



SCHEME INFORMATION DOCUMENT QUANTUM MULTI ASSET ALLOCATION FUND

(An Open-Ended Scheme Investing in Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments)

**Offer for Units of Rs.10 Per Unit for cash during the
New Fund Offer Period and at NAV based prices upon re - opening**

New Fund Offer Opens:	February 19, 2024
New Fund Offer Closes:	March 01, 2024
Scheme reopens for continuous sale and repurchase on:	March 13, 2024

MUTUAL FUND	TRUSTEE	SPONSOR	INVESTMENT MANAGER
Quantum Mutual Fund	Quantum Trustee Company Private Ltd.	Quantum Advisors Private Ltd.	Quantum Asset Management Company Private Ltd.
6 th Floor, Hoechst House, Nariman Point, Mumbai - 400021	6 th Floor, Hoechst House, Nariman Point, Mumbai - 400021	6 th Floor, Hoechst House, Nariman Point, Mumbai - 400021	6 th Floor, Hoechst House, Nariman Point, Mumbai - 400021

PRODUCT LABEL

This product is suitable for investors who are seeking*	Riskometer#	Riskometer of Benchmark
<ul style="list-style-type: none"> Long term capital appreciation and current income Investment in a Diversified Portfolio of Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments <p># The product labeling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.</p> <p>For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund www.QuantumAMC.com</p>	 <p>Investors understand that their principal will be at Very High Risk</p>	 <p>NIFTY 50 TRI (40%) + CRISIL Short Term Bond Fund All Index (45%) + Domestic Price of Gold (15%)</p>

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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.

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.

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

This Scheme Information Document is dated February 7, 2024.

Quantum Asset Management Company Private Limited

Regd. office - 6th floor, Hoechst House, Nariman Point, Mumbai - 400021, India

Toll Free No.:1800-209-3863 / 1800-22-3863, Telephone No.:91-22-61447800,

Email: Customercare@QuantumAMC.com, Website: www.QuantumAMC.com, CIN: U65990MH2005PTC156152

TABLE OF CONTENT

PARTICULARS	PAGE NO.
Highlights / Summary of the Scheme	2
SECTION I-INTRODUCTION	
A. Risk Factors	6
B. Requirement of Minimum Investors in the Scheme	14
C. Special Considerations	14
D. Definitions	17
E. Due Diligence by the Asset Management Company	21
SECTION II-INFORMATION ABOUT THE SCHEME	
A. Type of the Scheme	22
B. What Is the Investment Objective of the Scheme?	22
C. How will the scheme allocate its assets?	22
D. Where will the Scheme invest?	24
E. What are the Investment Strategies?	24
F. Fundamental Attributes	26
G. How will the Scheme Benchmark its performance?	27
H. Who manages the Scheme?	28
I. What are the investment restrictions?	29
J. How has the scheme performed?	31
SECTION III – UNITS AND OFFER	
A. New Fund Offer (NFO)	33
B. Ongoing Offer Details	39
C. Periodic disclosures	51
D. Computation of NAV	55
SECTION IV – FEES AND EXPENSES	
A. New Fund Offer (NFO) Expenses	56
B. Annual Scheme Recurring Expenses	56
C. Load Structure	58
D. Transaction Charges	58
E. Waiver of load for Direct Applications	59
SECTION V – RIGHTS OF UNITHOLDERS	60
SECTION VI – OTHER MATTERS	
Penalties & Pending litigations	60

HIGHLIGHTS/SUMMARY OF THE SCHEME

Name of Scheme	Quantum Multi Asset Allocation Fund
Type of Scheme	An Open-Ended Scheme Investing in Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments
Category of Scheme	Multi Asset Allocation
Scheme Code	QTMM/O/H/MAA/23/09/0013
Investment objective	<p>The investment objective of the Scheme is to generate long term capital appreciation / income by investing in Diversified portfolio of Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments.</p> <p>There is no assurance that the investment objective of the scheme will be achieved.</p>
Liquidity	The Scheme offers purchases and redemptions of units on all Business Days on an ongoing basis at NAV based prices When the Scheme re-opens for ongoing transactions (after NFO).
Redemption	The redemption or repurchase proceeds shall be dispatched / credited to the registered bank account of the unitholders within 3 Working Days from receipt of valid redemption or repurchase request.
Benchmark - Tier 1	NIFTY 50 TRI (40%) + CRISIL Short Term Bond Fund All Index (45%) + Domestic Price of Gold (15%)
Transparency / NAV Disclosure	<p>The AMC will calculate and disclose the first NAV(s) of the scheme not later than 5 (five) Business Days from the date of allotment of units under the NFO Period.</p> <p>Thereafter, as per SEBI Mutual Fund regulations NAV shall be calculated and disclosed on every Business Day the NAV under separate head on the website of the Fund www.QuantumAMC.com and on the website of Association of Mutual Funds in India www.amfiindia.com by 11.00 p.m. on every Business Days.</p> <p>Investors may obtain latest NAV through SMS by a specific request to the AMC.</p>
Monthly / Half Yearly Portfolio Disclosure	<p>The Fund will disclose portfolio (along with ISIN) in user friendly & downloadable spreadsheet format, as on the last day of the month / half year for the scheme on its website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com within 10 days from the close of each month / half year.</p> <p>In case of unitholders whose email addresses are registered, the Fund will send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half year respectively.</p> <p>The Fund will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English & Hindi, disclosing the hosting of the half yearly statement of the scheme's portfolio on the AMC's website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com. The Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholders.</p>

Half Yearly Results	The Fund shall within one month from the close of each half year, (i.e. March 31 and on September 30), host a soft copy of its unaudited financial results on its website (www.QuantumAMC.com). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.						
Load Structure	<table border="1" data-bbox="411 510 1484 763"> <thead> <tr> <th data-bbox="411 510 772 546">Type of Load</th> <th data-bbox="777 510 1484 546">Load chargeable (as % of NAV)</th> </tr> </thead> <tbody> <tr> <td data-bbox="411 553 772 589">Entry Load/Switch in Load</td> <td data-bbox="777 553 1484 589">Not Applicable *</td> </tr> <tr> <td data-bbox="411 595 772 763">Exit Load</td> <td data-bbox="777 595 1484 763"> <ul style="list-style-type: none"> • 1.00% if redeemed or switch out on or before 90 days from the date of allotment of units. • NIL if redeemed or switch out after 90 days from the date of allotment of units. </td> </tr> </tbody> </table> <p data-bbox="411 770 1484 869">(*) Pursuant to para-No. 10.4.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023 there will be no entry load charged to the schemes of the Mutual Fund.</p> <p data-bbox="411 875 1484 1048">Redemptions / Switch outs of units will be done on First In First Out (FIFO) basis. The above-mentioned load structure shall be equally applicable to the special facilities such as Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) and Switches etc. However, no load shall be charged for switching between option / plan within the Scheme.</p>	Type of Load	Load chargeable (as % of NAV)	Entry Load/Switch in Load	Not Applicable *	Exit Load	<ul style="list-style-type: none"> • 1.00% if redeemed or switch out on or before 90 days from the date of allotment of units. • NIL if redeemed or switch out after 90 days from the date of allotment of units.
Type of Load	Load chargeable (as % of NAV)						
Entry Load/Switch in Load	Not Applicable *						
Exit Load	<ul style="list-style-type: none"> • 1.00% if redeemed or switch out on or before 90 days from the date of allotment of units. • NIL if redeemed or switch out after 90 days from the date of allotment of units. 						
Transaction Charges	<p data-bbox="411 1099 1495 1339">Pursuant to para-No. 10.5.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023, the AMC is allowed to deduct transaction charges of Rs. 100 for existing investors and Rs.150 for a first-time investor per subscription of Rs.10,000 /- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.</p> <p data-bbox="411 1384 1495 1482">Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.</p>						
Cash Investments	<p data-bbox="411 1525 1495 1704">Pursuant to para-No. 16.7 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023, it is permitted to accept cash transactions to the extent of Rs. 50,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines.</p> <p data-bbox="411 1742 1495 1841">The Asset Management Company is presently evaluating systems and controls and is in discussions with bank(s) to accept Cash Investment in the Scheme. The information will be provided to investors in this regard as and when such facility will be available.</p>						
Option / Plan	<p data-bbox="411 1883 1495 2022">The Scheme offers two Plans</p> <ul style="list-style-type: none"> (i) Direct Plan (ii) Regular Plan – Investment Through Distributor <p data-bbox="411 1989 1495 2022">Each plan offers – Growth Option</p>						

	<p>Investor should indicate the Direct / Regular Plan for which the subscription is made by indicating the choice in the application form. In case of valid application received without indicating any choice of plan then the application will be processed for plan as under:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
3	Not mentioned	Regular	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
Minimum Application Amount (For All Option / Plan)	Rs. 500/- and in multiples of Re. 1/- thereafter.																																				
Minimum Additional Investment Amount (For All Option / Plan)	Rs. 500/- and in multiples of Re. 1 /- thereafter/ 50 units.																																				
Minimum Redemption Amount (For All Option / Plan)	Rs. 500/- and multiple of Re. 1/- thereafter or account balance whichever is less / 50 Units																																				
Option to hold units in Dematerialized Mode	<p>The unit holders are given an option to hold the units in physical mode or in dematerialized mode.</p> <p>The Investor intending to hold the units in dematerialized mode will be required to have a beneficiary account with a Depository Participant and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription / additional purchase of the units of the Scheme. The Investor who wish to trade in units would be required to have a demat account.</p>																																				

SYSTEMATIC INVESTMENT PLAN (SIP)

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

Frequency of dates	Daily - All Business Days Weekly – 7, 15, 21, 28 Fortnightly – 5 & 21 OR 7 & 25 Monthly / Quarterly – 5, 7, 15, 21, 25, 28
---------------------------	---

SYSTEMATIC TRANSFER PLAN (STP) (Available during continuous offer)

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
Frequency of dates	Daily - All Business Days Weekly – 7, 15, 21, 28 Fortnightly – 5 & 21 OR 7 & 25 Monthly / Quarterly – 5, 7, 15, 21, 25, 28				
Minimum Balance to Start STP	Rs.5000/-				

SYSTEMATIC WITHDRAWAL PLAN (SWP) (Available during continuous offer)

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
Frequency of dates	Weekly – 7, 15, 21, 28 Fortnightly – 5 & 21 OR 7 & 25 Monthly / Quarterly – 5, 7, 15, 21, 25, 28			
Minimum Balance to Start SWP	Rs. 5000/-			

A. RISK FACTORS

I. 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 fluctuate, the value of your investment in the scheme may go up or down depending on the various factors and forces affecting the capital markets and money markets.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
- The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- 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/- made by it towards setting up the Fund.
- The present scheme is not a guaranteed or an assured return scheme.

II. Scheme Specific Risk Factors

Risks associated with investments in Equity and Equity related instruments.

- Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments. The investor could lose money over short periods due to fluctuation in the Scheme's NAV in response to factors such as economic and political developments, changes in interest rates and perceived trends in stock prices market movements, and over longer periods during market downturns.

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

- **Market Risk:** Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. Hence, the value of the Equity and Equity Related investments may go down and an investor may not get back the amount invested.
- **Liquidity Risk:** The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme portfolio.
- **Foreign Exchange Risk:** The businesses that we might invest in might have significant reliance on imports and/or exports, which can increase their vulnerability to sharp fluctuations in Foreign Exchange rates.
- **Corporate Governance Risk:** We avoid investing in companies with inferior corporate governance. However, post our investment if poor corporate governance were to manifest in any way such as siphoning of cash, unethical business practices, manipulation of share price, etc. then it can impact the

value of our investment.

- **Legislative Risk:** The value and marketability of the Company's investments may be affected by changes or developments in the legal and regulatory climate in India. Changes in law/government policies, taxation, etc. can have an adverse or a favorable impact on the underlying investments.
- **Geopolitical Risks:** Geopolitical tensions between India and any of its neighboring countries can disrupt the economic growth. Subsequently, this might have a non-linear impact on the business that the Scheme has invested in and their valuations.

Risk Related to Debt & 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 the 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 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. 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 even during rebalancing of the Scheme's investment portfolio.

- **Concentration Risk:**

The Scheme will invest in certain securities of certain companies, industries, sectors, asset type etc. based on its investment objectives and policies as outlined in this Scheme Information Document. 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.

- **Settlement Risk:**

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.

- **Re-investment Risk:**

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 than earlier assumed.

Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme.

- **NAV 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.

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.

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 diversify to 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).

Besides, the fact that skills needed to use these instruments are different from those needed to select the Scheme’s securities. 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 associated with investments in Gold Instruments

Quantum Gold Fund (QGF) The underlying Scheme's NAV will react to the Gold price movements. The investor may lose money over short or long period due to fluctuation in scheme's NAV in response to factors such as economic and political developments, changes in interest rates and perceived trends in bullion prices, market movement and over longer periods during market downturns.

Although the units of QGF are listed on the Stock Exchange, there can be no assurance that an active secondary market will be maintained. Trading in Quantum Gold Fund units could therefore be restricted due to which market price may or may not reflect the true NAV of the QGF units at any point of time.

The market price of ETF units, like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the unit (or NAV) and (2) demand and supply of units in the market.

Sizable demand or supply of the units in Exchange may lead to market price of the units to quote at premium or discount to NAV. However, given the inherent fungibility offered by the ETF structure, the price of QGF units is less likely to hold significant variance (large premium or discount) from the latest declaration NAV all the time.

Trading in QGF units on the Exchange may be halted because of market conditions or for reasons that in view of Exchange Authorities or SEBI, trading in QGF units is not advisable. In addition, trading in QGF units is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI "circuit filter" rules. There can be no assurance that the requirements of Exchange necessary to maintain the listing of QGF units will continue to be met or will remain unchanged.

Any changes in trading regulations by the Stock Exchange(s) or SEBI may affect the ability of Authorized Participant to arbitrage resulting into wider premium / discount to NAV. Any changes in the regulations relating to import and export of gold or gold jewellery (including customs duty, GST and any other statutory levies) may affect the ability of the scheme to buy/sell gold against the purchase and redemption requests received.

The formula for determining NAV of the units of QGF is based on the imported (landed) value of gold. The landed value of gold is computed by multiplying international market price by US dollar value. The value of Gold or NAV therefore will depend upon the conversion value of US dollar into Indian Rupees and attracts all the risks attached to such conversion.

Tracking error may have an impact on the performance of the QGF. However, the AMC will endeavour to keep the tracking error as low as possible.

The returns from physical Gold in which the QGF invests may underperform returns from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of outperformance and under performance in comparison of the general securities markets.

The QGF is not actively managed. The QGF may be affected by a general price decline in the Gold prices. The QGF invests in the physical Gold regardless of their investment merit. The QGF does not attempt to take defensive positions in declining markets.

The NAV of the units in QGF is determined based on the formula for valuation of gold prescribed by SEBI whereas the actual price of gold in the domestic market may be different from the value of gold arrival at based on the prescribed formula.

For the valuation of QGF units, indirect taxes like customs duty, Goods and Services Tax etc. would also be considered. Hence, any change in the rates of indirect taxation would affect the valuation of QGF units.

QGF - The underlying scheme may have to sell gold to meet recurring expenses. In such an event, irrespective of whether the price of gold goes up or not, the NAV of QGF will go down due to such expenses.

Risks associated with Segregated Portfolio:

- a) Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
- b) Security(ies) held in segregated portfolio may not realize any value.
- c) Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

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.

Type of Risk	Risk Mitigation / Risk Management Strategies
<p>Liquidity Risk: The liquidity of the Scheme investments is inherently restricted by liquidity of Underlying investments. In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying investment(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.</p>	<p>The liquidity of the Scheme’s investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. The scheme will invest in instruments that have ample liquidity to ensure they are saleable with limited impact costs under normal conditions, Also, Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.</p>
<p>Volatility Risk: As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on the various factors and forces affecting the capital</p>	<p>The Scheme seeks to lower risk by diversifying across asset classes’ viz., Equity, Debt / Money Markets and Gold and also adequately diversify within asset classes as may be necessary. The low to negative correlation amongst the asset classes tends to reduce the volatility. Also, periodical rebalancing helps to maintain the diversification and avoid over / under exposure to a particular asset class than optimally required.</p>

Type of Risk	Risk Mitigation / Risk Management Strategies
markets and money markets.	
<p>Allocation Risk: The returns and risk of the Scheme depends on the right mix of allocation of funds across asset classes in an optimal way so as to maximize risk adjusted performance of the Scheme. The Scheme also needs to rebalance at regular intervals to maintain the optimal allocation.</p>	<p>The Scheme would strategize its allocation based on relative valuation models and other macro-economic factors influencing each asset class. Relative valuations are determined by evaluation of various influencing factors. Some of the factors that would be reviewed thoroughly for determination of allocations across asset classes include:</p> <ol style="list-style-type: none"> 1. Price/Earnings Ratio relative to historical averages 2. The relationship between Earnings Yield to Bond Yield relative to historical averages 3. Macroeconomic factors prevailing globally, and within India. <p>In addition to these market related factors, the macro environment could influence the allocation decisions. The Portfolio / Investment Team will need to assess RBI monetary policy, various global and domestic lead / lag economic indicators, inflation trends, foreign central bank policies and evaluate their impact as the Portfolio/ Investment Team determine the asset allocation between equity / debt / money market / gold.</p> <p>After analyzing some or all the factors mentioned above, Portfolio/ Investment Team determines the relative allocation to specific equity, debt / money markets and gold investments. The allocations would be regularly reviewed, and necessary portfolio changes would be carried out based on the analysis suggested by various influencing factors.</p> <p>The portfolios will be critically reviewed on a periodic basis to assess the current portfolio allocations. Any decisions to change the prevailing allocations will be taken based on prevalent market conditions and the changing macro business environment.</p>

Risk Associated with Equity & Equity Related Instruments

Type of Risks	Risk Management Strategies
<p>Quality risk: Risk of investing in unsustainable /weak companies</p>	<p>The investments are made predominantly in Nifty 50 stocks to ensure that investments reflect broad equity markets and in top companies by market cap. Investment in any other stock would be based on a thorough analysis of financial and governance aspects.</p>
<p>Price risk: Risk for overpaying for a company</p>	<p>The investment process for selection of underlying equity securities is valuation agnostic and investments will be made predominantly in Nifty 50 stocks.</p>

Concentration risk:	The investments are made predominantly in Nifty 50 stocks to ensure the diversification. Given the core portfolio, is adequately diversified, any other smaller allocations will not materially alter the concentration risk.
Liquidity risk: High impact cost	The investments are made predominantly in Nifty 50 stocks to ensure portfolio liquidity. If Investment in any other stock outside the Nifty 50 stocks are made, it would be based on stock having sufficient liquidity and would generally prefer stocks meeting trading volume of at least USD 1 million on a trailing 12 months basis.
Volatility risk: price volatility due to company or portfolio specific factors	Investment in Nifty 50 represents a well-diversified portfolio across sectors thereby reducing volatility due to company or specific factors which may impact limited sectors
Changes in composition: Addition / deletion of stocks in Nifty 50 Index	The rebalancing of stocks shall be done at the appropriate time as deemed necessary to balance out portfolio optimization vs impact costs.
Changes in weightage of stock due to corporate action like merger, demerger or issue of QIP	The rebalancing of stocks shall be done at the appropriate time so that impact cost can be minimized.

Risk Associated with Debt & Money Market Instruments

Types of Risk	Risk Management Strategies
Interest Rate Risk	<p>Since the Scheme can invest in short term and long-term instruments; interest rate risk is inherent in the portfolio.</p> <p>The management of interest rate risk is then a function of the quality of the fixed income research inputs and the active investment management strategy.</p> <p>Since the Scheme will not invest in derivatives, the management of interest rate risk would be achieved by diversification and altering the Scheme maturity profile at appropriate times.</p>
Credit and Default Risk	<p>The Scheme investment strategy limits the investments in debt instruments issued by private (non-government) companies. This reduces the inherent credit / default risk of the portfolio.</p> <p>The internal guidelines of the AMC also limit the investment in lower rated instruments. The Scheme has to necessarily invest a major portion of its investments in Treasury securities, government bonds and/or PSU Bonds thus lowering the overall credit risk in the portfolio.</p>
Liquidity Risk	With the overall improvement in the reporting and transparency of traded market data of all debt and money market instruments, the Investments Team can gauge the liquidity of individual instruments in the portfolio. By this, the Scheme can also determine the time taken to liquidate the position based on historical traded data.

Concentration Risk	<p>Quantum Mutual fund has a well laid out investment policy, applicable to all its debt schemes, which has set pre-defined limits of exposure to each security based on its maturity and credit profile.</p> <p>This ensures that the portfolio is not overly concentrated to one issuer or industry.</p> <p>Adequate portfolio liquidity can also help limit the losses due from large portfolio redemption.</p>
Counterparty Risk	<p>The Fund has single party counter-party limits to limit the damages from a failed settlement or delayed settlement by counterparty.</p> <p>Counterparty risk is also a function of the nature of the instrument and mode of settlement being followed.</p> <p>For instance, in government securities, the settlement of all trades are done through a clearing corporation thus ensuring lower likelihood of failed settlements and counterparty risk.</p>
Settlement Risk	<p>Government securities, T-bills, SDLs, TRI-Party Repo are now settled through a counter party clearing mechanism operated and managed by CCIL (clearing Corporation of India Ltd). This has vastly reduced settlement failures in these securities.</p> <p>Although, corporate bonds are still settled on a DVP basis, but the trades are now routed through a clearing corporation. This limits settlement failures arising out of a bilateral settlement.</p> <p>Our counterparty exposure norms also limit the risks of a failed settlement on the overall portfolio.</p>

Risk Associated with Gold Related Instrument

Type of Risks	Risk Management strategies
Tracking Error Risk – Risk of deviating away from the investment objective of tracking gold prices	Quantum Gold Fund (QGF) - the underlying Fund follows a passive investment approach. The underlying Fund does not try to time the market. It endeavours to stay near fully invested at all times.
Quality and Purity Risk – Risk of substandard quality of gold	Gold purchased by QGF - the underlying Fund is 0.995 purity and above. Gold sourced shall be from an LBMA accredited refiner only. QGF - the underlying Fund has a well-defined and specific good delivery norms policy to be followed by the custodian for acceptance of Gold.
Custody risk – There is a risk that part or the entire scheme's gold could be lost, damaged or stolen.	To ensure the highest safety Gold is stored with renowned vaulting agencies in their professional vaults. Gold held by QGF - the underlying Fund is fully insured.

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 endeavor 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 a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) 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 applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, 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

Quantum Asset Management Company Private Limited (AMC) has received the approvals / No Objections from SEBI to provide Research Services in Equities and Fixed Income, and Research / Advisory Services in Multi Asset Allocation and Emerging Markets in the Alternative Investment field to Quantum Advisors Private Limited (Sponsor) and QIEF Management LLC (QIEF) on commercial basis.

The AMC is providing Research / Advisory Service in Equities to the Sponsor & QIEF and in Fixed Income to the Sponsor which is non-binding and non-discretionary in nature and not in conflict of interest with the activities of Quantum Mutual Fund. The AMC has process in place to prohibit access to inside information of various activities as envisaged under Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996 by segregating the Key Personnel, System and Back Office, Bank Account activity wise.

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.

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 advice 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 SID nor the Units have been registered in any jurisdiction.

This 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 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"), Canada and in Countries which are non-compliant with FATF Agreements, to or for the benefit of United States persons as defined under the US Securities Act, 1933, as amended, persons residing in Canada and Countries which are non-compliant with FATF Agreements. Quantum Mutual Fund Schemes / Units are not registered under the US Securities Act 1933 and the Schemes / Units are offered and sold outside the US in reliance of the exemption available under the Regulations.

The AMC shall rely on confirmation given by the investor in this regard and in no event shall members of the Quantum Group and / or their directors, officers and employees be liable for any direct, indirect, special, incidental or consequential damages arising out of any false confirmation/information provided by investors (including false information/confirmation about their residential status).

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 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.

The Mutual Fund, Trustee, AMC, their directors or their employees shall not be liable any consequences that may arise due to any information or representation other than that contained in the SID or contained herein.

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 / third party as may be necessary for the purpose of effecting payments to the Unitholder / verifying unitholder's identity / account.

In terms of the Prevention of Money Laundering Act 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identify and address(es) of investors.

If after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, failure to provide required documentation, information, etc., the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any.

In terms of Foreign Account Tax Compliance Act (FATCA), the AMC / Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information / documentary evidences of the US and / or non-US status of its investors / Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and / or to US Internal Revenue Service (IRS) or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS under FATCA. The Government of India has signed IGA under FATCA and also Multilateral Competent Authority Agreement (MCAA) for Common Reporting Standard (CRS) implementation. Under the agreement, India would be obligated to get its financial institutions to share financial account information of accountholders who are tax residents in any of the signatory countries. Likewise, India would also get similar information through financial institutions of such treaty countries. FATCA / CRS due diligence will be directed at each investor / Unit holder (including joint investor) and on being identified as a reportable person / specified US person, all the folios will be reported to IRS or the Indian Tax Authorities. Investors / Unit holders should consult their own tax advisors regarding FATCA / CRS requirements with respect to their own situation. If the Investors / Unit Holders will not provide the FATCA / CRS self declaration and documentation for due diligence, then the AMC / Mutual Fund will freeze / close the investor / unitholders account and then report their information as reportable accounts to comply with the regulatory requirements.

Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019, Notification No. S. O. 115(E) dated January 08, 2020, Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, the stamp duty @0.005% or other % as may be prescribed from time to time of the transaction would be levied on applicable mutual fund transactions (excluding redemption) with effect from July 01, 2020, Accordingly, pursuant to the levy of stamp duty, the number of units allotted on purchase transactions (including switch in and Reinvestment of Income Distribution Cum Capital Withdrawal) to the unitholders would be reduced to that extent.

D. DEFINITIONS

In this Scheme Information Document, 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 Subscription/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 an Investor Service Centre (ISC) 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. (vii) A day on which the money markets are closed / not accessible. <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all ISCs.</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>“Consolidated Account Statement (CAS)”</p>	<p>Consolidated Account Statement is a statement containing details relating to all the transaction across all schemes of all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer Plan, total purchase value / cost of investment, actual commission paid, scheme’s average Total Expense Ratio etc.</p>
<p>“Custodian”</p>	<p>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. Deutsche Bank AG, Mumbai shall act as Custodian for the Scheme.</p>

“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.
“Direct Plan”	A plan for investors who wish to invest in units of the Scheme directly with the Fund and not through Distributors. This plan shall have a lower expense ratio excluding distributor expense; commission etc. and no commission shall be paid / charged for distribution of units under the Direct Plan.
“Entry Load” or “Sales Load”	One time charge that investors pay at the time of entry into the Scheme. Presently, entry load cannot be charged by mutual fund schemes.
“Exit Load” or “Repurchase Load” or “Redemption Load”	Load on Repurchase / Redemption / Switch out of Units.
“FATCA”	Foreign Account Tax Compliance Act (FATCA) is a legislation to help counter tax evasion in the United States. FATCA has been introduced by the United States Department of Treasury and the U.S. Internal Revenue Service to encourage better tax compliance by preventing U.S. Persons from using banks and financial institutions to avoid U.S. taxation on their global income and assets. FATCA legislation will affect both individual and non-individual investors who are treated as 'U.S. Person' for US tax purposes.
"Foreign Portfolio Investor" or "FPI"	FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014. Any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.
“Investment Management Agreement”	The Investment Management Agreement dated October 07, 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 Ltd. Or Designated branches of KFin Technologies Ltd. (KFinTech), Points of Service Locations (PSL) of MF Utilities India Private Limited (MFU) and such other centres / offices as may be designated by the AMC / KFin Technologies / MFU 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.

“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 02, 2005.
“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, CBLO / Tri-party Repo and any other like instruments as specified by the Reserve Bank of India from time to time.
“NAV” or “Net Asset Value”	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.
“NRI”	A Non-Resident Indian (NRI) is a person resident outside India, who is a citizen of India or is a person of Indian origin.
“Open Ended Scheme”	Scheme of a mutual fund, which offers Units for sale without specifying any duration for, Redemption / Repurchase.
“Registrar and Transfer Agent”	KFin Technologies Limited 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.
"Regular Plan"	A plan for investors who wish to invest in units of the Scheme through Distributors and not directly with the Fund.
“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 Information Document/SID”	This document issued by Quantum Mutual Fund, for inviting subscription to Units of Quantum Multi Asset Allocation Fund as amended from time to time in compliance of the SEBI Regulations.
“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.
“Scheme” or “Quantum Multi Asset Allocation Fund ”	Quantum Multi Asset Allocation Fund (including, as the context permits, all the Plan(s) and Option under the Scheme.)
“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.
“Sponsor” or “Settlor”	Quantum Advisors Private 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 the applicable load structure, if any, of the units of the Scheme(s) from where the units are being switched.
“Stock Exchanges”	BSE Limited or The National Stock Exchange of India Limited.
“Systematic Investment Plan” or “SIP”	A plan enabling investor to save and invest in the Scheme on periodic intervals by submitting post-dated cheques / payment instructions.
“Systematic Transfer Plan” or “STP”	A plan enabling investor to transfer a fixed amount at periodic intervals into other schemes of Quantum Mutual Fund.
“Systematic Withdrawal Plan” or “SWP”	A plan enabling investor to withdraw sums from their unit accounts in the Scheme at periodic intervals.
“Tri –party Repo”	Tri-party repo trade settlement, is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
“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 October 07, 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”	A person holding Units in the Scheme of the Quantum Mutual Fund offered under this Scheme Information Document.

Interpretation

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- The terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.

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:

1. The Scheme Information Document 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.
2. 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.
3. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the Investors to make a well-informed decision regarding investments in the Scheme.
4. KFin Technologies Limited - Registrar & Transfer Agent and Deutsche Bank AG - Custodian are registered with SEBI and their registration is valid as on date.

For Quantum Asset Management Company Private Limited

Place: Mumbai
Date: August 1, 2023

SD/-
Name: Malay Vora
Designation: Head – Legal & Compliance

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

1. Type of Scheme: An Open-Ended Scheme Investing in Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments.
2. Category of Scheme: Multi Asset Allocation

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The investment objective of the Scheme is to generate long term capital appreciation / income by investing in Diversified portfolio of Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments.

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

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The asset allocation under the Scheme, under normal circumstances, will be as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	High/ Medium/ Low
Equity & Equity Related Instruments	35	65	Very High
Debt & Money Market Instruments	25	55	Low to Moderately High
Gold Related Instruments*	10	20	Medium to High

***Includes Gold ETF and other Gold Related Instruments which may be permitted under the SEBI Regulations from time to time.**

Pending deployment of funds of the Scheme in terms of the investment objective of the Scheme, the AMC may invest the funds of the Scheme in short term deposits of scheduled commercial banks period not exceeding 91 days in accordance with the SEBI Guidelines.

The Scheme may enter into repos/reverse repos as may be permitted by RBI/SEBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party Repos on Government Securities or treasury bills (TREPS) or repo or in an other investment as may be provided by RBI to meet the liquidity requirements, subject to regulatory approval, if any.

The Scheme will not Invest in Unrated Debt Instruments, Credit Default Swaps, Securitized Debt / Structured Obligations, Credit Enhanced Debt, Repo / Reverse Repo of Corporate Debt Securities, REITs, InvITs, Debt Instruments having special features, derivatives, ADRs / GDRs, Overseas Securities, stock lending or engaged in the short selling.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds in conformity with the investment objective of the Scheme and in terms of the SEBI (MF) Regulations. 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 mutual fund.

The cumulative gross exposure through all permissible investments viz. Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments shall not exceed 100% of the net asset of the Scheme pursuant to para-No. 12.24 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023.

Cash and cash equivalents as per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

Portfolio Rebalancing in case of deviation from Asset Allocation Under Defensive Consideration

The asset allocation pattern indicated above may change from time to time, depending on liquidity considerations or on account of high levels of subscriptions or Repurchase / Redemptions relative to Scheme size, or upon various defensive considerations including market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary substantially depending upon the perception of the AMC the intention being at all times to seek to protect the interests of the Unitholders. Such changes in the investment pattern will be for short term and only for defensive considerations. In the event of deviations from the above asset allocation table, the Fund Manager will carry out rebalancing within 30 Calendar Days in accordance to para-No. 2.9 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023. However, at all the times the portfolio will adhere to the overall investment objectives of the Scheme.

Portfolio Rebalancing in case of Passive Breach

Pursuant to para-No. 2.9 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023, in the event of deviation from the above asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the rebalancing shall be done within 30 Business Days. In case the rebalancing is not done within 30 Business Days, then justification in writing including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desires, can extend the timelines upto 60 Business Days from the date of completion of 30 Business Days rebalancing period.

In case the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMCs shall:

- i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- ii. not to levy exit load, if any, on the investors exiting from the scheme.

AMC shall report the deviation to Trustees at each stage. Further, in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme:

1. AMCs shall immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced.
2. AMCs shall also immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced.

AMCs shall also disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

D. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations and the disclosures as made under the Section “How the Scheme will allocate its Assets”, the corpus of the Scheme can be invested in any (but not exclusive) of the following securities / instruments:

- (i) Equity & Equity Related Instruments
- (ii) Debt & Money Market Instruments
- (iii) Gold Exchange Traded Fund / Gold Related Instruments
- (iv) Any other Securities / asset class / instruments as permitted under SEBI Regulations in line with the investment objective of the scheme subject to regulatory approval, if any required

Transfer of investments from one Scheme to another Scheme in the Mutual Fund shall be allowed pursuant to para-No.12.30 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023. Also Pursuant to para-No. 9.11 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR /2023/74 dated May 19, 2023 has prescribed the methodology for determination of price to be considered for inter scheme transfers.

E. WHAT ARE THE INVESTMENT STRATEGIES?

Investment Philosophy / Strategy

Portfolio allocation between the equity, debt/ money markets and gold broadly depends on the relative valuations between the asset classes. Relative valuations are determined by evaluation of various influencing factors. Some of the factors that would be reviewed thoroughly for determination of allocations across asset classes include:

1. Price/Earnings Ratio relative to historical averages;
2. The relationship between Earnings Yield to Bond Yield relative to historical averages;
3. Macroeconomic factors prevailing globally, and within India.

The most well-known valuation parameter for equity is the Price-Earnings (P/E) ratio. The estimated earnings of a company are valued at varying multiples that result in a specific but constantly changing price. The P/E multiple is used to determine the current valuation of a stock. Typically, when the P/E ratio exceeds its historical or expected levels the stock moves to an overvalued price. As the P/E ratios of stocks increase over their historical or expected averages, the scheme will look to progressively reduce exposure to equities as an asset class.

The inverse of P/E ratio is earnings yield: it is the earnings per share of the company, divided by the price per share typically expressed as a percentage. This earnings yield can be compared to the bond yield for assessing the relative over or under-valuation of stocks with respect to bonds. Earnings yields on stocks should offer investors a premium over bond yields due to the relatively higher risk associated with investing in equity – ownership of bonds give defined coupon payments, while ownership of shares does not guarantee any payments. This is referred to as the equity risk premium. When the equity risk premium falls to levels below historical averages, equities become relatively more expensive over bonds. These relative yields between bonds and stocks will provide key input to the allocation between equity and debt / money market asset class.

Gold has historically acted as an effective portfolio diversifier. It generally tends to have a negative correlation to equities. Based on the above notion, allocation to gold would therefore increase at times when equities appear expensive on a relative basis and decrease at times when equities appear relatively undervalued.

In addition to these market related factors, the macro environment could influence the allocation decisions. The Portfolio/ Investment Team will need to assess RBI monetary policy, various global and domestic lead/ lag economic indicators, inflation trends, and foreign central bank policies and evaluate their impact as the Portfolio/

Investment Team determine the asset allocation between equity/ debt / money markets / gold asset classes to optimize the allocation.

After determining the optimal asset allocation, the Portfolio/ Investment Team determines the allocation to specific equity, debt / money markets and gold instruments within the asset allocation. The allocations would be regularly reviewed, and necessary portfolio changes would be carried out based on the analysis suggested by various influencing factors.

For investments in equity and equity related securities, the Scheme would predominantly invest in securities of Nifty 50 Index. The Portfolio / Investment Team while investing in other securities in addition to Nifty 50 Stocks will follow the following fundamental and governance criteria amongst others:

- a) Sound Management
- b) Robust Business Model
- c) Good track record of the company
- d) Potential for future growth
- e) Industry and economic scenario

The scheme will follow a combination of top down and bottom-up approach to stock-picking and choose companies across sectors which have the potential to provide growth at reasonable valuations.

For investments in Debt Securities, the scheme will predominantly invest in sovereign and PSU debt securities to ensure that the portfolio has better liquidity and is of relatively high credit quality. The debt allocation will be actively managed, and the Fund Manager and Investment team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy as well as developments in global markets. Thus, if the Fund Manager and the Investment Team believe that long term interest rates are going to rise, the Scheme can move to instruments which have low maturity and thus low duration and help protect the Scheme's performance. Conversely, if the Fund Manager and Investment Team believe that long term interest rates are going to fall, the Scheme can invest in longer tenor instruments and thus benefit out of the larger rise in prices of longer tenor bonds.

For investments in Gold Related instruments, the scheme will predominantly invest in units of Quantum Gold ETF. In addition, the Scheme could invest in Electronic Gold Receipts as and when permitted under the SEBI Regulations.

PROCEDURE AND RECORDING OF INVESTMENT DECISIONS:

The Investment Decisions will be made by the AMC's Portfolio/ Investment Team. The Portfolio / Investment Team will comprise of the Fund Manager for Equity & Gold and Fund Manager for Fixed Income.

The Managing Director and 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 pursuant to para-No 12.23 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023.

PERFORMANCE MEASUREMENT AND REPORTING

The Employee Investment Committee of the AMC 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 MD & CEO/Fund Manager will make presentations to the Board of the AMC and the Trustees periodically, indicating the performance of the Scheme. The Board of AMC and Trustee will review the performance of the Scheme in comparison to the benchmark.

The MD & 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 MD & 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 vis-à-vis the benchmark and may take corrective action in case of unsatisfactory performance.

PORTFOLIO TURNOVER

Portfolio Turnover measures the volume of trading that occurs in a Scheme's portfolio during a given time period. The Scheme is 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. It will be the endeavor of the fund manager to keep portfolio turnover rates as low as possible.

INVESTMENT BY AMC IN THE SCHEME

The AMC may invest in the Scheme at any time during the NFO and continuous offer period subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme.

Further, the AMC shall, based on the risk value assigned to the scheme, invest minimum amount as a percentage of assets under management of the scheme, pursuant to para-No. 6.9.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023.

During the NFO period, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment pursuant to this circular.

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 Scheme Investing in Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments

(ii) Investment Objective

The investment objective of the Scheme is to generate long term capital appreciation / income by investing in Diversified portfolio of Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments.

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

(iii) Investment Pattern

The Scheme will invest in Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold related instruments.

Portfolio break-up with minimum and maximum asset allocation is mentioned under paragraph 'Asset Allocation'.

(iv) Terms of Issue

- a) Liquidity provisions such as listing, repurchase, redemption.
The Scheme is open ended Multi Asset Allocation Fund with Purchase and Redemption of Units on any Business Day. The Scheme being open ended; the Units are not proposed to be listed on any stock exchange. 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.
The 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 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 and the Plan(s) / option thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / option thereunder and affect the interests of Unit Holders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- 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 Trustees 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 the 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 Regulations with which the Scheme has been required to comply.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

NIFTY 50 TRI (40%), CRISIL Short Term Bond Fund All Index (45%), Domestic Price of Gold (15%). The benchmark will be representative of Fund's asset allocation in between equity, debt & gold securities and most suited for comparison for performance of the scheme.

The Trustee/AMC reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, after obtaining relevant approval from SEBI.

H. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age	Educational Qualifications	Tenure of managing the Scheme	Brief Experience	Other Schemes Managed
Chirag Mehta – Equity & Gold	42	MMS (Finance), M.Com, CAIA	-	<p>Quantum Asset Management Company Private Limited from May, 2009 – till date</p> <p>Mr. Chirag Mehta is the Chief Investment Officer and has more than 18 years of experience in the research and investments functions in the field of commodities and alternative investment strategies. He is a qualified CAIA (Chartered Alternative Investment Analyst) and has also completed his master’s in management studies specializing in Finance. He has interned at Kotak & Co. Ltd and has also attended the Federation of Indian Commodities Exchanges as part of his internship.</p>	<ul style="list-style-type: none"> • Quantum Equity Fund of Funds. • Quantum Multi Asset Fund of Funds. • Quantum India ESG Equity Fund. • Quantum Small Cap Fund.
Pankaj Pathak – Fixed Income	36	PGDM (Banking and Finance), CFA (CFA Institute, USA), JAIIB & CAIIB from IIBF	-	<p>Quantum Asset Management Company Private Limited From October 2013 – till date</p> <p>Mr. Pankaj Pathak has over 14 years’ experience in Fixed income Investments and Macro-economic research. Prior to joining Quantum, he was associated with Bank of Maharashtra as Debt and Derivative Trader.</p>	<ul style="list-style-type: none"> • Quantum Liquid Fund • Quantum Dynamic Bond Fund

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

INVESTMENT RESTRICTIONS

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

1. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction.
2. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.
3. Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
4. The Mutual Fund shall get the securities purchased/ transferred in the name of the Mutual Fund on account of the Scheme, wherever the investments are intended to be of a long - term nature.
5. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act subject to the below limits at rating level:

The scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of its NAV of the Scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to overall limit of 12% of its NAV of the Scheme for a single issuer.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Tri-party Repos on Government securities or treasury bills (TREPS).

6. The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

Provided that the Scheme may invest in unlisted non- convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by SEBI from time to time.

7. The Mutual Fund under all its Scheme(s) will not own more than 10% of any Company's paid-up capital carrying voting rights.

Provided that the Sponsor of the Fund, its associate or group company including the asset management company of the Fund, through the Scheme(s) of the Fund or otherwise, individually or collectively, directly or indirectly, shall not have 10% or more of the shareholding or voting rights in the asset management company or the trustee company of any other mutual fund.

8. Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if:-

(i) such transfers are made at the prevailing market price for quoted Securities on spot basis

Explanation : spot basis shall have the same meaning as specified by Stock Exchange for spot transactions

Provided that inter scheme transfer of money market or debt security (irrespective of maturity) shall take place based on prices made available by valuation agencies as prescribed by SEBI from time to time.

(ii) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

9. The Scheme may invest in another scheme(s) 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 AMC or in schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund.

Provided that the Scheme shall not invest in any fund of funds scheme.

10. The Scheme shall abide by the following guidelines for parking of funds in short term deposits pursuant to para-No. 12.16 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023.

(i) "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.

(ii) Such short-term deposits shall be held in the name of the Scheme.

(iii) The Scheme(s) shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.

(iv) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

(v) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.

(vi) The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme. Trustees/ AMC shall also take steps to ensure that a bank in which the Scheme has short term deposit does not invest in the Scheme until the Scheme has short term deposit with such bank.

(vii) No investment management and advisory fees will be charged for such investments in the respective Scheme.

11. The Scheme shall not make any investments in:

a. any unlisted security of an associate or group company of the Sponsors;

b. any security issued by way of private placement by an associate or group company of the Sponsors;

c. the listed securities of group companies of the Sponsors which is in excess of 25% of the net assets;

d. any fund of funds scheme.

12. The Scheme shall not invest more than 10% of its NAV in case of the equity shares or equity related instruments of any company.

13. The Scheme shall only invest in equity shares or equity related instruments which are listed or to be listed.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. The AMC/Trustee may from time to time alter these restrictions in conformity with the SEBI (MF) Regulations. All investment restrictions shall be applicable at the time of making investment.

J. HOW HAS THE SCHEME PERFORMED?

This Scheme is a new scheme and does not have any performance track record.

(i) SCHEME PORTFOLIO HOLDINGS (TOP 10 HOLDINGS) – Not Applicable

Issuer	% to NAV
This Scheme is a new scheme, this is not available	

(ii) FUND ALLOCATION TOWARD VARIOUS SECTORS – Not Applicable

Sector Allocation
This Scheme is a new scheme, this is not available

(iii) Scheme's latest monthly portfolio holdings shall be available once portfolio is constructed at the following link <https://www.quantumamc.com/schemeportfolio.aspx?SchemeId=0&FactSheetType=2>

(iv) Portfolio Turnover Ratio:

The scheme is a new scheme, this is not available.

K. AGGREGATE INVESTMENT IN THE SCHEME BY AMC'S BOARD OF DIRECTORS, SCHEME'S FUND MANAGER(S), OTHER KEY MANAGERIAL PERSONNEL:

This is a new scheme; hence this shall not be applicable.

L. HOW IS THE SCHEME DIFFERENT FROM THE EXISTING SCHEME OF THE MUTUAL FUND?

Quantum Mutual Fund currently does not have any Open - ended Hybrid Scheme. Quantum Mutual Fund has Multi Asset Fund of Funds schemes details as follows:

Name of the Scheme	Quantum Multi Asset Fund of Funds			
Investment Objectives	The investment objective of the Scheme is to generate modest capital appreciation while trying to reduce risk (by diversifying risks across asset classes) from a combined portfolio of equity, debt / money markets and gold schemes of Quantum Mutual Fund. The Scheme may invest in the units of debt / money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise / that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund. There can be no assurance that the investment objective of the Scheme will be realized.			
Asset Allocation	Instruments	Indicative allocation (% of total assets)		Risk Profile
		Minimum	Maximum	High/ Medium/ Low
	Units of Equity Schemes	25	65	Very High
	Units of Debt / Money Market Schemes	25	65	Low to Moderately High
	Units of Gold Scheme	10	20	High
	Money Market instruments, Short-term Corporate debt securities, Tri - Party Repo, Repo / Reverse Repo in government securities and treasury bills only	0	5	Low to Moderately High
Asset Under Management as on January 31, 2024	Rs. 58.13 Crs			
No. of Folios As on January 31, 2024	2856			

III. UNITS AND OFFER

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

A. NEW FUND OFFER (NFO)

<p>New Fund Offer Period This is the period during which a new Scheme sells its units to the investors</p>	<p>NFO opens on: February 19, 2024 NFO closes on: March 01, 2024 Scheme Reopens on: March 13, 2024</p> <p>As per SEBI circular SEBI/HO/IMD/IMD-RAC-2/P/CIR/2023/60 dated April 25, 2023, the NFO shall remain open for subscription for a minimum period of three working days. Further, pursuant to para-No. 1.10 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023, the maximum number of days for which the NFO will be open shall be 15 days.</p> <p>In case the NFO Opening/Closing Date is subsequently declared as a non-Business Day, the following Business Day will be deemed to be the NFO Opening/Closing Date. The Trustee/AMC reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription list of the New Fund Offer Period shall not be kept open for more than 15 days. An addendum shall be uploaded on the AMC website www.quantumamc.com notifying the change in the NFO Dates / Period.</p>
<p>New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>The New Fund Offer price of Units of the scheme will be Rs. 10 per Unit.</p>
<p>Minimum Amount for Application during the NFO</p>	<p>Rs. 500/-and in multiples of Re.1/- thereafter.</p>
<p>Minimum Target amount This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 Business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 Business days from the date of closure of the NFO period.</p>	<p>Rs. 10,00,00,000 (Rupees Ten crore)/- during the New Fund Offer Period. In the event this amount is not raised during the NFO period, the amount collected under the Scheme will be refunded to the applicants as mentioned in the section, 'Refund'.</p>
<p>Maximum amount to be raised (if any)</p>	<p>Not Applicable</p>

<p>Plans / Options offered</p>	<p>The Scheme offers two plans:</p> <ul style="list-style-type: none"> – (i) Direct Plan – (ii) Regular Plan <p>Each Plan offers Growth Option.</p> <p>The income attributable to Units under Growth Option will continue to remain invested and will be reflected in the Net Asset Value of Units under Growth Option.</p> <p>Investor should indicate the Direct / Regular Plan for which the subscription is made by indicating the choice in the application form. In case of valid application received without indicating any choice of plan then the application will be processed for plan as under:</p> <table border="1" data-bbox="501 741 1453 1171"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application.</p> <p>The Trustees reserves the right to introduce a new Option/ Plan at a later date, subject to the SEBI Regulations.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
3	Not mentioned	Regular	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
<p>Income Distribution Policy</p>	<p>Not Applicable, as the Scheme does not have Income Distribution Cum Capital Withdrawal Option.</p>																																				
<p>Allotment</p>	<p>All the Applicants whose cheques / subscription amount towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order.</p> <p>The Trustee retains the sole and absolute discretion to reject any application which are not complete in all respects / in order. The process of allotment of Units in demat or physical mode (as opted by the investor / unit holder in the application form) and sending of allotment confirmation by way of email and / or Short Messaging Service (SMS) (if the mobile number is not registered under Do Not Call Registry) specifying the number of units or issue units in the dematerialized form as soon as possible but not later than within 5 Business</p>																																				

	Days from the date of closure of the NFO period. The said allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number.
Refund	<p>If the Scheme fails to collect the minimum subscription amount of Rs. 10,00,00,000 (Rupees Ten Crore only), the Mutual Fund shall be liable to refund the money (without interest except as provided below) to the applicants.</p> <p>If application is rejected, full amount will be refunded within 5 Business Days of closure of NFO. If refunded later than 5 Business Days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</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>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; There shall be no joint holding with minor investments. 5. Partnership Firms; & Limited Liability Partnerships (LLP); 6. Companies, Bodies Corporate and societies registered under the Societies Registration Act,1860; Co-Operative Societies registered under the Co-Operative Societies Act, 1912, One person Company; 7. Banks & Financial Institutions; 8. Mutual Funds registered with SEBI; / Alternative Investment 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 Portfolio Investors (FPI) 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 Researches, Multilateral Funding Agencies/Bodies

Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;

14. Other schemes of Quantum Mutual Fund registered with SEBI subject to the conditions and limits prescribed by SEBI Regulations;
15. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme;
16. Such other individuals/institutions/body corporate etc., as may be decided by the AMC/ 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:

1. United States Person (US Person) as defined under regulations promulgated under the US Securities Act of 1933
2. Person residing in USA and Canada
3. NRI residing in any FATF (Financial Action Task Force) declared 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. No request for withdrawal of application made during the New Fund Offer Period will be entertained.
2. 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 and Foreign Portfolio Investors (FPI) for purchasing/Repurchasing/Redeeming Units of the mutual funds subject to conditions stipulated therein.
3. If an Indian Resident / Non-Resident Indian (New as well as existing investors), at the time of initiating new purchase request including new SIP/ STP/ SWP is situated or located in USA / Canada, then such investor shall not be allowed to make such a request / invest using Electronic Mode such as Website, Email, WhatsApp, Fax etc. till the time investor returns back to India.
4. 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

	<p>details will be treated as incomplete. Such incomplete application will be rejected.</p>
<p>Where can you submit the filled-up applications</p>	<p>During the NFO period the applications complete in all respects, can be submitted at Collection Centers / ISCs / Official Points of Acceptance, details as mentioned below:</p> <ul style="list-style-type: none"> • Quantum Asset Management Company Private Limited, 6th Floor, Hoechst House, Nariman Point, Mumbai - 400 021 or its Collection Center details mentioned on back cover page of the SID. • KFin Technologies Limited, Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda Serilingampally Mandal, Hyderabad - 500032 or its Investor Services Center/ Collection Center details mentioned on back cover page of this SID. • Investors can invest in units of the Scheme through an online website of KFin Technologies Limited www.kfintech.com • Investors can invest in units of the Scheme through – KTRACK / KBOLT GO mobile application of KFin Technologies Limited • Investors can invest in units in the Scheme through Electronic Mode - Website. Please refer SAI for the detail's terms and conditions for transactions through website. • The existing Investor who is registered with the AMC can invest through Electronic Mode - Website, Electronic Mail (Email), Email with Attachment, Fax, Short Messaging Services (SMS), WhatsApp Messenger, HIKE Messenger and other Electronic Mode as may be permitted and notify by the AMC from time to time. Please refer SAI for the detail's terms and conditions for transactions through Electronic Mode. • Investors can also purchase units of the Scheme during NFO by placing an order with the members (stockbrokers) of stock exchanges / clearing members. These members (stockbrokers) / 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. • Investors may purchase units during NFO through the Stock Exchange Infrastructure. In order to facilitate transactions in mutual fund units BSE has introduce BSE STAR MF Plat form and NSE has introduce Mutual fund service system (MFSS). Please refer SAI for detailed process on subscription / redemption of units of the schemes through stock exchange mechanism. • Investor may purchase units of the Scheme during NFO through Mutual Fund Utility India Private Limited (MFUI) platform either electronically on www.mfuonline.com or physically through the authorized Points of Service ("POS") of MFUI details of which are available on AMC website. Please refer SAI for detailed terms and conditions for transactions through MFUI platform.

	<ul style="list-style-type: none"> Investors may purchase units of the scheme during NFO through MF Central https://www.mfcentral.com. <p>Application Supported by Blocked Amount (ASBA) Facility will be provided to the investors subscribing to NFO of the Scheme. It shall co-exist with the existing process, wherein cheques / demand drafts are used as a mode of payment.</p>
Option to hold units in Dematerialized Mode	<p>The unit holders are given an option to hold the units in physical mode or in dematerialized mode.</p> <p>The Investor intending to hold the units in dematerialized mode will be required to have a beneficiary account with a Depository Participant and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription / additional purchase of the units of the Scheme. The Investor who wish to trade in units would be required to have a demat account.</p>
How to Apply	<p>Investors can apply / invest in the scheme through physical mode or through online mode during NFO as stated in the column - where can you submit the filled-up applications and Ongoing Offer as stated in the column - Where can the applications for purchase/redemption/ switches be submitted.</p>
Listing	<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>
Special Products available during the NFO	<p>Switching Options</p> <p>The Unit holders will be able to invest during the New Fund Offer Period by switching part or all of their investments held in respective options of the existing scheme of Quantum Mutual Fund subject to terms and conditions of the respective scheme.</p>
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.	<p>Presently, AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in demat mode or in physical mode will stand reduced by the numbers of units redeemed.</p>

B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions / redemptions after the closure of the NFO period.</p>	<p>The Scheme will offer Units for Purchase and Redemption at Applicable NAV on every Business Day on an ongoing basis commencing not later 5 Business Days from the date of allotment.</p>
<p>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.</p>	<p>At the applicable NAV</p>
<p>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</p>	<p>At the applicable NAV, subject to prevailing exit load.</p>
<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 switches 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>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</p> <ol style="list-style-type: none"> In respect of valid application received upto 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/ purchase (including switch in) as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time (3.00 p.m.), the closing NAV of the day shall be applicable; In respect of valid application received after 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription / purchase (including switch in) as per the application are credited to the bank account of the Scheme on the same day or before the cut-off time of the next business day i.e. funds are available for utilization before the cut-off time of the next Business Day, the closing NAV of the next

	<p>Business Day shall be applicable;</p> <p>c. However, irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/ purchase (including switch in) as per the application are credited to the bank account of the Scheme on or before the cut-off time of the subsequent Business day i.e. the funds are available for utilisation before the cut-off time of the subsequent Business day, the closing NAV of the such subsequent Business Day shall be applicable,.</p> <p>It may be noted that in case of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution Cum Capital Withdrawal Facility, the units will be allotted based on the funds available for utilization by the respective schemes / target schemes irrespective of the installment date of the SIP, STP or record date of income distribution.</p> <p>REDEMPTIONS INCLUDING SWITCH-OUTS:</p> <ol style="list-style-type: none"> 1. In respect of valid applications received up to 3 p.m. on a Business Day - the closing NAV of the day of receipt of application shall be applicable. 2. In respect of valid applications received after 3 p.m. on a Business Day - the closing NAV of the next Business Day shall be applicable.
Income Distribution Policy	Not Applicable. As the Scheme does not offer Income Cum Capital Withdrawal Option.
Where can the applications for purchase/redemption/ switches be submitted?	<p>Applications complete in all respects, can be submitted at:</p> <ol style="list-style-type: none"> (a) KFin Technologies Limited, Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda Serilingampally Mandal, Hyderabad - 500032 or its Investor Services Center/ Collection Center details mentioned on back cover page of this SID. (b) Investors can purchase / redeem units of the Scheme through an online website of KFin Technologies Limited www.kfintech.com by opening an account on KFin Technologies Website. (c) Investors can purchase / redeem units of the Scheme through – KTRACK / KBOLT Go a mobile application of KFin Technologies Limited . (d) Quantum Asset Management Company Private Limited, 6th Floor, Hoechst House, Nariman Point, Mumbai - 400021 or its collection center details mentioned on back cover page of SID; (e) Investors can purchase / redeem units of the Scheme through Electronic Mode - Website, Electronic Mail (Email), Email with Attachment, Short Messaging Services (SMS), WhatsApp Messenger, HIKE Messenger and other Electronic Mode as may be permitted and notify by the AMC from time to time. Please refer SAI for the details terms and conditions for transactions through Electronic Mode.

	<p>(f) Investors can invest in the Scheme by making switch from other schemes (other than exchange traded fund) of Quantum Mutual Fund.</p> <p>(g) In order to facilitate transactions in mutual fund units BSE has introduced BSE STAR MF Platform and NSE has introduced Mutual Fund Service System (MFSS). Investors can purchase/redeem units of the Scheme by placing an order for purchase/redemption with the members (Stock Broker) / clearing members of stock exchanges /Distributors. These members (Stock Brokers) / clearing members / Distributors would be availing the platform / mechanism provided by the stock exchanges for placing an order for purchase / redemption of units of the Scheme through Stock Exchange Infrastructure. Please refer SAI for detailed process on subscription / redemption of units of the scheme through stock exchange mechanism.</p> <p>(h) Investors can purchase / redeem units of the Scheme through Mutual Fund Utility India Private Limited (MFUI) platform either electronically on www.mfuonline.com or physically through the authorized Points of Service (“POS”) of MFUI details of which are available on AMC website. Please refer SAI for detailed terms and conditions for transactions through MFUI platform.</p> <p>(i) Transaction Through MFCentral - Pursuant to para-No. 16.6 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023, to comply with the requirements of RTA interoperable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the QRTA’s, Kfin Technologies Limited (“KFintech”) and Computer Age Management Services Limited (“CAMS”) have jointly developed MFCentral - A digital platform for Mutual Fund investors.</p> <p>Investors can purchase / redeem units of the schemes of units of the Scheme MFCentral either electronically www.mfcentral.com or physically through the authorized Points of Service of MFCentral as and when available by MFCentral.</p>
How to Apply	Investors can apply / invest in the scheme through physical mode or through online mode during NFO as stated in the column - where can you submit the filled-up applications and Ongoing Offer as stated in the column - Where can the applications for purchase/redemption/ switches be submitted.
Listing	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.
Minimum Application Amount for purchase / redemption/switches	<p>a) Initial purchase: Rs. 500 /- and in multiples of Re. 1 thereafter</p> <p>b) Additional Purchase: Rs. 500 /- and in multiples of Re.1 thereafter / 50 units</p> <p>The provision for Minimum Application amount will not be applicable in case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP)</p> <p>c) Redemption / Switches: Rs.500 /- and multiple of Re.1 thereafter OR accounting balance whichever is less / 50 units.</p>

	Pursuant to para-No. 6.10 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023, the minimum application / redemption amount shall not be applicable for investments made by the Designated Employees of the AMC in scheme.																																				
Minimum balance to be maintained and consequences of non-maintenance.	There is no minimum balance requirements.																																				
Option to hold units in Dematerialized Mode	<p>The unit holders are given an option to hold the units in physical mode or in dematerialized mode.</p> <p>The Investor intending to hold the units in dematerialized mode will be required to have a beneficiary account with a Depository Participant and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription / additional purchase of the units of the Scheme. The Investor who wish to trade in units would be required to have a demat account.</p>																																				
Plans / Options offered under the Scheme	<p>The Scheme offers two plans:</p> <ul style="list-style-type: none"> – (i) Direct Plan – (ii) Regular Plan <p>Each Plan offers Growth Option.</p> <p>Investor should indicate the Direct / Regular Plan for which the subscription is made by indicating the choice in the application form. In case of valid application received without indicating any choice of plan then the application will be processed for plan as under:</p> <table border="1" data-bbox="475 1279 1461 1653"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
3	Not mentioned	Regular	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		

Special Products Available

1. SYSTEMATIC INVESTMENT PLAN (SIP)

This facility enables investors to save and invest periodically over a long period of time.

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
Frequency of dates	Daily - All Business Days Weekly – 7, 15, 21, 28 Fortnightly – 5 & 21 OR 7 & 25 Monthly / Quarterly – 5, 7, 15, 21, 25, 28				

- 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's applicable NAV.
- The request for enrollment of SIP in the prescribed form should be received at any official point of acceptance / Investor service center at least 21 Calendar Days in advance before the execution / commencement date.
- 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.
- The units will be allotted to the investor at applicable NAV of the respective Business Days on which the investment is sought to be made as per the applicable cut-off timing subject to the funds available for utilisation.
- 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 or any other reason as intimated by the bank, the AMC reserves the right to discontinue the SIP facility provided to the investor/unitholder.
- 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.
- The provision for Minimum Application Amount will not be applicable under

SIP Investments.

2. 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
Frequency of dates	Weekly – 7, 15, 21, 28 Fortnightly – 5 & 21 OR 7 & 25 Monthly / Quarterly – 5, 7, 15, 21, 25, 28			
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 subject to applicable load. 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 10 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 least 10 Business Days in advance before the execution / commencement date.

3. 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
Frequency of dates	Daily - All Business Days Weekly – 7, 15, 21, 28 Fortnightly – 5 & 21 OR 7 & 25 Monthly / Quarterly – 5, 7, 15, 21, 25, 28				
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 10 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 10 Business Days in advance before the execution / commencement date.

	<p>6. 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.</p> <p>SWITCHING OPTION</p> <p>Inter - Scheme switching</p> <p>Unitholders under the scheme have the option to switch part or all of their investments from one plan / option of the scheme to plan / option of the other scheme of Quantum Mutual Fund subject to terms and conditions of the respective scheme.</p> <p>The switch will be affected by way of redemption of units from one plan / option of a scheme and a reinvestment of the redemption proceeds in the plan / option of the other scheme of Quantum mutual Fund.</p> <p>The switch must comply with the redemption rules and issue rules of the respective Scheme.</p> <p>Intra - Scheme switching</p> <p>Unitholders under the scheme have the option to switch part or all of their investments within the scheme from one plan to other plan.</p> <p>The switch will be affected by way of redemption of units from one plan of a scheme and a reinvestment of the redemption proceeds in the other plan of the scheme.</p> <p>No exit load shall be levied in case of switch from one plan to other plan within the scheme.</p>
<p>Accounts Statements</p>	<p>Account Statements / Allotment Confirmation:</p> <p>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS or issue units in the dematerialized form as soon as possible but not later than 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription.</p> <p>Thereafter, a Consolidated Account Statement for each calendar month shall be sent by mail / email on or before 15th of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. Such transactions in mutual funds shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment,</p>

	<p>systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions. The CAS shall also include the total purchase value / cost of investment in each scheme.</p> <p>The CAS issued for the half year (September / March) shall include:</p> <ol style="list-style-type: none"> 1. The amount of actual gross commission paid to the distributors (in absolute terms) during the half-year period against the concerned investors /unit holders total investments in each scheme. 2. Average Total Expense Ratio of the scheme (in percentage terms) for the half-year period for each Scheme's applicable plan (regular or direct or both) where the concerned investor / unit holder has actually invested in. <p>The half-yearly CAS shall not be issued to those investors who do not have any holdings in Schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <p>For the purpose of sending the CAS, common investors / unitholders with the same holding pattern of the folio across mutual funds / depository shall be identified by their Permanent Account Number (PAN). In case of multiple holdings, it shall be identified on the basis of PAN of first holder and pattern of holding.</p> <p>The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.</p> <p>In the event of the folio is having more than one registered / joint holders, the CAS shall be sent to the first named unit holder and not to other registered / joint holders.</p> <p>The CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail as per the timeline specified by the SEBI from time to time i.e. on or before 21st day of succeeding month by the AMC / Registrar to all such investors / unit holders which do not have demat account and in whose folio no transactions has taken place during the period.</p> <p>The CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September / March), shall be sent by mail/ email as per the timeline specified by the SEBI from time to time i.e. on or before 21st day of succeeding month by the Depositories to all such investors / unit holders which has demat account with nil balance and no transaction in securities or in folio has taken place during the period.</p> <p>The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.</p>
Redemption	Units can be redeemed (sold back to the Mutual Fund) at the Redemption Price during the Ongoing Offer Period.

The redemption or repurchase proceeds shall be dispatched / credited to the registered bank account of the unitholders within 3 working days from the date of redemption or repurchase.

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.

The minimum amount in rupees for Redemption shall be Rs. 500/- and multiples of Re. 1/- or account balance whichever is less / 50 Units.

Where Units under a Scheme are held under both Direct and Regular Plans and the Redemption / Switch request pertains to the Regular Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Direct Plan. However, when Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

Redemption under dematerialized mode:

1. The investor who holds units in the demat mode is required to place request for redemption directly with the Depository Participants. The Investor should provide request for redemption to their Depository Participants along with Depository Instruction Slip and such other documents as may be specified by the Depository Participants.
2. If the investor wish to redeem the units hold in demat mode with the AMC in such case the investor is required to convert such units in the physical mode by submitting request for Rematerialization to the Depository Participants and after conversion of such units into the physical mode to the AMC for redemption of such units.
3. The investor can also redeem units holds in demat mode through Stock Exchange Infrastructure.
4. The redemption request submitted to the AMC / Registrar directly for units held in demat mode shall be rejected.

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 regulation.

Pursuant to para-No. 14.3 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023, the treatment of unclaimed redemption and dividend amounts shall be specified in SAI.

Email ID and Mobile number for communication

Primary holders should provide their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

<p>Delay in payment of redemption / repurchase proceeds</p>	<p>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). However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain details from the investor / unitholders for verification of identity or such other details relating to subscription of units under any applicable law or as may be requested by a regulatory body or any government authority which may result in delay in processing the application.</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>RIGHT TO RESTRICT REDEMPTION AND/OR SUSPEND REDEMPTION OF THE UNITS Pursuant to para-No. 1.12 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023</p> <p>The Fund at its sole discretion reserves the right to restrict Redemption (including switch-out) of the Units of the Scheme of the Fund on circumstance leading to a systemic crisis or event that severely constricts market liquidity or the efficient markets such as:</p> <ul style="list-style-type: none"> a) Liquidity Issue - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. b) Market failures / Exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. c) Operation Issue - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). <p>The restriction may be imposed on redemption for a period not exceeding 10 working days in any 90-day period and subject to approval of the Board of AMC and Trustee on occurrence of the above event. The Restriction shall be informed to SEBI immediately.</p> <p>Redemption requests up to Rs. 2 Lakhs shall not be subject to such restriction and where redemption requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.</p> <p>The AMC / Trustee reserves the right to change / modify the provisions pertaining to the right to restrict Redemption of the Units in the Scheme(s) of the Fund in accordance with SEBI (Mutual Funds) Regulations.</p>
<p>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.</p>	<p>Presently, AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in demat mode or in physical mode will stand reduced by the numbers of units redeemed.</p>

<p>Segregated Portfolio</p>	<p>Segregated Portfolio means portfolio (both principle and interest), comprising of debt or money market instrument affected by a credit event or actual default of either the interest or principal amount (in case of unrated debt or money market instruments) by the issuer of such instruments, that has been segregated in a mutual fund scheme.</p> <p>In order to ensure fair treatment to all investors in case of a Credit Event and to deal with liquidity risk, pursuant to para-No.4.4 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023 has allowed creation of Segregated Portfolio of debt and money market instruments by mutual fund schemes. Creation of Segregated Portfolio shall be optional and at the sole discretion of the asset management company. Please refer to Statement of Additional Information (SAI) for details.</p>
<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. IDCW declared on Units under lien will be paid / re-invested to the credit of the Unit Holder and not the lien holder unless specified otherwise in the lien letter.</p>
<p>Process for Investments made in the name of a Minor through a Guardian</p>	<p>Process for Investments made in the name of a Minor through a Guardian Pursuant to para-No. 17.6 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023:</p> <ul style="list-style-type: none"> (a) Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the guardian only. (b) The AMC will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. (c) All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original

	<p>cheque leaf of the new bank account.</p> <p>(d) No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.</p> <p>(e) Irrespective of the source of subscription, all redemption proceeds shall be credited only in the verified bank account to minor i.e. the account the minor may hold with the parents / legal guardian after completion of all KYC formalities.</p> <p>Please refer SAI for detail process and documentation.</p>
--	---

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 and disclose the first NAV(s) of the scheme not later than 5 (five) Business Days from the date of allotment. Thereafter, as per SEBI Mutual Fund regulations NAV shall be calculated and disclosed on every Business Day the NAV under separate head on the website of the Fund www.QuantumAMC.com and on the website of Association of Mutual Funds in India www.amfiindia.com by 11.00 p.m. on every Business Days.</p> <p>Investors may obtain latest NAV through SMS by writing to AMC.</p> <p>Sale (Subscription) and Repurchase (Redemption) Price Illustration:</p> <p>Assumed NAV Rs.11.00 Per Unit, Entry Load – Nil, Exit Load – 1%</p> <p>Sale Price = NAV + (Entry Load (%) (if any) * NAV) Sale Price = 11 + (0% * 11) Sale Price = 11 + 0 Sale Price = Rs.11/-</p> <p>Repurchase Price = NAV – (Exit Load (%) * NAV) Repurchase Price = 11 – (1% * 11) Repurchase Price = 11 – 0.11 Repurchase Price = Rs.10.89</p>
<p>Portfolio disclosure: 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 will disclose portfolio (along with ISIN) in user friendly & downloadable spreadsheet format, as on the last day of the month / half year for the scheme on its website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com within 10 days from the close of each month / half year.</p> <p>In case of unitholders whose email addresses are registered, the Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month / half year respectively.</p> <p>The Fund will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English & Hindi, disclosing the hosting of the half yearly statement of the scheme's portfolio on the AMC's website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com. The Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholders.</p>

<p>Half Yearly Results</p>	<p>The Fund shall within one month from the close of each half year, (i.e. March 31 and on September 30), host a soft copy of its unaudited financial results on its website www.QuantumAMC.com. Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p>
<p>Annual Report</p>	<p>The AMC / Mutual Fund shall be sent the Scheme wise annual report or an abridged summary thereof within four months from the date of closure of the relevant accounting year i.e. March 31 each year to all investors / unit holders as per the following mode:</p> <p>(i) by e-mail to the investors / Unit holders whose e-mail address is available with the AMC / Fund.</p> <p>(ii) in physical form to the investors / Unit holders whose email address is not registered with the AMC / Fund and/or those Unit holders who have opted / requested for the same.</p> <p>The physical copies of the scheme wise annual report or abridged summary shall be made available to the investors / unit holders at the registered office of the AMC.</p> <p>A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India.</p> <p>The AMC / Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p>
<p>Product Labelling / Risk o Meter</p>	<p>The Risk-o-meter shall have following six levels of risk:</p> <ul style="list-style-type: none"> i. Low Risk ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk v. High Risk and vi. Very High Risk <p>The evaluation of risk levels of a scheme shall be done pursuant to para-No. 17.4 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023.</p> <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall</p>

	<p>be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.</p> <p>The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.</p> <p>The Product Labeling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.</p>		
Other Disclosures	<p>To enhance investor awareness and information dissemination to investors, SEBI prescribes various additional disclosures to be made by Mutual Funds from time to time on its website/on the website of AMFI, stock exchanges, etc.</p> <p>These disclosures include Scheme Summary Documents, Investor charter (which details the services provided to Investors, Rights of Investors, various activities of Mutual Funds with timelines, DOs and DON'Ts for Investors, Grievance Redressal Mechanism, etc.)</p> <p>Investors may refer to the same.</p>		
Associate Transactions	Please refer to Statement of Additional Information (SAI)		
Repurchase and Sale Price-Limits	The repurchase price shall not be lower than 95% of the NAV subject to SEBI regulation as amended from time to time.		
<p>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.</p>	(a) Tax deductible on Income distributed.		
	<ol style="list-style-type: none"> 1. Resident Investors - 10% (#) 2. Non Resident Investor – 20% (Plus applicable Surcharge and Cess) 		
	(b) Tax on Capital Gains*	Long Term	Short Term
	Resident Individuals & HUF	20% with Indexation	Maximum 30%
	FII's / Overseas Financial Organizations	10% without Indexation	30%
	Partnership Firm	20% with Indexation	30%
Non Resident Indians	10% without indexation (on transfer of long term capital assets being unlisted securities)	Maximum 30%	
Indian Companies	20% with Indexation	30%	

	Foreign Companies	10% without Indexation (on transfer of long term capital assets being unlisted securities)	40%
<p>* The mentioned Tax Rates shall be increased by applicable surcharge and Health and Education Cess @4%. This shall apply to all the categories of taxpayers.</p> <p>For further details on Taxation please refer the clause of Taxation of SAI.</p>			
Investor services	<p>Investor may contact the AMC for any Queries / Clarifications / Complaints to Mr. Chandrasen Manjrekar – Vice President Customer Relations at Email – CustomerCare@QuantumAMC.com, Telephone number – 1800 209 3863 / 1800 22 3863 (Toll Free) from Monday to Saturday anytime between 9.30 A.M. to 6.30 P.M. (Except on Public Holidays).</p> <p>Ms. Rina Nathani – Investor Relation Officer (IRO) can be contacted at Quantum Asset Management Company Private Limited, 6th Floor, Hoechst House, Nariman Point, Mumbai – 400021, Telephone Number 022-61447800, Email IRO@Quantumamc.com.</p> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stockbroker or the investor grievance cell of the respective stock exchange.</p> <p>The AMC has Grievance Policy which is available on AMC website https://www.quantumamc.com/policy.</p>		

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 shall be calculated for every Business Day and announced as of the close of every Business Days by 11.00 p.m. 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.

The first NAV will be calculated and announced within a period of 5 (five) Business Days after the allotment of the Units. Subsequently, the NAV shall be calculated on all Business Days and announced on the following Business Day.

NAV shall be rounded off up to two 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 stationery, bank charges etc.

The entire NFO Expenses shall be borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include, Registrar and Transfer Agent fee, marketing and selling costs, custody fees etc.

The estimated recurring expenses of the Scheme are as under:

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Up to 2.25%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Fees	
Marketing & Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps) ^	
Goods and Services tax on expenses other than investment and advisory fees	
Goods and Services tax on brokerage and transaction cost	
Other expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Up to 2.25 %

* as permitted under the Regulations.

^ Investor Education and Awareness initiatives

Pursuant to para-No. 10.1.16 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

The Total Expense Ratio of Direct Plan will be lower to the extent of the distribution expenses / commission which is charged to the Regular Plan.

Goods and Services Tax and Statutory Levies, if any on Investment Advisory fees will be charged to scheme within the overall limit of expense as permitted under the SEBI Regulations.

Brokerage and transaction cost incurred for the purpose of execution of trade will be expensed out in the scheme to the extent of 0.12% for cash market transactions. Brokerage and transaction costs exceeding of 0.12% for cash market transactions if any may be charged to the scheme within the maximum limit of TER as prescribed under regulation 52 of the Regulations.

No other additional expenses which are allowed to charge in terms of SEBI Regulations 52 (6A), (b) & (c) shall be charged to the Scheme.

The AMC has estimated that the above expense will be charged to the Scheme as permitted under Regulation 52 of SEBI (Mutual Funds) Regulations, 1996. For actual current expense being charged, the investor should refer to the website of the Mutual Fund viz. www.QuantumAMC.com /www.QuantumMF.com. The Fund would update the current expense ratio of the scheme on the website at least three working days prior to the effective date of the change. Investor can refer <https://www.quantumamc.com/total-expense-ratio/report-1> for total expense ratio details. Additionally, the Fund will disclose the Total Expense Ratio (TER) of the Scheme on daily basis on the website of AMFI (www.amfiindia.com).

As per Regulation 52(6)(C) of SEBI (MF) Regulations, the total expenses of the Scheme, including Investment Management and Advisory Fees shall be subject to following limits as specified below:

Asset Under Management Slab	Total Expense Ratio % limits
On the first Rs.500 Crores of the daily net assets	2.25
On the next Rs.250 Crores of the daily net assets	2.00
On the next Rs.1,250 Crores of the daily net assets	1.75
On the next Rs.3,000 Crores of the daily net assets	1.60
On the next Rs.5,000 Crores of the daily net assets	1.50
On the next Rs.40,000 Crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 Crores of daily net assets or part thereof
On balance of the assets	1.05

The maximum recurring expenses of the Scheme, including the investment management and advisory fee, together with additional expenses if any, shall not exceed the limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations 1996 read with read with the SEBI Master circular dated May 19,2023.

ILLUSTRATION OF IMPACT OF EXPENSE RATIO ON SCHEME'S RETURN:

Particular	Regular Plan	Direct Plan
Opening NAV at the beginning of the year (Rs.) (a)	100	100
Closing NAV before charging expense at the end of the year (b)	112	112
Scheme's gross returns for the year	12%	12%
Expense Charged during the year (other than Distribution Expenses/ Commission) (Rs.) (c)	2	2
Distribution Expenses/ Commission charged during the year (Rs.) (d)	0.15	0
NAV after charging expense (b-c-d)	110.85	111
Net Return to the Investor	10.85%	11%

The purpose of the above illustration is to explain the impact of expense ratio of the scheme. Above calculation are bases on assumed NAV and Expenses. The actual NAV, expenses and return on your investment may be more or less.

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. 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) or may call at (toll free no. 1-800-22-3863 / 1-800-20-9 3863).

Type of Load	Load chargeable (as % of NAV)
Entry Load	Not Applicable Pursuant to para-No. 10.4.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 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.
Exit Load	<ul style="list-style-type: none">• 1.00% if redeemed or switch out on or before 90 days from the date of allotment of units.• NIL if redeemed or switch out after 90 days from the date of allotment of units.

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. The above-mentioned load structure shall be equally applicable to the special products such as Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) and Switches etc. However, no load shall be charged for switching between option / plan within the Scheme.

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 along with 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 provided on the website of the AMC in respect of such changes. Any other measures which the mutual fund may feel necessary.

The Fund may charge the load within the stipulated limit of 5% 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. TRANSACTION CHARGES:

Pursuant to para-No. 10.5.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023, the AMC is allowed to deduct transaction charges of Rs. 100 for existing investors and Rs.150 for a first time investor per subscription of Rs.10,000 /- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.

Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.

E. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

Pursuant to para-No. 10.4 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023 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.

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. Disclosures regarding top 10 monetary penalties and action(s) taken during the last three years against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. :
Not Applicable

2. 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

3. 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

4. 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

5. 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

The Trustees have approved this Scheme Information Document on June 27, 2023 and have ensured that this scheme is a new product offered by Quantum Mutual Fund and is not a minor modification of the existing Schemes / Fund / Product.

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

Managing Director & Chief Executive Officer

Place: Mumbai

Date: February 7, 2024

INVESTOR SERVICE CENTERS/ OFFICIAL POINT OF ACCEPTANCE

Quantum Asset Management Company Pvt. Ltd. Mumbai: 6th Floor, Hoechst House, Nariman Point, Mumbai - 400 021

Ahmedabad: BSQUARE Office Solutions, 6th Floor Shree Krishna Centre, Nr. Mithakhali Six Roads, Navrangpura, Ahmedabad - 380 009

K-Fin Technologies Collection Centers

SL No	Branch Name	Address
1	Agartala	KFin Technologies Ltd., OLS RMS CHOWMUHANI, MANTRI BARI ROAD 1ST FLOOR, NEAR Jana Sevak Saloon Building TRAFFIC POINT, Agartala, Tripura West, Pin - 799001
2	Agra	KFin Technologies Ltd., House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra -282002 (UP)
3	Ahmedabad	KFin Technologies Ltd., Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad-380 009
4	Ajmer	KFin Technologies Ltd., 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305 001
5	Akola	KFin Technologies Ltd., Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies, Akola - 444001
6	Aligarh	KFin Technologies Ltd., 1st Floor Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001, Uttar Pradesh
7	Allahabad	KFin Technologies Ltd., Meena Bazar, 2nd Floor, 10 S.P. Marg , Civil Lines, Subhash Chauraha, Prayagraj, Allahabad - 21001
8	Alwar	KFin Technologies Ltd., 137, First Floor, Jai Complex, Road No - 2, Alwar-301001
9	Amaravathi	KFin Technologies Ltd., Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601
10	Ambala	KFin Technologies Ltd., 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001
11	Amritsar	KFin Technologies Ltd., SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar - 143 001
12	Anand	KFin Technologies Ltd., B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 388001
13	Anantapur	KFin Technologies Ltd., #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Anantapur - 515 001
14	Asansol	KFin Technologies Ltd., 1st Floor, 112/N, G. T. ROAD, BHANGA PACHIL, Paschim Bardhaman, Asansol - 713303, West Bengal
15	Aurangabad	KFin Technologies Ltd., Shop no B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad-431001
16	Azamgarh	KFin Technologies Ltd, Shop no 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh-276 001
17	Balasore	KFin Technologies Ltd., 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001, Orissa
18	Bangalore	KFin Technologies Ltd., OLD NO : 35 , NEW NO-59, 1st Floor KAMALA NIVAS, PUTTANNA ROAD, Basavanagudi, Bangalore - 560 004
19	Bankura	KFin Technologies Ltd., Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor, Ward No 24 Opp to PC Chandra, Bankura - 722101
20	Bareilly	KFin Technologies Ltd., 1ST FLOOR REAR SIDE A -SQUARE BUILDING, 54-CIVIL LINES, Ayub Khan Chauraha, BAREILLY - 243 001
21	Baroda	KFin Technologies Ltd., 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri, Vadodara - 390007.
22	Begusarai	KFin Technologies Ltd., SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, Begusarai - 851101, Bihar
23	Belgaum	KFin Technologies Ltd., Premises No 101 CTS NO 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011
24	Bellary	KFin Technologies Ltd., GROUND FLOOR, 3RD OFFICE, NEAR WOMENS COLLEGE ROAD, BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCADE, Bellary 583103
25	Berhampur (Or)	KFin Technologies Ltd., Opp -Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur-760001
26	Bhagalpur	KFin Technologies Ltd., 2nd Floor, Chandralok Complex, Near Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001
27	Bharuch	KFin Technologies Ltd., 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch - 392 001
28	Bhatinda	KFin Technologies Ltd., SECOND FLOOR, MCB -Z-3-01043 GONIANA ROAD, OPPOSITE NIPPON INDIA MF, GT ROAD, NEAR HANUMAN CHOWK, BHATINDA - 151001
29	Bhavnagar	KFin Technologies Ltd., 303, STERLING POINT, WAGHAWADI ROAD, BHAVNAGAR - 364001
30	Bhilai	KFin Technologies Ltd., Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai, Durg, BHILAI - 490200, Chhattisgarh
31	Bhilwara	KFin Technologies Ltd., Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near CanaraBank, Bhilwara-311001
32	Bhopal	KFin Technologies Ltd., SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P Nagar, Bhopal-462011
33	Bhubaneswar	KFin Technologies Ltd., A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar-751007
34	Bikaner	KFin Technologies Ltd, HNo 10, Himsar House, Museum circle, Civil line, Bikaner-334001
35	Bilaspur	KFin Technologies Ltd., ANANDAM PLAZA, Shop.No.306, 3rd Floor, Vyapar Vihar Main Road, Bilaspur-495001
36	Bokaro	KFin Technologies Ltd., CITY CENTRE, PLOT NO. HE-07, SECTOR-IV, BOKARO STEEL CITY, Bokaro Steel City - 827 004
37	Burdwan	KFin Technologies Ltd., Saluja Complex; 846, Laxmipur , G T Road, Burdwan, PS: BURDWAN & DIST: BURDWAN-EAST, Burdwan - 713101, West Bengal
38	Calicut	KFin Technologies Ltd., Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673 001
39	Chandigarh	KFin Technologies Ltd., First floor, SCO 2469-70, Sector 22-C, Chandigarh - 160022
40	Chennai	KFin Technologies Ltd., 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600034
41	Chinsura	KFin Technologies Ltd., 96, DOCTORS LANE, PO:CHINSURAH, DT: HOOGHLY, Chinsura - 712101
42	Cochin	KFin Technologies Ltd., Door No:61/2784, Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Cochin-682 015, Ernakulum District
43	Coimbatore	KFin Technologies Ltd., 3rd Floor, 1057 Jaya Enclave, Avanshi Road, Coimbatore- 641018
44	Cuttack	KFin Technologies Ltd., SHOP NO-45, 2ND FLOOR, NETAJI SUBAS BOSE ARCADE, BIG BAZAR BUILDING, ADJACENT TO RELIANCE TRENDS, DARGHA BAZAR, Cuttack - 753001
45	Darbhanga	KFin Technologies Ltd., H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga-846 004
46	Davangere	KFin Technologies Ltd., D.No 162/6 , 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Mandal, Davangere - 577002
47	Dehradun	KFin Technologies Ltd., Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun - 248 001
48	Deoria	KFin Technologies Ltd., K. K. Plaza, Above Apurva Sweets, Civil Lines Road, Deoria- 274001
49	Dhanbad	KFin Technologies Ltd., 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001
50	Dhule	KFin Technologies Ltd., Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule - 424001
51	Durgapur	KFin Technologies Ltd., MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Dist: Burdwan, Durgapur - 713216
52	Eluru	KFin Technologies Ltd., DNO-23A-7-72/73K K S PLAZA, MUNUKUTLA VARI STREET, OPP ANDHRA HOSPITALS, R R PETA, ELURU - 534002
53	Erode	KFin Technologies Ltd., No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode - 638 003
54	Faridabad	KFin Technologies Ltd., A-28, 3rd Floor, Nehru Ground, Neelam Bata Road, Nit, Peer Ki Mazar, Faridabad - 121 001
55	Ferozpur	KFin Technologies Ltd., The Mall Road, Chawla Building, 1st Floor., Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur City - 152002
56	Gandhidham	KFin Technologies Ltd., Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham - 370201
57	Gandhinagar	KFin Technologies Ltd., 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar - 382011
58	Gaya	KFin Technologies Ltd., Property No 711045129, Ground Floor., Hotel Skylark, Swarajpuri Road,, Gaya-823001, Bihar
59	Ghaziabad	KFin Technologies Ltd., FF - 31, Konark Building, Rajnagar, Ghaziabad - 201003
60	Ghaziipur	KFin Technologies Ltd., House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur-233 001
61	Gonda	KFin Technologies Ltd., House No. 782, Shiv Sadan, ITI Road, Near Raghukul Vidya Peeth, Civil Lines, Gonda-271 001
62	Gorakhpur	KFin Technologies Ltd., Shop No. 8-9 , 4th floor, Cross Mall, Gorakhpur - 273 001
63	Gulbarga	KFin Technologies Ltd., H NO 2-231, KRISHNA COMPLEX 2ND FLOOR, Opp. Municipal corporation Office, Jagat, Station Main Road, Kalaburagi, Gulbarga : 585105
64	Guntur	KFin Technologies Ltd., 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur -522002
65	Gurgaon	KFin Technologies Ltd., 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001
66	Guwahati	KFin Technologies Ltd., Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati - 781007
67	Gwalior	KFin Technologies Ltd., City Centre, Near Axis Bank, Gwalior - 474 011
68	Haldwani	KFin Technologies Ltd., Shop No. 5, KMVN Shopping Complex, Haldwani - 263139
69	Haridwar	KFin Technologies Ltd., Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410
70	Hassan	KFin Technologies Ltd., HEMADRI ARCADE, 2ND MAIN ROAD, SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL, Hassan - 573201
71	Hissar	KFin Technologies Ltd., Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar - 125001
72	Hoshiarpur	KFin Technologies Ltd., The Mall Complex Unit # SF-6, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001
73	Hubli	KFin Technologies Ltd., R R MAHALAXMI MANSION, ABOVE INDUSIND BANK, 2ND FLOOR, DESAI CROSS, PINTO ROAD, HUBLI - 580029
74	Hyderabad	KFin Technologies Ltd., No.303, Vamsee Estates, Opp. Bigbazaar, Ameerpet, Hyderabad - 500016
75	Indore	KFin Technologies Ltd., 101, Diamond Trade centre, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore - 452001
76	Jabalpur	KFin Technologies Ltd., 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001
77	Jaipur	KFin Technologies Ltd., Office no 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001
78	Jalandhar	KFin Technologies Ltd., Office No 7, 3rd Floor, City Square building ,E-H197 Civil Lines, Jalandhar - 144 001
79	Jalgaon	KFin Technologies Ltd., 3rd floor, 269 JAEZ Plaza, Baliram Peth near Kishore Agencies, Jalgaon - 425001
80	Jalpaiguri	KFin Technologies Ltd., D.B.C. Raod, Near Jalpaesee Cinema Hall, Opp to Nirala Hotel, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri - 735101
81	Jammu	KFin Technologies Ltd., 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180004
82	Jamnagar	KFin Technologies Ltd., Office No 131, 1st Floor Madhav Piazza, Opp SBI Bank, Nr. LAL Bungalow, Jamnagar - 361001
83	Jamshedpur	KFin Technologies Ltd., Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, Jamshedpur - 831001
84	Jhansi	KFin Technologies Ltd., 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi - 284001
85	Jodhpur	KFin Technologies Ltd., Shop No. 6, GROUND FLOOR, GANG TOWER, OPPOSITE ARORA MOTER SERVICE CENTRE, NEAR BOMBAY MOTER CIRCLE, Jodhpur - 342003
86	Junagadh	KFin Technologies Ltd., Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, Junagadh - 362001
87	Kannur	KFin Technologies Ltd., 2ND FLOOR, GLOBAL VILLAGE, BANK ROAD, KANNUR - 670001
88	Kanpur	KFin Technologies Ltd., 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001
89	Karimnagar	KFin Technologies Ltd., 2nd Shutter, HNo. 7-2-607 Sri Matha Complex, Mankammathota, Karimnagar-505001
90	Karnal	KFin Technologies Ltd., 3 Randhir Colony, Near Doctor J.C.Bathla Hospital, Karnal-132001

91	Karur	KFin Technologies Ltd., No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur - 639002	140	Sagar	KFin Technologies Ltd., II floor, Above shiva kanch mandir, 5 civil lines, Sagar-470002
92	Kharagpur	KFin Technologies Ltd., Holding No 254/220, SBI BUILDING, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur - 721301	141	Salem	KFin Technologies Ltd., No.6 NS Complex, Omalur Main Road, Salem-636009
93	Kolhapur	KFin Technologies Ltd., 605/1/4 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Lakshmi Niwas, Kolhapur - 416001	142	Sambalpur	KFin Technologies Ltd., SAHEJ PLAZA; First Floor; Shop No. 219, Golebazar, Sambalpur-768001
94	Kolkata	KFin Technologies Ltd., 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata-700071, West Bengal, India	143	Satna	KFin Technologies Ltd., 1st Floor Gopal Complex, Near Bus Stand Rewa Road, Satna (M.P.)-485 001
95	Kollam	KFin Technologies Ltd., SREE VIGNESWARA BHAVAN, SHASTRI JUNCTION, KOLLAM - 691001	144	Shillong	KFin Technologies Ltd., Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001
96	Kota	KFin Technologies Ltd., D-8, SHRI RAM COMPLEX, OPPOSITE MULTI PURPOSE SCHOOL, GUMANPURA, Kota - 324007	145	Shimla	KFin Technologies Ltd., 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171 001
97	Kottayam	KFin Technologies Ltd., 1st Floor Csiacsension Square, Railway Station Road, Collectorate P O, Kottayam - 686 002	146	Shimoga	KFin Technologies Ltd., JAYARAMA NILAYA, 2ND CORSS, MISSION COMPOUND, Shimoga - 577201
98	Kurnool	KFin Technologies Ltd., Shop No.47, 2nd Floor, S komda Shoping mall, Kurnool-518 001	147	Shivpuri	KFin Technologies Ltd., Near Hotel Vanasthali, In Front of Sawarkar Park, A. B. Road, Shivpuri, Shivpuri-473 551
99	Lucknow	KFin Technologies Ltd., 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226001	148	Sikar	KFin Technologies Ltd., 1st Floor, Super Towers, Near Taparya Bagichi, Behind Ram Mandir, Station Road, Sikar-332001
100	Ludhiana	KFin Technologies Ltd., Second floor, SCO 122, Above Hdfc Mutual fund, Feroze Gandhi Market, Ludhiana - 141001	149	Silchar	KFin Technologies Ltd., 1st Floor, Chowchakra Complex, N N Dutta Road, Premlata, Silchar - 788001
101	Madurai	KFin Technologies Ltd., No. G-16/17, AR Plaza, 1st floor, North Vell Street, Madurai - 625001	150	Siliguri	KFin Technologies Ltd., 2nd Floor, Nanak Complex, Sevoke Road, Siliguri - 734001
102	Malda	KFin Technologies Ltd., RAM KRISHNA PALLY; GROUND FLOOR, ENGLISH BAZAR, MALDA - 732101	151	Sitapur	KFin Technologies Ltd., 12/12, Surya Complex, Station Road, Sitapur - 261001
103	Mangalore	KFin Technologies Ltd., SHOP NO - 305, MARIAN PARADISE PLAZA, 3RD FLOOR, BUNTS HOSTEL ROAD, MANGALORE - 575003	152	Solan	KFin Technologies Ltd., Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan-173 212
104	Margao	KFin Technologies Ltd., SHOP NO 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGDPA MARKET COMPLEX, Margao-Goa -403601	153	Solapur	KFin Technologies Ltd., Shop No 106, Krishna complex 477, Dakshin Kasaba, Datta Chowk, Solapur-413 007
105	Mathura	KFin Technologies Ltd., Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001	154	Sonepat	KFin Technologies Ltd., Shop no. 205 PP Tower, Opp income tax office, Subhash chowk, Sonepat-131001
106	Meerut	KFin Technologies Ltd., Shop No- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001	155	Sri Ganganagar	KFin Technologies Ltd., Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, near Baba Ramdev Mandir, Sri Ganga Nagar - 335001
107	Mehsana	KFin Technologies Ltd., FF-21, Someswar Shopping Mall, Modhera Char Rasta, Mehsana - 384002	156	Sultanpur	KFin Technologies Ltd., 1st Floor, Ramashanker Market, Civil Line, Sultanpur-228 001
108	Mirzapur	KFin Technologies Ltd., Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001	157	Surat	KFin Technologies Ltd., Ground Floor, Empire State building, Near Udhna Darwaja, Ring Road, Surat-395002
109	Moga	KFin Technologies Ltd., 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga-142001	158	Tirunelveli	KFin Technologies Ltd., Jeney Building, 55/18, S N Road, 2nd Floor, Near Arvind Eye Hospital, Tirunelveli - 627 001
110	Moradabad	KFin Technologies Ltd., Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001	159	Tirupathi	KFin Technologies Ltd., Shop No.18-1-421/f1, CITY Center, K.T.Road, Airtel Backside office, Tirupati - 517501
111	Morena	KFin Technologies Ltd., House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena - 476 001	160	Tiruvalla	KFin Technologies Ltd., 2nd Floor, Erinjery Complex, Opp Axis Bank, Near Kotak Securites, Ramanchira, Tiruvalla - 689107
112	Mumbai	KFin Technologies Ltd., 6/8 Ground Floor, Crossely House, Near BSE (Bombay Stock Exchange), Next Union Bank, Fort, Mumbai - 400001	161	Trichur	KFin Technologies Ltd., 4TH FLOOR, CROWN TOWER, SHAKTHAN NAGAR, OPP. HEAD POST OFFICE, THRISSUR - 680001
113	Muzaffarpur	KFin Technologies Ltd., First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur-842001	162	Trichy	KFin Technologies Ltd., No 23C/1 E V R road, Near Vekkaliannan Kalyana Mandapam, Putthur, Trichy - 620 017
114	Mysore	KFin Technologies Ltd., NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, Mysore - 570 009	163	Trivandrum	KFin Technologies Ltd., 3rd Floor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, Trivandrum - 695 001
115	Nadiad	KFin Technologies Ltd., 311-3rd Floor City Center, Near Paras Circle, Nadiad - 387001	164	Tuticorin	KFin Technologies Ltd., No 4B/A-34, Mani nagar, Mangal Mall, Palayamkottai Road, Tuticorin - 628003
116	Nagercoil	KFin Technologies Ltd., HNO 45, 1st Floor, East Car Street, Nagarcoil - 629001	165	Udaipur	KFin Technologies Ltd., Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur-313001
117	Nagpur	KFin Technologies Ltd., Block No. B / 1 & 2, Shree Apratment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440 010	166	Ujjain	KFin Technologies Ltd., Heritage Shop No. 227.87 Vishvaividhyalaya Marg, Station Road, Near ICICI bank Above Vishal Megha Mart, Ujjain-456001
118	Nanded	KFin Technologies Ltd., Shop No. 4, First Floor, Opp. Bank Of India, Santkrupa Market, Gurudwara Road, Nanded-431601	167	Valsad	KFin Technologies Ltd., 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad - 396001
119	Nasik	KFin Technologies Ltd., S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra - 422002	168	Vapi	KFin Technologies Ltd., A-8, Second Floor, Solitaire Business Center, Opp DCB Bank, GIDC Char rastha, Silvassa Road, Vapi - 396191
120	Navsari	KFin Technologies Ltd., 103, 1ST FLOOR LANDMARK MALL, NEAR SAYAJI LIBRARY, Navsari - 396 445	169	Varanasi	KFin Technologies Ltd., D 64 / 52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sagra, Near Petrol Pump, Varanasi - 221 010
121	New Delhi	KFin Technologies Ltd., 305 New Delhi House, 27 Barakhamba Road, New Delhi-110 001	170	Vellore	KFin Technologies Ltd., No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore - 632001
122	Noida	KFin Technologies Ltd., F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida - 201301 (U.P)	171	Vijayawada	KFin Technologies Ltd., Hno 26-23, 1st Floor, Sundarammastreet, GandhiNagar, Vijayawada - 520 003
123	Palghat	KFin Technologies Ltd., No.20 & 21, Metro Complex, Head Post Office Road, Sultapat, Palghat - 678001	172	Visakhapatnam	KFin Technologies Ltd., D NO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR , OPP ROAD TO LALITHA JEWELLER SHOWROOM, BESIDE TAJ HOTEL LADGE, VISAKHAPATNAM - 530 016
124	Panipat	KFin Technologies Ltd., Shop No. 20, 1st Floor, BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103	173	Warangal	KFin Technologies Ltd., Shop No.22 , Ground Floor Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002
125	Panjim	KFin Technologies Ltd., H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim - 403001	174	Yamuna Nagar	KFin Technologies Ltd., B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar-135 001
126	Pathankot	KFin Technologies Ltd., 2nd Floor, Sahni Arcade Complex, Adj. Indra colony Gate Railway Road, Pathankot - 145001	175	Srikakulam	KFin Technologies Ltd., D No 158, Shop No#3 Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam - 532001
127	Patiala	KFin Technologies Ltd., B- 17/423 Opp Modi College, Lower Mall, Patiala - 147 001	176	Ghatkopar	KFin Technologies Limited, 1/1 Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400 077
128	Patna	KFin Technologies Ltd., Flat No- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna - 800001	177	Satara	KFin Technologies Limited, G7, 465, A Govind Park Sadar Bazaar, Satara - 415001
129	Pondicherry	KFin Technologies Ltd., No 122(10b), Muthumariamman koil street, Pondicherry - 605 001	178	Ahmednagar	KFin Technologies Limited, Shop no 2, Plot no 17, S.No 322 Near Ganesh Colony, Savedi, Ahmednagar - 414001
130	Pune	KFin Technologies Ltd., Office no 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005	179	Nellore	KFin Technologies Limited, 24-6-326/1 Ibaco Building, 4th Floor, Grand Truck Road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta, Nellore - 524003
131	Raipur	KFin Technologies Ltd., Office No S-13, Second Floor, Raheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001	180	Kalyan	KFin Technologies Limited, Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan - 421301
132	Rajahmundry	KFin Technologies Ltd., No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry - 533103	181	Korba	KFin Technologies Limited, Office No 202, 2nd Floor, QUBE, 97, ICRC Transport Nagar, Korba - 495677
133	Rajkot	KFin Technologies Ltd., 3002 Metro Plaza, Near Moti Tanki Chowk, Rajkot - 360 001	182	Vashi	KFin Technologies Ltd., Vashi Plaza, Shop no. 324.C Wing, 1st Floor, Sector 7, Vashi, Mumbai - 400705
134	Ranchi	KFin Technologies Ltd., Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834 001	183	Vile Parle	KFin Technologies Ltd., Shop No 1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road, Vile Parle (East), Mumbai - 400057
135	Renukoot	KFin Technologies Ltd., C/o Mallick Medical Store, Bangali Katra Main Road, Renukoot, Dist. Sonbhadra (U.P.)-231 217	184	Borivali	KFin Technologies Ltd., Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali (West), Mumbai - 400 092
136	Rewa	KFin Technologies Ltd., Shop No.2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa-486 001	185	Thane	KFin Technologies Ltd., Room No. 302 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada Thane West, Mumbai - 400602
137	Rohtak	KFin Technologies Ltd., Office No- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001	186	Hyderabad (Gachibowli)	KFin Technologies Ltd., Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal - Hyderabad 500032
138	Roorkee	KFin Technologies Ltd., Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee - 247 667			
139	Rourkela	KFin Technologies Ltd., 2nd Floor, Main Road, UDIT NAGAR, Rourkela - 769 012, SUNDARGARH			

To Invest with Us:

Come online for a complete paperless experience OR
Visit your nearest KFin Technologies Limited. OR

Call our Toll Free number for a Application Pick-up

For any further details required please call 1800-22-3863 / 1800-209-3863 or visit www.QuantumAMC.com