



# QUANTUM MULTI ASSET FUND

## Scheme Features

<b>Type of Scheme</b>	An Open Ended Fund of Funds Scheme Investing in schemes of Quantum Mutual Fund
<b>Category of Scheme</b>	Fund of Funds – Domestic
<b>Investment Objective</b>	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.
<b>Benchmark Index</b>	Crisil Composite Bond Fund Index (40%)+S&P BSE SENSEX Total Return Index (40%)+Domestic price of gold (20%)
<b>Fund Manager</b>	Mr. Chirag Mehta (Since July 11, 2012)
<b>Fund Manager's Total Experience</b>	14 yrs
<b>Fund Manager</b>	Mr. Nilesh Shetty (Since July 11, 2012)
<b>Total Experience</b>	14 yrs
<b>Inception Date (Date of Allotment)</b>	July 11, 2012
<b>Total Expense Ratio Direct Plan (As on month end)</b>	0.26% - (0.22% Other Fees + 0.04% GST (18% GST on 0.22% Other Expenses )
<b>Total Expense Ratio Regular Plan (As on month end)</b>	0.38% - (0.32% Other Fees + 0.06% GST (18% GST on 0.32% Other Expenses )
<b>Investment Options</b>	Growth
<b>Minimum Application Amount (Under each Option)</b>	Purchase: ₹500/- and in multiples of ₹1/- thereafter. Additional Purchase: ₹500/- and in multiples of ₹1/- thereafter/50 units
<b>Declaration of Net Asset Value (NAV)</b>	Every Business Day
<b>Redemption Proceeds</b>	Processed through RTGS/NEFT mode on T+3 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+3 basis from the date of transaction where the required Bank details of investor are not available.
<b>Entry/ Sales Load</b>	Not Applicable 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.
<b>Exit Load</b>	Repurchase/ Redemption/ Switch Out - a) On or before 90 days from the date of allotment 1.00%. b) After 90 days from the date of allotment Nil

### Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Multi Asset Fund (An Open Ended Fund of Funds Scheme Investing in schemes of Quantum Mutual Fund)	<ul style="list-style-type: none"> <li>Long term capital appreciation &amp; Current income</li> <li>Investments in portfolio of schemes of Quantum Mutual Fund whose underlying investments are in equity, debt / money market instruments and 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	10% without Indexation (on transfer of long term capital assets being unlisted securities)	20% with Indexation	10% without Indexation (on transfer of long term capital assets being unlisted securities)
<b>Short Term</b>	Maximum 30%	30%	30%	Maximum 30%	30%	40%

#The mentioned Tax Rates shall be increased by applicable surcharge, if any, Health and Education Cess @ 4% where ever as applicable.

Equity oriented schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes.

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

# Quantum Multi Asset Fund Performance as on August 31, 2018

The Scheme is Co-Managed by Chirag Mehta and Nilesh Shetty.

For other Schemes Managed by Chirag Mehta and Nilesh Shetty. please see **page no.4, 5**

Mr. Chirag Mehta & Mr. Nilesh Shetty are Fund Managers effective from July 11, 2012

## Performance of the Scheme

Period	Scheme Returns (%)	Benchmark Returns (%) #	Current Value ₹ 10,000 Invested at the beginning of a given period	
			Scheme Returns (₹)	Benchmark Returns (₹) #
Quantum Multi Asset Fund - Direct Plan				
August 31, 2017 to August 31, 2018 (1 year)	6.63	11.80	10,663	11,180
August 31, 2015 to August 31, 2018 (3 years)	9.45	10.74	13,116	13,586
August 30, 2013 to August 31, 2018 (5 years)	10.80	10.99	16,708	16,854
Since Inception (11th July 2012)	9.79	10.20	17,749	18,166

**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.

## SIP Performance of Quantum Multi Asset Fund as on August 31, 2018 - Direct Plan

	Since Inception SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹'000)	730.00	600.00	360.00	120.00
Mkt Value as on August 31, 2018 (₹'000)	968.82	750.43	410.34	124.50
Returns (XIRR*) (%)	9.23	8.92	8.75	7.18
Benchmark (XIRR*) (%) #	10.46	10.65	12.24	14.58

^^Standard Deviation: 4.75%      Beta: 0.71      Sharpe Ratio: 0.57

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

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

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 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 and since Inception.

\*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments.

## Regular Plan Performance

Period	Scheme Returns (%)	Benchmark Returns (%) #	Current Value ₹ 10,000 Invested at the beginning of a given period	
			Scheme Returns (₹)	Benchmark Returns (₹) #
Quantum Multi Asset Fund - Regular Plan				
August 31, 2017 to August 31, 2018 (1 year)	6.50	10.27	10,650	11,027
Since Inception (1st April 2017)	7.27	11.21	11,047	11,628

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

Different Plans have a different expense structure.

Returns are calculated on the basis of Compounded Annualized growth rate.

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

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

## Brokerages & Commissions Details.

Brokerages on Investments for August 2018	NIL
Distributor commissions paid during August 2018	₹ 398.83

NAV (as on August 31, 2018)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Growth Option	17.7492	17.7285

AUM (as on August 31, 2018)	₹(In Crores)
Average AUM*	15.47
Absolute AUM	15.93

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

# Portfolio as on August 31, 2018

Name of Instrument	Quantity	Market Value In Lakhs	% to Net Assets
<b>A) MUTUAL FUND UNITS</b>			
1. Quantum Liquid Fund - Direct Plan Growth Option	29,70,739	728.41	45.73
2. Quantum Long Term Equity Value Fund - Direct Plan Growth Option	8,12,116	452.67	28.42
3. Quantum Dynamic Bond Fund - Direct Plan Growth Option	8,33,789	108.56	6.82
<b>Total of Mutual Fund Units</b>		<b>1,289.64</b>	<b>80.97</b>
<b>B) EXCHANGE TRADED FUND UNITS</b>			
1. Quantum Gold Fund	17,052	229.14	14.39
2. Quantum Nifty ETF	2,670	31.52	1.98
<b>Total of Exchange Traded Fund Units</b>		<b>260.66</b>	<b>16.37</b>
<b>Total (A+B)</b>		<b>1,550.30</b>	<b>97.34</b>
<b>MONEY MARKET INSTRUMENTS</b>			
<b>A) Collateralised Borrowing &amp; Lending Obligation (CBLO)*</b>		<b>42.18</b>	<b>2.65</b>
<b>Net Receivable/(payable)</b>		<b>0.29</b>	<b>0.01</b>
<b>Grand Total</b>		<b>1,592.77</b>	<b>100.00</b>

\* Cash & Cash Equivalents

**^^ Note:**

Risk Free Rate assumed to be 6.45% (FBIL Overnight MIBOR for 31<sup>st</sup> August 2018) for calculating Sharpe Ratio.

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

**Definitions**

**Standard deviation** measures historical volatility. A high standard deviation suggests high volatility, while lower standard deviation would refer to more stability.

**Beta** is the tendency of a fund's returns to respond to market swings. A beta of 1 indicates that the fund price will move with the market. A beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 indicates that the security's price will be more volatile than the market.

**Sharpe Ratio** is used to characterise how well the return of an asset compensates the investor for the risk taken. The greater a portfolio's Sharpe ratio, the better its risk-adjusted performance has been.

# SCHEME PERFORMANCE - FUND MANAGER-WISE

## CHIRAG MEHTA

### QUANTUM GOLD SAVINGS FUND

Mr. Chirag Mehta effective from May 19, 2011.

Period	August 31, 2017 to August 31, 2018 (1 year)		August 31, 2015 to August 31, 2018 (3 years)		August 30, 2013 to August 31, 2018 (5 years)	
	Scheme Return %	Domestic price of Gold Return (%)	Scheme Return %	Domestic price of Gold Return (%)	Scheme Return %	Domestic price of Gold Return (%)
Quantum Gold Savings Funds - Direct Plan	1.72	2.07	3.17	4.07	-1.73	-1.86
Quantum Gold Savings Funds - Regular Plan	1.59	2.07	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 .

## CHIRAG MEHTA

### QUANTUM GOLD FUND

Mr. Chirag Mehta effective from May 01, 2009.

Period	August 31, 2017 to August 31, 2018 (1 year)		August 31, 2015 to August 31, 2018 (3 years)		August 30, 2013 to August 31, 2018 (5 years)	
	Scheme Return %	Domestic price of Gold Return (%)	Scheme Return %	Domestic price of Gold Return (%)	Scheme Return %	Domestic price of Gold Return (%)
Quantum Gold Fund (ETF)	1.05	2.07	2.98	4.07	-2.86	-1.86

**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	August 31, 2017 to August 31, 2018 (1 year)		August 31, 2015 to August 31, 2018 (3 years)		August 30, 2013 to August 31, 2018 (5 years)	
	Scheme Return %	S&P BSE 200 TRI Return (%)	Scheme Return %	S&P BSE 200 TRI Return (%)	Scheme Return %	S&P BSE 200 TRI Return (%)
Quantum Equity Fund of Funds - Direct Plan - Growth Option	11.64	17.75	14.10	15.89	22.73	19.97
Quantum Equity Fund of Funds - Regular Plan - Growth Option	11.50	17.75	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 11 September 2018**

# SCHEME PERFORMANCE - FUND MANAGER-WISE

ATUL KUMAR / NILESH SHETTY

## QUANTUM LONG TERM EQUITY VALUE FUND

Mr. Atul Kumar effective from November 15, 2006

Mr. Nilesh Shetty effective from March 28, 2011

Period	August 31, 2017 to August 31, 2018 (1 year)		August 31, 2015 to August 31, 2018 (3 years)		August 30, 2013 to August 31, 2018 (5 years)	
	Scheme Return %	S&P BSE Sensex TRI Return (%)	Scheme Return %	S&P BSE Sensex TRI Return (%)	Scheme Return %	S&P BSE Sensex TRI Return (%)
Quantum Long Term Equity Value Fund - Direct Plan - Growth Option	10.11	23.20	15.27	15.21	19.27	17.32
Quantum Long Term Equity Value Fund - Regular Plan - Growth Option	9.90	23.20	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. Atul Kumar & Mr. Nilesh Shetty co-manages 2 schemes of Quantum Mutual Fund.

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

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