



# QUANTUM GOLD SAVINGS FUND

## Scheme Features

Type of Scheme	An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund
Category of Scheme	Fund of Fund – Domestic
Investment Objective	The investment objective of the Scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund Replicating / Tracking Gold an Exchange Traded Fund The performance of the Scheme may differ from that of Quantum Gold Fund and the domestic prices of gold due to expenses and certain other factors. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
Benchmark Index	Domestic Price of Gold
Fund Manager	Mr. Chirag Mehta (Since May 19, 2011)
Fund Manager’s Total Experience	14 yrs.
Inception Date (Date of Allotment)	May 19, 2011
Current Total Expense Ratio Direct Plan	0.11% - (0.09% Other Expenses + 0.02% GST (18% GST on 0.09% Other Expenses )
Current Total Expense Ratio Regular Plan	0.22% - (0.19% Other Expenses + 0.03% GST (18% GST on 0.19% Other Expenses )
Total Expense Ratio (Weighted Average for the Month) Direct Plan	0.11% (Inclusive of Statutory Levies and Taxes)
Total Expense Ratio (Weighted Average for the Month) Regular Plan	0.22% (Inclusive of Statutory Levies and Taxes)
Investment Options	Growth
Minimum Application Amount (Under each Option)	Purchase : ₹ 500/- and in multiples of ₹ 1/- thereafter. Additional Purchase: ₹ 500/- and in multiples of ₹ 1/- thereafter / 50 units
Declaration of Net Asset Value (NAV)	Every Business Day
Redemption Proceeds	Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor’s Bank details are available. Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.
Entry/ Sales Load	Not Applicable Upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.
Exit Load	The exit load will be NIL for the prospective investments made on or after December 11, 2017.

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

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

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

#The mentioned Tax Rates shall be increased by applicable surcharge, If any, Health and Education Cess @ 4% where ever as applicable.  
Equity oriented schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes.  
**TRANSACTION CHARGES:** No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan.



Quantum Gold Savings Fund Performance as on April 30, 2018

For other Schemes Managed by Mr. Chirag Mehta please see **page no.4**  
Mr. Chirag Mehta is the Fund Manager effective from May 19,2011.

Performance of the Scheme

Period	Scheme Returns (%)	Domestic Price of Gold Returns (%)	Current Value ₹ 10,000 Invested at the beginning of a given period	
Quantum Gold Savings Fund - Direct Plan			Scheme Returns (₹)	Domestic Price of Gold Returns (₹)
April 28, 2017 to April 30, 2018 (1 year)	5.37	6.47	10,540	10,650
April 30, 2015 to April 30, 2018 (3 years)	3.64	4.31	11,135	11,352
April 30, 2013 to April 30, 2018 (5 years)	1.31	2.48	10,674	11,302
Since Inception (19th May 2011)	3.76	5.09	12,924	14,126

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

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

	Since Inception SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹'000)	830.00	600.00	360.00	120.00
Mkt Value as on April 30, 2018 (₹'000)	871.78	636.84	384.86	126.30
Returns (XIRR*) (%)	1.41	2.36	4.43	10.16
Benchmark (XIRR*) (%)Domestic Price of Gold	2.64	3.65	5.04	10.79

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

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

Regular Plan Performance

Period	Scheme Returns (%)	Domestic Price of Gold Returns (%)	Current Value ₹ 10,000 Invested at the beginning of a given period	
Quantum Gold Savings Fund - Regular Plan			Scheme Returns (₹)	Domestic Price of Gold Returns (₹)
April 28, 2017 to April 30, 2018 (1 year)	5.24	6.47	10,527	10,650
Since Inception (1st April 2017)	5.57	6.83	10,605	10,741

**Past performance may or may not be sustained in the future.** Load is not taken into consideration.  
Different Plans have a different expense structure.  
Returns are calculated on the basis of Compounded Annualized growth rate.  
Regular plan launched on 1<sup>st</sup> April 2017 but not yet completed 3 years period since its launch .

Brokerages & Commissions Details.	
Brokerages on Investments for April 2018	₹ 4,345.64
Distributor Commissions paid during April 2018	₹ 750.81

NAV (as on April 30, 2018)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Growth Option	12.9243	12.9072

AUM (as on April 30, 2018)	₹ (In Crores)
Average AUM*	14.29
Absolute AUM	14.23

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

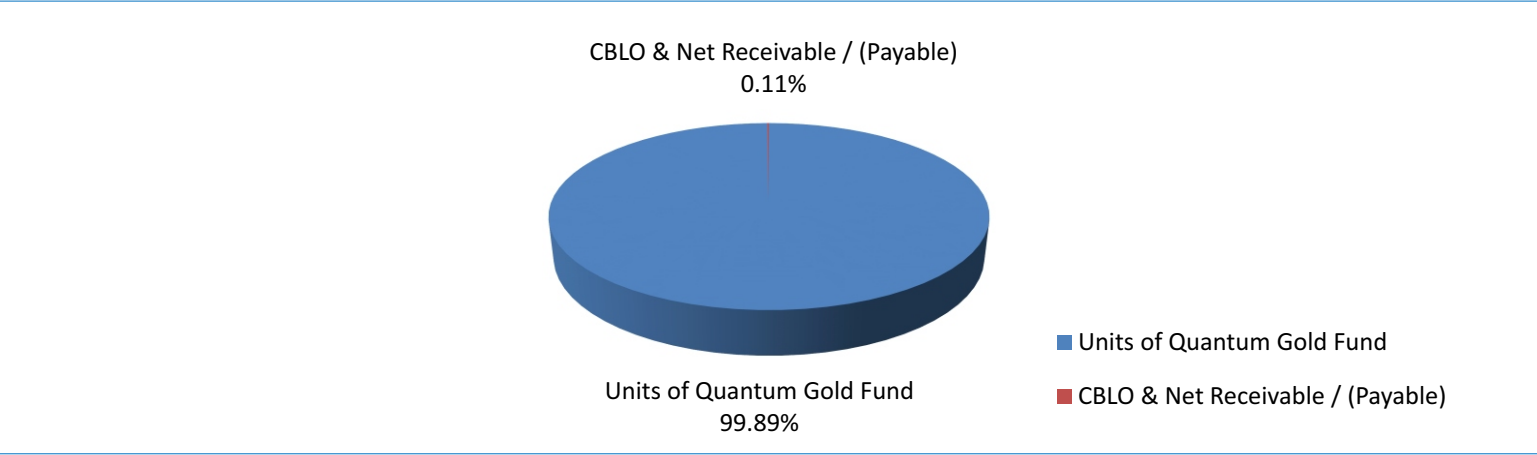
# Portfolio as on April 30, 2018

Name of Instrument	Quantity	Market Value In Lakhs	% to Net Assets
A) EXCHANGE TRADED FUND UNITS			
1. Quantum Gold Fund	1,02,646	1,421.65	99.89
Total of Exchange Traded Funds		1,421.65	99.89
B) MONEY MARKET INSTRUMENTS			
1. Collateralised Borrowing & Lending Obligation (CBLO)*		1.10	0.08
Net Receivable/(payable)		0.43	0.03
Grand Total		1,423.18	100.00

\* Cash & Cash Equivalents

Portfolio Turnover Ratio (Last one year): 14.33%

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



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

# SCHEME PERFORMANCE - FUND MANAGER-WISE

## CHIRAG MEHTA / NILESH SHETTY

### QUANTUM MULTI ASSEST FUND

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

Period	April 28, 2017 to April 30, 2018 (1 year)		April 30, 2015 to April 30, 2018 (3 years)		April 30, 2013 to April 30, 2018 (5 years)	
	Scheme Return %	Benchmark Returns (%) #	Scheme Return %	Benchmark Returns (%) #	Scheme Return %	Benchmark Returns (%) #
Quantum Multi Asset Fund - Direct Plan	7.67	11.27	8.84	8.67	10.14	9.90
Quantum Multi Asset Fund - Regular Plan	7.60	10.37	NA	NA	NA	NA

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

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

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

Different Plans shall have different expense structure.

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

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

## CHIRAG MEHTA

### QUANTUM GOLD FUND

Mr. Chirag Mehta effective from May 01, 2009 .

Period	April 28, 2017 to April 30, 2018 (1 year)		April 30, 2015 to April 30, 2018 (3 years)		April 30, 2013 to April 30, 2018 (5 years)	
	Scheme Return %	Domestic price of Gold Return (%)	Scheme Return %	Domestic price of Gold Return (%)	Scheme Return %	Domestic price of Gold Return (%)
Quantum Gold Fund (ETF)	5.40	6.47	3.22	4.31	1.43	2.48

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

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

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

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

## CHIRAG MEHTA

### QUANTUM EQUITY FUND OF FUNDS

Mr. Chirag Mehta effective from November 1, 2013

Period	April 28, 2017 to April 30, 2018 (1 year)		April 30, 2015 to April 30, 2018 (3 years)		April 30, 2013 to April 30, 2018 (5 years)	
	Scheme Return %	S&P BSE 200 TRI (%)	Scheme Return %	S&P BSE 200 TRI (%)	Scheme Return %	S&P BSE 200 TRI (%)
Quantum Equity Fund of Funds - Direct Plan - Growth Option	14.24	17.04	13.35	12.83	19.33	16.24
Quantum Equity Fund of Funds - Regular Plan - Growth Option	14.10	17.04	NA	NA	NA	NA

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

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

Different Plans shall have different expense structure.

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

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

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