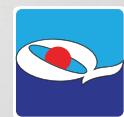




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Quantum
MUTUAL FUND
FOR THOUGHTFUL INVESTORS

Small Caps, Many Holdings, Less Liquidity?

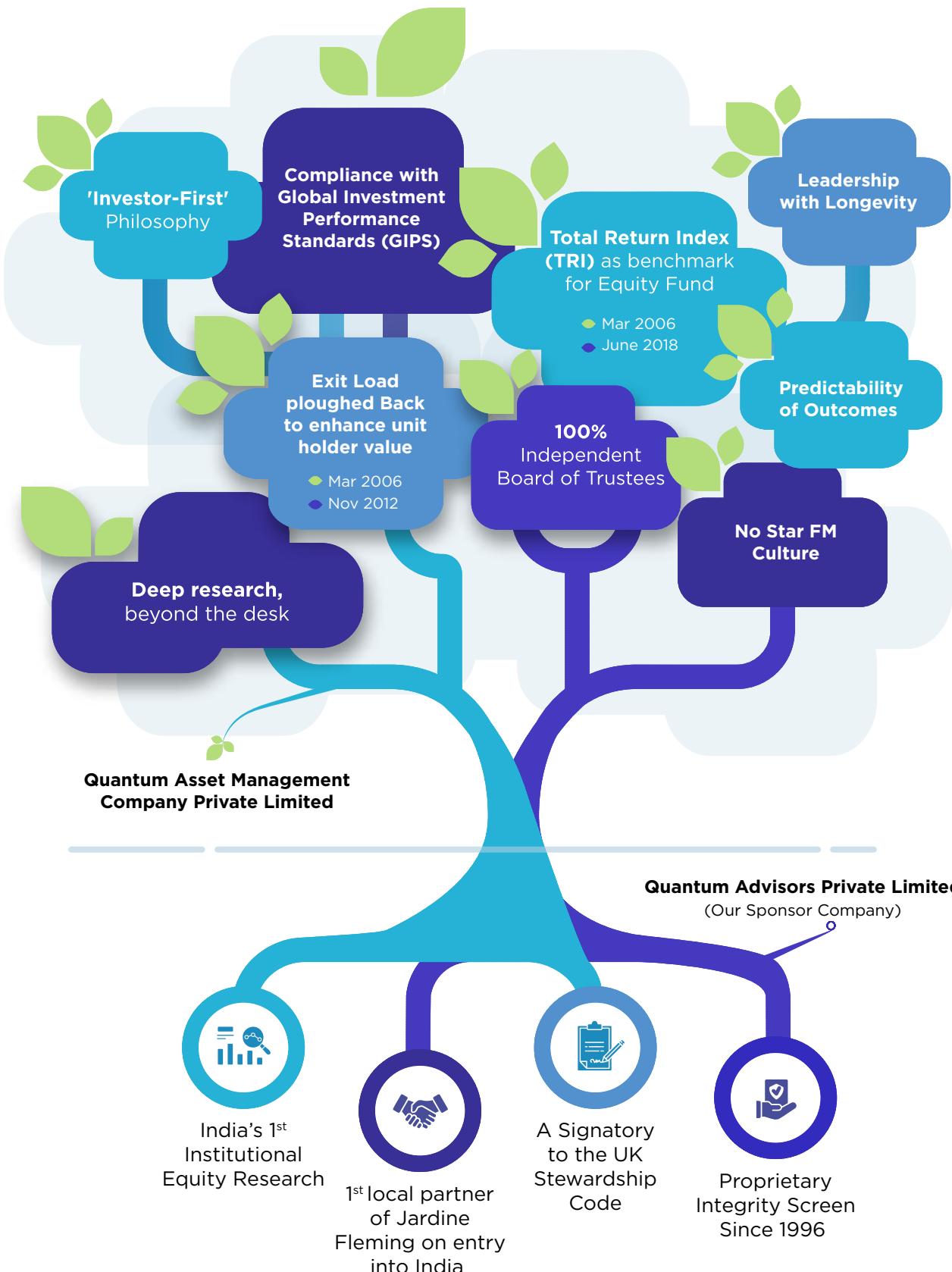
Liquid. Even in a Freeze.



The article continues on page 4

Monthly Update of our Mutual Fund Schemes
Factsheet – December'25

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



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Small Caps, Many Holdings, Less Liquidity?



As a fiduciary, managing investors' money, liquidity should be an important element for the investment strategy.

It becomes even more important in the Small Cap space where liquidity is lower if one compares daily average turnover (ADTO) as % market capitalization. If a fund tries to buy/sell large quantity into a small cap stock, measured by ADTO or % stake of total company, it can cause big move in stock prices, often against the direction of the trade. This cost, called as Impact Cost, is often hidden and doesn't show up in any statement. In rising markets, there are not many complaints as returns generated are still reasonable. However, in times of stress, lower liquidity causes sharp fall in prices, often irrecoverable in short time, for redemption request to provide measured gains.

Performance as seen by NAV returns may just remain on paper if the portfolio doesn't have a transactable NAV at the time of purchase/sale.

Small Cap universe has grown, but so has MF AUM

Small cap market capitalization in India has surged approximately 25-30x since 2008, growing from around ₹5-6 lakh crore post-crisis lows to over ₹74 lakh crore by late 2025, driven by earnings growth, new listings, and valuation re-rating. This has increased the pool available for investing into Small Cap stocks.

However, during the same time, Small Cap mutual funds' AUM in India has grown manifold from around ₹1,500 odd crore's in 2008 to approximately ₹3.7 lakh crore as of Nov-2025, representing a more than 350x increase over 17 years.

| Year | Small Cap Mcap (Rs lkcr) | Small Cap AUM (Rs lkCr) | MCAP/AUM (x) |
|------|-----------------------------|----------------------------|-----------------|
| 2008 | 4.5 | 0.015 | 367 |
| 2020 | 22.0 | 0.5 | 44 |
| 2025 | 74.2 | 3.7 | 20 |

Data Source: Bloomberg, AMFI

This disproportionate increase in investment corpus vis-à-vis the absorptive capacity as measured by market cap of small caps could probably be staring at some amount of liquidity risk, which can be exasperating during sharp market sell-offs.

Small cap funds, are open-ended funds. Just like they are seeing unprecedented inflows since last 4 years, they can face outflows during market downturn. This can force fund manager's to sell into thinly traded segment of the market, which may lead to sharp drop in prices beyond expectations.

Lessons from History

Small cap funds faced severe liquidity pressure during the 2008 global financial crisis due to massive redemptions amid a 70-75% plunge in small cap indices like BSE Small Cap, compounded by inherently thin trading volumes that halted trades on many stocks.

Redemption Avalanche

"Panic outflows hit mutual funds hard as investors rushed to cash amid collapsing markets; equity funds saw ₹10,000+ crore exits in late 2008. Funds borrowed or sold illiquid holdings at 20-50% discounts, diluting NAV for remaining unit holders in a classic "first-mover advantage" scenario where early redeemers escaped losses at others' expense." (Source: Business Today-Nov 25)

Trading Freeze Effects

Quite a few small caps saw minimal to NIL volumes during several days in October 2008, as FIIs pulled \$15 billion from India and credit markets seized. Forced sales caused price slips per trade, turning temporary volatility into permanent capital destruction—e.g., portfolios with illiquid names saw enhanced drawdowns versus liquid peers, delaying recovery until 2010-11. **Data Source : NSE India (Oct 2008)**

What has changed recently?

According to the Disclosure of Stress Test & Liquidity Analysis in respect of Mid Cap and Small Cap Funds available on AMFI website <https://www.amfiindia.com/risk-parameters>, the average days to liquidate 50% of small cap fund assets rose to 20-25 days from 15 days earlier in 2024, with high-AUM funds the number has deteriorated more. If the situation continues to prevail, then some of the small cap funds may face liquidity challenges.

A rising number of small cap funds capping or suspending lumpsum investments signals early liquidity pressures in the category. Six major funds have already imposed such restrictions, underscoring challenges in deploying incremental inflows amid constrained liquidity in the small cap universe. This trend protects existing portfolios while prioritizing SIP/STP flows.

| Metric | Sept 24 | 2025 Avg. (Nov) | Change |
|----------------------|---------|-----------------|--------|
| 50% Liquidation Days | 26 | 37 | 1.4x |

Data Source: AMFI

Is your Small Cap Fund addressing the liquidity risk?

The Fund should define a capacity, i.e. size of AUM, which can replicate a similar portfolio and ensure the performance. Rise in AUM beyond capacity may lead to 'diversifying' into low-quality illiquid stocks that will degrade performance in the future or change the portfolio characteristics materially. **The average number of stocks held by Small Cap Funds have increased from 80 to 89 stocks over past two years. (Source: Bloomberg).** However, the process that worked to deliver past returns may not hold good for future returns as long tail of stocks and sub-optimal positions can deteriorate the portfolio quality.

Illiquidity arises not only from owning a high allocation in a stock w.r.t. its daily average turnover, but also from owning large % stake in individual companies. It may take several weeks to months to liquidate a position. Imagine a situation where a large owner of company tries to sell an already illiquid stock, what would happen to the stock price? In time of stress, as the adage goes, one has to sell the family silver. What we have seen in previous cycles is, fund managers usually sell high-quality liquid positions first, to meet redemptions. **This erodes the portfolio's overall strength, leaving long term investors saddled with low-quality illiquid stocks. These stocks may not recover and fund may lag market recovery considerably. So what was supposed to be a temporary liquidity issue becomes a long- term performance drag.**

When evaluating a small-cap fund, it is important to assess whether liquidity risks are adequately factored into the investment strategy. A disciplined approach typically involves setting clear liquidity thresholds while constructing the portfolio, such as investing only in stocks with sufficient average daily trading volumes. This helps ensure that the portfolio remains scalable and replicable as assets under management grow. A strong focus on liquidity reduces the drag of high impact costs, supporting smoother execution and more consistent outcomes for investors.

Source: Bloomberg, Association of Mutual Funds in India (AMFI)

Indian markets remained range-bound in 2025, defined by a "tug of war" between robust domestic inflows (~ + INR 5 Lakh Crore) and persistent FPI outflows (~ - INR 1.6 Lakh Crore). Despite positive large-cap returns, stock-level performance was highly divergent; only 43.2% of BSE 500 stocks recorded gains. Large-caps outperformed mid and small-caps due to valuation comfort.

Table 1: Return Distribution of BSE 500 Stocks for the Year 2025

| | |
|---|-------|
| Average | 1.2% |
| Median | -3.7% |
| Share of Stocks with positive returns | 43.2% |
| Share of Stocks with zero or negative returns | 56.8% |

Source: Ace Equity; Absolute 1-Year Return as of 31-Dec-2025. Past performance may or may not be sustained in the future.

Table 2: Total Returns of Major Indices

| Indices | 1 Year | 5 Year |
|--------------|--------|--------|
| BSE 500 | 6.8 | 115.7 |
| BSE 200 | 8.5 | 111.4 |
| BSE SENSEX | 9.7 | 88.4 |
| BSE MidCap | 0.9 | 173.0 |
| BSE SmallCap | -7.1 | 192.2 |

Source: Bloomberg. Data as of 31-Dec-2025. Past performance may or may not be sustained in the future.

Benign earnings print over the past few quarters and absence of a trade deal with the U.S. kept the markets under check. Policy actions were triggered to boost consumption in the economy. Benign inflation enabled the central bank to ease policy rates during the year. GST structure was rationalized from four main slabs to two, along with reduction in rates for most sectors.

The Road Ahead

Market direction will now be shaped by the trajectory of earnings and flows.

Can Earnings growth pickup?

The easy earnings base of 2025 sets the stage for a recovery. Two large segments of indices – Financials & IT sector could drive earnings growth during the year. Rate cuts during the year posed pressure on interest margins for banks during the year. As most of the interest rate cuts are passed on to deposit rates, this can turn out to be an earnings tailwind in the current year. Certain segments within financials like insurance companies witnessed transient issues in the current year which can normalize going forward. A shift in technology spending pattern of global enterprises from hardware to software applications along with improving adoption of new technologies can be trigger for revival in client spending of IT service players. Policy actions to improve disposable income in the hands of consumers could also support consumption in the medium term.

Would FPIs (Foreign Portfolio Investors) return in 2026?

If we consider the aggregate market cap of BSE 500 stocks, FPIs hold 18.3% of the stock, a tad lower than the DII shareholding at 18.9% (Source: Ace Equity; Sep-2025 shareholding is considered; Market Cap as of 30-Dec-2025). Compared to prior year, Valuation of domestic indices relative to global indices have become more palatable. Spread in valuation of Nifty 50 compared to global indices such as MSCI EM & S&P 500 indices, is lower than historical average, which points to relative attractiveness on valuation front. While relative valuation is attractive, a sustained FPI return remains sensitive to currency exchange rates.

Are current valuations cheap enough to trigger a rally?

As shown in the table below, index valuations haven't materially changed over the recent year. Valuations near long term average along with potential for earnings revival points to a healthy combination for reasonable return potential.

Table 3: Valuation of Major Indices

| Index | 31-Dec-2025 | | 31-Dec-2024 | | 10y Median | |
|-------------------|-------------|------------|-------------|------------|-------------|------------|
| | P/E Ratio | P/B Ratio | P/E Ratio | P/B Ratio | P/E | P/B |
| BSE SENSEX | 24.3 | 3.6 | 22.6 | 3.5 | 23.5 | 3.4 |
| BSE 100 | 23.9 | 3.5 | 22.8 | 3.6 | 23.3 | 3.3 |
| BSE 250 SmallCap | 31.4 | 3.5 | 31.8 | 3.8 | 29.8 | 2.3 |
| BSE MidCap | 32.2 | 4.1 | 37.1 | 4.6 | 29.5 | 3.0 |
| BSE 500 | 25.5 | 3.6 | 24.7 | 3.7 | 24.7 | 3.2 |

Source: Bloomberg. Data as of 31-Dec-2025 ; P/E: Price to Earnings; P/B: Price to Book

What can investors consider doing?

Muted recent returns and divergent stock performance have created "bottom-up" opportunities during the year. **Our bottom-up portfolios are seeing relatively better upside compared to prior year. Though current levels may restrict "super-normal" gains, they offer a healthy entry point for long-term investors to make fresh allocations.**

Scheme wise Commentary



| Scheme | Portfolio Commentary | Portfolio Positioning |
|--|---|--|
| Quantum Value Fund | <ul style="list-style-type: none"> During the year, we initiated 3 positions and exited 2 names. Our new additions were in cash logistics (Growth revival triggered by industry consolidation and cross-selling), pharma (Revenue lost by a drug losing exclusivity to be offset by pipeline) and a logistics company (Beneficiary of freight shifting from road to rail, as Dedicated Freight Corridor (DFC) is commissioned). We exited a two-wheeler player & an NBFC name, where the stock breached our fair value estimates. Some of our portfolio holding in Consumer Discretionary (Autos), Communication Services, Healthcare and absence of holdings in Consumer Staples & Industrials have helped our performance during the year. Financials and IT were a drag on performance. | <ul style="list-style-type: none"> Portfolio will focus on names where valuation is at a discount to our fair value estimate. Thrust on portfolio liquidity and governance should hold us in good stead during volatile markets. This could give a large cap tilt to the portfolio. |
| Quantum Small Cap Fund | <ul style="list-style-type: none"> The market saw some correction this month, with the Small Cap Index BSE 250 SmallCap TRI falling 0.65% during the month. Sectors such as BFSI and consumer discretionary—supported portfolio performance, while sectors exposed to global uncertainty like IT and materials were drag on the performance. The strategy remains overweight in financials, as much of the sector's weakness is believed to be priced in and overall growth is picking up. Other overweight positions include consumer discretionary, notably auto-ancillaries, consistent with our conviction of gradual revival in discretionary consumption that benefit from the income tax, GST and rate cuts that have panned over the fiscal. | <ul style="list-style-type: none"> During the month, we added one API (Pharma) company where we feel the product launch pipeline is strong and valuations are reasonable. Capital was also deployed into stocks trading at a discount to fair value, while cash reserves are being strategically allocated to emerging opportunities amid ongoing uncertainty. The strategy remains focused on liquidity and strong governance with sustained earnings growth effectively positioning the portfolio to navigate anticipated market volatility and capitalize on stock-specific opportunities. |
| Quantum Ethical Fund | <ul style="list-style-type: none"> Sectors such as IT, Metals and Utilities impacted our relative performance while the allocation to Autos, Consumer Staples and Healthcare supported portfolio performance. During the month, we exited from two companies from Consumer Discretionary sector due to decline in our Integrity assessment of these companies. We added a company in Consumer Durables sector given its superior quality, high integrity and robust financials. | <ul style="list-style-type: none"> As the income tax, interest rate and GST cuts gradually revive consumption in the economy, our overweight position in the Consumer Discretionary sector should benefit. We have used the pessimism in IT to build our allocation to the sector which should benefit as these companies deliver steady growth. A diversified portfolio emphasizing integrity principles and robust financials, is strategically positioned to leverage India's growth dynamics. |
| Quantum ELSS Tax Saver Fund | <ul style="list-style-type: none"> During the year, we initiated 3 positions and exited 2 names. Our new additions were in cash logistics (Growth revival triggered by industry consolidation and cross-selling), pharma (Revenue lost by a drug losing exclusivity to be offset by pipeline) and a logistics company (Beneficiary of freight shifting from road to rail, as Dedicated Freight Corridor (DFC) is commissioned). We exited a two-wheeler player & an NBFC name, where the stock breached our fair value estimates. Some of our portfolio holding in Consumer Discretionary (Autos), Communication Services, Healthcare and absence of holdings in Consumer Staples & Industrials have helped our performance during the year. Financials and IT were a drag on performance. | <ul style="list-style-type: none"> Portfolio will focus on names where valuation is at a discount to our fair value estimate. Thrust on portfolio liquidity and governance should hold us in good stead during volatile markets. This could give a large cap tilt to the portfolio. |
| Quantum ESG Best In Class Strategy Fund | <ul style="list-style-type: none"> Sectors such as IT, Healthcare, Metals and Utilities impacted our relative performance while the allocation to Autos and Financials supported portfolio performance. During the month, we exited from three companies from Consumer Discretionary sector, one company from Consumer Staples sector and one company from IT sector due to decline in our assessment of risk profile of these companies. We added a company in Consumer Durables sector given its robust financials backed by superior sustainability metrics. | <ul style="list-style-type: none"> As the income tax, interest rate and GST cuts gradually revive consumption in the economy, our overweight position in the Consumer Discretionary sector should benefit. If the external risks related to tariffs continue to linger, portfolio tilt towards quality will help reduce the volatility. A diversified portfolio emphasizing integrity principles and robust financials, is strategically positioned to leverage India's growth dynamics. |

Notes:

The above portfolio commentary / portfolio positioning is the Fund Management Team's investment action(s)/view(s). The same is for explanation purpose only and should not be construed as a research report, endorsement, or recommendation to buy or sell in any sector/ stock. The sector /stock positions given above may vary basis the market conditions and the Fund Manager's views, and the same may or may not be followed in the future. Please refer the Scheme Information Document(s) of the respective scheme(s) for complete investment strategy and scheme portfolio available on website www.QuantumAMC.com.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Navigating 2026: India's Bond Market in a Changing Global Landscape

The global economy is moving into a new phase. After a year of abrupt policy changes and rising trade barriers, tariffs are no longer temporary shocks but a lasting feature of global commerce. We believe, if 2025 was about shock and reaction, 2026 looks set to be about adjustment and adaptation.

As trade costs rise and partnerships become more selective, countries are rethinking how they can grow, trade, and attract capital. The United States has become the key reference point in this evolving trade order, with nations reshaping strategies around access and alignment. For India, this shift presents a mix of challenges and opportunities.

Looking Back

From an Indian market perspective, 2025 unfolded in contrasting phases.

The first half of the year was favorable for markets, with a stable rupee, record foreign exchange reserves, and sharp rate cuts supporting growth and easing financial conditions. Bond markets responded positively.

In the second half, external pressures intensified. Unfavorable trade developments weighed on the currency, reserves fell from their peak, and bond yields moved higher despite further rate cuts. The year ultimately highlighted a clear contrast—strong domestic fundamentals alongside rising global uncertainty—yet Indian assets remained resilient, supported by domestic demand and policy credibility.

2026: A Year of Balance with Strong Fundamentals but Noisy External Environment

India is set to enter 2026 with strong domestic fundamentals like healthy growth, low inflation, and financial stability, though market sentiment remains heavily influenced by global factors.

Currency volatility stood out in 2025, with the rupee underperforming peers, while reserves stayed comfortable. This underscores India's resilience in absorbing external shocks.

Policy focus in 2026 is likely to shift from **stimulus to calibration**. With substantial fiscal and monetary support already delivered, room for further easing is limited. Stability will likely take precedence as policymakers navigate global uncertainty, with trade negotiations, particularly with the U.S. is likely to play a key role in shaping currency trends, capital flows, and exports.

We believe - These Five Themes Could Shape the Year Ahead

- Growth Without Inflation Pressures:** India is well-placed to sustain healthy growth without overheating. Structural factors, supply improvements, and benign price trends suggest inflation is likely to remain contained, assuming normal weather conditions and stable commodity prices. China's excess supply flowing into global markets has also helped keep global inflation pressures in check. This gives policymakers breathing room, even as they manage statistical revisions (base effect fading out in FY 2027) and global risks. We estimate CPI inflation for FY27 at around 3.8%.
- Limited Policy Ammunition:** Fiscal headroom has narrowed following last year's measures, particularly at the state level. Going forward, discipline will matter as much as support. On the monetary side, most easing is already behind us. While a final small rate cut cannot be ruled out, the broader expectation is a prolonged pause rather than a reversal.
- Liquidity and Credit Dynamics:** One of the key challenges heading into 2026 is ensuring sufficient liquidity in the banking system. Credit demand is likely to strengthen, while deposit growth remains steady, it is not accelerating. The central bank's role in managing liquidity (through market operations - OMO and other tools) may be critical in ensuring policy transmission remains effective. We expect OMO to the tune of ~INR 50,000 cr closer to the end of FY 26 and ~INR 2-3 trillion for the remaining part of the calendar year 2026.
- The Rupee Question:** Currency performance remains the most watched variable. Historically, the rupee has gone through periodic phases of sharp adjustment followed by extended stability. Current valuations suggest much of the correction may already be behind us. A more stable phase could emerge if trade clarity improves and capital inflows strengthen. We believe in a favorable scenario, sentiment could even turn quickly.
- Bond Supply and Yield Movements:** Government borrowing is likely to stay elevated, especially at the state level. That said, central bank operations and the possibility of global index inclusion could support demand for central government bonds. We expect yields to remain range-bound, with bouts of volatility as markets assess the timing of future policy shifts. Overall, a supportive macro backdrop should keep repo rates steady for an extended period, reinforcing a range-bound outlook for bond yields.

What This Means for Fixed Income Investors

Every year brings its own surprises, and 2026 will be no exception. Trade dynamics, currency movements, and global policy shifts will continue to test market resilience. Yet, India's economic framework which is built on disciplined policymaking, domestic demand strength, and financial system stability, provides a strong base to navigate these changes.

In an environment marked by uncertainty but underpinned by solid fundamentals, flexibility becomes more valuable than bold positioning.

An investment approach focused on steady income generation, combined with selective duration exposure when opportunities arise, appears prudent. Dynamic bond funds may be an appropriate fit for an evolving landscape like this.

Source: Reserve Bank of India (RBI), Ministry of Statistics & Program Implementation (MOSPI), Bloomberg

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Gold Market Review and Outlook: 2025–2026

Gold emerged as one of the defining investment stories of 2025, recording its strongest annual performance of the century. The metal delivered gains of over 70%, setting more than fifty all-time highs throughout the year. Gold first crossed the \$3,000 per troy ounce mark toward the end of the first quarter and surged beyond \$4,000 per troy ounce shortly thereafter. The increase from \$3,000 to \$4,000 was the fastest \$1,000 rise in history, completed in just 205 days. After reaching a high of \$4,381 in the second half of the year, gold experienced a pullback of approximately 11% before regaining momentum to close the year at a new record high of \$4,536 per troy ounce. The rise of gold was mirrored in India, where the weakening rupee and higher global prices pushed domestic gold past ₹1,30,000 per 10 grams, delivering annual gains of more than 75%. Globally, commodity markets performed strongly, with white metals such as silver, platinum, and palladium also posting significant gains, benefitting from the rush to hard assets.

The performance of gold in 2025 was driven by a combination of macroeconomic, monetary, and geopolitical factors. In the United States, GDP growth averaged 1.6% in the first half of the year and accelerated to 4.3% annualized growth in the third quarter, reflecting some resilience. However, this growth was concentrated in high-income households and large corporations, while other segments of the population struggled. Labour market conditions weakened over the course of the year, with the unemployment rate rising from 4.1% in November 2024 to 4.4% in November 2025. Consumer sentiment deteriorated significantly, as reflected in the decline of the Consumer Confidence Index from 104.7 in November 2024 to 89.1 in December 2025. Weakness in the labour market, paradoxically, supported commodity and equity prices as it reinforced expectations that the Federal Reserve would maintain accommodative monetary policy, keeping bond yields from rising materially. Reducing real interest rates remained a key driver of gold's appeal. After a period of low inflation readings early in the year, began a choppy upward trend from April 2025, signalling the early stages of a new inflation wave. While near-term inflation remained modest, rising price pressures amid slowing growth raised the possibility of a stagflation scenario, historically a bullish environment for gold.

Monetary policy played a critical role in supporting gold prices. The Federal Reserve implemented a cumulative 75-basis-point rate cut in 2025, following 100 basis points of reductions in 2024, after previously signalling a more cautious stance. In October 2025, the Fed ended quantitative tightening and began purchasing approximately \$40 billion in short-term government securities, effectively injecting liquidity into the economy. While Chair Jerome Powell indicated that further rate reductions would be contingent on a significant weakening of the labour market, ongoing job weakness and potential downward revisions to employment, data suggest additional easing may be forthcoming. The Fed Funds Rate is expected to further reduce to 3%, as core year-over-year CPI and PCE growth remain near 3%, providing enough room for rate cuts to support weaker growth and thereby a supportive backdrop for gold prices.

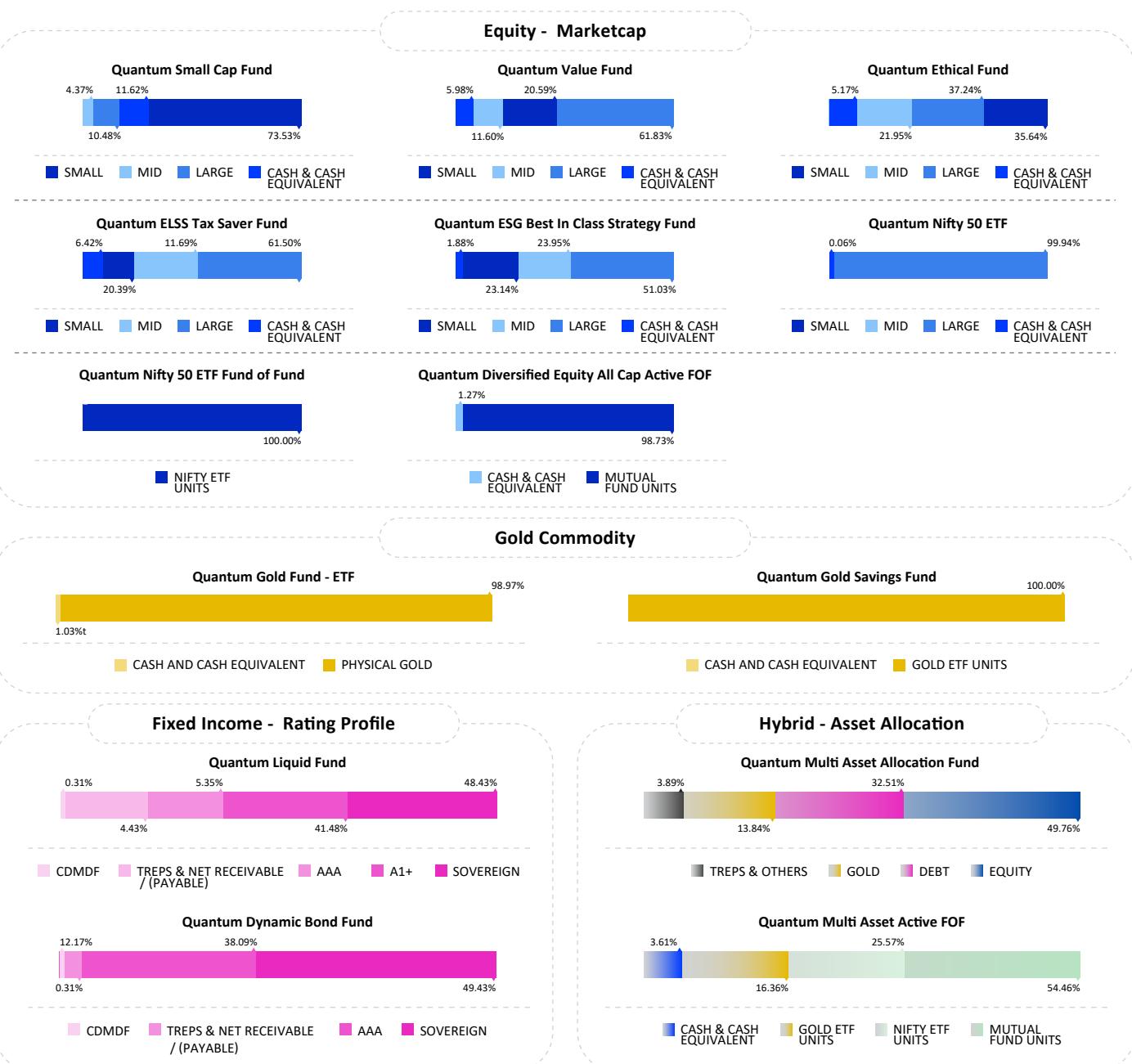
Structural challenges in the United States also contributed to the bullish environment for gold. Public debt exceeded \$38 trillion by late 2025, with the debt-to-GDP ratio reaching approximately 118.8%. The current account deficit surged to \$439.8 billion in Q1 due to front-loaded imports ahead of tariff increase, narrowing to \$251.3 billion in Q2 as imports declined, yet remaining structurally elevated. Rising interest costs have become a significant portion of federal expenditure, with net interest payments approaching \$970 billion annually, surpassing U.S. defence spending of approximately \$900 billion, a trend perceived as dilution of dominance. These dynamics, coupled with ongoing fiscal deficits, weakening labour market trends, monetary easing and uncertain policy making leading to increased trust deficit, weighing on the U.S. dollar, whose share of global foreign exchange reserves declined from 46.4% at the start of 2025 to 40% by year-end. U.S. Treasury yields fell from 4.5% at the beginning of the year to 4.1% in December, driven by expectations of Fed rate cuts and concerns about slowing growth.

Central bank and investor demand remained a key pillar of support for gold in 2025. Central banks continued to add gold to reserves, with annual purchases exceeding 600 tonnes by the end of the third quarter. Investment demand was equally robust, with global gold ETFs recording inflows of 712.6 tonnes or over \$77.3 billion during the year. In India, total assets in gold investment products surpassed INR 1.5 trillion, driven by heightened retail participation. This combination of institutional and retail demand, along with structural central bank purchases, has reinforced gold's role as a safe-haven asset. We expect the trend of diversification of reserves and investments in gold to continue in 2026.

In India, trade delays, tariffs, and RBI rate cuts contributed to a weakening rupee, amplifying gains in domestic gold prices. Looking ahead to 2026, gold enters the year at elevated levels but with strong fundamental support intact. Short-term volatility and intermittent corrections cannot be ruled out, yet the broader backdrop remains favourable. Monetary easing and liquidity support from the Federal Reserve, rising fiscal deficits, increasing debt burdens, geopolitical uncertainty, and continued central bank and investor demand all provide constructive conditions for gold. In this environment, gold continues to serve as an effective store of value and portfolio diversifier. A strategic allocation of approximately 15% remains appropriate for mitigating overall portfolio risk and enhancing long-term risk-adjusted returns. While short-term fluctuations may occur, gold's structural drivers and safe-haven characteristics are expected to sustain its role as a core component of diversified investment portfolios in the years ahead.

Source: Bloomberg, World Gold Council

Product Offerings



**Navigate Unpredictability: Achieve your Financial Goals with
Quantum's 12|20:80* (Barah Bees Assi) Asset Allocation Approach**



*Please note the above is a suggested Asset Allocation Approach and not to be considered as an investment advice / recommendation.
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Data as on December 31, 2025

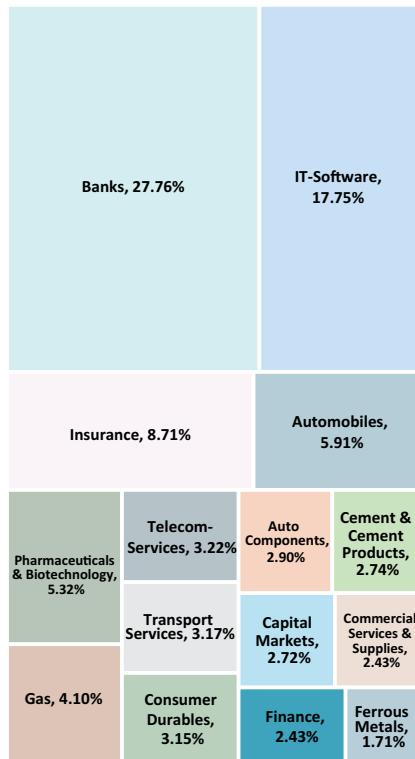
Investment Objective: To achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets. There is no assurance that the investment objective of the Scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|--|----------------|
| HDFC Bank Ltd | 8.95% |
| ICICI Bank Ltd | 6.59% |
| Tata Consultancy Services Ltd | 5.62% |
| Infosys Ltd | 5.18% |
| ICICI Prudential Life Insurance Company Ltd | 4.05% |
| Wipro Ltd | 3.76% |
| Kotak Mahindra Bank Ltd | 3.65% |
| State Bank of India | 3.51% |
| Axis Bank Ltd | 3.23% |
| Bharti Airtel Ltd | 3.22% |
| Hero MotoCorp Ltd | 3.21% |
| Tech Mahindra Ltd | 3.19% |
| Container Corporation of India Ltd | 3.17% |
| Crompton Greaves Consumer Electricals Ltd | 3.15% |
| Exide Industries Ltd | 2.90% |
| Cipla Ltd | 2.78% |
| Nuvoco Vistas Corporation Ltd | 2.74% |
| Aditya Birla Sun Life AMC Ltd | 2.72% |
| Star Health And Allied Insurance Company Ltd | 2.54% |
| CMS Info System Ltd | 2.43% |
| Total Equity Holdings | 94.02% |
| Treps & Others[§] | 5.98% |
| Grand Total | 100.00% |

[§]Short term instrument

Portfolio Classification by Sector Allocation (%)



Total no. of Equity Stocks: 30

Quantitative Indicators as on December 31, 2025



Fund Performance as on December 31, 2025

| Quantum Value Fund - Regular Plan - Growth Option | | | | | Current Value ₹10,000 Invested at the beginning of a given period | | | |
|---|--------------------|---|---|---|---|---|---|---|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) | Additional Benchmark ^{###} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Tier II - Benchmark ^{##} Returns (₹) | Additional Benchmark ^{###} Returns (₹) |
| 1 year | 3.63% | 7.63% | 9.34% | 10.38% | 10,363 | 10,763 | 10,934 | 11,038 |
| 3 years | 16.86% | 16.37% | 15.98% | 13.27% | 15,974 | 15,774 | 15,614 | 14,541 |
| 5 years | 16.28% | 16.81% | 16.32% | 13.64% | 21,264 | 21,753 | 21,303 | 18,958 |
| 7 years | 13.06% | 15.87% | 15.67% | 14.42% | 23,632 | 28,071 | 27,727 | 25,690 |
| Since Inception* | 11.70% | 14.62% | 14.63% | 14.21% | 26,352 | 33,022 | 33,064 | 32,010 |

#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI. *Inception date - April 01, 2017. 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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). #With effect from December 01, 2021 Tier I benchmark has been updated as BSE 500 TRI. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR BSE 500 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006. ##TRI data is not available since inception of the scheme, Tier II benchmark performance is calculated using composite CAGR BSE 200 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006.

Income Distribution History

Annual Gross IDCW: Record date - June 11, 2025, Rs. 0.85 per unit for both Direct Plan – IDCW Option & Regular Plan – IDCW Option.

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

^Note:

Risk Free Rate assumed to be 5.67% (FBIL Overnight MIBOR for 31st December 2025) for calculating Sharpe Ratio. Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Please refer to page no. 38 for details on taxation.

Inception Date

March 13, 2006

Benchmark Index

Tier I Benchmark - BSE 500 TRI

Tier II Benchmark - BSE 200 TRI

Fund Managers Details

Fund Managers

Mr. George Thomas

Experience

12 years

Mr. Christy Mathai

11 years

Managing Fund Since

April 01, 2022

November 23, 2022

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 1,203.93

Absolute AUM: 1,207.75

*Cumulative Daily AUM / No of days in the month

NAV (₹/Unit) (as on December 31, 2025)

Regular Plan Growth Option 127.73

Regular Plan IDCW Option 127.59

Direct Plan Growth Option 133.98

Direct Plan IDCW Option 134.26

Minimum Investment Amount

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

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

Exit Load

• NIL: If 10% of units if redeemed or switched out during exit load period i.e. 730 days from the allotment Exit Load Period : 730 days from the date of allotment.

• Remaining 90% of units in parts or full: i. 2%: If redeemed or switched out on or before 365 days from the date of allotment ii. 1%: If redeemed or switched out after 365 days but on or before 730 days from the date of allotment.

• NIL: If units redeemed or switched out after 730 days from the date of allotment.

Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

Direct Plan – Total TER 1.10%

Regular Plan – Total TER 2.13%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

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.

This product is suitable for investors who are seeking*

- Long term capital appreciation
- Invests primarily in equity and equity related securities of companies in BSE 200 index.

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark & Tier II Benchmark



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



Scan for complete portfolio

Quantum Small Cap Fund

An Open Ended-Equity Scheme Predominantly Investing in Small Cap Stocks



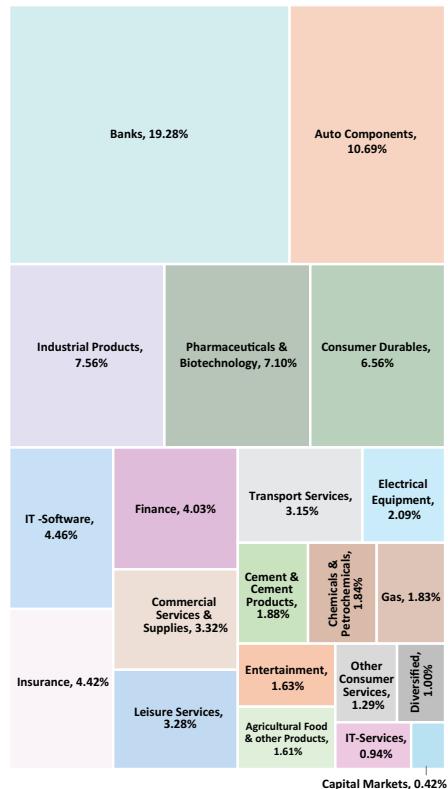
Investment Objective: The Investment Objective of the Scheme to generate capital appreciation by investing predominantly in Small Cap Stocks. There is no assurance that the investment objective of the scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|--|----------------|
| Supriya Lifescience Ltd | 3.59% |
| Karur Vysya Bank Ltd | 3.25% |
| CSB Bank Ltd | 3.18% |
| Lumax Industries Ltd | 3.08% |
| City Union Bank Ltd | 2.85% |
| Lumax Auto Technologies Ltd | 2.55% |
| HDFC Bank Ltd | 2.51% |
| Carysil Ltd | 2.45% |
| Can Fin Homes Ltd | 2.42% |
| ICICI Prudential Life Insurance Company Ltd | 2.35% |
| Axis Bank Ltd | 2.29% |
| Crompton Greaves Consumer Electricals Ltd | 2.25% |
| Mold-Tek Packaging Ltd | 2.19% |
| Genus Power Infrastructures Ltd | 2.09% |
| Star Health And Allied Insurance Company Ltd | 2.07% |
| Kotak Mahindra Bank Ltd | 1.96% |
| Samhi Hotels Ltd | 1.95% |
| EPL Ltd | 1.91% |
| Nuvoco Vistas Corporation Ltd | 1.88% |
| Equitas Small Finance Bank Ltd | 1.85% |
| Total Equity Holdings | 88.38% |
| Treps & Others⁵ | 11.62% |
| Grand Total | 100.00% |

⁵Short term instrument

Portfolio Classification by Sector Allocation (%)



Total no. of Equity Stocks: 53

Fund Performance as on December 31, 2025

| Quantum Small Cap Fund - Regular Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark ^{##} Returns (₹) |
| 1 year | 3.87% | -5.18% | 10.38% | 10,387 | 9,483 | 11,038 |
| Since Inception* | 11.32% | 15.14% | 15.16% | 12,610 | 13,562 | 13,567 |

#BSE 250 SmallCap TRI; ## BSE Sensex TRI. *Inception date - November 03, 2023. 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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR)

Note:

Please refer to page no. 38 for details on taxation.

Key Statistics: Not Applicable; Not computed since the Scheme has not completed 3 years from its inception.

Inception Date

November 03, 2023

Benchmark Index

Tier I Benchmark - BSE 250 SmallCap TRI

Fund Managers Details

Fund Managers

| Fund Managers | Experience | Managing Fund Since |
|---|------------|---------------------|
| Mr. Chirag Mehta (Fund Manager) | 23 years | November 03, 2023 |
| Mrs. Abhilasha Satale (Associate Fund Manager) | 20 years | November 03, 2023 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 173.40

Absolute AUM: 177.55

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

| Direct(₹/Unit) | Regular(₹/Unit) |
|----------------|-----------------|
| Growth 13.02 | 12.61 |

Portfolio Turnover Ratio (Last one year)

6.35%

Minimum Investment Amount

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

Exit Load

- NIL: If 10% of units if redeemed or switched out on or before 365 days from the date of allotment.
- 1%: If Remaining 90% of units if redeemed or switched out on or before 365 days from the date of allotment.
- NIL: If redeemed or switched out after 365 days from the date of allotment.

Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

| | |
|--------------------------|-------|
| Direct Plan – Total TER | 0.70% |
| Regular Plan – Total TER | 2.17% |

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

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.

This product is suitable for investors who are seeking*

- Long term capital appreciation
- Investment in Small Cap Stock

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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



Scan for complete portfolio

Quantum Ethical Fund

An open-ended equity scheme following an Ethical Theme



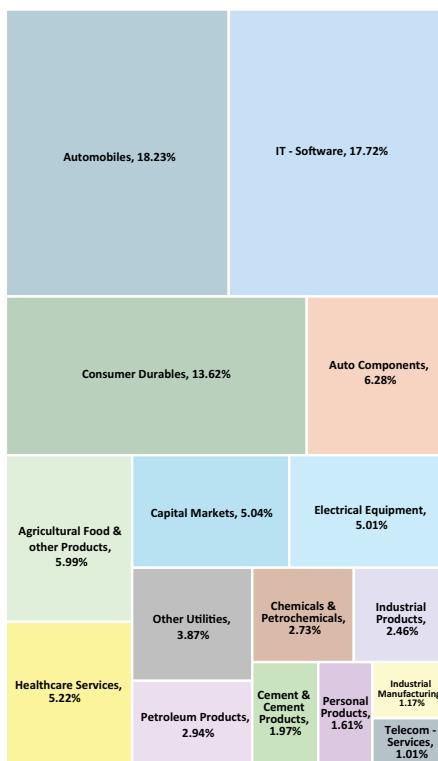
Investment Objective: The Investment Objective of the scheme is to achieve long-term capital appreciation by investing in Equity & Equity Related Instruments of companies following an Ethical Set of Principles. There is no assurance that the investment objective of the scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|---|----------------|
| Marico Ltd | 4.12% |
| TVS Motor Company Ltd | 3.79% |
| Persistent Systems Ltd | 3.35% |
| Infosys Ltd | 2.96% |
| Castrol India Ltd | 2.94% |
| Tata Consultancy Services Ltd | 2.75% |
| Eicher Motors Ltd | 2.71% |
| Mahindra & Mahindra Ltd | 2.70% |
| Bosch Ltd | 2.60% |
| Havells India Ltd | 2.59% |
| Central Depository Services (India) Ltd | 2.58% |
| Dr. Lal Path Labs Ltd | 2.54% |
| Maruti Suzuki India Ltd | 2.52% |
| Hitachi Energy India Ltd | 2.51% |
| HCL Technologies Ltd | 2.50% |
| Computer Age Management Services Ltd | 2.46% |
| Hero MotoCorp Ltd | 2.29% |
| Crompton Greaves Consumer Electricals Ltd | 2.28% |
| Hyundai Motor India Ltd | 2.12% |
| Bajaj Auto Ltd | 2.06% |
| Total Equity Holdings | 94.83% |
| Cash & Others | 5.17% |
| Grand Total | 100.00% |

*Includes net receivables / payables if any

Portfolio Classification by Sector Allocation (%)



Total no. of Equity Stocks: 48

Fund Performance as on December 31, 2025

| Quantum Ethical Fund - Regular Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark ^{##} Returns (₹) |
| 1 year | -2.60% | -2.84% | 10.38% | 9,740 | 9,716 | 11,038 |
| Since Inception* | -2.52% | -2.31% | 10.19% | 9,740 | 9,763 | 11,051 |

#Nifty 500 Shariah TRI, #BSE Sensex TRI. *Inception date - December 20, 2024. 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 net of total expenses and are calculated on the basis of absolute returns.

Note:

Please refer to page no. 38 for details on taxation.

Key Statistics: Not Applicable; Not computed since the Scheme has not completed 3 years from its inception.

Inception Date

December 20, 2024

Benchmark Index

Tier I Benchmark - NIFTY 500 Shariah TRI

Fund Managers Details

| Fund Manager | Experience | Managing Fund Since |
|------------------|------------|---------------------|
| Mr. Chirag Mehta | 23 years | December 20, 2024 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 89.40

Absolute AUM: 91.26

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

| | Direct(₹/Unit) | Regular(₹/Unit) |
|--------|----------------|-----------------|
| Growth | 9.88 | 9.74 |

Portfolio Turnover Ratio (Last one year)

4.85%

Minimum Investment Amount

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

Exit Load

- Nil: 10% of units if redeemed or switched out on or before 365 days from the date of allotment.
- 1%: Remaining 90% of units if redeemed or switched out on or before 365 days from the date of allotment.
- Nil: If redeemed or switched out after 365 days from the date of allotment

Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

| | |
|--------------------------|-------|
| Direct Plan – Total TER | 0.75% |
| Regular Plan – Total TER | 2.18% |

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

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.

This product is suitable for investors who are seeking*

- Long Term Capital Appreciation
- Investments in Equity & Equity Related Instruments of companies following an Ethical Set of Principles

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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



Scan for complete portfolio

Quantum ELSS Tax Saver Fund



An Open Ended Equity Linked Saving Scheme with a Statutory Lock in of 3 years and Tax Benefit

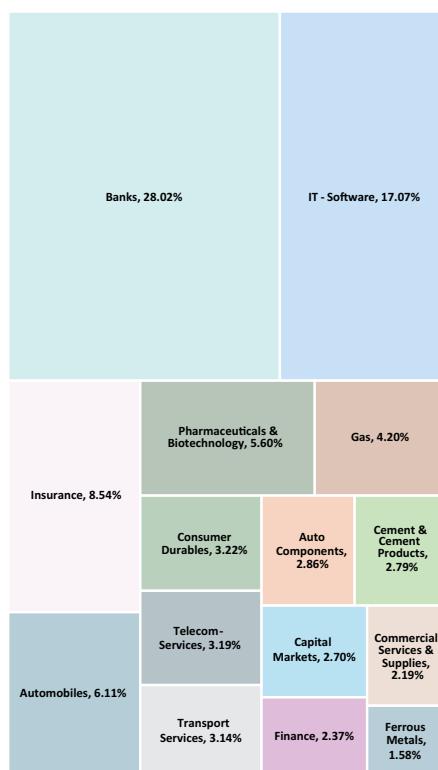
Investment Objective: To achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets. There is no assurance that the investment objective of the Scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|--|----------------|
| HDFC Bank Ltd | 8.81% |
| ICICI Bank Ltd | 6.58% |
| Tata Consultancy Services Ltd | 5.47% |
| Infosys Ltd | 5.11% |
| ICICI Prudential Life Insurance Company Ltd | 3.92% |
| Kotak Mahindra Bank Ltd | 3.79% |
| State Bank of India | 3.71% |
| Wipro Ltd | 3.60% |
| Hero MotoCorp Ltd | 3.27% |
| Crompton Greaves Consumer Electricals Ltd | 3.22% |
| Axis Bank Ltd | 3.20% |
| Bharti Airtel Ltd | 3.19% |
| Container Corporation of India Ltd | 3.14% |
| Cipla Ltd | 2.90% |
| Tech Mahindra Ltd | 2.89% |
| Exide Industries Ltd | 2.86% |
| Nuvoco Vistas Corporation Ltd | 2.79% |
| Aditya Birla Sun Life AMC Ltd | 2.70% |
| Star Health And Allied Insurance Company Ltd | 2.51% |
| GAIL (India) Ltd | 2.45% |
| Total Equity Holdings | 93.58% |
| Treps & Others⁵ | 6.42% |
| Grand Total | 100.00% |

⁵Short term instrument

Portfolio Classification by Sector Allocation (%)



Total no. of Equity Stocks: 30

Quantitative Indicators as on December 31, 2025



Fund Performance as on December 31, 2025

| Quantum ELSS Tax Saver Fund - Regular Plan - Growth Option | | | | | Current Value ₹10,000 Invested at the beginning of a given period | | | |
|--|--------------------|---|---|---|---|---|---|---|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) | Additional Benchmark ^{###} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Tier II - Benchmark ^{##} Returns (₹) | Additional Benchmark ^{###} Returns (₹) |
| 1 year | 3.57% | 7.63% | 9.34% | 10.38% | 10,357 | 10,763 | 10,934 | 11,038 |
| 3 years | 16.69% | 16.37% | 15.98% | 13.27% | 15,902 | 15,774 | 15,614 | 14,541 |
| 5 years | 16.25% | 16.81% | 16.32% | 13.64% | 21,237 | 21,753 | 21,303 | 18,958 |
| 7 years | 13.10% | 15.87% | 15.67% | 14.42% | 23,681 | 28,071 | 27,727 | 25,690 |
| Since Inception* | 11.73% | 14.62% | 14.63% | 14.21% | 26,404 | 33,022 | 33,064 | 32,010 |

[#]BSE 500 TRI, ^{##}BSE 200 TRI, ^{###}BSE Sensex TRI. *Inception date - April 01, 2017. Past performance may or may not be sustained in the future. Different Plans shall have a different expense structure. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Income Distribution History

Annual Gross IDCW: Record date - June 11, 2025, Rs. 0.84 per unit for both Direct Plan – IDCW Option & Regular Plan – IDCW Option.

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

^^Note:

Risk Free Rate assumed to be 5.67% (FBIL Overnight MIBOR for 31st December 2025) for calculating Sharpe Ratio. Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Please refer to page no. 38 for details on taxation.

Inception Date

December 23, 2008

Benchmark Index

Tier I Benchmark - BSE 500 TRI

Tier II Benchmark - BSE 200 TRI

Fund Managers Details

Fund Managers

Mr. George Thomas (Fund Manager) 12 years April 01, 2022

Mr. Christy Mathai (Fund Manager) 11 years November 23, 2022

Mr. Ketan Gujarathi (Associate Fund Manager) 13 years February 01, 2025

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 226.61

Absolute AUM: 227.26

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

Direct(₹/Unit) Regular(₹/Unit)

IDCW 132.70 125.88

Growth 133.56 126.74

Minimum Investment Amount

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

Exit Load

NIL

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

Direct Plan – Total TER 0.89%

Regular Plan – Total TER 2.09%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

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.

This product is suitable for investors who are seeking*

- Long Term Capital Appreciation
- Invests primarily in equity and equity related securities of companies in BSE 200 index and to save tax u/s 80 C of the Income Tax Act. Investments in this product are subject to lock in period of 3 years.

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark & Tier II Benchmark



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



Scan for complete portfolio

Quantum ESG Best In Class Strategy Fund

An Open-ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme assessed through a Best In Class Strategy



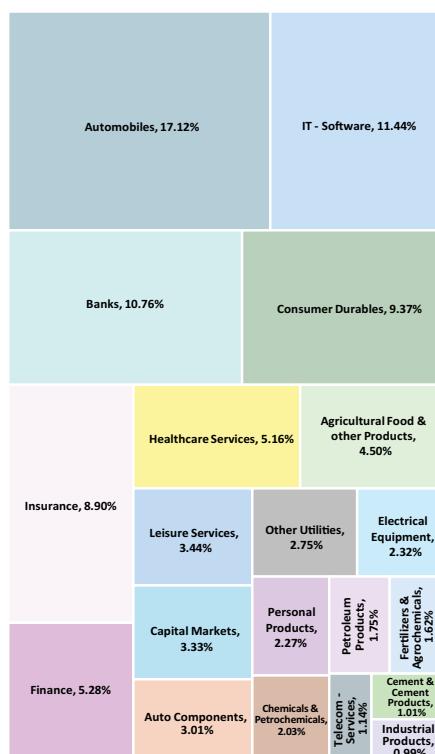
Investment Objective: The Investment Objective of the scheme is to achieve long-term capital appreciation by investing in share of companies identified based on the Environment, Social and Governance (ESG) theme following Best in Class Strategy. There is no assurance that the Investment Objective of the Scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|---|----------------|
| TVS Motor Company Ltd | 6.21% |
| HDFC Bank Ltd | 5.09% |
| Persistent Systems Ltd | 3.46% |
| The Indian Hotels Company Ltd | 3.44% |
| ICICI Lombard General Insurance Company Ltd | 3.28% |
| Marico Ltd | 3.23% |
| Kotak Mahindra Bank Ltd | 3.16% |
| HDFC Life Insurance Company Ltd | 2.96% |
| Bajaj Finance Ltd | 2.93% |
| ICICI Prudential Life Insurance Company Ltd | 2.66% |
| Mahindra & Mahindra Ltd | 2.65% |
| Infosys Ltd | 2.55% |
| Bajaj Finserv Ltd | 2.35% |
| Tata Consultancy Services Ltd | 2.27% |
| Maruti Suzuki India Ltd | 2.07% |
| Central Depository Services (India) Ltd | 2.00% |
| Bosch Ltd | 1.99% |
| HCL Technologies Ltd | 1.83% |
| Titan Company Ltd | 1.82% |
| Havells India Ltd | 1.79% |
| Total Equity Holdings | 98.12% |
| Treps & Others ⁵ | 1.88% |
| Grand Total | 100.00% |

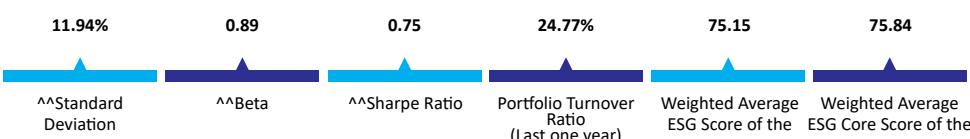
⁵Short term instrument

Portfolio Classification by Sector Allocation (%)



Total no. of Equity Stocks: 52

Quantitative Indicators as on December 31, 2025



SEBI Registered ESG Rating Provider (ERP); Name is Stakeholders Empowerment Services (SES)

Fund Performance as on December 31, 2025

| Quantum ESG Best In Class Strategy Fund - Regular Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|--|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark ^{##} Returns (₹) |
| 1 year | 1.68% | 11.72% | 10.38% | 10,168 | 11,172 | 11,038 |
| 3 years | 13.39% | 15.80% | 13.27% | 14,589 | 15,542 | 14,541 |
| 5 years | 12.86% | 14.80% | 13.64% | 18,317 | 19,951 | 18,958 |
| Since Inception* | 14.59% | 15.94% | 14.30% | 24,160 | 26,058 | 23,768 |

#NIFTY100 ESG TRI, ##BSE Sensex TRI. *Inception date - July 12, 2019. 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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR)

⁵Note:

Risk Free Rate assumed to be 5.67% (FBIL Overnight MIBOR for 31st December 2025) for calculating Sharpe Ratio. Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Please refer to page no. 38 for details on taxation.

Inception Date

July 12, 2019

Benchmark Index

Tier I Benchmark - NIFTY100 ESG TRI

Fund Managers Details

| Fund Managers | Experience | Managing Fund Since |
|--|------------|---------------------|
| Mr. Chirag Mehta (Fund Manager) | 23 years | July 12, 2019 |
| Mr. Rajorshi Palit (Associate Fund Manager) | 4 years | November 04, 2024 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 102.42

Absolute AUM: 102.57

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

Direct(₹/Unit) Regular(₹/Unit)

Growth Option 25.66 24.16

Minimum Investment Amount

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

Exit Load

- NIL: If 10% of units if redeemed or switched out on or before 365 days from the date of allotment
- 1%: If Remaining 90% of units if redeemed or switched out on or before 365 days from the date of allotment
- NIL: If redeemed or switched out after 365 days from the date of allotment

Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

Direct Plan – Total TER 0.75%

Regular Plan – Total TER 2.18%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

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.

This product is suitable for investors who are seeking*

- Long Term Capital Appreciation
- Invests in shares of companies following Environment, Social and Governance (ESG) theme assessed through a Best In Class Strategy

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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



Scan for complete portfolio

Quantum Diversified Equity All Cap Active FOF**

An Open-Ended Fund of Funds Scheme investing in diversified Equity Schemes across All Market Caps of Mutual Funds.



Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation by investing in diversified Equity Schemes across All Market Caps of Mutual Funds. There is no assurance that the investment objective of the Scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|---|----------------|
| Mutal Fund Units | 98.73% |
| ICICI Prudential Focused Equity Fund - Direct Plan - Growth Option | 14.58% |
| DSP Large Cap Fund - Direct Plan - Growth Option | 14.24% |
| Franklin India Flexi Cap Fund - Direct Plan- Growth Option | 14.16% |
| HDFC Focused Fund - Direct Plan - Growth Option | 14.07% |
| ICICI Prudential Large & Mid Cap Fund - Direct Plan - Growth Option | 13.97% |
| Nippon India Large Cap Fund - Direct Plan - Growth Option | 13.89% |
| Invesco India Midcap Fund - Direct Plan - Growth Option | 13.82% |
| Treps & Others [§] | 1.27% |
| Grand Total | 100.00% |

[§]Short term instrument

Quantitative Indicators as on December 31, 2025

11.65%
(12.85%)[®]

0.87
(1.00)[®]

0.94
(0.81)[®]

^^Standard Deviation
(Annualised)

Measures the up/down movement over
time also known as volatility

Measures how Quantum Diversified
Equity All Cap Active FOF moved relative
to the Index which is 1.00

^^Sharpe Ratio

Measures the return relative to the volatility

[®](Benchmark: BSE 500 TRI); Calculated over a 3-Yr period, Monthly Rolling Return basis. Data as of December 2025.

Fund Performance as on December 31, 2025

| Quantum Diversified Equity All Cap Active FOF - Regular Plan - Growth Option | | | Current Value ₹10,000 Invested at the beginning of a given period | | | |
|--|--------------------|---|--|-----------------------|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark ^{##} Returns (₹) |
| 1 year | 6.95% | 7.63% | 10.38% | 10,695 | 10,763 | 11,038 |
| 3 years | 16.82% | 16.37% | 13.27% | 15,958 | 15,774 | 14,541 |
| 5 years | 15.56% | 16.81% | 13.64% | 20,618 | 21,753 | 18,958 |
| 7 years | 14.21% | 15.87% | 14.42% | 25,360 | 28,071 | 25,690 |
| Since Inception* | 12.74% | 14.62% | 14.21% | 28,576 | 33,035 | 32,010 |

#BSE 500 TRI, ##BSE Sensex TRI. *Inception date - April 01, 2017. 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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Income Distribution History

Annual Gross IDCW: Record date - June 11, 2025, Rs. 0.21 per unit for both Direct Plan – IDCW Option & Regular Plan – IDCW Option.

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

^^Note:

Risk Free Rate assumed to be 5.67% (FBIL Overnight MIBOR for 31st December 2025) for calculating Sharpe Ratio. Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. **The name of Quantum Equity Fund of Funds has been changed to Quantum Diversified Equity All Cap Active FOF effective from August 29, 2025. Please refer to page no. 38 for details on taxation.

Inception Date

July 20, 2009

Benchmark Index

Tier I Benchmark - BSE 500 TRI

Fund Managers Details

| Fund Managers | Experience | Managing Fund Since |
|--|------------|---------------------|
| Mr. Chirag Mehta (Fund Manager) | 23 years | November 01, 2013 |
| Mr. Piyush Singh (Associate Fund Manager) | 20 years | April 01, 2025 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 133.39

Absolute AUM: 133.82

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

| | Direct(₹/Unit) | Regular(₹/Unit) |
|--------|----------------|-----------------|
| IDCW | 87.501 | 85.861 |
| Growth | 87.72 | 86.079 |

Minimum Investment Amount

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

Exit Load

- NIL: If 10% of units if redeemed or switched out on or before 365 days from the date of allotment
- 1%: If Remaining 90% of units if redeemed or switched out on or before 365 days from the date allotment
- NIL: If redeemed or switched out of units after 365 days from the date of allotment.

Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

| | Scheme | Underlying Funds* | Total |
|--------------------------|--------|----------------------|-------|
| Direct Plan – Total TER | 0.51% | 0.70% | 1.21% |
| Regular Plan – Total TER | 0.82% | 0.70% | 1.52% |

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

* Weighted average TER of the underlying funds.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

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.

This product is suitable for investors who are seeking*

- Long Term Capital Appreciation
- Investments in portfolio of diversified Equity Schemes across All Market Caps of Mutual Funds

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.



Scan for complete portfolio

Quantum Nifty 50 ETF Fund of Fund

An open ended fund of fund scheme investing in units of Quantum Nifty 50 ETF



Investment Objective: The investment objective of the Scheme is to provide capital appreciation by investing in units of Quantum Nifty 50 ETF - Replicating / Tracking Nifty 50 Index. There is no assurance that the investment objective of the Scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|-----------------------------|----------------|
| Exchange Traded Units | 100.00% |
| Quantum Nifty 50 ETF | 100.00% |
| Treps & Others [§] | 0.00% |
| Grand Total | 100.00% |

[§]Short term instrument

Fund Performance as on December 31, 2025

| Quantum Nifty 50 ETF Fund of Fund - Regular Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|--|--------------------|---|---|---|---|---|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Tier II - Benchmark ^{##} Returns (₹) |
| 1 year | 11.49% | 11.88% | 10.38% | 11,149 | 11,188 | 11,038 |
| 3 years | 13.87% | 14.29% | 13.27% | 14,774 | 14,941 | 14,541 |
| Since Inception* | 13.50% | 13.93% | 13.08% | 15,397 | 15,599 | 15,202 |

#Nifty 50 TRI ##BSE Sensex TRI. *Inception date - August 05, 2022. Past performance may or may not be sustained in the future. Different Plans shall have a different expense structure. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Note:

Please refer to page no. 38 for details on taxation.

Inception Date August 05, 2022

Benchmark Index

Tier I Benchmark - Nifty 50 TRI

Fund Managers Details

| | | |
|---------------------|------------|---------------------|
| Fund Manager | Experience | Managing Fund Since |
| Mr. Hitendra Parekh | 33 years | August 05, 2022 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 33.45

Absolute AUM: 33.92

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

| | | |
|----------------|-----------------|---------|
| Direct(₹/Unit) | Regular(₹/Unit) | |
| Growth | 15.4607 | 15.3975 |

Minimum Investment Amount

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

Exit Load

NIL

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

| | Scheme | Underlying Funds* | Total |
|--------------------------|--------|-------------------|-------|
| Direct Plan – Total TER | 0.06% | 0.09% | 0.15% |
| Regular Plan – Total TER | 0.18% | 0.09% | 0.27% |

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

* Weighted average TER of the underlying funds.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

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.

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

This product is suitable for investors who are seeking*

- Long Term Capital Appreciation
- Investments in units of Quantum Nifty 50 ETF – Exchange Traded Fund

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.



Scan for complete portfolio

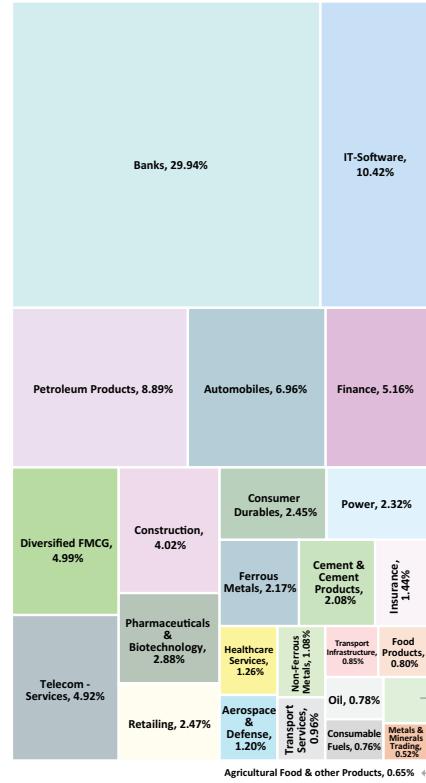
Investment Objective: The investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavor to achieve returns equivalent to the Nifty by "passive" investment. The scheme will be managed by replicating the Index in the same weightage as in the Nifty 50 Index with the intention of minimizing the performance differences between the scheme and the Nifty 50 Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. There is no assurance that the Investment Objective of the Scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|-----------------------------------|----------------|
| HDFC Bank Ltd | 12.71% |
| Reliance Industries Ltd | 8.89% |
| ICICI Bank Ltd | 8.04% |
| Bharti Airtel Ltd | 4.92% |
| Infosys Ltd | 4.75% |
| Larsen & Toubro Ltd | 4.02% |
| State Bank of India | 3.42% |
| ITC Ltd | 3.26% |
| Axis Bank Ltd | 3.05% |
| Mahindra & Mahindra Ltd | 2.77% |
| Tata Consultancy Services Ltd | 2.75% |
| Kotak Mahindra Bank Ltd | 2.72% |
| Bajaj Finance Ltd | 2.20% |
| Maruti Suzuki India Ltd | 1.84% |
| Hindustan Unilever Ltd | 1.73% |
| Eternal Ltd | 1.67% |
| Sun Pharmaceutical Industries Ltd | 1.52% |
| HCL Technologies Ltd | 1.44% |
| Titan Company Ltd | 1.40% |
| NTPC Ltd | 1.31% |
| Total Equity Holdings | 99.97% |
| Treps & Others ^s | 0.03% |
| Grand Total | 100.00% |

^sShort term instrument

Portfolio Classification by Sector Allocation (%)



Total no. of Equity Stocks: 52

Fund Performance as on December 31, 2025

| Quantum Nifty 50 ETF | | | Current Value ₹10,000 Invested at the beginning of a given period | | | |
|----------------------|--------------------|---|---|--------------------|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark ^{##} Returns (₹) |
| 1 year | 11.77% | 11.88% | 10.38% | 11,177 | 11,188 | 11,038 |
| 3 years | 14.17% | 14.29% | 13.27% | 14,894 | 14,941 | 14,541 |
| 5 years | 14.55% | 14.67% | 13.64% | 19,732 | 19,832 | 18,958 |
| 7 years | 14.53% | 14.70% | 14.42% | 25,864 | 26,137 | 25,690 |
| 10 years | 13.82% | 14.02% | 13.94% | 36,544 | 37,193 | 36,928 |
| Since Inception* | 12.35% | 12.41% | 12.41% | 76,608 | 77,409 | 77,293 |

#Nifty 50 TRI, ##BSE Sensex TRI. *Inception date - July 10, 2008. Past performance may or may not be sustained in the future. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). The Scheme being Exchange Traded Fund has one plan to invest through stock exchange and having a single expense structure. IDCW of ₹80 was declared on 9 March 2018. Scheme return calculated above is inclusive of IDCW amount.

Disclaimer of NSEIL:

Quantum Nifty 50 ETF (Q NIFTY) is benchmarked to Nifty 50 TRI Index are not sponsored, endorsed, sold or promoted by National Stock Exchange Indices Limited (NSEIL). NSEIL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall NSEIL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index. Please refer SID of the Q NIFTY for full Disclaimer clause in relation to the "Nifty 50 TRI Index".

Disclaimer of NSE:

It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document (SID) of Quantum Nifty 50 ETF (Q NIFTY) has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the SIDs. The investors are advised to refer to the SID of Q NIFTY for the full text of the Disclaimer clause of NSE.

^ Note:

Tracking Error is calculated on Annualised basis using 1 year history of daily returns.

Please refer to page no. 38 for details on taxation.

Inception Date

July 10, 2008

Benchmark Index

Tier I Benchmark - Nifty 50 TRI

Fund Managers Details

| Fund Manager | Experience | Managing Fund Since |
|---------------------|------------|---------------------|
| Mr. Hitendra Parekh | 33 years | July 10, 2008 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 78.72

Absolute AUM: 80.25

*Cumulative Daily AUM / No of days in the month

NAV (₹/Unit) (as on December 31, 2025)

2854.3011

Scrip Code

NSE: QNIFTY BSE: 590110

Key Statistics

Tracking Error: 0.070%

Portfolio Turnover Ratio (Last one year)

6.01%

Minimum Investment Amount

Directly with Fund: The Market Makers / Eligible Investors can subscribe / redeem units directly with the AMC in Creation Unit Size at the Intra-Day NAV.

On the Exchange: At prices which may be close to the NAV of Q Nifty Units. On NSE, the units can be purchased / redeemed in minimum lot of 1 unit and in multiples thereof. The units of Q Nifty issued under the scheme will be approximately equal to the price of 1/10 (one-tenth) of the Nifty 50 Index.

Exit Load

NIL

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

Total TER 0.09%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

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.

This product is suitable for investors who are seeking*

- Long Term Capital Appreciation
- Investments in equity and equity related securities of companies in Nifty 50 Index

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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



Scan for complete portfolio

Quantum Multi Asset Allocation Fund

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



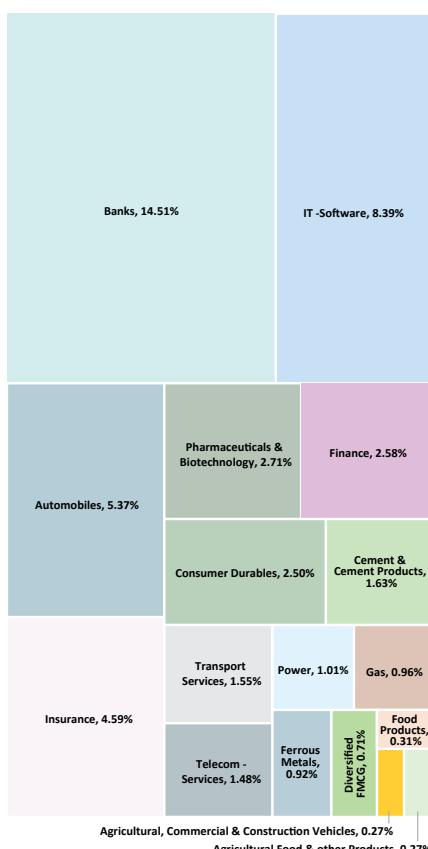
Investment Objective: The investment objective of the Scheme is to generate long term capital appreciation /income by investing in Diversified portfolio of Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments. There is no assurance that the investment objective of the scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|--|----------------|
| HDFC Bank Ltd | 5.10% |
| Infosys Ltd | 2.87% |
| Tata Consultancy Services Ltd | 2.84% |
| State Bank of India | 2.67% |
| ICICI Prudential Life Insurance Company Ltd | 2.26% |
| Kotak Mahindra Bank Ltd | 2.13% |
| Hero MotoCorp Ltd | 2.08% |
| ICICI Bank Ltd | 2.03% |
| Axis Bank Ltd | 1.81% |
| Crompton Greaves Consumer Electricals Ltd | 1.72% |
| Cipla Ltd | 1.64% |
| Nuvoco Vistas Corporation Ltd | 1.63% |
| Container Corporation of India Ltd | 1.55% |
| Bharti Airtel Ltd | 1.48% |
| Star Health And Allied Insurance Company Ltd | 1.47% |
| Bajaj Finance Ltd | 1.29% |
| Wipro Ltd | 1.23% |
| Dr. Reddy's Laboratories Ltd | 1.07% |
| Gujarat State Petronet Ltd | 0.96% |
| Tata Steel Ltd | 0.92% |
| Total Equity Holdings | 49.76% |
| Exchange Traded Units | 13.84% |
| Quantum Gold Fund -Exchange Traded Fund (ETF) | 13.84% |
| Government Securities | 22.67% |
| 7.04% GOI (MD 03/06/2029) | 9.99% |
| 6.01% GOI (MD 21/07/2030) | 9.58% |
| 5.63% GOI (MD 12/04/2026) | 3.10% |
| State Government Securities | 9.84% |
| 7.63% Maharashtra SDL (MD 31/01/2035) | 9.84% |
| Total of Debt Instruments | 32.51% |
| Treps & Others ⁵ | 3.89% |
| Grand Total | 100.00% |

⁵Short term instrument

Portfolio Classification by Sector Allocation (%)



Total no. of Equity Stocks: 41

Fund Performance as on December 31, 2025

| Quantum Multi Asset Allocation Fund - Regular Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|--|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark ^{##} Returns (₹) |
| 1 year | 12.91% | 18.10% | 10.38% | 11,291 | 11,810 | 11,038 |
| Since Inception* | 11.35% | 14.34% | 9.33% | 12,160 | 12,761 | 11,761 |

#NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%); ##BSE Sensex TRI. *Inception date - March 07, 2024.

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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Note:

Please refer to page no. 38 for details on taxation.

Key Statistics: Not Applicable; Not computed since the Scheme has not completed 3 years from its inception.

Inception Date

March 07, 2024

Benchmark Index

Tier I Benchmark - NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%)

Fund Managers Details

| Fund Manager | Experience | Managing Fund Since |
|--|------------|---------------------|
| Mr. Chirag Mehta (Fund Manager) | 23 years | March 07, 2024 |
| Ms. Sneha Pandey - Fund Manager (Fixed Income) | 8 years | April 01, 2025 |
| Ms. Mansi Vasa - Associate Fund Manager (Equity) | 11 years | April 01, 2025 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 50.80

Absolute AUM: 51.57

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

Direct(₹/Unit) Regular(₹/Unit)

Growth Option 12.52 12.16

Portfolio Turnover Ratio (Last one year)

Equity Portfolio Turnover Ratio (Last one year): 3.01%

Total Portfolio Turnover Ratio (Last one year): 153.24%

(Total Turnover = Equity + Debt + ETF)

Minimum Investment Amount

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

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

Exit Load

• 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.

Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

Direct Plan – Total TER 0.41%

2.00%

Regular Plan – Total TER TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

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.

This product is suitable for investors who are seeking*

- 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

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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



Scan for complete portfolio

Quantum Multi Asset Active FOF**

An Open-Ended Fund of Funds scheme investing in Equity-oriented schemes, Debt oriented schemes and Gold based schemes



Investment Objective: The investment objective of the Scheme is to generate long term capital appreciation and income by investing in Equity oriented schemes, Debt oriented schemes and Gold based schemes of Quantum Mutual Fund. There is no assurance that the investment objective of the scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|---|----------------|
| Mutal Fund Units | 54.46% |
| Quantum Dynamic Bond Fund - Direct Plan - Growth Option | 22.87% |
| Quantum Liquid Fund - Direct Plan Growth Option | 13.32% |
| Quantum Value Fund - Direct Plan - Growth Option | 9.39% |
| Quantum ESG Best In Class Strategy Fund - Direct Plan Growth Option | 8.88% |
| Exchange Traded Units | 41.93% |
| Quantum Nifty 50 ETF | 25.57% |
| Quantum Gold Fund -Exchange Traded Fund (ETF) | 16.36% |
| Treps & Others [§] | 3.61% |
| Grand Total | 100.00% |

[§]Short term instrument

Quantitative Indicators as on December 31, 2025



Fund Performance as on December 31, 2025

| Quantum Multi Asset Active FOF - Regular Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark ^{##} Returns (₹) |
| 1 year | 15.30% | 17.45% | 10.38% | 11,530 | 11,745 | 11,038 |
| 3 years | 13.55% | 14.02% | 13.27% | 14,649 | 14,835 | 14,541 |
| 5 years | 10.82% | 11.92% | 13.64% | 16,718 | 17,565 | 18,958 |
| 7 years | 10.62% | 12.61% | 14.42% | 20,277 | 22,972 | 25,690 |
| Since Inception* | 9.79% | 11.75% | 14.21% | 22,648 | 26,459 | 32,010 |

#CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). It is a customized index and it is rebalanced daily. ##BSE Sensex TRI. *Inception date - April 01, 2017. **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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

^^ Note:

Risk Free Rate assumed to be 5.67% (FBIL Overnight MIBOR for 31st December 2025) for calculating Sharpe Ratio.

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

**The name of Quantum Multi Asset Fund of Funds has been changed to Quantum Multi Asset Active FOF effective from August 29, 2025.

Please refer to page no. 38 for details on taxation.

Inception Date

July 11, 2012

Benchmark Index

Tier I Benchmark - CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%)

Fund Managers Details

| Fund Managers | Experience | Managing Fund Since |
|--|------------|---------------------|
| Mr. Chirag Mehta (Fund Manager) | 23 years | July 11, 2012 |
| Ms. Sneha Pandey (Associate Fund Manager) | 8 years | April 01, 2025 |
| Ms. Mansi Vasa (Associate Fund Manager) | 11 years | April 01, 2025 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 74.07

Absolute AUM: 75.27

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

| | Direct(₹/Unit) | Regular(₹/Unit) |
|---------------|----------------|-----------------|
| Growth Option | 37.2584 | 36.3482 |

Minimum Investment Amount

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

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

Exit Load

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

Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

| | Scheme | Underlying Funds* | Total |
|--------------------------|--------|-------------------|-------|
| Direct Plan – Total TER | 0.10% | 0.44% | 0.54% |
| Regular Plan – Total TER | 0.47% | 0.44% | 0.91% |

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

* Weighted average TER of the underlying funds.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

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.

This product is suitable for investors who are seeking*

- Long term capital appreciation and current income
- Investments in portfolio of Equity oriented Schemes, Debt oriented Schemes and Gold based Schemes of Quantum Mutual Fund

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.



Scan for complete portfolio

Quantum Gold Savings Fund

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



Investment Objective: 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 is no assurance that the investment objective of the Scheme will be achieved.

Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|---|----------------|
| Exchange Traded Units | 100.05% |
| Quantum Gold Fund -Exchange Traded Fund (ETF) | 100.05% |
| Treps & Others [§] | -0.05% |
| Grand Total | 100.00% |

[§]Short term instrument

Fund Performance as on December 31, 2025

| Quantum Gold Savings Fund - Regular Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|--|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark ^{##} Returns (₹) |
| 1 year | 72.27% | 75.12% | 6.37% | 17,227 | 17,512 | 10,637 |
| 3 years | 32.86% | 33.76% | 7.90% | 23,487 | 23,970 | 12,569 |
| 5 years | 20.13% | 21.49% | 5.05% | 25,031 | 26,477 | 12,795 |
| 7 years | 21.31% | 22.66% | 6.40% | 38,695 | 41,832 | 15,443 |
| Since Inception* | 17.60% | 18.99% | 5.73% | 41,365 | 45,820 | 16,290 |

#Domestic Price of Gold, ##CRISIL 10 Year Gilt Index. *Inception date - April 01, 2017. **Past performance may or may not be sustained in the future.** Different Plans shall have a different expense structure. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Note:

Please refer to page no. 38 for details on taxation.

Inception Date

May 19, 2011

Benchmark Index

Tier I Benchmark - Domestic Price of Gold

Fund Managers Details

| Fund Manager | Experience | Managing Fund Since |
|------------------|------------|---------------------|
| Mr. Chirag Mehta | 23 years | May 19, 2011 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 387.31

Absolute AUM: 395.86

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

| | Direct(₹/Unit) | Regular(₹/Unit) |
|---------------|----------------|-----------------|
| Growth Option | 51.0206 | 50.3468 |

Minimum Investment Amount

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

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

Exit Load

NIL

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

| | Scheme | Underlying Funds* | Total |
|--------------------------|--------|-------------------|-------|
| Direct Plan – Total TER | 0.04% | 0.56% | 0.60% |
| Regular Plan – Total TER | 0.49% | 0.56% | 1.05% |

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

* Weighted average TER of the underlying funds.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

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.

This product is suitable for investors who are seeking*

- Long term returns
- Investments in units of Quantum Gold Fund – Exchange Traded Fund whose underlying investments are in physical gold

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.



Scan for complete portfolio

Investment Objective: The Investment Objective of the Scheme is to generate returns that are in line with the performance of gold and gold related instruments subject to tracking errors. However, investment in gold related instruments will be made if and when SEBI permits mutual funds to invest, in gold related instruments. The Scheme is designed to provide returns that before expenses, closely correspond to the returns provided by gold. There is no assurance that the Investment Objective of the Scheme will be achieved.

■ Scheme Portfolio as on December 31, 2025

| Name of Instrument | % to NAV |
|--|----------------|
| Gold | 98.97% |
| GOLD .995 Purity 1KG BAR at Mumbai Location | 89.84% |
| GOLD .995 Purity 1KG BAR at Ahmedabad Location | 8.80% |
| GOLD .999 Purity 100 Gram BAR at Mumbai Location | 0.28% |
| GOLD .999 Purity 100 Gram BAR at Ahmedabad Location | 0.05% |
| Treps & Others[§] | 1.03% |
| Grand Total | 100.00% |

[§]Short term instrument

○ Fund Performance as on December 31, 2025

| Quantum Gold Fund | | | Current Value ₹10,000 Invested at the beginning of a given period | | | |
|-------------------|--------------------|---|--|-----------------------|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) |
| 1 year | 72.99% | 75.12% | 6.37% | 17,299 | 17,512 | 10,637 |
| 3 years | 32.40% | 33.76% | 7.90% | 23,243 | 23,970 | 12,569 |
| 5 years | 20.35% | 21.49% | 5.05% | 25,257 | 26,477 | 12,795 |
| 7 years | 21.50% | 22.66% | 6.40% | 39,129 | 41,832 | 15,443 |
| 10 years | 16.84% | 18.00% | 6.52% | 47,493 | 52,410 | 18,816 |
| Since Inception* | 13.27% | 14.20% | 6.44% | 92,692 | 1,07,323 | 30,514 |

#Domestic Price of Gold, ##CRISIL 10 Year Gilt Index. *Inception date - February 22, 2008. **Past performance may or may not be sustained in the future.** Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). The Scheme being Exchange Traded Fund has one plan to invest through stock exchange and having a single expense structure.

Note:

Disclaimer of NSE: It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document (SID) of Quantum Gold Fund (QGF) has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the SIDs. The investors are advised to refer to the SID of Quantum Gold Fund for the full text of the Disclaimer clause of NSE

Tracking Error is calculated on Annualised basis using 1 year history of daily returns.

Please refer to page no. 38 for details on taxation.

Inception Date

February 22, 2008

Benchmark Index

Tier I Benchmark - Domestic Price of Gold

Fund Managers Details

| Fund Manager | Experience | Managing Fund Since |
|------------------|------------|---------------------|
| Mr. Chirag Mehta | 23 years | June 01, 2024 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 560.88

Absolute AUM: 572.85

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

109.9097

Scrip Code

NSE: QGOLDAHALF BSE: 590099

Key Statistics

Tracking Error: 0.174%

Minimum Investment Amount (Under each Option)

Directly with Fund: Market Makers / Eligible Investors can create / redeem in exchange of Portfolio Deposit and Cash Component in creation unit size at the Intra-Day NAV based Price.

On the Exchange: Approx equal to price of 0.01 gram of Gold quoted on the NSE.

On NSE, the units can be purchased / redeemed in minimum lot of 1 unit and in multiples thereof.

Exit Load

NIL

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

Total TER 0.56%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

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.

This product is suitable for investors who are seeking*

- Long term returns
- Investments in physical gold

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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



Scan for complete portfolio

Quantum Dynamic Bond Fund

An Open-ended Dynamic Debt Scheme Investing Across Duration.
A relatively high interest rate risk and relatively low credit risk



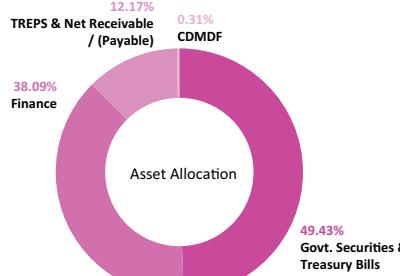
Investment Objective: To generate income and capital appreciation through active management of a portfolio consisting of short term and long term debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Scheme Portfolio as on December 31, 2025

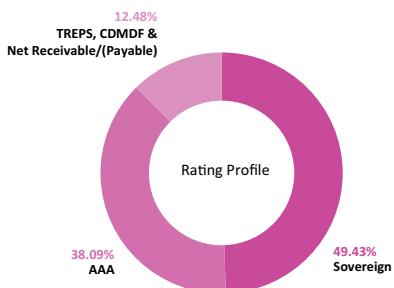
| Name of Instrument | Rating | % to NAV |
|--------------------------------------|------------|----------------|
| Government Securities | | 40.28% |
| 6.33% GOI (MD 05/05/2035) | SOV | 12.44% |
| 7.18% GOI (MD 14/08/2033) | SOV | 8.72% |
| 6.01% GOI (MD 21/07/2030) | SOV | 8.35% |
| 7.09% GOI (MD 05/08/2054) | SOV | 8.26% |
| 6.48% GOI (MD 06/10/2035) | SOV | 2.51% |
| 7.3% GOI (MD 19/06/2053) | SOV | 0.00% |
| Corporate Debt | | 38.09% |
| Power Finance Corporation Ltd | CRISIL AAA | 8.63% |
| HUDCO | CRISIL AAA | 8.39% |
| IRFC | CRISIL AAA | 8.32% |
| NABARD | CRISIL AAA | 4.31% |
| SIDBI | CRISIL AAA | 4.27% |
| National Housing Bank | IND AAA | 4.17% |
| State Government Securities | | 9.15% |
| 7.7% Maharashtra SDL (MD 08/11/2034) | SOV | 4.33% |
| 7.05% Tamilnadu SDL (MD 17/09/2031) | SOV | 4.21% |
| 7.07% Gujarat SDL (MD 24/09/2032) | SOV | 0.61% |
| Total of Debt Instruments | | 87.52% |
| Treps & Others [§] | | 12.17% |
| Corporate Debt Market | | 0.31% |
| Development Fund Class A2 | | |
| Grand Total | | 100.00% |

[§]Short term instrument

Asset Allocation (%) as on December 31, 2025



Rating Profile (%) as on December 31, 2025



Portfolio Information as on December 31, 2025



As on December 31, 2025; *In case of semi annual YTM, it will be annualised

Fund Performance as on December 31, 2025

Quantum Dynamic Bond Fund - Regular Plan - Growth Option

| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Current Value ₹10,000 Invested at the beginning of a given period | | |
|------------------|--------------------|---|--|---|---|--|
| | | | | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark ^{##} Returns (₹) |
| 1 year | 5.89% | 6.60% | 6.37% | 10,589 | 10,660 | 10,637 |
| 3 years | 7.40% | 7.53% | 7.90% | 12,394 | 12,439 | 12,569 |
| 5 years | 5.95% | 5.66% | 5.05% | 13,353 | 13,168 | 12,795 |
| 7 years | 7.21% | 7.48% | 6.40% | 16,283 | 16,574 | 15,443 |
| Since Inception* | 6.76% | 7.01% | 5.73% | 17,734 | 18,104 | 16,290 |

#CRISIL Dynamic Bond A-III Index, ##CRISIL 10 Year Gilt Index. *Inception date - April 01, 2017. Past performance may or may not be sustained in the future. Different Plans shall have a different expense structure. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Income Distribution History

| Record Date | Gross IDCW per unit (₹) Individual/Non Individual | |
|-------------|--|--------------|
| | Direct Plan | Regular Plan |
| 27-Oct-25 | 0.05575921 | 0.05199705 |
| 25-Nov-25 | 0.04544219 | 0.04197817 |
| 26-Dec-25 | 0.04283628 | 0.03926928 |

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

Note:

Please refer to page no. 38 for details on taxation.

Inception Date

May 19, 2015

Benchmark Index

Tier I Benchmark - CRISIL Dynamic Bond A-III Index

Fund Managers Details

| Fund Managers | Experience | Managing Fund Since |
|-------------------|------------|---------------------|
| Ms. Sneha Pandey | 8 years | April 01, 2025 |
| Mr. Mayur Chauhan | 16 years | July 01, 2025 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 118.53

Absolute AUM: 118.34

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

Direct (₹/Unit) Regular (₹/Unit)

| | | |
|--------------|---------|---------|
| Monthly IDCW | 10.3021 | 10.3614 |
| Growth | 22.1525 | 21.7477 |

Minimum Investment Amount

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

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

Exit Load

Nil

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

Direct Plan – Total TER 0.51%

Regular Plan – Total TER 1.02%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

Redemption Proceeds

Processed through RTGS/NEFT mode on T+1 basis from the date of transaction where the investor's Bank details are available.

Processed through cheque on T+1 basis from the date of transaction where the required Bank details of investor are not available.

This product is suitable for investors who are seeking*

- Regular income over short to medium term and capital appreciation
- Investment in Debt / Money Market Instruments / Government Securities

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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

PRC Matrix

| Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |



Scan for complete portfolio

Quantum Liquid Fund



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

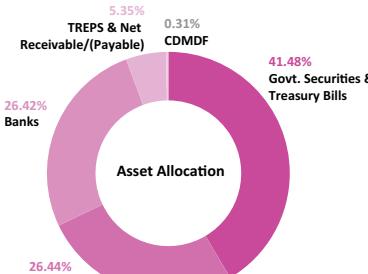
Investment Objective: To provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Scheme Portfolio as on December 31, 2025

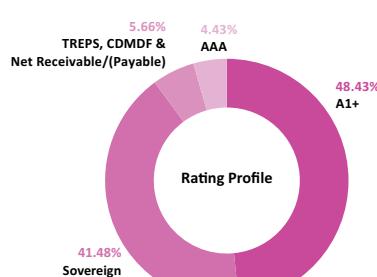
| Name of Instrument | Rating | % to NAV |
|---|------------|----------------|
| Money Market Instruments | | 89.91% |
| Treasury Bills (T-Bill) | SOV | 41.48% |
| Certificate of Deposits (CD) | | 39.62% |
| Export Import Bank of India CD (MD 04/03/2026) | CRISIL A1+ | 8.78% |
| Bank of Baroda CD (MD 05/01/2026) | IND A1+ | 4.43% |
| Bank of Baroda CD (MD 02/01/2026) | CRISIL A1+ | 4.43% |
| National Bank For Agri & Rural CD (MD 20/01/2026) | CRISIL A1+ | 4.42% |
| Canara Bank CD (MD 04/02/2026) | CRISIL A1+ | 4.41% |
| Canara Bank CD (MD 24/02/2026) | CRISIL A1+ | 4.39% |
| Punjab National Bank CD (MD 20/03/2026) | IND A1+ | 4.38% |
| Punjab National Bank CD (MD 13/03/2026) | IND A1+ | 4.38% |
| Commercial Papers (CP) | | 8.81% |
| Small Ind Dev Bk of India CP (MD 23/01/2026) | CARE A1+ | 4.42% |
| Small Ind Dev Bk of India CP (MD 06/03/2026) | CARE A1+ | 4.39% |
| Corporate Debt | | 4.43% |
| NABARD | CRISIL AAA | 4.43% |
| Total of Debt Instruments | | 94.34% |
| Treps & Others [§] | | 5.35% |
| Corporate Debt Market Development Fund Class A2 | | 0.31% |
| Grand Total | | 100.00% |

[§]Short term instrument

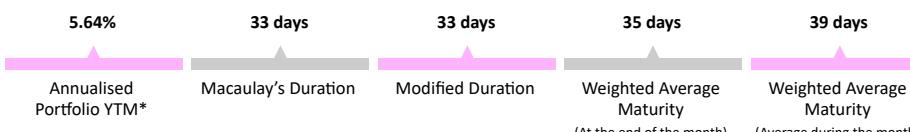
Asset Allocation (%) as on December 31, 2025



Rating Profile (%) as on December 31, 2025



Portfolio Information as on December 31, 2025



As on December 31, 2025; *In case of semi annual YTM, it will be annualised

Fund Performance as on December 31, 2025

| Quantum Liquid Fund - Regular Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|--|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark ^{##} Returns (%) | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark ^{##} Returns (₹) |
| 7 days* | 5.81% | 6.22% | 4.17% | 10,011 | 10,012 | 10,008 |
| 15 days* | 5.65% | 6.21% | 3.23% | 10,023 | 10,026 | 10,013 |
| 1 month* | 5.51% | 5.79% | 4.12% | 10,046 | 10,048 | 10,034 |
| 1 year** | 6.06% | 6.42% | 6.26% | 10,606 | 10,642 | 10,626 |
| 3 years** | 6.61% | 6.93% | 6.87% | 12,118 | 12,228 | 12,210 |
| 5 years** | 5.49% | 5.85% | 5.64% | 13,066 | 13,287 | 13,159 |
| 7 years** | 5.29% | 5.71% | 5.95% | 14,351 | 14,755 | 14,989 |
| Since Inception [^] | 5.49% | 5.93% | 6.02% | 15,963 | 16,566 | 16,686 |

#CRISIL Liquid Debt A-I Index; ##CRISIL 1 year T-bill Index. [^]Inception date - April 01, 2017. 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. *Simple Annualized. **Returns for 1 year and above period are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Income Distribution History

| Record Date | Gross IDCW per unit (₹) Individual/Non Individual | |
|-------------|---|--------------|
| | Direct Plan | Regular Plan |
| 27-Oct-25 | 0.04812139 | 0.04707446 |
| 25-Nov-25 | 0.04239484 | 0.04161708 |
| 26-Dec-25 | 0.04674274 | 0.04570905 |

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



Scan for complete portfolio

Note:

Quantum Liquid Fund AUM of Rs. 564.13 Crores includes amount payable to investors on account of Unclaimed Dividend below 3 years amounting to Rs. 0.01 Crores & Unclaimed Redemption below 3 years amounting to Rs. 0.02 Crores; Please refer to page no. 38 for details on taxation.

Inception Date

April 07, 2006

Benchmark Index

Tier I Benchmark - CRISIL Liquid Debt A-I Index

Fund Managers Details

| Fund Managers | Experience | Managing Fund Since |
|-------------------|------------|---------------------|
| Ms. Sneha Pandey | 8 years | April 01, 2025 |
| Mr. Mayur Chauhan | 16 years | July 01, 2025 |

AUM ₹ (In Crores) (as on December 31, 2025)

Average AUM*: 576.76

Absolute AUM: 564.13

*Cumulative Daily AUM / No of days in the month

NAV (as on December 31, 2025)

| | Direct (₹/Unit) | Regular (₹/Unit) |
|---|-----------------|------------------|
| Daily IDCW | 10.0101 | 10.0002 |
| Monthly IDCW | 10.0215 | 10.0188 |
| Growth | 36.2188 | 35.946 |
| Unclaimed IDCW Plan Above 3 years | -- | 10.0000 |
| Unclaimed IDCW Plan Below 3 years | -- | 11.3875 |
| Unclaimed Redemption Plan Above 3 years | -- | 10.0000 |
| Unclaimed Redemption Plan Below 3 years | -- | 10.9532 |

Minimum Investment Amount

Growth Option: ₹5,000/- and in multiples of ₹1/- thereafter. Monthly Income Distribution cum Capital Withdrawal (IDCW) Option: ₹10,000/- and in multiples of ₹1/- thereafter. Daily Income Distribution cum Capital Withdrawal Reinvestment Option: ₹1,00,000/- and in multiples of ₹1/- thereafter. Additional Investment: ₹500/- and in multiples of ₹1/- thereafter /50 units (For all options)

Exit Load

| Investor Exit Upon Subscription | % of Exit Load |
|---------------------------------|----------------|
| Day 1 | 0.0070% |
| Day 2 | 0.0065% |
| Day 3 | 0.0060% |
| Day 4 | 0.0055% |
| Day 5 | 0.0050% |
| Day 6 | 0.0045% |
| Day 7 Onwards | NIL |

Note: Redemptions, Switch, Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) will be processed on First In First Out (FIFO) basis and the applicable exit load will be charged. However, no exit load will be charged for switches between option /plan within the scheme.

Entry Load

Not Applicable

Total Expense Ratios (As on month end)

| | |
|--------------------------|-------|
| Direct Plan – Total TER | 0.15% |
| Regular Plan – Total TER | 0.26% |

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month and are inclusive of GST on Management Fees.

Redemption Proceeds

Processed through RTGS/NEFT mode on T+1 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+1 basis from the date of transaction where the required Bank details of investor are not available

This product is suitable for investors who are seeking*

- Income over the short term
- Investments in debt / money market instruments

Risk-o-meter of Scheme



Risk-o-meter of Tier I Benchmark



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

PRC Matrix

| Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Interest Rate Risk ↓ | A-I | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

SIP Performance

As on December 31, 2025



Quantum Value Fund

If you had invested INR 10,000 every month

| Quantum Value Fund - Direct Plan | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
|---|-----------------|----------|---------|---------|---------|--------|
| Total Amount Invested (₹'000) | 2,370 | 1,200 | 840 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 11,303 | 2,532 | 1,516 | 879 | 446 | 126 |
| Tier I - Benchmark [#] Value (₹'000) | 10,975 | 2,713 | 1,530 | 864 | 443 | 129 |
| Tier II - Benchmark ^{##} Value (₹'000) | 10,919 | 2,695 | 1,513 | 862 | 444 | 129 |
| Additional Benchmark ^{###} Value (₹'000) | 9,780 | 2,525 | 1,402 | 819 | 431 | 129 |
| Scheme Returns (XIRR) (%) | 13.99% | 14.31% | 16.61% | 15.33% | 14.49% | 9.28% |
| Tier I - Benchmark [#] Returns (%) | 13.74% | 15.60% | 16.87% | 14.64% | 14.02% | 13.85% |
| Tier II - Benchmark ^{##} Returns (%) | 13.70% | 15.48% | 16.56% | 14.53% | 14.26% | 14.89% |
| Additional Benchmark ^{###} Returns (%) | 12.78% | 14.26% | 14.42% | 12.45% | 12.13% | 14.11% |
| Quantum Value Fund - Regular Plan | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
| Total Amount Invested (₹'000) | 1,050 | -- | 840 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 1,988 | -- | 1,471 | 859 | 439 | 125 |
| Tier I - Benchmark [#] Value (₹'000) | 2,141 | -- | 1,530 | 864 | 443 | 129 |
| Tier II - Benchmark ^{##} Value (₹'000) | 2,126 | -- | 1,513 | 862 | 444 | 129 |
| Additional Benchmark ^{###} Value (₹'000) | 1,989 | -- | 1,402 | 819 | 431 | 129 |
| Scheme Returns (XIRR) (%) | 14.15% | -- | 15.76% | 14.40% | 13.41% | 8.20% |
| Tier I - Benchmark [#] Returns (%) | 15.77% | -- | 16.87% | 14.64% | 14.02% | 13.85% |
| Tier II - Benchmark ^{##} Returns (%) | 15.61% | -- | 16.56% | 14.53% | 14.26% | 14.89% |
| Additional Benchmark ^{###} Returns (%) | 14.16% | -- | 14.42% | 12.45% | 12.13% | 14.11% |

#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI. Past performance may or may not be sustained in the future. The above SIP performance is for Quantum Value Fund - Direct Plan and Regular Plan - Growth option. 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, 10 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, 10 years and since Inception. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. ##As TRI data is not available since inception of the scheme, Tier II benchmark performance is calculated using composite CAGR BSE 200 Index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006. Returns are net of total expenses.

Quantum Small Cap Fund

If you had invested INR 10,000 every month

| Quantum Small Cap Fund - Direct Plan | Since Inception | 1 Year | Quantum Small Cap Fund - Regular Plan | Since Inception | 1 Year |
|--|-----------------|--------|--|-----------------|--------|
| Total Amount Invested (₹'000) | 260 | 120 | Total Amount Invested (₹'000) | 260 | 120 |
| Mkt Value of scheme (₹'000) | 289 | 128 | Mkt Value of scheme (₹'000) | 284 | 127 |
| Tier I - Benchmark [#] Value (₹'000) | 272 | 123 | Tier I - Benchmark [#] Value (₹'000) | 272 | 123 |
| Additional Benchmark ^{##} Value (₹'000) | 291 | 129 | Additional Benchmark ^{##} Value (₹'000) | 291 | 129 |
| Returns (XIRR) (%) | 9.66% | 12.11% | Returns (XIRR) (%) | 8.07% | 10.54% |
| Tier I - Benchmark [#] Returns (%) | 3.97% | 4.63% | Tier I - Benchmark [#] Returns (%) | 3.97% | 4.63% |
| Additional Benchmark ^{##} Returns (%) | 10.32% | 14.11% | Additional Benchmark ^{##} Returns (%) | 10.32% | 14.11% |

#BSE 250 SmallCap TRI; ## BSE Sensex TRI. Past performance may or may not be sustained in the future. The above SIP performance is for Quantum Small Cap Fund - Direct Plan and Regular Plan - Growth option. 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, 10 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, 10 years and since Inception. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. Returns are net of total expenses.

SIP Performance

As on December 31, 2025



Quantum Ethical Fund

If you had invested INR 10,000 every month

| Quantum Ethical Fund - Direct Plan | Since Inception | 1 Year | Quantum Ethical Fund - Regular Plan | Since Inception | 1 Year |
|--|-----------------|--------|--|-----------------|--------|
| Total Amount Invested (₹'000) | 120 | 120 | Total Amount Invested (₹'000) | 120 | 120 |
| Mkt Value of scheme (₹'000) | 122 | 122 | Mkt Value of scheme (₹'000) | 121 | 121 |
| Tier I - Benchmark ^a Value (₹'000) | 124 | 124 | Tier I - Benchmark ^a Value (₹'000) | 124 | 124 |
| Additional Benchmark ^{##} Value (₹'000) | 129 | 129 | Additional Benchmark ^{##} Value (₹'000) | 129 | 129 |
| Returns (XIRR) (%) | 3.32% | 3.32% | Returns (XIRR) (%) | 1.86% | 1.86% |
| Tier I - Benchmark ^a Returns (%) | 6.72% | 6.72% | Tier I - Benchmark ^a Returns (%) | 6.72% | 6.72% |
| Additional Benchmark ^{##} Returns (%) | 14.11% | 14.11% | Additional Benchmark ^{##} Returns (%) | 14.11% | 14.11% |

#NIFTY 500 Shariah TRI; ## BSE Sensex TRI. **Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Ethical Fund - Direct Plan and Regular Plan - Growth option. 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, 10 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, 10 years and since Inception. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. Returns are net of total expenses.

Quantum ELSS Tax Saver Fund

If you had invested INR 10,000 every month

| Quantum ELSS Tax Saver Fund - Direct Plan | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
|---|-----------------|----------|---------|---------|---------|--------|
| Total Amount Invested (₹'000) | 2,040 | 1,200 | 840 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 7,631 | 2,542 | 1,520 | 881 | 446 | 126 |
| Tier I - Benchmark ^a Value (₹'000) | 8,009 | 2,713 | 1,530 | 864 | 443 | 129 |
| Tier II - Benchmark ^{##} Value (₹'000) | 7,933 | 2,695 | 1,513 | 862 | 444 | 129 |
| Additional Benchmark ^{###} Value (₹'000) | 7,156 | 2,525 | 1,402 | 819 | 431 | 129 |
| Returns (XIRR) (%) | 14.02% | 14.39% | 16.68% | 15.41% | 14.53% | 9.39% |
| Tier I - Benchmark ^a Returns (%) | 14.50% | 15.60% | 16.87% | 14.64% | 14.02% | 13.85% |
| Tier II - Benchmark ^{##} Returns (%) | 14.40% | 15.48% | 16.56% | 14.53% | 14.26% | 14.89% |
| Additional Benchmark ^{###} Returns (%) | 13.38% | 14.26% | 14.42% | 12.45% | 12.13% | 14.11% |
| Quantum ELSS Tax Saver Fund - Regular Plan | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
| Total Amount Invested (₹'000) | 1,050 | -- | 840 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 1,986 | -- | 1,469 | 858 | 438 | 125 |
| Tier I - Benchmark ^a Value (₹'000) | 2,141 | -- | 1,530 | 864 | 443 | 129 |
| Tier II - Benchmark ^{##} Value (₹'000) | 2,126 | -- | 1,513 | 862 | 444 | 129 |
| Additional Benchmark ^{###} Value (₹'000) | 1,989 | -- | 1,402 | 819 | 431 | 129 |
| Returns (XIRR) (%) | 14.13% | -- | 15.72% | 14.32% | 13.24% | 8.12% |
| Tier I - Benchmark ^a Returns (%) | 15.77% | -- | 16.87% | 14.64% | 14.02% | 13.85% |
| Tier II - Benchmark ^{##} Returns (%) | 15.61% | -- | 16.56% | 14.53% | 14.26% | 14.89% |
| Additional Benchmark ^{###} Returns (%) | 14.16% | -- | 14.42% | 12.45% | 12.13% | 14.11% |

#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI. **Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum ELSS Tax Saver Fund - Direct Plan and Regular Plan - Growth option. Scheme performance has been calculated 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, 10 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, 10 years and since Inception. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. Returns are net of total expenses.

SIP Performance

As on December 31, 2025



Quantum ESG Best In Class Strategy Fund

If you had invested INR 10,000 every month

| Quantum ESG Best In Class Strategy Fund - Direct Plan | Since Inception | 5 Years | 3 Years | 1 Year |
|--|-----------------|---------|---------|--------|
| Total Amount Invested (₹'000) | 770 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 1,236 | 808 | 426 | 125 |
| Tier I - Benchmark ^a Value (₹'000) | 1,286 | 843 | 449 | 131 |
| Additional Benchmark ^{##} Value (₹'000) | 1,231 | 819 | 431 | 129 |
| Scheme Returns (XIRR) (%) | 14.60% | 11.88% | 11.24% | 7.83% |
| Tier I - Benchmark ^a Returns (%) | 15.83% | 13.63% | 14.91% | 17.13% |
| Additional Benchmark ^{##} Returns (%) | 14.48% | 12.45% | 12.13% | 14.11% |
| Quantum ESG Best In Class Strategy Fund - Regular Plan | Since Inception | 5 Years | 3 Years | 1 Year |
| Total Amount Invested (₹'000) | 770 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 1,186 | 782 | 416 | 124 |
| Tier I - Benchmark ^a Value (₹'000) | 1,286 | 843 | 449 | 131 |
| Additional Benchmark ^{##} Value (₹'000) | 1,231 | 819 | 431 | 129 |
| Scheme Returns (XIRR) (%) | 13.34% | 10.57% | 9.74% | 6.25% |
| Tier I - Benchmark ^a Returns (%) | 15.83% | 13.63% | 14.91% | 17.13% |
| Additional Benchmark ^{##} Returns (%) | 14.48% | 12.45% | 12.13% | 14.11% |

#NIFTY100 ESG TRI, ##BSE Sensex TRI. **Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum ESG Best In Class Strategy Fund - Direct Plan and Regular Plan - Growth option. 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), 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. Returns are net of total expenses *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments.

Quantum Diversified Equity All Cap Active FOF*

If you had invested INR 10,000 every month

| Quantum Diversified Equity All Cap Active FOF - Direct Plan | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
|--|-----------------|----------|---------|---------|---------|--------|
| Total Amount Invested (₹'000) | 1,970 | 1,200 | 840 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 6,964 | 2,530 | 1,476 | 862 | 447 | 128 |
| Tier I - Benchmark ^a Value (₹'000) | 7,192 | 2,713 | 1,530 | 864 | 443 | 129 |
| Additional Benchmark ^{##} Value (₹'000) | 6,467 | 2,525 | 1,402 | 819 | 431 | 129 |
| Returns (XIRR) (%) | 13.96% | 14.29% | 15.85% | 14.53% | 14.62% | 12.90% |
| Tier I - Benchmark ^a Returns (%) | 14.30% | 15.60% | 16.87% | 14.64% | 14.02% | 13.85% |
| Additional Benchmark ^{##} Returns (%) | 13.19% | 14.26% | 14.42% | 12.45% | 12.13% | 14.11% |
| Quantum Diversified Equity All Cap Active FOF - Regular Plan | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
| Total Amount Invested (₹'000) | 1,050 | -- | 840 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 2,001 | -- | 1,461 | 856 | 445 | 128 |
| Tier I - Benchmark ^a Value (₹'000) | 2,141 | -- | 1,530 | 864 | 443 | 129 |
| Additional Benchmark ^{##} Value (₹'000) | 1,989 | -- | 1,402 | 819 | 431 | 129 |
| Returns (XIRR) (%) | 14.29% | -- | 15.56% | 14.24% | 14.32% | 12.57% |
| Tier I - Benchmark ^a Returns (%) | 15.77% | -- | 16.87% | 14.64% | 14.02% | 13.85% |
| Additional Benchmark ^{##} Returns (%) | 14.16% | -- | 14.42% | 12.45% | 12.13% | 14.11% |

#BSE 500 TRI, ##BSE Sensex TRI. **Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Diversified Equity All Cap Active FOF - Direct Plan and Regular Plan - Growth option. 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, 10 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, 10 years and since Inception. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. Returns are net of total expenses. *The name of Quantum Equity Fund of Funds has been changed to Quantum Diversified Equity All Cap Active FOF effective from August 29, 2025

SIP Performance

As on December 31, 2025



Quantum Nifty 50 ETF Fund of Fund

If you had invested INR 10,000 every month

| Quantum Nifty 50 ETF Fund of Fund - Direct Plan | Since Inception | 3 Years | 1 Year |
|--|-----------------|---------|--------|
| Total Amount Invested (₹'000) | 410 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 512 | 437 | 129 |
| Tier I - Benchmark ^a Value (₹'000) | 514 | 439 | 130 |
| Additional Benchmark ^{##} Value (₹'000) | 505 | 431 | 129 |
| Scheme Returns (XIRR) (%) | 13.15% | 13.05% | 15.30% |
| Tier I - Benchmark ^a Returns (%) | 13.44% | 13.33% | 15.62% |
| Additional Benchmark ^{##} Returns (%) | 12.31% | 12.13% | 14.11% |
| Quantum Nifty 50 ETF Fund of Fund - Regular Plan | Since Inception | 3 Years | 1 Year |
| Total Amount Invested (₹'000) | 410 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 511 | 436 | 129 |
| Tier I - Benchmark ^a Value (₹'000) | 514 | 439 | 130 |
| Additional Benchmark ^{##} Value (₹'000) | 505 | 431 | 129 |
| Scheme Returns (XIRR) (%) | 13.02% | 12.91% | 15.16% |
| Tier I - Benchmark ^a Returns (%) | 13.44% | 13.33% | 15.62% |
| Additional Benchmark ^{##} Returns (%) | 12.31% | 12.13% | 14.11% |

#Nifty 50 TRI ##BSE Sensex TRI. **Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Nifty 50 ETF Fund of Fund - Direct Plan and Regular Plan - Growth option. 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. Returns are net of total expenses. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments.

Quantum Multi Asset Allocation Fund

If you had invested INR 10,000 every month

| Quantum Multi Asset Allocation Fund - Direct Plan | Since Inception | 1 Year | Quantum Multi Asset Allocation Fund - Regular Plan | Since Inception | 1 Year |
|---|-----------------|--------|--|-----------------|--------|
| Total Amount Invested (₹'000) | 210 | 120 | Total Amount Invested (₹'000) | 210 | 120 |
| Mkt Value of scheme (₹'000) | 236 | 130 | Mkt Value of scheme (₹'000) | 232 | 129 |
| Tier I - Benchmark ^a Value(₹'000) | 240 | 132 | Tier I - Benchmark ^a Value (₹'000) | 240 | 132 |
| Additional Benchmark ^{##} Value (₹'000) | 228 | 129 | Additional Benchmark ^{##} Value (₹'000) | 228 | 129 |
| Returns (XIRR) (%) | 13.29% | 15.77% | Returns (XIRR) (%) | 11.48% | 13.87% |
| Tier I - Benchmark ^a Returns (%) | 15.66% | 19.13% | Tier I - Benchmark ^a Returns (%) | 15.66% | 19.13% |
| Additional Benchmark ^{##} Returns (%) | 9.59% | 14.11% | Additional Benchmark ^{##} Returns (%) | 9.59% | 14.11% |

#NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%); ##BSE Sensex TRI. **Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Multi Asset Allocation Fund - Direct Plan and Regular Plan - Growth option. 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, 10 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, 10 years and since Inception. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. Returns are net of total expenses.

SIP Performance

As on December 31, 2025



Quantum Multi Asset Active FOF**

If you had invested INR 10,000 every month

| Quantum Multi Asset Active FOF - Direct Plan | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
|--|-----------------|----------|---------|---------|---------|--------|
| Total Amount Invested (₹'000) | 1,610 | 1,200 | 840 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 3,413 | 2,131 | 1,295 | 827 | 446 | 130 |
| Tier I - Benchmark ^a Value (₹'000) | 3,693 | 2,275 | 1,336 | 835 | 449 | 131 |
| Additional Benchmark ^{##} Value (₹'000) | 4,330 | 2,525 | 1,402 | 819 | 431 | 129 |
| Scheme Returns (XIRR) (%) | 10.56% | 11.08% | 12.19% | 12.86% | 14.44% | 16.64% |
| Tier I - Benchmark ^a Returns (%) | 11.62% | 12.30% | 13.06% | 13.25% | 14.93% | 18.51% |
| Additional Benchmark ^{##} Returns (%) | 13.74% | 14.26% | 14.42% | 12.45% | 12.13% | 14.11% |
| Quantum Multi Asset Active FOF - Regular Plan | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
| Total Amount Invested (₹'000) | 1,050 | -- | 840 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 1,726 | -- | 1,277 | 819 | 443 | 130 |
| Tier I - Benchmark ^a Value (₹'000) | 1,850 | -- | 1,336 | 835 | 449 | 131 |
| Additional Benchmark ^{##} Value (₹'000) | 1,989 | -- | 1,402 | 819 | 431 | 129 |
| Scheme Returns (XIRR) (%) | 11.06% | -- | 11.80% | 12.46% | 14.03% | 16.21% |
| Tier I - Benchmark ^a Returns (%) | 12.58% | -- | 13.06% | 13.25% | 14.93% | 18.51% |
| Additional Benchmark ^{##} Returns (%) | 14.16% | -- | 14.42% | 12.45% | 12.13% | 14.11% |

^aCRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). It is a customized index and it is rebalanced daily. ^{##}BSE Sensex TRI. **Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Multi Asset Active FOF - Direct Plan and Regular Plan - Growth option. 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. Returns are net of total expenses; *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. **The name of Quantum Multi Asset Fund of Funds has been changed to Quantum Multi Asset Active FOF effective from August 29, 2025.

Quantum Gold Savings Fund

If you had invested INR 10,000 every month

| Quantum Gold Savings Fund - Direct Plan | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
|--|-----------------|----------|---------|---------|---------|--------|
| Total Amount Invested (₹'000) | 1,750 | 1,200 | 840 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 5,788 | 3,504 | 2,026 | 1,274 | 650 | 162 |
| Tier I - Benchmark ^a Value (₹'000) | 6,332 | 3,704 | 2,106 | 1,309 | 662 | 164 |
| Additional Benchmark ^{##} Value (₹'000) | 2,882 | 1,647 | 1,044 | 708 | 401 | 122 |
| Scheme Returns (XIRR) (%) | 15.06% | 20.35% | 24.80% | 30.77% | 42.70% | 72.60% |
| Tier I - Benchmark ^a Returns (%) | 16.12% | 21.38% | 25.89% | 31.93% | 44.09% | 75.48% |
| Additional Benchmark ^{##} Returns (%) | 6.53% | 6.18% | 6.13% | 6.58% | 7.16% | 3.15% |
| Quantum Gold Savings Fund - Regular Plan | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
| Total Amount Invested (₹'000) | 1,050 | -- | 840 | 600 | 360 | 120 |
| Mkt Value of scheme (₹'000) | 2,862 | -- | 2,011 | 1,266 | 647 | 162 |
| Tier I - Benchmark ^a Value (₹'000) | 3,037 | -- | 2,106 | 1,309 | 662 | 164 |
| Additional Benchmark ^{##} Value (₹'000) | 1,385 | -- | 1,044 | 708 | 401 | 122 |
| Scheme Returns (XIRR) (%) | 22.07% | -- | 24.59% | 30.52% | 42.37% | 71.96% |
| Tier I - Benchmark ^a Returns (%) | 23.36% | -- | 25.89% | 31.93% | 44.09% | 75.48% |
| Additional Benchmark ^{##} Returns (%) | 6.21% | -- | 6.13% | 6.58% | 7.16% | 3.15% |

^aDomestic Price of Gold, ^{##}CRISIL 10 Year Gilt Index. **Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Gold Savings Fund - Direct Plan and Regular Plan - Growth option. 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, 10 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, 10 years and since Inception. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. Returns are net of total expenses.

Performance of the Scheme

As on December 31, 2025



Quantum Value Fund

| Quantum Value Fund - Direct Plan - Growth Option | | | | | Current Value ₹10,000 Invested at the beginning of a given period | | | |
|--|--------------------|---|---|---|---|---|---|---|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) | Additional Benchmark Returns (%) ^{###} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Tier II - Benchmark ^{##} Returns (₹) | Additional Benchmark Returns (₹) ^{###} |
| 1 Year | 4.63% | 7.63% | 9.34% | 10.38% | 10,463 | 10,763 | 10,934 | 11,038 |
| 3 Years | 17.86% | 16.37% | 15.98% | 13.27% | 16,385 | 15,774 | 15,614 | 14,541 |
| 5 Years | 17.10% | 16.81% | 16.32% | 13.64% | 22,029 | 21,753 | 21,303 | 18,958 |
| 7 Years | 13.79% | 15.87% | 15.67% | 14.42% | 24,715 | 28,071 | 27,727 | 25,690 |
| 10 Years | 13.01% | 14.82% | 14.79% | 13.94% | 33,996 | 39,881 | 39,754 | 36,928 |
| Since Inception (13th Mar 2006) | 13.99% | 12.94% | 13.00% | 12.48% | 1,33,980 | 1,11,548 | 1,12,671 | 1,02,891 |

#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI. **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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). #with effect from December 01, 2021 Tier I benchmark has been updated as BSE 500 TRI. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR BSE 500 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006. ##TRI data is not available since inception of the scheme, Tier II benchmark performance is calculated using composite CAGR BSE 200 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006.

Quantum Small Cap Fund

| Quantum Small Cap Fund - Direct Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|--|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | 5.34% | -5.18% | 10.38% | 10,534 | 9,483 | 11,038 |
| Since Inception (03rd Nov 2023) | 12.98% | 15.14% | 15.16% | 13,020 | 13,562 | 13,567 |

#BSE 250 SmallCap TRI; ## BSE Sensex TRI. **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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR)

Quantum Ethical Fund

| Quantum Ethical Fund - Direct Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|--|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | -1.20% | -2.84% | 10.38% | 9,880 | 9,716 | 11,038 |
| Since Inception (20th Dec 2024) | -1.17% | -2.31% | 10.19% | 9,880 | 9,763 | 11,051 |

#Nifty 500 Shariah TRI, ##BSE Sensex TRI. **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 net of total expenses and are calculated on the basis of absolute returns.

Quantum ELSS Tax Saver Fund

| Quantum ELSS Tax Saver Fund - Direct Plan - Growth Option | | | | | Current Value ₹10,000 Invested at the beginning of a given period | | | |
|---|--------------------|---|---|---|---|---|---|---|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) | Additional Benchmark Returns (%) ^{###} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Tier II - Benchmark ^{##} Returns (₹) | Additional Benchmark Returns (₹) ^{###} |
| 1 Year | 4.76% | 7.63% | 9.34% | 10.38% | 10,476 | 10,763 | 10,934 | 11,038 |
| 3 Years | 17.86% | 16.37% | 15.98% | 13.27% | 16,388 | 15,774 | 15,614 | 14,541 |
| 5 Years | 17.17% | 16.81% | 16.32% | 13.64% | 22,094 | 21,753 | 21,303 | 18,958 |
| 7 Years | 13.90% | 15.87% | 15.67% | 14.42% | 24,881 | 28,071 | 27,727 | 25,690 |
| 10 Years | 13.13% | 14.82% | 14.79% | 13.94% | 34,378 | 39,881 | 39,754 | 36,928 |
| Since Inception (23rd Dec 2008) | 16.44% | 16.30% | 16.19% | 15.14% | 1,33,560 | 1,30,979 | 1,28,836 | 1,10,375 |

#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI. **Past performance may or may not be sustained in the future.** Different Plans shall have a different expense structure. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Performance of the Scheme

As on December 31, 2025



Quantum ESG Best In Class Strategy Fund

| Quantum ESG Best In Class Strategy Fund - Direct Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | 3.18% | 11.72% | 10.38% | 10,318 | 11,172 | 11,038 |
| 3 Years | 14.77% | 15.80% | 13.27% | 15,130 | 15,542 | 14,541 |
| 5 Years | 14.02% | 14.80% | 13.64% | 19,279 | 19,951 | 18,958 |
| Since Inception (12th Jul 2019) | 15.66% | 15.94% | 14.30% | 25,660 | 26,058 | 23,768 |

#NIFTY100 ESG TRI, ##BSE Sensex TRI. 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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR)

Quantum Diversified Equity All Cap Active FOF*

| Quantum Diversified Equity All Cap Active FOF - Direct Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | 7.25% | 7.63% | 10.38% | 10,725 | 10,763 | 11,038 |
| 3 Years | 17.12% | 16.37% | 13.27% | 16,079 | 15,774 | 14,541 |
| 5 Years | 15.85% | 16.81% | 13.64% | 20,875 | 21,753 | 18,958 |
| 7 Years | 14.48% | 15.87% | 14.42% | 25,792 | 28,071 | 25,690 |
| 10 Years | 13.36% | 14.82% | 13.94% | 35,093 | 39,881 | 36,928 |
| Since Inception (20th Jul 2009) | 14.10% | 13.55% | 12.53% | 87,720 | 81,028 | 69,850 |

#BSE 500 TRI, ##BSE Sensex TRI. 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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR) *The name of Quantum Equity Fund of Funds has been changed to Quantum Diversified Equity All Cap Active FOF effective from August 29, 2025.

Quantum Nifty 50 ETF Fund of Fund

| Quantum Nifty 50 ETF Fund of Fund - Direct Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | 11.62% | 11.88% | 10.38% | 11,162 | 11,188 | 11,038 |
| 3 Years | 14.00% | 14.29% | 13.27% | 14,827 | 14,941 | 14,541 |
| Since Inception (05th Aug 2022) | 13.64% | 13.93% | 13.08% | 15,461 | 15,599 | 15,202 |

#Nifty 50 TRI, ##BSE Sensex TRI. Different Plans shall have a different expense structure. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Past performance may or may not be sustained in the future.

Quantum Nifty 50 ETF

| Quantum Nifty 50 ETF | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---------------------------------|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | 11.77% | 11.88% | 10.38% | 11,177 | 11,188 | 11,038 |
| 3 Years | 14.17% | 14.29% | 13.27% | 14,894 | 14,941 | 14,541 |
| 5 Years | 14.55% | 14.67% | 13.64% | 19,732 | 19,832 | 18,958 |
| 7 Years | 14.53% | 14.70% | 14.42% | 25,864 | 26,137 | 25,690 |
| 10 Years | 13.82% | 14.02% | 13.94% | 36,544 | 37,193 | 36,928 |
| Since Inception (10th Jul 2008) | 12.35% | 12.41% | 12.41% | 76,608 | 77,409 | 77,293 |

#Nifty 50 TRI, ##BSE Sensex TRI. Past performance may or may not be sustained in the future. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). The Scheme being Exchange Traded Fund has one plan to invest through stock exchange and having a single expense structure. IDCW of ₹80 was declared on 9 March 2018. Scheme return calculated above is inclusive of IDCW amount.

Performance of the Scheme

As on December 31, 2025



Quantum Multi Asset Allocation Fund

| Quantum Multi Asset Allocation Fund - Direct Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | 14.76% | 18.10% | 10.38% | 11,476 | 11,810 | 11,038 |
| Since Inception (07 Mar 2024) | 13.15% | 14.34% | 9.33% | 12,520 | 12,761 | 11,761 |

#NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%); ##BSE Sensex TRI 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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Quantum Multi Asset Active FOF**

| Quantum Multi Asset Active FOF - Direct Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|--|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | 15.73% | 17.45% | 10.38% | 11,573 | 11,745 | 11,038 |
| 3 Years | 13.95% | 14.02% | 13.27% | 14,808 | 14,835 | 14,541 |
| 5 Years | 11.22% | 11.92% | 13.64% | 17,024 | 17,565 | 18,958 |
| 7 Years | 10.98% | 12.61% | 14.42% | 20,752 | 22,972 | 25,690 |
| 10 Years | 10.41% | 11.73% | 13.94% | 26,944 | 30,353 | 36,928 |
| Since Inception (11th Jul 2012) | 10.25% | 11.07% | 13.93% | 37,258 | 41,164 | 58,031 |

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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). #CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). It is a customized index and it is rebalanced daily. ##BSE Sensex TRI**The name of Quantum Multi Asset Fund of Funds has been changed to Quantum Multi Asset Active FOF effective from August 29, 2025.

Quantum Gold Savings Fund

| Quantum Gold Savings Fund - Direct Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | 72.82% | 75.12% | 6.37% | 17,282 | 17,512 | 10,637 |
| 3 Years | 33.13% | 33.76% | 7.90% | 23,632 | 23,970 | 12,569 |
| 5 Years | 20.35% | 21.49% | 5.05% | 25,261 | 26,477 | 12,795 |
| 7 Years | 21.50% | 22.66% | 6.40% | 39,130 | 41,832 | 15,443 |
| 10 Years | 16.84% | 18.00% | 6.52% | 47,471 | 52,410 | 18,816 |
| Since Inception (19th May 2011) | 11.78% | 13.06% | 6.75% | 51,020 | 60,241 | 25,990 |

#Domestic Price of Gold, ##CRISIL 10 Year Gilt Index. Past performance may or may not be sustained in the future. Different Plans shall have a different expense structure. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Quantum Gold Fund

| Quantum Gold Fund | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---------------------------------|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | 72.99% | 75.12% | 6.37% | 17,299 | 17,512 | 10,637 |
| 3 Years | 32.40% | 33.76% | 7.90% | 23,243 | 23,970 | 12,569 |
| 5 Years | 20.35% | 21.49% | 5.05% | 25,257 | 26,477 | 12,795 |
| 7 Years | 21.50% | 22.66% | 6.40% | 39,129 | 41,832 | 15,443 |
| 10 Years | 16.84% | 18.00% | 6.52% | 47,493 | 52,410 | 18,816 |
| Since Inception (22nd Feb 2008) | 13.27% | 14.20% | 6.44% | 92,692 | 1,07,323 | 30,514 |

#Domestic Price of Gold, ##CRISIL 10 Year Gilt Index. Past performance may or may not be sustained in the future. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). The Scheme being Exchange Traded Fund has one plan to invest through stock exchange and having a single expense structure.

Performance of the Scheme

As on December 31, 2025



Quantum Dynamic Bond Fund

| Quantum Dynamic Bond Fund - Direct Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 1 Year | 6.40% | 6.60% | 6.37% | 10,640 | 10,660 | 10,637 |
| 3 Years | 7.83% | 7.53% | 7.90% | 12,543 | 12,439 | 12,569 |
| 5 Years | 6.25% | 5.66% | 5.05% | 13,545 | 13,168 | 12,795 |
| 7 Years | 7.46% | 7.48% | 6.40% | 16,558 | 16,574 | 15,443 |
| 10 Years | 7.69% | 7.51% | 6.52% | 20,995 | 20,646 | 18,816 |
| Since Inception (19th May 2015) | 7.77% | 7.55% | 6.55% | 22,153 | 21,679 | 19,625 |

#CRISIL Dynamic Bond A-III Index; ##CRISIL 10 Year Gilt Index. Past performance may or may not be sustained in the future. Different Plans shall have a different expense structure. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Quantum Liquid Fund

| Quantum Liquid Fund - Direct Plan - Growth Option | | | | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| Period | Scheme Returns (%) | Tier I - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Scheme Returns (₹) | Tier I - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| 7 Days* | 5.91% | 6.22% | 4.17% | 10,011 | 10,012 | 10,008 |
| 15 Days* | 5.75% | 6.21% | 3.23% | 10,024 | 10,026 | 10,013 |
| 1 Month* | 5.62% | 5.79% | 4.12% | 10,047 | 10,048 | 10,034 |
| 1 Year** | 6.17% | 6.42% | 6.26% | 10,617 | 10,642 | 10,626 |
| 3 Years** | 6.72% | 6.93% | 6.87% | 12,155 | 12,228 | 12,210 |
| 5 Years** | 5.60% | 5.85% | 5.64% | 13,132 | 13,287 | 13,159 |
| 7 Years** | 5.39% | 5.71% | 5.95% | 14,446 | 14,755 | 14,989 |
| 10 Years** | 5.72% | 6.11% | 6.16% | 17,446 | 18,100 | 18,190 |
| Since Inception (07th Apr 2006) | 6.73% | 6.80% | 6.19% | 36,219 | 36,686 | 32,760 |

#CRISIL Liquid Debt A-I Index; ## CRISIL 1 year T-bill Index. 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. *Simple Annualized. **Returns for 1 year and above period are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Fund Manager wise Performance

As on December 31, 2025



Performance of the Funds Managed by Mr. Chirag Mehta

Quantum Multi Asset Active FOF*

Mr. Chirag Mehta is managing the scheme since July 11, 2012.
Ms. Sneha Pandey is managing the scheme since April 01, 2025.
Ms. Mansi Vasa is managing the scheme since April 01, 2025.

| Period | 1 Year | | 3 Years | | 5 Years | |
|---|-------------------|---|-------------------|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Multi Asset Active FOF - Direct Plan - Growth Option | 15.73% | 17.45% | 13.95% | 14.02% | 11.22% | 11.92% |
| Quantum Multi Asset Active FOF - Regular Plan - Growth Option | 15.30% | 17.45% | 13.55% | 14.02% | 10.82% | 11.92% |

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation. #CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). It is a customized index and it is rebalanced daily. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Different Plans shall have different expense structure. Mr. Chirag Mehta manages 8 Schemes, Ms. Sneha Pandey manages 4 Schemes and Ms. Mansi Vasa manages 2 Schemes of the Quantum Mutual Fund. *The name of Quantum Multi Asset Fund of Funds has been changed to Quantum Multi Asset Active FOF effective from August 29, 2025.

Quantum Diversified Equity All Cap Active FOF **

Mr. Chirag Mehta is managing the scheme since November 01, 2013.
Mr. Piyush Singh is managing the scheme since April 01, 2025.

| Period | 1 Year | | 3 Years | | 5 Years | |
|--|-------------------|---|-------------------|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Diversified Equity All Cap Active FOF - Direct Plan - Growth Option | 7.25% | 7.63% | 17.12% | 16.37% | 15.85% | 16.81% |
| Quantum Diversified Equity All Cap Active FOF - Regular Plan - Growth Option | 6.95% | 7.63% | 16.82% | 16.37% | 15.56% | 16.81% |

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation. #BSE 500 TRI. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Different Plans shall have different expense structure. Mr. Chirag Mehta manages 8 Schemes and Mr. Piyush Singh manages 1 Scheme of the Quantum Mutual Fund.

**The name of Quantum Equity Fund of Funds has been changed to Quantum Diversified Equity All Cap Active FOF effective from August 29, 2025.

Quantum Gold Savings Fund

Mr. Chirag Mehta is managing the scheme since May 19, 2011.

| Period | 1 Year | | 3 Years | | 5 Years | |
|--|-------------------|---|-------------------|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Gold Savings Fund - Direct Plan - Growth Option | 72.82% | 75.12% | 33.13% | 33.76% | 20.35% | 21.49% |
| Quantum Gold Savings Fund - Regular Plan - Growth Option | 72.27% | 75.12% | 32.86% | 33.76% | 20.13% | 21.49% |

Past performance may or may not be sustained in the future. #Domestic Price of Gold. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Different Plans shall have different expense structure. Mr. Chirag Mehta manages 8 Schemes of the Quantum Mutual Fund.

Quantum ESG Best In Class Strategy Fund

Mr. Chirag Mehta is managing the scheme since July 12, 2019.
Mr. Rajorshi Palit is managing the scheme since November 04, 2024.

| Period | 1 Year | | 3 Years | | 5 Years | |
|--|-------------------|---|-------------------|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum ESG Best In Class Strategy Fund - Direct Plan - Growth Option | 3.18% | 11.72% | 14.77% | 15.80% | 14.02% | 14.80% |
| Quantum ESG Best In Class Strategy Fund - Regular Plan - Growth Option | 1.68% | 11.72% | 13.39% | 15.80% | 12.86% | 14.80% |

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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Mr. Chirag Mehta manages 8 schemes and Mr. Rajorshi Palit manages 1 Scheme of the Quantum Mutual Fund #NIFTY100 ESG TRI

Quantum Gold Fund

Mr. Chirag Mehta is managing the scheme since June 01, 2024.

| Period | 1 Year | | 3 Years | | 5 Years | |
|-------------------|-------------------|---|-------------------|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Gold Fund | 72.99% | 75.12% | 32.40% | 33.76% | 20.35% | 21.49% |

Past performance may or may not be sustained in the future. The Scheme being Exchange Traded Fund has one plan to invest through stock exchange and having a single expense structure. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Mr. Chirag Mehta manages 8 schemes of the Quantum Mutual Fund. #Domestic Price of Gold

Fund Manager wise Performance

As on December 31, 2025



Quantum Small Cap Fund

Mr. Chirag Mehta is managing the scheme since November 03, 2023.

Mrs. Abhilasha Satale is managing the scheme since November 03, 2023.

| Period | 1 Year | |
|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Small Cap Fund - Direct Plan - Growth Option | 5.34% | -5.18% |
| Quantum Small Cap Fund - Regular Plan - Growth Option | 3.87% | -5.18% |

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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Mr. Chirag Mehta manages 8 schemes and Mrs. Abhilasha Satale manages 1 Scheme of the Quantum Mutual Fund. #BSE 250 SmallCap TRI

Quantum Multi Asset Allocation Fund

Mr. Chirag Mehta is managing the scheme since March 07, 2024.

Ms. Sneha Pandey is managing the scheme since April 01, 2025.

Ms. Mansi Vasa is managing the scheme since April 01, 2025.

| Period | 1 Year | |
|--|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Multi Asset Allocation Fund - Direct Plan - Growth Option | 14.76% | 18.10% |
| Quantum Multi Asset Allocation Fund - Regular Plan - Growth Option | 12.91% | 18.10% |

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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Mr. Chirag Mehta manages 8 Schemes, Ms. Sneha Pandey manages 4 Schemes and Ms. Mansi Vasa manages 2 Schemes of the Quantum Mutual Fund. #NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%)

Quantum Ethical Fund

Mr. Chirag Mehta is managing the scheme since December 20, 2024.

| Period | 1 Year | |
|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Ethical Fund - Direct Plan - Growth Option | -1.20% | -2.84% |
| Quantum Ethical Fund - Regular Plan - Growth Option | -2.60% | -2.84% |

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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Mr. Chirag Mehta manages 8 schemes of the Quantum Mutual Fund. #NIFTY 500 Shariah TRI

Performance Of The Funds Managed By Mr. George Thomas & Mr. Christy Mathai

Quantum Value Fund

Mr. George Thomas is managing the scheme since April 01, 2022.

Mr. Christy Mathai is managing the scheme since November 23, 2022.

| Period | 1 Year | | | 3 Years | | | 5 Years | | |
|---|-------------------|---|---|-------------------|---|---|-------------------|---|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) |
| Quantum Value Fund - Direct Plan - Growth Option | 4.63% | 7.63% | 9.34% | 17.86% | 16.37% | 15.98% | 17.10% | 16.81% | 16.32% |
| Quantum Value Fund - Regular Plan - Growth Option | 3.63% | 7.63% | 9.34% | 16.86% | 16.37% | 15.98% | 16.28% | 16.81% | 16.32% |

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation. #BSE 500 TRI, ##BSE 200 TRI. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Different Plans shall have different expense structure. Mr. George Thomas and Mr. Christy Mathai manage 2 schemes of the Quantum Mutual Fund.

Quantum ELSS Tax Saver Fund

Mr. George Thomas is managing the scheme since April 01, 2022.

Mr. Christy Mathai is managing the scheme since November 23, 2022.

Mr. Ketan Gujarathi is managing the scheme since February 01, 2025.

| Period | 1 Year | | | 3 Years | | | 5 Years | | |
|--|-------------------|---|---|-------------------|---|---|-------------------|---|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Tier II - Benchmark ^{##} Returns (%) |
| Quantum ELSS Tax Saver Fund - Direct Plan - Growth Option | 4.76% | 7.63% | 9.34% | 17.86% | 16.37% | 15.98% | 17.17% | 16.81% | 16.32% |
| Quantum ELSS Tax Saver Fund - Regular Plan - Growth Option | 3.57% | 7.63% | 9.34% | 16.69% | 16.37% | 15.98% | 16.25% | 16.81% | 16.32% |

Past performance may or may not be sustained in the future. #BSE 500 TRI, ##BSE 200 TRI. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Different Plans shall have different expense structure. Mr. George Thomas and Mr. Christy Mathai manage 2 schemes of the Quantum Mutual Fund and Mr. Ketan Gujarathi manages 1 scheme of Quantum Mutual Fund.

Fund Manager wise Performance

As on December 31, 2025



Performance of the Funds Managed by Ms. Sneha Pandey

Quantum Liquid Fund

Ms. Sneha Pandey is managing the scheme since April 01, 2025.

Mr. Mayur Chauhan is managing the scheme since July 01, 2025.

| Period | 1 Year | | 3 Years | | 5 Years | |
|--|-------------------|---|-------------------|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Liquid Fund - Direct Plan - Growth Option | 6.17% | 6.42% | 6.72% | 6.93% | 5.60% | 5.85% |
| Quantum Liquid Fund - Regular Plan - Growth Option | 6.06% | 6.42% | 6.61% | 6.93% | 5.49% | 5.85% |

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation. #CRISIL Liquid Debt A-I Index. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Different Plans shall have different expense structure. Ms. Sneha Pandey manages 4 schemes of the Quantum Mutual Fund. Mr. Mayur Chauhan manages 2 schemes of the Quantum Mutual Fund.

Quantum Dynamic Bond Fund

Ms. Sneha Pandey is managing the scheme since April 01, 2025.

Mr. Mayur Chauhan is managing the scheme since July 01, 2025.

| Period | 1 Year | | 3 Years | | 5 Years | |
|--|-------------------|---|-------------------|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Dynamic Bond Fund - Direct Plan - Growth Option | 6.40% | 6.60% | 7.83% | 7.53% | 6.25% | 5.66% |
| Quantum Dynamic Bond Fund - Regular Plan - Growth Option | 5.89% | 6.60% | 7.40% | 7.53% | 5.95% | 5.66% |

Past performance may or may not be sustained in the future. #CRISIL Dynamic Bond A-III Index. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Different Plans shall have different expense structure. Ms. Sneha Pandey manages 4 schemes of the Quantum Mutual Fund. Mr. Mayur Chauhan manages 2 schemes of the Quantum Mutual Fund.

Quantum Multi Asset Allocation Fund

Mr. Chirag Mehta is managing the scheme since March 07, 2024.

Ms. Sneha Pandey is managing the scheme since April 01, 2025.

Ms. Mansi Vasa is managing the scheme since April 01, 2025.

| Period | 1 Year | |
|--|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Multi Asset Allocation Fund - Direct Plan - Growth Option | 14.76% | 18.10% |
| Quantum Multi Asset Allocation Fund - Regular Plan - Growth Option | 12.91% | 18.10% |

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 net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Mr. Chirag Mehta manages 8 Schemes, Ms. Sneha Pandey manages 4 Schemes and Ms. Mansi Vasa manages 2 Schemes of the Quantum Mutual Fund. #NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%)

Quantum Multi Asset Active FOF*

Mr. Chirag Mehta is managing the scheme since July 11, 2012.

Ms. Sneha Pandey is managing the scheme since April 01, 2025.

Ms. Mansi Vasa is managing the scheme since April 01, 2025.

| Period | 1 Year | | 3 Years | | 5 Years | |
|---|-------------------|---|-------------------|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Multi Asset Active FOF - Direct Plan - Growth Option | 15.73% | 17.45% | 13.95% | 14.02% | 11.22% | 11.92% |
| Quantum Multi Asset Active FOF - Regular Plan - Growth Option | 15.30% | 17.45% | 13.55% | 14.02% | 10.82% | 11.92% |

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation. #CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). It is a customized index and it is rebalanced daily. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Different Plans shall have different expense structure. Mr. Chirag Mehta manages 8 Schemes, Ms. Sneha Pandey manages 4 Schemes and Ms. Mansi Vasa manages 2 Schemes of the Quantum Mutual Fund. *The name of Quantum Multi Asset Fund of Funds has been changed to Quantum Multi Asset Active FOF effective from August 29, 2025.

Fund Manager wise Performance

As on December 31, 2025



Performance of the Funds Managed by Mr. Hitendra Parekh

Quantum Nifty 50 ETF

Mr. Hitendra Parekh is managing the scheme since July 10, 2008.

| Period | 1 Year | | 3 Years | | 5 Years | |
|----------------------|-------------------|---|-------------------|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Nifty 50 ETF | 11.77% | 11.88% | 14.17% | 14.29% | 14.55% | 14.67% |

Past performance may or may not be sustained in the future. #NIFTY 50 TRI. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). The Scheme being Exchange Traded Fund has one plan to invest through stock exchange and having a single expense structure. IDCW of ₹80 was declared on March 09, 2018. Scheme returns calculated above is inclusive of IDCW amount. Mr. Hitendra Parekh manages 2 schemes of the Quantum Mutual Fund.

Quantum Nifty 50 ETF Fund of Fund

Mr. Hitendra Parekh is managing the scheme since August 05, 2022.

| Period | 1 Year | | 3 Years | |
|--|-------------------|---|-------------------|---|
| | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) | Scheme Return (%) | Tier I - Benchmark [#] Returns (%) |
| Quantum Nifty 50 ETF Fund of Fund - Direct Plan - Growth Option | 11.62% | 11.88% | 14.00% | 14.29% |
| Quantum Nifty 50 ETF Fund of Fund - Regular Plan - Growth Option | 11.49% | 11.88% | 13.87% | 14.29% |

Past performance may or may not be sustained in the future. #Nifty 50 TRI. Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR). Different Plans shall have a different expense structure. Mr. Hitendra Parekh manages 2 schemes of the Quantum Mutual Fund.

| Taxation Applicable For FY 2025-26 & Onwards | | | | | | | |
|---|---|--|--------------------------------------|--------------------------------------|--|--|--|
| Mutual Fund Scheme Category | Taxation Condition | Period of Holding - For Long Term Capital Gain Tax | Long Term Capital Gain Tax | Short Term Capital Gain Tax | | | |
| Equity oriented MF Schemes (>= 65% investments in Equity Shares) (^) | | | | | | | |
| Quantum Value Fund | Redemption / Switch Out on or after 23rd July 2024 | >12 months | 12.5% without Indexation (*) | 20% | | | |
| Quantum ELSS Tax Saver Fund | | | | | | | |
| Quantum ESG Best In Class Strategy Fund | | | | | | | |
| Quantum Nifty 50 ETF | | | | | | | |
| Quantum Nifty 50 ETF Fund of Fund | | | | | | | |
| Quantum Small Cap Fund | | | | | | | |
| Quantum Ethical Fund | | | | | | | |
| Debt oriented MF Schemes (>= 65% investments in Debt) | | | | | | | |
| Quantum Dynamic Bond Fund | For Residents | | | | | | |
| Quantum Liquid Fund | - Investment done prior to 1st April 2023 | | | | | | |
| | Redemption / Switch Out on or after 23rd July 2024 | >24 months | 12.5% without Indexation | As per Applicable Taxation Slab Rate | | | |
| | For NRI (Unlisted) | | | | | | |
| | - Investment done prior to 1st April 2023 | | | | | | |
| | Redemption / Switch Out on or after 23rd July 2024 | >24 months | 12.5% without Indexation | As per Applicable Taxation Slab Rate | | | |
| | For Residents and NRI's | | | | | | |
| | - Investment done post 1st April 2023 and Redemption / Switch Out on any date | No period of holding | As per Applicable Taxation Slab Rate | | | | |
| Hybrid MF Scheme (>35% and < 65% investments in Equity Shares) | | | | | | | |
| Quantum Multi Asset Allocation Fund | For Residents | | | | | | |
| | Redemption / Switch Out from 23rd July 2024 and onwards | >24 months | 12.5% without Indexation | As per Applicable Taxation Slab Rate | | | |
| | For NRI (Unlisted) | | | | | | |
| | Redemption / Switch Out from 23rd July 2024 and onwards | >24 months | 12.5% without Indexation | As per Applicable Taxation Slab Rate | | | |
| GOLD ETF Scheme | | | | | | | |
| Quantum Gold Fund - ETF | For Residents and NRI's | | | | | | |
| | - Investment done prior to 1st April 2023 | | | | | | |
| | Redemption / Switch Out on or after 1st April 2025 | >12 months | 12.5% without Indexation | As per Applicable Taxation Slab Rate | | | |
| | For Residents and NRI's | | | | | | |
| | - Investment done post 1st April 2023 | | | | | | |
| | Redemption / Switch Out from 1st April 2025 onwards | >12 months | 12.5% without Indexation | As per Applicable Taxation Slab Rate | | | |
| FOF MF Schemes | | | | | | | |
| Quantum Gold Savings Fund | For Residents | | | | | | |
| Quantum Multi Asset Active FOF** | - Investment done prior to 1st April 2023 | | | | | | |
| Quantum Diversified Equity All Cap Active FOF [#] | Redemption / Switch Out from 23rd July 2024 and onwards | >24 months | 12.5% without Indexation | As per Applicable Taxation Slab Rate | | | |
| | For NRI (Unlisted) | | | | | | |
| | - Investment done prior to 1st April 2023 | | | | | | |
| | Redemption / Switch Out from 23rd July 2024 and onwards | >24 months | 12.5% without Indexation | As per Applicable Taxation Slab Rate | | | |
| | For Residents and NRI's | | | | | | |
| | - Investment done post 1st April 2023 | | | | | | |
| | Redemption / Switch Out from 1st April 2025 onwards | >24 months | 12.5% without Indexation | As per Applicable Taxation Slab Rate | | | |
| Note: The above Tax rates are subject to applicable Surcharge and 4% Health & Education Cess. (*) Exemption from Long term capital gains tax on equity oriented Mutual Fund Schemes upto Rs. 1.25 Lakhs (**) The name of Quantum Multi Asset Fund of Funds has been changed to Quantum Multi Asset Active FOF effective from August 29, 2025. (#) The name of Quantum Equity Fund of Funds has been changed to Quantum Diversified Equity All Cap Active FOF effective from August 29, 2025. (^) STT @ 0.001% is applicable on Redemption / Switch Out Transactions Equity Mutual Fund Schemes bear STT @ 0.10% on all Equity Trade transactions done in the schemes. Stamp Duty @ 0.005% applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act,1899 | | | | | | | |

| TAX ON INCOME DISTRIBUTION (IDCW OPTION) | | |
|--|---|--|
| INVESTOR | INCOME TAX RATE | TDS |
| Resident Individuals / HUF /Domestic Company | Applicable Slab rates + Surcharge as applicable + 4 % Health & Education Cess | 10% (If income distributed is more than Rs.10,000 during Financial Year) |
| Non-Resident | 20% plus Surcharge as applicable + 4% Health & Education Cess | 20% plus Surcharge as applicable + 4% Health & Education Cess |

| TDS on NRI Redemptions (Effective from 23 July 2024) | |
|---|--|
| Equity Oriented Schemes | |
| On Short Term Capital Gain Tax @ 20% & Long Term Capital Gain Tax @ 12.50%. Plus 4% Health & Education Cess and applicable Surcharge if any on both. | |
| Quantum Liquid Fund & Quantum Dynamic Bond Fund (Investment done prior to 1st Apr 2023 and Redemption done effective 23rd July 2024) | |
| On Short Term Capital Gain Tax @ 30% (Maximum IT Slab Rate) % & Long Term Capital Gain Tax @ 12.50%. Plus 4% Health & Education Cess and applicable Surcharge if any on both. | |
| Quantum Liquid Fund , Quantum Dynamic Bond Fund (Investment done post to 1st Apr 2023 and Redemption done effective 23rd July 2024) | |
| On Short Term Capital Gain Tax @ 30% (Maximum IT Slab Rate) % & Long Term Capital Gain Tax @ 30% (Maximum IT Slab Rate). Plus 4% Health & Education Cess and applicable Surcharge if any on both. | |
| Quantum Multi Asset Allocation Fund (Redemption done effective 23rd July 2024) | |
| On Short Term Capital Gain Tax @ 30% (Maximum IT Slab Rate) % & Long Term Capital Gain Tax @ 12.50%. Plus 4% Health & Education Cess and applicable Surcharge if any on both. | |
| Quantum Gold Savings Fund, Quantum Multi Asset Active FOF, Quantum Diversified Equity All Cap Active FOF (Investment done prior to 1st Apr 2023 and Redemption done effective 23rd July 2024) | |
| On Short Term Capital Gain Tax @ 30% (Maximum IT Slab Rate) % & Long Term Capital Gain Tax @ 12.50% . Plus 4% Health & Education Cess and applicable Surcharge if any on both. | |
| Quantum Gold Savings Fund, Quantum Multi Asset Active FOF, Quantum Diversified Equity All Cap Active FOF (Investment done post 1st Apr 2023 and Redemption done post 1st April 2025) | |
| On Short Term Capital Gain Tax @ 30% (Maximum IT Slab Rate) % & Long Term Capital Gain Tax @ 12.50% . Plus 4% Health & Education Cess and applicable Surcharge if any on both. | |

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