

# QUANTUM GOLD SAVINGS FUND

An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund



**Investment Objective :** The investment objective of the Scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund Replicating / Tracking Gold an Exchange Traded Fund The performance of the Scheme may differ from that of Quantum Gold Fund and the domestic prices of gold due to expenses and certain other factors. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

## Scheme Features



### Fund Manager

**Mr. Chirag Mehta**

Work experience: 14 years. He has been managing this fund since May 19, 2011



### Benchmark Index

Domestic Price of Gold



### Category of Scheme

Fund of Fund - Domestic



### Minimum Application Amount (Under each Option)

Purchase : ₹ 500/- and in multiples of ₹ 1/- thereafter. Additional Purchase: ₹ 500/- and in multiples of ₹ 1/- thereafter / 50 units



### Inception Date (Date of Allotment)

May 19, 2011



### Investment Options

Growth



### Declaration of Net Asset Value (NAV)

Every Business Day



### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.



### Entry / Sales Load

Not Applicable



### Exit Load

The exit load will be NIL for the prospective investments made on or after December 11, 2017.



### Total Expense Ratio (As on month end)

**Regular Plan** - 0.18% - (0.15% Other Expenses + 0.03% GST (18% GST on 0.15% Other Expenses )

**Direct Plan** - 0.06% - (0.05% Other Expenses + 0.01% GST (18% GST on 0.05% Other Expenses )

| NAV<br>(as on November 30, 2018) | Direct Plan<br>(₹/Unit) | Regular Plan<br>(₹/Unit) |
|----------------------------------|-------------------------|--------------------------|
| Growth Option                    | 12.5377                 | 12.5125                  |

| AUM ₹(In Crores)<br>(as on November 30, 2018) |              |
|---|--------------|
| Average AUM*                                  | Absolute AUM |
| 14.29   | 13.97        |

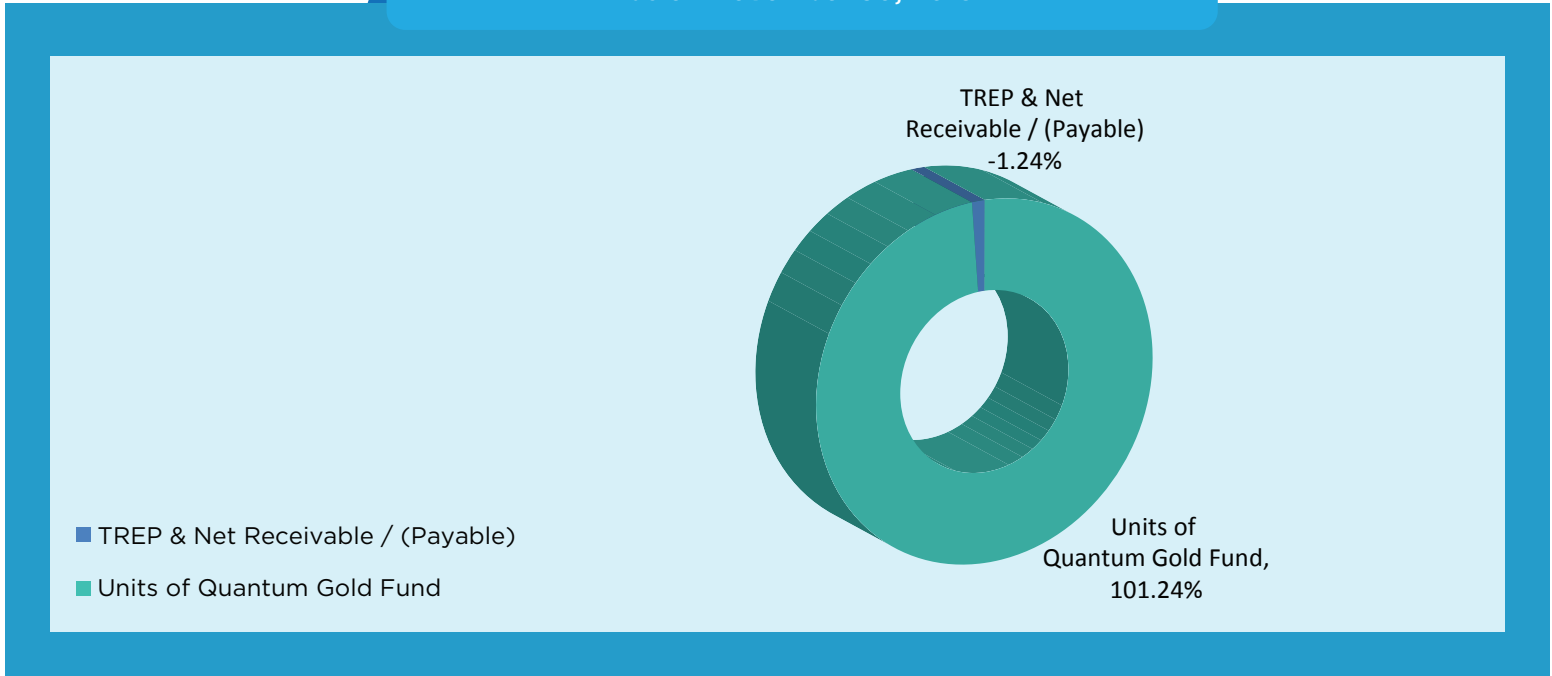
\*Cumulative Daily AuM /No of days in the month

November 2018

### Brokerages & Commissions Details

|   |            |
|---|------------|
| Brokerages on Investments for November 2018       | ₹ 3,700.85 |
| Distributor Commissions paid during November 2018 | ₹ 678.49   |
| *Portfolio Turnover Ratio (Last one year):        | 15.99%     |

### Asset Allocation (% of Net Assets) as on November 30, 2018



### Quantum Gold Savings Fund Performance as on November 30, 2018

For other Schemes Managed by Mr. Chirag Mehta please see **page no. 5**  
Mr. Chirag Mehta is the Fund Manager effective from May 19,2011.

### Performance of the Scheme

#### Quantum Gold Savings Fund - Direct Plan

| Period   | Scheme Returns (%) | Domestic Price of Gold Returns (%) | Current Value ₹ 10,000 Invested at the beginning of a given period |                                    |
|--|--------------------|------------------------------------|--|------------------------------------|
|  |                    |                                    | Scheme Returns (₹)   | Domestic Price of Gold Returns (₹) |
| November 30, 2017 to November 30, 2018 (1 year)  | 2.59               | 3.13                               | 10,259   | 10,313                             |
| November 30, 2015 to November 30, 2018 (3 years) | 5.12               | 6.09                               | 11,618   | 11,942                             |
| November 29, 2013 to November 30, 2018 (5 years) | -1.33              | 1.62                               | 9,351  | 10,837                             |
| November 30, 2011 to November 30, 2018 (7 years) | -0.48              | 0.53                               | 9,671  | 10,380                             |
| Since Inception (19th May 2011)                  | 3.04               | 4.29                               | 12,538   | 13,727                             |

**Past performance may or may not be sustained in the future.** Load is not taken into consideration in scheme returns calculation. Different Plans shall have a different expense structure. Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

## Performance of the Scheme

### Quantum Gold Savings Fund - Regular Plan

| Period  | Scheme Returns (%) | Domestic Price of Gold Returns (%) | Current Value ₹ 10,000 Invested at the beginning of a given period |                                    |
|---|--------------------|------------------------------------|--|------------------------------------|
|   |                    |                                    | Scheme Returns (₹)   | Domestic Price of Gold Returns (₹) |
| November 30, 2017 to November 30, 2018 (1 year) | 2.47               | 3.13                               | 10,247   | 10,313                             |
| Since Inception (1st April 2017)                | 1.67               | 2.61                               | 10,280   | 10,439                             |

**Past performance may or may not be sustained in the future.** Load is not taken into consideration in scheme returns calculation. Different Plans shall have a different expense structure. Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Regular plan launched on 1 April 2017 but not yet completed 3 years period since its launch

## SIP Performance

### SIP Performance of Quantum Gold Savings Funds as on November 30, 2018 - Direct Plan

|   | Since Inception SIP | 7 Years SIP | 5 Years SIP | 3 Years SIP | 1 Year SIP |
|---|---------------------|-------------|-------------|-------------|------------|
| Total Amount Invested (₹'000)           | 900.00              | 840.00      | 600.00      | 360.00      | 120.00     |
| Mkt Value as on November 30, 18 (₹'000) | 914.59              | 847.89      | 617.36      | 364.73      | 119.12     |
| Returns (XIRR*) (%)                     | 0.43                | 0.26        | 1.13        | 0.86        | -1.39      |
| Domestic Price of Gold (XIRR*) (%)      | 1.52                | 1.35        | 2.16        | 1.10        | -1.41      |

**Past performance may or may not be sustained in the future.** Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹ 10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years, 7 years and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years and since Inception. \*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments.

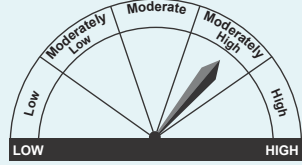
## Portfolio as on November 30, 2018 QUANTUM GOLD SAVINGS FUND

| Name of Instrument                    | Quantity | Market Value In Lakhs | % to Net Assets |
|---------------------------------------|----------|-----------------------|-----------------|
| <b>A) EXCHANGE TRADED FUND UNITS</b>  |          |                       |                 |
| 1. Quantum Gold Fund                  | 1,05,246 | 1,414.51              | 101.24%         |
| <b>Total of Exchange Traded Funds</b> |          | <b>1,414.51</b>       | <b>101.24%</b>  |
| <b>B) MONEY MARKET INSTRUMENTS</b>    |          |                       |                 |
| 1. TREP's*                            |          | 21.56                 | 1.54%           |
| <b>Net Receivable/(payable)</b>       |          | <b>(38.85)</b>        | <b>-2.78%</b>   |
| <b>Grand Total</b>                    |          | <b>1,397.22</b>       | <b>100.00%</b>  |

\* Cash & Cash Equivalents

November 2018

## Product Labeling

| Name of the Scheme  | This product is suitable for investors who are seeking*  | Riskometer   |
|---|--|--|
| Quantum Gold Savings Fund<br>(An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund) | <ul style="list-style-type: none"> <li>Long term returns</li> <li>Investments in units of Quantum Gold Fund - Exchange Traded Fund whose underlying investments are in physical gold.</li> </ul> |  <p>Investors understand that their principal will be at Moderately High Risk</p> |

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

| Tax on Capital Gains* | Resident Individuals & HUF | FII's / Overseas Financial Organisations | Partnership Firm    | Non Resident Indians  | Indian Companies    | Foreign Companies   |
|-----------------------|----------------------------|--|---------------------|---|---------------------|---|
| <b>Long Term</b>      | 20% with Indexation        | 10% without Indexation                   | 20% with Indexation | 20% with Indexation (on transfer of long term capital assets being listed securities) | 20% with Indexation | 20% with Indexation (on transfer of long term capital assets being listed securities) |
| <b>Short Term</b>     | Maximum 30%                | 30%                                      | 30%                 | Maximum 30%   | 30%                 | 40%   |

#The mentioned Tax Rates shall be increased by applicable surcharge, If any, Health and Education Cess @ 4% where ever as applicable. Equity oriented schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes.

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

\***Portfolio Turnover Ratio** is the percentage of a funds assets that have changed over the course of a year.

# SCHEME PERFORMANCE - FUND MANAGER-WISE

## CHIRAG MEHTA / NILESH SHETTY

### QUANTUM MULTI ASSET FUND

Mr. Chirag Mehta, Mr. Nilesh Shetty effective from July 11, 2012

| Period                                  | November 30, 2017 to Nov. 30, 2018 (1 year) |                                    | November 30, 2015 to Nov. 30, 2018 (3 years) |                                    | November 30, 2013 to Nov. 30, 2018 (5 years) |                                    |
|---|---|------------------------------------|--|------------------------------------|--|------------------------------------|
|   | Scheme Return (%)                           | Benchmark Return <sup>#@</sup> (%) | Scheme Return (%)                            | Benchmark Return <sup>#@</sup> (%) | Scheme Return (%)                            | Benchmark Return <sup>#@</sup> (%) |
| Quantum Multi Asset Fund - Direct Plan  | 4.72  | 6.55                               | 8.95   | 9.65                               | 9.35   | 9.51                               |
| Quantum Multi Asset Fund - Regular Plan | 4.59  | 6.55                               | NA   | NA                                 | NA   | NA                                 |

**Past performance may or may not be sustained in the future.** Load is not taken into consideration in Scheme Return Calculation.

# Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE SENSEX Total Return Index (40%) + Domestic price of Gold (20%)

Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 4 schemes of the Quantum Mutual Fund. Mr. Nilesh Shetty manages 2 schemes of the Quantum Mutual Fund.

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

@The Benchmark Return for the scheme till August 2018 is calculated and shown excluding daily rebalancing of weights of 3 Asset Classes in which Scheme invests i.e. Equity, Debt and Gold. As the Scheme is a daily price scheme and to represent daily rebalancing of weights of the Asset Classes in the Benchmark to make fair comparison with scheme performance, the Benchmark computation as of 30<sup>th</sup> November, 2018 is done to daily rebalancing of weights of the Asset Classes effective from inception date of the scheme i.e. July 11, 2012 in case of Direct Plan and April 1, 2017 in case of the Regular Plan.

## CHIRAG MEHTA

### QUANTUM GOLD FUND

Mr. Chirag Mehta effective from May 01, 2009.

| Period                  | November 30, 2017 to Nov. 30, 2018 (1 year) |                                   | November 30, 2015 to Nov. 30, 2018 (3 years) |                                   | November 30, 2013 to Nov. 30, 2018 (5 years) |                                   |
|-------------------------|---|-----------------------------------|--|-----------------------------------|--|-----------------------------------|
|                         | Scheme Return (%)                           | Domestic Price of Gold Returns(%) | Scheme Return (%)                            | Domestic Price of Gold Returns(%) | Scheme Return (%)                            | Domestic Price of Gold Returns(%) |
| Quantum Gold Fund (ETF) | 2.09  | 3.13                              | 4.98   | 6.09                              | 0.58   | 1.62                              |

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

Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Mr. Chirag Mehta manages 4 schemes of the Quantum Mutual Fund.

The Scheme being Exchange Traded Fund has one plan to invest through stock exchange and having a single expense structure.

## CHIRAG MEHTA

### QUANTUM EQUITY FUND OF FUNDS

Mr. Chirag Mehta effective from November 1, 2013.

| Period  | November 30, 2017 to Nov. 30, 2018 (1 year) |                             | November 30, 2015 to Nov. 30, 2018 (3 years) |                             | November 30, 2013 to Nov. 30, 2018 (5 years) |                             |
|---|---|-----------------------------|--|-----------------------------|--|-----------------------------|
|   | Scheme Return (%)                           | S&P BSE 200 TRI Returns (%) | Scheme Return (%)                            | S&P BSE 200 TRI Returns (%) | Scheme Return (%)                            | S&P BSE 200 TRI Returns (%) |
| Quantum Equity Fund of Funds - Direct Plan - Growth Option  | -3.18                                       | 3.54                        | 10.49  | 12.65                       | 17.29  | 14.95                       |
| Quantum Equity Fund of Funds - Regular Plan - Growth Option | -3.29                                       | 3.54                        | NA   | NA                          | NA   | NA                          |

**Past performance may or may not be sustained in the future.** Load is not taken into consideration in Scheme Return Calculation.

Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 4 schemes of the Quantum Mutual Fund.

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

The Factsheet Published as on 12 December 2018