in the investment decision making process.

Record of all investment decisions will be maintained with justifications for the same as required under the regulations.

It is the responsibility of the AMC to ensure that the investments are made as per the internal / Regulatory guidelines, Scheme's investment objective and in the best interest of the Unit holders of the Scheme.

All investment decisions shall be recorded in terms of SEBI Circular no MFD/CIR/6/73/2000 dated July 27, 2000 or as may be revised by SEBI from time to time.

PORTFOLIO TURNOVER

Portfolio turnover in the Scheme will be a function of market opportunities. The economic environment changes on a continuous basis and exposes debt portfolio to systematic as well as non-systematic risk. The Scheme being an open-ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The Investment Manager will endeavour to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of arbitrage opportunities that exist for scrips/securities held in the portfolio rather than an indication of a change in AMC's view on a security, etc.

The fund management Team would strive to keep the portfolio turnover at lower levels, but would take advantage of trading opportunities in the markets.

PERFORMANCE MEASUREMENT AND REPORTING

The Investment Committee at its regular meeting shall review performance of the Scheme, compliance of the various investment restrictions and compliance with the investment objectives stipulated in the Scheme Information Document and all other applicable SEBI Regulations. The AMC and Trustees shall also review the performance of the scheme at their periodical Board Meetings. The performance would be compared with the performance of the Benchmark and with peer group in the industry.

The CEO/Fund Manager will make presentations to the Board of the AMC and the Trustees periodically, indicating the performance of the Scheme. The Fund will adopt Crisil Liquid Fund Index as the benchmark for the Scheme. Among other things, the Board of AMC and Trustee will review the performance of the Scheme in comparison to the benchmark. The Trustees reserve the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the Investment objectives and appropriateness of the benchmark subject to SEBI Regulations, and other prevailing guidelines, if any.

The CEO/Fund Manager will bring to the notice of the AMC Board, specific factors if any, which are impacting the performance of the Scheme. The Board on consideration of all relevant factors may, if necessary, give appropriate directions to the AMC. Similarly, the performance of the Scheme will be submitted to the Trustees. The CEO/Fund Manager will explain to the Trustees, the details on the Schemes' performance vis-à-vis the benchmark returns. The Trustees and the AMC Board may also review the performance of the schemes in the light of performance of the mutual funds industry as published from time to time by independent research agencies and financial newspapers and journals and may take corrective action in case of unsatisfactory performance. The Scheme performance would also be measured on a risk adjusted basis against its peers.

INVESTMENT BY AMC IN THE SCHEME

The AMC may invest in the Scheme subject to the SEBI Regulations and circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in such schemes.

F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations:

(i) Type of a scheme

An Open Ended Liquid Scheme

(ii) Investment Objective

(a) Main 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. However there is no assurance that the investment objective of the Scheme will be achieved.

(b) Investment pattern –

The tentative Debt/Money Market, any other short term debt instruments having maximum repricing tenor of 91 days in maturity as stated in asset allocation above while retaining the option to alter the asset allocation for a short term period on defensive consideration.

(iii) Terms of Issue

Liquidity provisions such as listing, repurchase, redemption.
Aggregate fees and expenses charged to the scheme.

- a) The Scheme is open ended Liquid Scheme under which Sale and Repurchase of Units will be made on continuous basis by the Mutual Fund, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the Mutual Fund may at its sole discretion list the Units of the Scheme on one or more stock exchanges at a later date. The procedure for repurchase/Redemption is as set out in the repurchase/Redemption of Units in Section III B of this SID.
- b) Aggregate fees and expenses charged to the Scheme are set out in Section IV, Paragraph B which is as permitted by the SEBI Regulations.
- c) The present Scheme is not a guaranteed or assured return scheme and hence no safety net or guarantee is provided.

In accordance with Regulation 18(15A) of the Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / option(s) thereunder and affect the interests of Unit Holders is carried out unless:

- A written communication about the proposed change is sent to each Unit Holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit Holders are given an option for a period of 30 (thirty) days to exit at the prevailing NAV without any Exit Load.

Fundamental attributes will not cover such actions of the Trustee of the Fund or the Board of Directors of the AMC, made in order to conduct the business of the Trust, the Scheme or the AMC, where such business is in nature of discharging the duties and responsibilities with which they have been charged. Nor will it include changes to the Scheme made in order to comply with changes in Regulation with which the Scheme has been required to comply.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Benchmark Index for the Scheme is the CRISIL Liquid Fund Index. Performance comparisons for the Scheme will be made vis-à-vis the Benchmark.

The Crisil Liquid fund is an index comprising of call money market rates and Commercial paper rates. Since Quantum Liquid Fund would invest a large proportion of its assets in short term debt and money market instruments, the Crisil Liquid Fund would be an appropriate benchmark.

The Trustee reserves the right to change benchmark in future for measuring performance of the scheme in conformity with investment objective of the scheme subject to SEBI Regulations.

H. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age	Educational Qualifications	Experience
Arvind Chari	32 years	MMS (Finance) M.Com (Banking & Finance)	Collectively over 9 years of experience in Fixed Income Markets. <ul style="list-style-type: none"> • Since May 2007 – till date – Quantum Asset Management Company Private Limited as Fund Manager – Fixed Income • October 2005 to April 2007 - Quantum Asset Management Company Private Limited as Associate Fund Manager - Debt • August 2004 to September 2005 – Quantum Advisors Private Limited as Research Analyst – Fixed Income • August 2003 to July 2004 – Tower Capital & Securities Private Limited as Dealer - Fixed Income. • November 2002 to April 2003 – KJMC Capital Market Services Private Limited as Dealer Fixed Income

			<ul style="list-style-type: none"> Feb 2002 to Oct 2002 – Freelancer – Research Articles on Financial topics.
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Arvind Chari is also the Fund Manager of Quantum Equity Fund of Funds.

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Pursuant to the Regulations and amendments thereto, the following investment restrictions are presently applicable to the Scheme:

1. (a) The Scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer rated not below investment grade by a credit rating agency authorized to carry out such activity under the Securities and Exchange Board of India Act, 1992 and this limit may be extended to 20% of the NAV of the Scheme subject to prior approval of the Board of the AMC and the Trustee. Investments within such limits can be made in mortgage backed securitized debts which are rated not below investment grade by a credit rating agency registered with SEBI. Provided that such limit shall not be applicable for investment in Government Securities and Money Market Instruments.

Provided that in case of investment in money market instruments, the Scheme shall not invest more than 30% of its net assets in Money Market Instruments issued by a single issuer. The limit shall not be applicable to investment in CBLOs.

(b) The Scheme would invest a minimum of 80% of its net assets in Central Government Securities, Treasury Bills, Repos/Reverse Repos, CBLO's and any other instrument with a rating not less than AAA or equivalents (indicating highest safety of timely payment of interest and principal) as assigned by a credit rating agency authorized to carry out such activity under the Securities & Exchange Board of India Act, 1992.

2. The Scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and such total investments shall not exceed 25% of the NAV of the Scheme.

All such investments shall be subject to the prior approval of the Board of the AMC and the Trustee.

Note: Debentures, irrespective of any residual maturity period (above or below 91 days), shall attract the investment restrictions as applicable for debt instruments. Further, it is clarified that the investment limits mentioned in (1) and (2) above are applicable to all debt securities which are issued by public bodies/institutions such as electricity boards, municipal corporations, state transport corporations etc. guaranteed by either Central or State Government. Government securities issued by central/state government or on its behalf by RBI are exempt from the above referred investment limits.

3. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:

- a. such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for the

spot transaction); and transfers of unquoted securities will be made as per the policy laid down by the Trustee from time to time; and

- b. such transfer shall be in conformity with the investment objective of the Scheme to which such transfer has been made

4. The Scheme may invest in another scheme under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the Fund. The Scheme shall not invest in any scheme unless full disclosure of its intention to invest is made in the SID. The AMC may invest in the Scheme. However, it shall not charge any investment management fee on such amounts invested by it.

5. The Scheme shall not make any investment in a Fund of Funds Scheme.

6. The Trustee/Scheme shall take delivery of securities purchased and give delivery in case of securities sold and in no case shall engage in short selling or carry forward transactions or badla finance provided that the Fund shall enter into derivatives transactions in a recognised stock exchange for the purpose of hedging in accordance with the guidelines issued by SEBI.

7. The Fund shall get the securities purchased/transferred in the name of the Fund on account of the concerned scheme, wherever the instruments are intended to be of long term nature.

8. Pending deployment of funds of the Scheme in gold/securities in terms of the investment objectives of the Scheme, the AMC can invest the funds of the Scheme in short-term deposits of scheduled commercial banks. The investments in short term deposits of scheduled commercial banks will be reported to the trustees along with the reasons for the investment which, inter alia, would include comparison with the interest rates offered by other scheduled commercial banks. Further, Quantum AMC will ensure that the reasons for such investments are recorded in the manner prescribed in SEBI Circular MFD/CIR/6/73/2000 dated July 27, 2000 and such investments in short-term deposits are made in line with SEBI Circular SEBI/IMD/CIR No. 1/91171 /07dated April 16, 2007 and Circular dated June 23, 2008 or such other guidelines that SEBI may issue from time to time..

9. The Scheme shall not make any investment in : -

- a. any unlisted security of any associate or group company of the Sponsor; or
- b. any security issued by way of private placement by an associate or group company of the sponsor; or
- c. the listed securities of group companies of the Sponsor which is in excess of 25% of the net assets.

10. The Fund may lend securities in accordance with "Guidelines for Participation by Mutual Funds in Stock Lending" issued by SEBI or any amendments thereto.

11. In case any company has invested more than 5% of the net asset value of this Scheme, the investment made by the Scheme or by any other scheme of Quantum Mutual Fund in that company or its subsidiaries, if any, shall be brought to the notice of the Trustees by Quantum AMC and be disclosed in the half-yearly and annual accounts with justification for such investment provided that the latter investment has been made within one year of the date of the former investment calculated on either side.

12. The Scheme may also use various hedging and derivative products from time to time, as are available for the purpose of hedging based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996. in an attempt to protect and enhance the interests of the Unitholders at all times. Derivatives are contractual instruments whose performance is derived from that of an underlying asset.

13. All the Scheme's investments will be in transferable securities or in money at call or any such facility provided by RBI in lieu of call.

14. The Scheme will have a maximum exposure to Foreign Debt Securities of 10% of its Net Assets subject to a limit of a minimum of US\$ 5 million and a maximum of US \$300 million or such other limit prescribed by SEBI Regulation.

15. All investment restrictions stated above shall be applicable at the time of making investment.

16. The Scheme will not enter into any transaction, which exposes it to unlimited liabilities or results in the encumbering of its assets in any way so as to expose them to unlimited liability. These investment limitations/parameters as expressed/linked to the net asset/net asset value/capital, shall in the ordinary course, apply as at the date of the most recent transaction or commitment to invest. Changes do not have to be effected merely because of appreciation or depreciation in value or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or Redemption or other reason outside the control of the Fund, in case any such limits would thereby be breached due to such an event. If these limits are exceeded for reasons beyond its control, AMC shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unitholders.

17. The Trustee Company in consultation with AMC may alter these above stated limitations from time to time, and also to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments in order to achieve its investment objectives & policies. As such, all investments of the Scheme will be made in accordance with the Regulations including Schedule VII thereof and the Fundamental Attributes of this Scheme.

J. HOW HAS THE SCHEME PERFORMED?

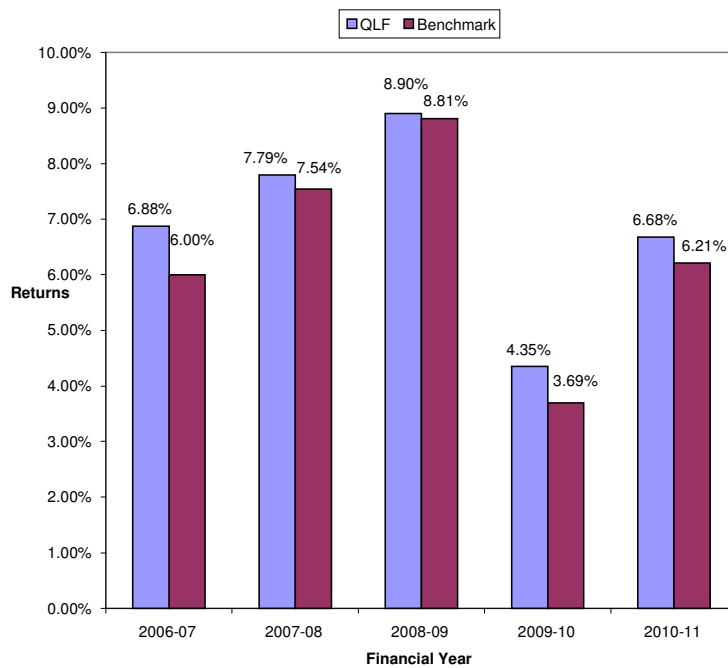
A) Compounded Annualized Returns as on March 31, 2011 (Growth Option)

Compounded Annualized Returns (Growth Option)	Scheme Returns %	Benchmark Returns % (Crisil Liquid Fund Index)
Returns for the last 1 year	6.6805%	6.2069%
Returns for the last 3 years	6.6282%	6.2150%
Returns since inception	6.9294%	6.4543%

Past performance may or may not be sustained in future.

Date of Inception – April 7, 2006

B) Absolute Returns for the last 5 financial years (Growth Option)



Past performance may or may not be sustained in future

III. UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

A. NEW FUND OFFER (NFO)

This section does not apply to the Scheme covered in this SID, as the ongoing offer of the Scheme has commenced and the Units are available for continuous subscription and redemption.

B. ONGOING OFFER DETAILS

Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.	The continuous offer for the scheme commenced from April 10, 2006.
Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in. Example: If the applicable NAV is Rs. 10/-, entry load is 2% then sales price will be: Rs. 10/-* (1+0.02) = Rs. 10.20/-	At the applicable NAV
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is Rs. 10/-, exit load is 2% then redemption price will be: Rs. 10/-* (1-0.02) = Rs. 9.80/-	At the applicable NAV, subject to prevailing exit load.

<p>Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance</p>	<p>The cut-off times for determining Applicable NAV's for subscription, redemptions and switch-outs to be made at the Investor Service Centres/ Official Points of Acceptance from time to time are as per the details given below:</p> <p>1) Purchases / Switch-ins:</p> <p>A. Where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time, the applicable NAV shall be closing NAV of the day immediately preceding the day of receipt of application;</p> <p>B. Where the application is received after 2.00 p.m. on a day and funds are available for utilisation on the same day, the applicable NAV shall be the closing NAV of the day immediately preceding the next business day; and</p> <p>C. Irrespective of the time of receipt of application, where the funds are not available for utilisation before the cut-off time, the applicable NAV shall be the closing NAV of the day immediately preceding the day on which the funds are available for utilization.</p> <p>These provisions will also apply to Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP)</p> <p>2) Redemptions/Switch-outs:</p> <p>A. Where the application is received up to 3.00 p.m., the closing NAV of the day on which application is received shall be applicable.</p> <p>B. Where the application is received after 3.00 p.m., the closing NAV of the next business day shall be applicable.</p>
<p>Dividend Policy</p>	<p>The Trustee proposes to follow the following dividend distribution policy: In terms of SEBI Circular No. 1/64057/06 dated April 4, 2006, the Trustees shall fix the quantum of dividend and the record date. The AMC shall, within one calendar day of the decision by the Trustee, issue notice to the public, communicating the decision, including the record date. The record date shall be 5 calendar days after the issue of notice and issued in accordance with the terms of the Circular. Declaration of dividend is subject to the availability of distributable surplus. It must be distinctly understood that the actual declaration of dividends under the Scheme and the frequency thereof will, inter-alia, depend upon the distributable surplus of the Scheme. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor will that dividend be regularly paid. The dividend that may be paid out of the net surplus of the Scheme will be paid only to those Unitholders whose names appear in the register of Unitholders on the notified record date. Unitholders are entitled to receive dividend within 30 days of the date of declaration of the dividend. However, the Mutual Fund will endeavour to make dividend payments sooner to</p>

	<p>Unitholders. On distribution of dividend, the NAV will stand reduced by the amount of dividend distributed and statutory levy, if any, at the close of business hours on record date.</p>
<p>Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p>WHO CAN INVEST?</p> <p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of Units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):</p> <ol style="list-style-type: none"> 1. Resident adult individuals either singly or jointly (not exceeding three); on an Anyone or Survivor basis; 2. A Hindu Undivided Family (HUF), through its Karta; 3. Public Sector Undertakings, Association of Persons or a body of individuals whether incorporated or not; 4. Minors through parent/legal guardian; 5. Partnership Firms; 6. Companies, Bodies Corporate and societies registered under the Societies Registration Act, 1860; 7. Banks & Financial Institutions; 8. Mutual Funds registered with SEBI; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs/) Persons of Indian origin residing abroad (PIO) on repatriation basis or on non-repatriation basis; 11. Foreign Institutional Investors (FIIs) registered with SEBI on repatriation basis; 12. Army, Air Force, Navy and other para-military Units and bodies created by such institutions; 13. Scientific and Industrial Research Organisations; 14. Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India; 15. Other schemes of Quantum Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations; 16. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme;

17. Such other individuals/institutions/body corporate etc., as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.

WHO CANNOT INVEST?

It should be noted that the following persons cannot invest in the Scheme(s):

1. Any person who is a Foreign national.
2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).
3. Non-Resident Indians residing in the United States of America and Canada or an FATF (Financial Action Task Force) non-compliant country/territory

The Fund reserves the right to include/exclude new/existing categories of Investors to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing statutory regulations, if any.

Note:

1. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye -laws and/or trust deed and/or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified/attested should also be attached to the Application Form. In case of a Trust/Fund it shall submit a resolution from the Trustee(s) authorising such purchases and Repurchase/Redemptions.

Applications failing to fulfill the above-stipulated conditions are liable to be rejected.

2. Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the Investor.

	<p>3. RBI has vide Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000, granted a general permission to NRIs/Persons of Indian Origin residing abroad (PIOs) and FIIs for purchasing/Repurchasing/Redeeming Units of the mutual funds subject to conditions stipulated therein.</p> <p>All cheques and bank draft accompanying the application form should contain the application form number on its reverse side. It is mandatory for every applicant to provide the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete application will be rejected. .</p> <p>An investor is required to provide his / her bank account number in the application form / redemption request.</p>
<p>Where can the applications for purchase/redemption switches be submitted?</p>	<p>Applications complete in all respects, can be submitted at:-</p> <ul style="list-style-type: none"> - Karvy Computershare Private Limited, Karvy Registry House, H.No. 8-2-596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad – 500034 or its Investor Services Centre details mentioned on back cover page of this SID. - Quantum Asset Management Company Private Limited 505, Regent Chambers, 5th Floor, Nariman Point, Mumbai – 400 021; - The Investor who is registered with the AMC to invest online through the website of the AMC can apply online for purchase/redemption / switches. - Investors can invest in the Scheme by making switch from other schemes (other than exchange traded fund) of Quantum Mutual Fund. - Investors can also purchase units of the Scheme by placing an order with the members (stock brokers) of stock exchanges / clearing members. These members (stock brokers) / clearing members would be availing the platform mechanism provided by the stock exchanges for placing an order for purchase / redemption of units of the Scheme.
<p>How to Apply</p>	<p>Please refer to the SAI and Application form.</p>
<p>Listing</p>	<p>It is not proposed to list the units issued under this scheme. However, the Mutual Fund may at its sole discretion list the Units on one or more stock exchanges at a later date.</p>

Minimum Amount for purchase / redemption / switches	<table border="1"> <thead> <tr> <th>Minimum amount for purchase / Switch-ins</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Initial Investment (for Growth Option)</td> <td>Rs. 5,000/- and in multiples of Re. 1/- thereafter.</td> </tr> <tr> <td>Initial Investment (for Monthly Dividend Payout Option)</td> <td>Rs. 10,000/- and in multiples of Re. 1/- thereafter.</td> </tr> <tr> <td>Initial Investment (for Daily Dividend Re-investment Option)</td> <td>Rs. 1,00,000/- and in multiples of Re. 1/- thereafter.</td> </tr> <tr> <td>Additional Investment (All Options)</td> <td>Rs. 500/- and in multiples of Re. 1/- thereafter / 50 units.</td> </tr> </tbody> </table>	Minimum amount for purchase / Switch-ins	Amount	Initial Investment (for Growth Option)	Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Initial Investment (for Monthly Dividend Payout Option)	Rs. 10,000/- and in multiples of Re. 1/- thereafter.	Initial Investment (for Daily Dividend Re-investment Option)	Rs. 1,00,000/- and in multiples of Re. 1/- thereafter.	Additional Investment (All Options)	Rs. 500/- and in multiples of Re. 1/- thereafter / 50 units.
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	Initial Investment (for Daily Dividend Re-investment Option)	Rs. 1,00,000/- and in multiples of Re. 1/- thereafter.									
Additional Investment (All Options)	Rs. 500/- and in multiples of Re. 1/- thereafter / 50 units.										
<p>Minimum Redemption Amount / Switch-outs (All Options)</p> <p>Minimum Redemption - Rs.500/- and multiple of Re. 1/- thereafter OR account balance whichever is less / 50 units</p>											
Minimum balance to be maintained and consequences of non maintenance.	Investors may note that the AMC at its sole discretion may close a Unitholder's account under Option after giving notice of 30 days, if at the time of any part Repurchase, the value of balance Units (represented by the Units in the Unitholder's account if such Repurchase/Redemption/Switch were to take place, valued at the applicable Repurchase/Redemption Price), falls below the minimum amount of Rs. 5,000/- in case of Growth Option , Rs. 10,000/- under Monthly Dividend Payout Option and Rs. 1,00,000/- in case of the Daily Dividend Re-investment Option.(or such other amount as the AMC may decide from time to time)										
Plans/Options offered under the Scheme:	<p>The Scheme offers three Options,</p> <p>(a) Growth Option; (b) Monthly Dividend Payout Option; and (c) Daily Dividend Re-investment Option.</p> <p>(a) Growth Option</p> <p>Dividends will not be declared under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.</p> <p>(b) Monthly Dividend Payout Option</p> <p>In the Monthly Dividend Payout Option, the fund will endeavour to declare regular Dividends on a monthly basis.</p> <p>Dividend will be declared on every 25th of the month or on the next Business Day if 25th of the month is not a Business Day. The dividend declared will be paid to the Unitholders within 30 days from the declaration of the Dividend though the fund endeavors to</p>										

	<p>pay the Dividend proceeds within 3 (three) Business Days. If the dividend payable to the Unitholder is less than or equal to Rs. 500/-, then the dividend will be compulsorily reinvested in the Option.</p> <p>Dividend will be distributed from the available distributable surplus after the deduction of TDS and applicable surcharge, if any.</p> <p>(c) Daily Dividend Re-investment Option</p> <p>In the Daily Dividend Reinvestment Option, the Fund will endeavour to declare regular Dividends on a daily basis. The Dividend declared under this Option would be re-invested to the credit of the Unitholder's account at the ex-Dividend NAV by way of additional Units of the Scheme and no Dividend payout will take place.</p> <p>The Dividend so reinvested shall be constructive payment of Dividend to Unitholders and constructive receipt of the same amount from each Unitholder for reinvestment in Units.</p> <p>The amount of Dividend re-invested will be net of tax deducted at source, wherever applicable. On reinvestment of Dividends, the number of Units to the credit of Unitholder will increase to the extent of the Dividend reinvested based on the Applicable NAV as explained above. Please note that the Dividend is subject to availability of distributable surplus, if any. There is no assurance or guarantee to Unitholders as to the rate of Dividend distribution nor that the Dividends will be regularly paid, though it is the intention of the Mutual Fund to make regular Dividend distribution under this Option.</p> <p>Note: Investors should indicate the Option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the Application Form. In case of valid applications received, without indicating any choice of Option, it will be considered as opted for Growth Option and processed accordingly.</p> <p>Presently, the Scheme does not offer any Plan.</p> <p>The AMC reserves the right to introduce a new Option/ Plan at a later date, subject to the SEBI Regulations.</p>
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Special Products available

1. SYSTEMATIC INVESTMENT PLAN (SIP)

Frequencies Available Under SIP	Monthly	Quarterly
Minimum Amount	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter
Minimum No. of Installments / Instructions	6	4
Days availability	All business days	
Frequency of dates for Monthly / Quarterly SIPs	5,7,15,21,25 & 28 of the month	

1. An investor needs to provide the first cheque / Demand Draft with the SIP application form. The date of the first cheque shall be the same as the date of the application. The remaining payment instructions / cheque can be on any dates of the month as specified in the SIP application form.
2. The applicable NAV in such first sale shall be the NAV based on the date and time of receipt of application along with the cheque.
3. SIP shall be started subject to realization of the first installment.
4. There is no upper limit for individual installments / aggregate investment made under Monthly / Quarterly SIP.
5. The request for enrollment / processing of SIP will only be on a Business Day at the applicable NAV. In case during the term of SIP processing date falls on a non-business day, then such request will be processed on the next following business day at that day's applicable NAV
6. The request for enrollment of SIP in the prescribed form should be received at any official point of acceptance / Investor service center at least 15 business days in advance before the execution / commencement date.
7. The request for discontinuation of SIP in the prescribed form should be received at any official point of acceptance / Investor Service Center at least 15 Business Days in advance before the execution / commencement date.
8. The units will be allotted to the investor at applicable NAV of the respective Business Days on which the investment are sought to be made as per the applicable cut-off timing.
9. The AMC may also based on cheque authorization received from the Unitholder approach the Unitholder's bank for setting

	<p>up standing instruction for remittance of the stated SIP amount at stated intervals in favor of the Fund. In case the bank fails to take cognizance of the cheque authorisation, the Unitholder may be requested to re-send post-dated cheques. In case any particular date of the post dated cheque falls on a holiday the immediate next business day will be considered for this purpose. The Unitholder's account will be credited with the number of units at the applicable Sale Price. Unitholder may also leave a standing instruction with his/her bank to periodically remit a fixed sum from his/her account into the Scheme. A Unitholder should note that the market value of the Scheme's units is subject to fluctuation. Before going in for the Systematic Investment Plan, the Unitholder should keep in mind that the SIP does not assure a profit or protect against a loss.</p> <p>10. In case of investments under SIP, if 2 or more consecutive payment instructions provided by the investor/unitholder are dishonored for either insufficiency of funds or as a result of a stop payment instruction issued by the investor/unitholder, the AMC reserves the right to discontinue the SIP facility provided to the investor/unitholder.</p> <p>11. An investor can also invest in the Scheme through SIP Facility through the Stock Exchange mechanism as such SIP frequency available under the Stock Exchange mechanism from time to time.</p> <p>12. The provision for Minimum Application Amount will not be applicable under SIP Investments.</p>
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2. SYSTEMATIC TRANSFER PLAN (STP)

This facility enables an investor to transfer fixed amounts from their accounts in the Scheme to the other schemes (other than exchange traded fund) launched by the Mutual Fund from time to time.

Frequencies Available Under STP	Daily	Weekly	Fortnightly	Monthly	Quarterly
Minimum Amount	Rs. 100/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter
Minimum No. of Installments / Instructions	132	25	13	6	4
Days availability	All business days				
Frequency of dates	5,7,15,21,25 & 28 of the month				
Minimum Balance to start STP	Rs. 5000/-				

1. The provisions of Minimum Redemption Amount in the Scheme and Minimum Application Amount for the Transferee scheme(s) will not be applicable under STP.
2. The STP will commence from the date mentioned by the investor in the STP Application Form.
3. The request for enrollment / processing of STP will only be on a Business Day at the applicable NAV. In case during the term of STP processing date falls on a non-business day, then such request will be processed on the next following business day at that day's applicable NAV.
4. The request for enrollment of STP in the prescribed form should be received at any official point of acceptance / Investor service center at least 15 business days in advance before the execution / commencement date.
5. The request for discontinuation of STP in the prescribed form

should be received at any official point of acceptance / Investor Service Center at least 15 Business Days in advance before the execution / commencement date.

3. SYSTEMATIC WITHDRAWAL PLAN (SWP)

This facility enables an investor to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request. The withdrawals can be made as follows:

Frequencies Available Under SWP	Weekly	Fortnightly	Monthly	Quarterly
Minimum Amount	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter
Minimum No. of Installments / Instructions	25	13	6	4
Days availability	All business days			
Frequency of dates	5,7,15,21,25 & 28 of the month			
Minimum Balance to Start SWP	Rs. 5000/-			

1. The withdrawals will commence from the start date mentioned by the investor in the SWP Application Form. The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought.
2. The request for enrollment / processing of SWP will only be on a Business Day at the applicable NAV. In case during the term of SWP processing date falls on a non-business day, then such request will be processed on the next following business day at that day's applicable NAV
3. The request for enrollment of SWP in the prescribed form should be received at any official point of acceptance / Investor service center at least 15 business days in advance before the execution / commencement date.
4. The request for discontinuation of SWP in the prescribed form should be received at any official point of acceptance / Investor Service Center at least 15 Business Days in advance before the execution / commencement date.

Also, the Unitholder must ensure that his account balance after the monthly / quarterly / daily / weekly transfer does not fall below the respective minimum amounts of Rs. 5,000/-, Rs. 10,000/- and Rs. 1,00,000/- in the Growth Option, Monthly Dividend Payout Option and Daily Dividend Re-investment Option respectively.

Investors can enroll themselves for the facility by submitting the duly completed STP Enrolment Form at any of the ISCs. Please refer to the Enrolment Form for detailed terms and conditions of STP.

A request for STP will be treated as a request for Redemption from/Subscription into the respective Option(s)/Plan(s) of the Scheme(s) as opted by the Investor, at the applicable NAV, subject to applicable Load.

The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the Scheme and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective schemes will not be applicable for STP.

DIVIDEND TRANSFER FACILITY

The Investors who has invested in Quantum Liquid Fund – Monthly Dividend Option can avail this facility and invest their dividend amount as and when declared by the Fund in any other Open Ended Scheme (Excluding ETFs) of the Fund at the applicable NAV based prices.

The investors who want to avail this Facility may note the following:-

2. A separate application in the prescribed form is required to be submitted to the Fund.
3. The minimum amount of dividend transfer will be Rs.500/- If the dividend amount is less than Rs. 500/- the dividend will be automatically reinvested in the Scheme itself and will not be transferred.
4. The transfer will be treated as fresh subscription in the Transferee Scheme and invested at the applicable NAV on the Business Day immediately following the record date subject to the terms and conditions applicable to the Transferee Scheme.
5. Account Statement will be sent to the Investor after effecting transfer in the Transferee Scheme.

SWITCHING OPTION

Unitholders under the scheme have the option to switch part or all of their investments from one plan / options of the scheme to another plan / option of the schemes of Quantum Mutual Fund subject to terms and conditions of the respective scheme or within the scheme from one plan / option to other plan / option. The switch will be affected by way of redemption of units from one option of a scheme and a reinvestment of the redemption proceeds in the other option of such scheme and accordingly, to be effective, the switch must comply with the redemption rules and issue rules of the Scheme.

<p>Lien on Units for Loans</p>	<p>The Units issued under the Scheme can be transferred, assigned or pledged in conformity with the guidelines and notifications issued by SEBI / government of India / any other regulatory body from time to time, Units under the Scheme may be offered as security by way of a lien / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs) or any other body. The Registrar and Transfer Agent will note and record the lien against such Units. A standard request letter for this purpose is available on request with the Registrar and Transfer Agent or the AMC. The Unit Holder will not be able to redeem / switch Units under lien until the lien holder provides written authorization to the Mutual Fund that the lien / charge may be vacated.</p> <p>As long as Units are under lien, the lien holder will have complete authority to exercise the lien, thereby redeeming such Units and receiving payment proceeds. In such instance, the Unit Holder will be informed by the Registrar and Transfer Agent through an account statement. In no case will the Units transferred from the Unit Holder to the lien holder.</p>
<p>Accounts Statements</p>	<p>For normal transactions (other than SIP/STP/SWP) during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> • The AMC shall issue to the investor whose application (other than STP) has been accepted, an account statement specifying the number of units allotted within 10 working days from the date of the transaction date. If a request is received from the Unitholders, the account statement reflecting the new or additional subscriptions as well as Redemptions/Switch of Units shall be dispatched within 5 Working days from the receipt of the request without any charges. • For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. • The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T to any of the official points of acceptance specified in this Scheme Information Document (SID). The account statement reflecting the new or additional subscriptions as well as Redemptions/Switch of Units shall be dispatched within 5 working days from the receipt of the request. <p>Investors who subscribe/redeem units in dematerialized mode, the holding statement as issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding despatch of statements of account.</p>

	<p>For SIP/STP/SWP transactions:</p> <ul style="list-style-type: none"> • The Account Statement for SIP/STP/SWP will be dispatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarters. • A soft copy of the Account Statement shall be mailed to the investors under SIP/STP/SWP to their e-mail address on a monthly basis, if so mandated. • However, the first Account Statement under SIP/STP/SWP shall be issued within 10 working days of the initial investment/transfer. • In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP/SWP) to the investors within 5 working days from the receipt of such request without any charges. <p>Annual Account Statement:</p> <ul style="list-style-type: none"> • The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. • The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. • Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. <p>Investors holding units in demat mode</p> <p>Investors who subscribe/redeem units in dematerialized mode, the holding statement as issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of accounts.</p>
Dividend	The dividend warrants shall be dispatched to the Unitholders within 30 days of the date of declaration of the dividend.
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the Unitholders within 10 working days from the date of redemption or repurchase.</p> <p>If the redemption request amount exceeds the balance lying to the credit of the Unit Holder's said account, then the fund shall redeem the entire amount lying to the credit of the Unit Holder's account in that Scheme/Plan/option.</p>

	<p>The minimum amount in rupees for Redemption shall be Rs. 500/- and multiple of Re. 1/- (Rupees Five Hundred only) or account balance whichever is less / 50 units.</p> <p>The Trustee may mandatory redeem units of any unitholders in the event that it is found that the unitholders has submitted information either in the application or otherwise that is false, misleading or incomplete or units are held by a unitholders in breach of the Regulations.</p>
Delay in payment of redemption / repurchase proceeds	In case of delay in payment of redemption proceeds, the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable

C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The AMC will calculate the NAVs for all the Calendar Days. AMC shall update the NAV on the website of Association of Mutual Funds in India – AMFI (www.amfiindia.com) by 9.00 p.m. and the same will also be uploaded on Fund's website www.QuantumAMC.com / www.QuantumMF.com on every Business Day and will also be released in two newspapers for publication.</p> <p>In case of any delay the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p>
<p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>The Fund shall before the expiry of 1 month from the close of each half year, that is as on 31st March and 30th September, publish its Half Yearly Unaudited Financial Results in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated and update the same on the AMC's website at www.QuantumAMC.com / www.QuantumMF.com and on AMFI's website at www.amfiindia.com, within 1 month from the close of each half year, in the formats as prescribed by SEBI.</p> <p>Further the Fund shall also disclose the half-yearly scheme portfolios on its web site at www.QuantumAMC.com / www.QuantumMF.com and on AMFI web site (www.amfiindia.com) in the prescribed format before the expiry of one month from the close of each half-year.</p>

	The Fund shall before the expiry of one month from the close of each half year (as on 31st March and 30th September) send to the Unitholders a complete statement of Option's portfolios or if such statement is not sent to the Unitholders, it will be published by way of an advertisement in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of the mutual fund is situated.		
Half Yearly Results	The Mutual Fund shall before the expiry of one month from the close of each half year that is as on 31st March and on 30th September, publish its Half Yearly Unaudited Financial Results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated.		
Annual Report	Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.		
Associate Transactions	Please refer to Statement of Additional Information (SAI).		
Repurchase and Sale Price-Limits	The repurchase price shall not be lower than 93% of the NAV and the sale price shall not be higher than 107% of the NAV and the difference between the repurchase price and sale price shall not exceed 7% on the sale price.		
Taxation: The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.	(a) Tax on Divided Distributed (payable by the Scheme) * 1. Resident Investors - NIL 2. Non Resident Investor – NIL 3. Mutual Fund – 25% (30% w.e.f. 01.06.2011) on income distributed to any person.		
	(b) Tax on Capital Gains * 1. Resident Individuals & HUF 2. FII's / Overseas Financial Organisations 3. Partnership Firm	Long Term 20% with Indexation or 10% without Indexation 10% without Indexation 20% with Indexation or 10% without Indexation	Short Term Maximum 30% 30% 30%

	4. Non Resident Indians	20% or alternative tax calculation option u/s 112 of the Income Tax Act, if applicable	30%
	5. Indian Companies	20% with Indexation or 10% without Indexation	30%
	6. Foreign Companies	20% with Indexation or 10% without Indexation	40%

* The mentioned Tax Rates shall be increased by applicable surcharge & Cess.

For further details on Taxation please refer the clause of Taxation of SAI.

Investor services	Ms. Meera Shetty Investor Relations Officer Quantum Asset Management Company Private Limited 505, Regent Chambers, 5 th Floor, Nariman Point, Mumbai – 400 021. Toll Free : 1800 22 3863 Alternate No : 022 – 22829414 (For non MTNL /BSNL landline, mobile users and investors outside India) Email:customercare@QuantumAMC.com
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D. COMPUTATION OF NAV

Market or Fair Value of Scheme's investments (+) Current Assets (-) Current Liabilities and Provisions Divided by No. of Units outstanding under Scheme on the valuation date.

The NAV will be calculated upto 4 decimal for all the Calendar Days and announced on the close of every Business Day. The valuation of the Scheme(s)' assets and calculation of the Scheme(s)' NAV shall be subject to audit on an annual basis and subject to such regulations as may be prescribed by SEBI from time to time.

NAV shall be rounded off to the third decimal.

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the schemes.

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

No initial issue expenses were charged to the Scheme and the entire initial issue expense was borne entirely by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' Fee, Custodian Fees and marketing and operations expenses as given in the table below:

The AMC has estimated that upto 0.45% of the weekly average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Particulars	% of Net Assets
Investment Management & Advisory Fees	0.25
Custodial Fees	0.08
Registrar & Transfer Agent Fees including cost relating to providing accounts statement, dividend/redemption cheques/warrants etc.	0.05
Marketing & Selling Expenses including Agents Commission and statutory advertisement	0.05
Brokerage & Transaction Cost pertaining to the distribution of units	-
Audit Fees / Fees and expenses of trustees	0.02
Costs related to Investor communications	-
Costs of fund transfer from location to location	-
Other Expenses *	-
Total Annual Recurring Expenses	0.45

For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund. The current expense ratios will be updated on the Mutual Fund website viz. www.QuantumAMC.com / www.QuantumMF.com within two working days mentioning the effective date of the change.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (Mutual Funds) Regulations.

As per the SEBI Regulations, the maximum recurring expenses, in case a scheme invests in bonds, including the Investment management and advisory fee, that can be charged to the Scheme shall be subject to a percentage limit of average weekly net assets as given in the table below. Subject to the SEBI Regulations and the SID, expenses over and above the prescribed ceiling will be borne by the AMC.

average weekly net assets	% limit
First Rs. 100 Crores	2.25%
Next Rs. 300 Crores	2.00%
Next Rs. 300 Crores	1.75%
Over Rs. 700 Crores	1.50%

The AMC reserves the right to calculate Investment Management Fees and recurring expenses on the basis of daily or weekly average net assets depending on the periodicity of publication of NAV.

However, the following expenses cannot be charged to the Scheme:

- a. Penalties and fines for infraction of laws.
- b. Interest on delayed payment to the Unitholders.
- c. Legal, marketing, publication and other general expenses not attributable to the Scheme.
- d. Expenses on investment/general management.
- e. Expenses on general administration, corporate advertising and infrastructure costs.
- f. Depreciation on fixed assets and software development expenses.
- g. Such other costs as may be prohibited by SEBI.

The recurring expenses of the Scheme, and the management fee, if any, shall be as per the limits prescribed under Sub-Regulation (6) of Regulation 52 of the SEBI (Mutual Funds) Regulations 1996 and shall not exceed the limits prescribed thereunder.

As per the SEBI Regulations, the AMC is entitled to an Investment Management and Advisory fee at the rate of 1.25% per annum of the weekly average net assets outstanding in each accounting year for the Scheme(s), as long as the net assets do not exceed Rs. 100 crore and 1.00% of the excess amount over Rs. 100 crore, where net assets so calculated exceed Rs. 100 crore. .

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount may be used by the AMC to take care of marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.QuantumAMC.com / www.QuantumMF.com) or may call at (toll free no. 1-800-22-3863).

Type of Load	Load chargeable (as %age of NAV)
Entry	Not Applicable In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

	Quantum Mutual Fund does not charge Entry Load since inception.
Exit	NIL

The investor is requested to check the prevailing load structure of the scheme before investing. Any imposition or enhancement in the load shall be applicable on prospective investments only. However the AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors. For any change in load structure AMC will issue an addendum which shall be attached to the SID and Key Information Memorandum (KIM) and display it on the website / Investor Service Centres. The introduction of Exit load alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after introduction of such loads. Further a public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language or the region where the headoffice of the mutual fund is situated.

In terms of SEBI Circular No SEBI / IMD / CIR No.4 / 168230 / 09 dated June 30, 2009 with effect from August 01, 2009, of the Exit load / Contingent Deferred Sales Charge (CDSC) charged to the investor a maximum of 1% of the redemption proceeds shall be maintained in a separate account which can be used by the AMC to pay commissions to the distributors and to meet marketing and selling expenses of the Scheme Any balance shall be credited to the Scheme immediately.

However, Quantum Mutual Fund does not pay any commissions to the distributors and amount from Exit Load / Contingent Deferred Sales Charges collected by the Scheme is credited to the revenue account of the Scheme since inception.

The Mutual Fund may charge the load within the stipulated limit of 7% and without any discrimination to any specific group of unit holders. However, any change at a later stage shall not affect the existing unit holders adversely.

D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

Pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. Details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

Quantum Advisors Pvt Ltd (Sponsor): Nil.

Trustee Company: Nil

AMC: Nil

Associates: Nil

2. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

Quantum Advisors Pvt Ltd (Sponsor): Nil.

Trustee Company: Nil

AMC: Nil

Associates: Nil

3. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

Trustee Company : Nil

AMC : Nil

Associates: Nil

Quantum Advisors Pvt Ltd (Sponsor) : Nil except the following:

The Sponsor has filed a suit against a Company by the name of Quantum Securities Private Limited (QSPL) in July, 2002 in the Mumbai High Court for passing of the Company's name "Quantum" as its own, resulting in confusion in the minds of general public.

The Company could not obtain interim relief sought by it, on the ground of delay as QSPL was using the word "Quantum" in its Company name since the year 1992. The said suit is however still pending for final disposal.

The mark "Quantum" has been registered by the Company in Class 16 under number 536926B since 14th September, 1990. The said registration has been continuously renewed and is presently in force. The Company has also applied for registering the "Quantum" mark as a service mark under Class 36 for use in respect of financial services.

4. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Quantum Advisors Pvt Ltd (Sponsor): Nil.

Trustee Company : Nil

AMC : Nil

Associates: Nil

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

**For and on behalf of Board of Directors of
Quantum Asset Management Company Private Limited**

Sd/-

**Jimmy A. Patel
Chief Executive Officer**

Place : Mumbai
Date : April 29, 2011

Quantum Asset Management Company Pvt. Ltd.

Mumbai: 505, Regent Chambers, 5th Floor, Nariman Point, Mumbai - 400021.

Karvy Collection Centers

• **Agartala** - Jagannath Bari Road Bidur Kottar Choumani, Agartala - 799001. • **Agra** - Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P). • **Ahmedabad** - 201, Shaib Building, Opp: Madhusudhan House Nr Navrangpura Telephone Exchange; Navrangpura Ahmedabad - 380 006. • **Ajmer** - 1-2, Ilum Rajmer Tower, Kutchyara Road Ajmer - 305 001. • **Akola** - Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H.No.-06, Murtizapur Road, Akola-444004. • **Aligarh** - 1St Floor, Kumaar Plaza, Aligarh - 202001. Uttar Pradesh. • **Allahabad** - RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. • **Alleppey** - 2nd Floor, JP Towers Near West Of zilla Court Bridge, Mullakkal Alleppey - 688011. • **Alwar** - 101, 1st Floor Saurabh Towers Opp. UTI Road No #2, Bhagat Singh Circle Alwar-301001. • **Amaravathi** - Shop No. 13 & 27, First Floor Gulshan Plaza, Raj Peth, Badnera Road Amaravathi-444605. • **Ambedkar** - 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133001. • **Amritsar** - 72-A, Taylor'S Road Agra Heritage Gandhi Ground Amritsar - 143 001. • **Anand** - F-6, Chitrangana Complex Opp: Motikaka Chawl, VV Nagar Anand - 388 001. • **Ananthapur** - # 15-149, 1st Floor, S.R.Towers, Opp Lalitalkala Parishat; Subash Road Anantapur - 515 001. • **Angul** - Durga Shankar Road, Main Road, Infront of AXIS Bank Angul -759122. • **Ankleshwar** - Shop No. Ff 4 & 5, Shree Narmada Arcade, Old N H No. 8, Opp. HDFC Bank, Ankleshwar - 393001. • **Asansol** - Hotel Askok, 2nd Floor 18, G T Road, Asansol - 713 301. • **Aurangabad** - Shop No: 214/215 Tapadiya City Centre, Nirala Bazar Aurangabad - 431 001. • **Azamgarh** - 1st Floor Alkal Building Opp. Nagaripalika Civil Line, Azamgarh-276 001. • **Balalore** - M S Das Street, Gopalgao, Balalore - 756001. • **Bangalore** - No : 51/25, 1 St Floor Surya Building Ratna Avenue, Richmond Road Bangalore - 560 025. • **Bankura** - Ambika Market, Natunaganj Bankura - 722101. • **Bareilly** - 1st Floor, 165, Civil Lines, Opp.Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. • **Barhampore (WB)** - Market Complex, 72, Naya Sarak Road, Gorabazar, PO. Berhampore, Dist. Murshidabad, Pin - 742 101, West Bengal. • **Baroda** - SB-485, Mangaldeep Complex, Opposite Mesonic Hall. Productivity Road, Alkapuri, Vadodra - 390007. • **Begusari** - Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusari - 851117. • **Belgaum** - Fk-1, Ambedkar Road, Opp Civil Hospital Belgaum - 590001. • **Bellary** - No.1 Khb Colony, Gandhinagar, Bellary - 583101. • **Berhampur (OR)** - Ramlingam Tank Road, Berhampur, Orissa Pin-760002. • **Betul** - 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines Beetul-460001. • **Bhagalpur** - 2nd Floor, Chandralok Complex, Ghantagarh, Radha Rani Sinha Road, Bhagalpur - 812001. • **Bharuch** - 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392 002. • **Bhatinda** - 2048, 1st Floor, Opp - Canara Bank, The Mall Road, Bhatinda - 151001. • **Bhavnagar** - Surabhi Mall 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001. • **Bhilai** - Shop no. 1, 1st Floor, Plot no. 1, Old Sada Office Block, Commercial Complex, Nehru Nagar (East), Bhilai - 490200, Dist - Durg, Chattisgarh. • **Bhilwara** - 27-28, 1st Floor, Hira-Panna Complex Pur Road, Bhilwara-311001. • **Bhopal** - Kay Kay Bussness Centre 133 Zone 1 M P Nagar Bhopal-462021. • **Bhubaneswar** - Plot No - 104/105(P), Jaydev Vihar Besides Hotel Pal Heights Bhubaneswar-751013 Orissa. • **Bikaner** - 2nd Floor, Plot No 70 & 71 Panchsati Circle, Sardul Gunj Scheme Bikaner-334003. • **Bilaspur** - Shop No 201/202, VR Plaza, Link Road Bilaspur-495001. • **Bokaro** - B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City, 827 004 (Jharkhand). • **Burdwan** - 63 G T Road, Birhat, Halder Complex, 1st Floor, Burdwan - 713101. • **Calicut** - Sowbhaga Shopping Complex, Areyadathupalam Maavoor Road Calicut - 673 004. • **Chandigarh** - Sco-371-372; First Floor; Above Hdfc Bank; Sector 35B Chandigarh - 160 022. • **Chandrapur** - Shop No.5, Office No.2, 1st Floor, Routs Raghuvanshi Complex Beside Azad Garden, Main Road Chandrapur-442402. • **Chennai** - Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. • **Chinsura** - JC Ghosh Sarani Near Bus Stand Chinsura - 712101. • **Cochin** - Room no 2, II nd floor Jewel Arcade, (Above Oriental Insurance Ltd) Layam Road Cochin - 682 011. • **Coimbatore** - 29/1, 1 St Floor, Chinthamani Nagar Opp To Indian Overseas Bank Nsr Road, Saibaba Colony Coimbatore - 641011. • **Coonoor** - 76 Cammellia Terrace, Grays Hills, Coonoor-643101. • **Cuttack** - Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001. • **Deoria** - 1st Floor, Shanti Niketan Opp. Zila Panchayat, Civil Lines Deoria- 274001. • **Darbhanga** - Jaya Complex 2nd Floor, above furniture planet, Donar chowk Darbhanga-846 003. • **Davangere** - # 15/9, Sobagu Complex, 1st Floor, 2Nd Main Road, P J Extension, Davangere; 577002. • **Dehradun** - Kaulagarh Road, Near Sirmour Marg Above Reliance Webworld Dehradun - 248 001. • **Dewas** - 27 Rmo House, Station Road Dewas-455001. • **Dhanbad** - 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. • **Dharwad** - G7 & 8, Sri Banashankari Avenue Ramnagar, Opp Nitfbb Road Dharwad - 580 001. • **Dhule** - Ashoka Estate, Shop No. 14/A, Upper Ground Floor Sakri Road, Opp. Santoshi Mata Mandir Dhule-424002. • **Dindigul** - No.9, Old No.4/B, New Agharam, Palani Road Dindigul - 624 001. • **Durgapur** - MWAV-16 Bengal Ambuja 2nd Floor, City Centre Durgapur- 713216. • **Eluru** - 23A-3-32, Gubbalavari Street R R Pet Eluru-534 002. • **Erode** - No. 4, KMY Salai, Veerappan Traders Complex, Opp: Erode Bus Stand , Sathy Road, Erode - 638 003. • **Faridabad** - A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001. • **Ferozpur** - 2nd Floor, Malwal Road, Opp. H.M. School Ferozpur City -152002. • **Gandhidham** - 104, Dhiraaj Chambers B/H Gandhidham Nagar Palika Opp. Hotel Venus, Sector-9 Gandhidham - 370201. • **Gandhinagar** - 27, Suman Tower, Near Hotel Haveli Sector No.11, Gandhinagar Ahmedabad-382 011. • **Gaya** - 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001. • **Ghaziabad** - 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001. • **Ghaziipur** - Shubhra Hotel Complex 2nd Floor, Mahaubagh Ghaziipur-233 001. • **Gonda** - Shree Markit, Sahyabgunj Station Road Gonda Gonda-271 001. • **Gondia** - Shop No. : 9, Raj Laxmi Complex Rail Toly Jangdi -441 614. • **Gorakhpur** - Above V.I. House Ajadcent A.D. Girls Inter College, Bank Road Gorakhpur - 273 001. • **Gulbarga** - CTS No. 2913, 1st Floor, Asian Tower Next To Hotel Aditya, Jagat Station Main Road Gulbarga : 585105. • **Guntur** - Door No: 6- 10-18, Sai House, 10 / 1, Arundelpet, Guntur - 522 002. • **Gurgaon** - Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. • **Guwahati** - 54 Sagarika Bhawan R G Baruah Road, (AIDC Bus Stop) Guwahati 781024. • **Gwalior** - Shindi Ki Chawati, Nadi Gate Pul, MLB Road, Gwalior - 474 001. • **Hajipur** - Ramraja Complex, Kacheri Road Near Canara Bank Hajipur - 844101. • **Haldwani** - Above Kapilaz Sweet House Opp LIC Building, Plikothi Haldwani - 263139 Uttarakhnad. • **Haridwar** - 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More Haridwar-249 401. • **Hassan** - St. Anthony's Complex Ground Floor; H N Pura Road Hassan - 573201. • **Harzabagh** - C/O Hemlata Jain Kalibari Road Harzabagh - 825301. • **Hissar** - Sco 71, 1st Floor, Red Square Market, Hissar - 125001. • **Hoshiarpur** - 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutherland Road, Near Maharaja Palace, Hoshiarpur - 146001. • **Hubli** - 22 & 23, 2nd Floor Eureka Junction T B Road Hubli -580029. • **Hyderabad** - 8-2-596 Karyy Plaza, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Indore** - G - 7, Royal Ratan Building M.G. Road, Opp. Kotak Mahindra Bank, Indore - 452010. • **Jabalpur** - 43, Naya Bazar, opposite shyam talkies, Jabalpur (M.P) 482 001. • **Jaipur** - S-16 A, 3rd Floor Land Mark, Opposite Jaipur Club Mahavir Marg, C- Scheme Jaipur - 302 001. • **Jalandhar** - Lower Ground Floor Office No : 3, Arora Prime Tower, Plot No : 28, G T Road Jalandhar - 144 004. • **Jalgaon** - 148 Navi Peth, Opp. Vijaya Bank Near. Bharat Dudhalay, Jalgaon Jalgaon - 425 001. • **Jalpaiguri** - D.B.C. Road, Near Rupasree Cinema Hall Beside Kalamandir, Po & Dist Jalpaiguri Jalpaiguri - 735101. • **Jammu** - 29 D/C, Near. Service Selection Commission Office Gandhi Nagar Jammu - 180004. • **Jamnagar** - 108 Madhav Plaza Opp SBI Bank, Near Lal Bangalov Jamnagar - 361001. • **Jamshedpur** - Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons 3-S B Shop Area, (Near Traffic Signal) Main Road, Bistupur, Jamshedpur - 831 001. • **Jaunpur** - R N Complex, 1-1-9-G (In Front of Pathak Honda) Ummapur Jaunpur-222 002. • **Jhansi** - 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. • **Jodhpur** - 203, Modi Arcade; Chupansai Road Jodhpur - 342 001. • **Jorhat** - New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorhat - 785001. • **Junagadh** - 124/125, Punit Shopping Centre, Ranavat Chowk, Junagadh Gujarat 362001. • **Kanchipuram** - New No. 357, Old No. 230 Gandhi Road, Next To IDBI Bank Kanchipuram-631501. • **Kannur** - 2nd Floor, Prabhat Complex Fort Road Kannur - 670001. • **Kanpur** - 15/46, Opp: Muir Mills, Civil Lines, Kanpur - 208001. • **Karaiakudi** - Gopi Arcade 100 Feet Road, Karaiakudi - 630 001. • **Karimnagar** - H.No.4-2-130/131, Above Union Bank Jafr Road, Rojeev Chowk Karimnagar-505001. • **Karnal** - Sco 26, Kunjipura Road Nehru Place Karnal-132001. • **Karur** - 6-06, Old No.1304 Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal Karur - 639 001. • **Keonjhar** - 2nd Floor, Maruti Arcade Thanna Square Keonjhar-758001. • **Kharagpur** - Malancha Road Beside UI Bank Kharagpur-721304. • **Kolhapur** - 605/1/4 E Ward, Near Sulthane Chambers, Shahupuri 2nd Lane, Kolhapur-416001. • **Kolkata** - 16 Jatin Bagchi Road Kolkata - 700 029. • **Kollam** - Ground floor, Vigneshwara Bhavan Below Reliance Web World, Kadapakkada Kollam - 691008. • **Kota** - H.No. 29, First Floor, Near Lala Lajpat Rai Circle Shopping Centre, Kota, Rajasthan - 324007. • **Kottayam** - 1st Floor, CSI Ascension Church Complex, Kottayam - 686 001. • **Korba** - 1st Floor, 35 Indira Complex, T P Nagar, Korba (C.G.) - 495677. • **Krishnagar** - 52 R N Tagore Road High Street Krishnagar Nadia Nadia - 741101. • **Kurnool** - Shop No.43, 1st Floor S V Complex, Railway Station Road Kurnool-518 004. • **Lucknow** - Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. • **Ludhiana** - SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141 001. • **Malda** - Sahistuli Under Ward No-6, English Bazar Municipality, No-1 Govt Colony Malda - 732101. • **Madurai** - Rakesh Towers, 30-C, Bye Pass Road 1st Floor, Opp Nagappa Motors, Madurai - 625010. • **Malapuram** - First Floor Cholakkal Building, Near A U P School, Up Hill Mallapuram Kerala- 676505. • **Mangalore** - Ground Floor, Mahendra Arcade Kodial Bail Mangalore - 575 003. • **Margao** - 2Nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao-Goa -403601. • **Mathura** - 3538-3540; Infront of BSA College, Gausaha Road, Mathura - 281004. • **Meerut** - 1st Floor, Medi Centre Complex, Opp. Icici Bank, Hapur Road Meerut - 250 002. • **Mehsana** - Ul -47, Appolo Enclave; Opp Simandhar Temple Modhera Char Rasika; Highway Mehsana-384002. • **Mirzapur** - Girja Sadan, Dankin Gunj Mirzapur-231001. • **Moga** - Near Dharamshala Brahat Ghar, Civil Line; Duff Road Moga-142001. • **Moradabad** - Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. • **Morena** - Moti Palace, Near Ramjanaki Mandir Jiwaaji Ganji Morena - 476 001. • **Mumbai** - DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Fort Mumbai - 400 023. • **Muzaffarpur** - 1st Floor, Paras Market, Near Thana Gumti, Motiheel, Muzaffarpur, Bihar - 842001. • **Mysore** - L - 350, Silver Tower, Clock Tower, Ashoka Road Mysore - 570 001. • **Nadiad** - 105 Gf City Point, Near Umas Cinema Nadiad - 387001. • **Nagercoil** - 3A, South Car Street Baran Complex, Nr The Lavani Villaz Bank, Nagercoil -629001. • **Nagpur** - 1st Floor, Sadodaya Arcade WHC Road, Above Top N Town, Dharampeth Nagpur - 440 001. • **Namakkal** - 105/2, Arun Towers, Paramathi Street Namakkal 637 001. • **Nanded** - Shop No. 4, First Floor, Opp. Bank of India Sankrumpa Market, Gudwadara Road Nanded-431002. • **Nasik** - S-12, Second Floor, Suyojit Sankul, Sharanpur Dist Nasik - 422 002. • **Nasvadi** - 1st Floor, Chinnay Arcade, Opp. Sattapir, Tower Road, Nasvadi - 396 445. • **New Delhi** - 305, 3rd floor New Delhi House, Bara Khamba Road Connaught Place New Delhi-110 001. • **Nellore** - 16/112, Pogathota Nellore - 524001. • **Nizamabad** - H.No. 4-9-55, 1st Floor Uppala Rameshwara Complex, Jawahar Road Nizamabad-503 001. • **Noida** - 307 Jaipuria Plaza; D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26 Noida - 201301. • **Palghat** - 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001. • **Panipat** - 1st Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, G T Road, Panipat - 132103. • **Panjim** - City Business Centre, Coelho Pereira Building Room Nos. 18, 19 & 20 Dada Vaidya Road Panjim - 403001. • **Patiala** - Sco 27 D, Chhoti Baradari Patiala - 147 001. • **Patna** - 3A, 3rd floor, Anand tower Beside chankya cinema hall; Exhibition road Patna - 800001. • **Pathankot** - 1st Floor, 9A, Improvement Trust Building Near HDFC Bank, Patel Chowk Pathankot - 145001. • **Pollachi** - S S Complex, New Scheme Road Pollachi 642002. • **Pondicherry** - First Floor No.7, Thiayagaraja Street Pondicherry - 605 001. • **Porbandar** - 3rd Floor, R D complex, Opp. Sahyog Hospital, M G Road, Porbandar - 360575. • **Pudukottai** - Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jubilee Arts, Pudukottai 622 001. • **Pune** - Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411 004. • **Puri** - Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri-752001. • **Raipur** - Room No. TF 31, 3rd Floor, Millennium Plaza Behind Indian Coffee House, G E Road, Raipur - 492 001. • **Rajahmundry** - Dr.No: 6-1-4, 1st floor Rangachary street, Tnagar Rajahmundry-533101. • **Rajapalayam** - Professional Couriers Building, 40/C (1), Hospital Road, Rajapalayam 626 117. • **Rajkot** - 104, Siddhi Vinayak Complex Dr Yagnik Road, Opp Ramkrishna Ashram Rajkot - 360 001. • **Ranchi** - Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road Ranchi - 834 001. • **Ratlam** - 1 Nagpal Bhavan, Freeganj Road, Tabatti Ratlam-457001. • **Renukoot** - Shop No. 18 Near Complex Birla Market Renukoot-231 217. • **Rewa** - 1st Floor, Angoori Building, Besides Allahabad Bank Trans University Road, Civil Lines Rewa-485 001. • **Rohtak** - 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. • **Roorkee** - Shree Ashadeep Complex, 16 Civil Lines Near Income Tax Office Roorkee Uttaranchal - 247 667. • **Rourkela** - 1st Floor, Sandhu Complex, Kanchery Road, Uditi Nagar, Rourkela - 769 012. • **Sagar** - Above Poshak garments, 5 Civil Lines Opposite Income Tax Office Sagar-470002. • **Saharanpur** - 18 Mission Market, Court Road, Saharanpur - 247001 Uttar Pradesh. • **Salem** - No: 40 Brindavan Road Near Perumal Koil Fairlands Salem-636016. • **Sambalpur** - Quality Mission, 1st Floor Above Bata Shoe Shop/ Preeti Auto Combine, Nayapara Sambalpur-768 001. • **Satna** - 1st Floor, Gopal Complex, Near Busstand Rewa Road Satna (M.P) -485 001. • **Shaktinagar** - 1st/A-375, V Z Civil Dist. Sonebhadra Shaktinagar-231 222. • **Shivpuri** - 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri-473 551. • **Shillong** - Mani Bhawan, Thana Road, Lower Police Bazar Shillong - 739 001. • **Shimla** - Triveni Building By Pas Chowk; Khallini Shimla - 171 002. • **Shimoga** - Uday Ravi Complex, LLR Road Durgi Gudi Shimoga - 572001. • **Sikar** - 1st Floor, Super Towers Behind Ram Mandir, Station Road Sikar-332001. • **Silchar** - 1st Floor, Chowchakra Complex, N N Duffa Road, Premlata Silchar - 788001. • **Siliguri** - Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. • **Sitapur** - 12/12-A Surya Complex Ayra Nagar, Opp. Mal Godam, Sitapur - 261001. • **Sivakasi** - 363, Thirunaghal Road, Opp: Tneb Sivakasi 626 123. • **Solan** - Sahni Bhawan Adjacent Anand Cinema Complex, The Mall Solan-173 212. • **Solapur** - Sideshwara Securities, No 6, Vaman Road, Vijaypur Road, Vaman Nagar Solapur-413 004. • **Surat** - G-6 Empire State Building, Near Parag House, Udhna Darwaja Ring Road Surat-395002. • **Somenpat** - 205 R Model Town Above Central Bank Of India Somenpat-131001. • **Sri Ganganagar** - 35-E-Block, Opp. Sheela Mata Vatika, Sri Ganga Nagar - 335001. • **Srikakulam** - 4-1-28/1, Venkateshwara Colony Day & Night Junction, Srikakulam-532001. • **Sultanpur** - Rama Shankar Complex Civil Lines, Faizabad Road Sultanpur-228 001. • **Thanjavur** - Nalliah Complex, No.70, Srinivasam Pillai Road Thanjavur - 613001. • **Theni** - K.R.B Complex 6A/9 Edamal Street Theni-625531. • **Tezpur** - 1st Floor Mayur Bhawan, Binraj Road, Tezpur-784001. • **Thodupuzha** - First Floor, Pulimottol Pioneer Pala Road Thodupuzha - 685584. • **Tirunelveli** - Jeney Building, 55/18, S N Road Near Arvind Eye Hospital Tirunelveli - 627 001. • **Tirupur** - First Floor, 224 A, Selvakumar Departmental Stores, 1st Floor Kamaraj Road, Opp To Cotton Market Complex Tirupur - 641 604. • **Tirupathi** - Plot No.16 (south part), First Floor R C Road Tirupathi - 517552. • **Tiruvalla** - 2nd Floor, Eriyinjery Complex, Near Katak Securities, Ramacharya Tiruvalla - 689107. • **Trichur** - 2'Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkannal Junction Trichur - 680 001. • **Trichy** - Sri Krishna Arcade 1st Floor; 60 Thenur High Road Trichy - 620 017. • **Trivandrum** - 2Nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam Trivandrum - 695 010. • **Tuticorin** - 8, A34, A37, Mangalamm, Mani Nagar, Opp: Rajaji Park Palayamkottai Road Tuticorin - 628003. • **Udipiur** - 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur-313001. • **Ujjain** - 101, Aastha Tower, 13/1, Dhanwantri Marg, Free Gunj Ujjain-456010. • **Valsad** - Shop No 2, Phiroza Corner Opp Next Showroom; Tithal Road Valsad - 396001. • **Vapi** - Shop No 5, Phikhaji Residency Opp DCB Bank, Vapi Silvassa Road Vapi - 396195. • **Varanasi** - D-64/132, KA 1st Floor, Anant Complex, Srigya, Varanasi - 221 010. • **Vellore** - No-1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001. • **Vijayawada** - 39-10-7 Opp : Municipal Water Tank Labbipet Vijayawada - 520 010. • **Visakhapatnam** - 47-14-5/1 Eswar Paradise Dwarka Nagar; Main Road Visakhapatnam - 530 016. • **Vijayanagaram** - "Soubhaga", 19-6-13/1, II nd Floor, Near Sbi Fort Branch Vizianagaram-535 002. • **Warangal** - 5-6-95, 1st floor, opp: B.Ed collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 500601. • **Yamuna Nagar** - Jagdhari Road, Above Uch Bank, Near D.A.V. Grils College Yamuna Nagar-135 001.

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