

QUANTUM TAX SAVING FUND

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



Investment Objective : The investment objective of the Scheme is to achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the S&P BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets.

Scheme Features



Fund Manager & Associate Fund Manager

Mr. Atul Kumar

Work experience: 15 years. He has been managing this fund since December 23, 2008

Mr. Sorbh Gupta

Work experience: 12 years. He has been managing this fund since October 1, 2016



Category of Scheme

Equity Linked Saving Scheme (ELSS)



Inception Date (Date of Allotment)

December 23, 2008



Declaration of Net Asset Value (NAV)

Every Business Day



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.



Total Expense Ratio (As on month end)

Regular Plan - 1.46% - (1.24% Management Fees + 0.22% GST (18% GST on 1.24% Management Fees))

Direct Plan - 1.29% - (1.09% Management Fees + 0.20% GST (18% GST on 1.09% Management Fees))



Benchmark Index

S&P BSE Sensex Total Return Index



Minimum Application Amount (Under each Option)

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



Investment Options

Growth & Dividend



Redemption Proceeds

Processed through RTGS/NEFT mode on T+3 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+3 basis from the date of transaction where the required Bank details of investor are not available.



Exit Load

Nil



Taxation#

The amount of Long Term Capital Gain in excess of ₹ 1,00,000/- in a year will be taxable @ 10% Tax on Short Term Capital Gains - 15%



Lock-in Period

3 years from the date of allotment of the respective Units

#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.

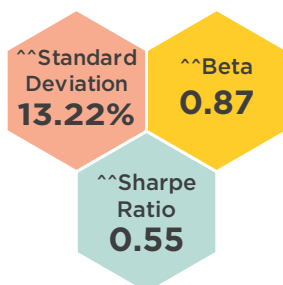
NAV (as on September 28, 2018)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Dividend Option	53.23	53.09
Growth Option	53.23	53.09

AUM ₹(In Crores) (as on September 30, 2018)	
Average AUM*	Absolute AUM
72.77	71.21

September 2018

*Cumulative Daily AuM /No of days in the month

Key Statistics



Brokerages & Commissions Details

Brokerages on Investments for September 2018	₹ 16,784.88
Distributor Commissions paid during September 2018	₹ 912.62
Portfolio Turnover Ratio (Last one year):	7.10%

Quantum Tax Saving Fund Performance as on September 28, 2018

The Scheme is Co-Managed by Mr. Atul Kumar and Mr. Sorbh Gupta.
For other Schemes Managed by Mr. Atul Kumar please see **page no. 5**
Mr. Atul Kumar is the Fund Manager effective from December 23, 2008
Mr. Sorbh Gupta is the Associate Fund Manager effective from October 1, 2016

Performance of the Scheme

Quantum Tax Saving Fund - Direct Plan - Growth Option

Period	Scheme Returns (%)	S&P BSE Sensex TRI Returns (%)	Nifty 50 TRI Returns (%)	Current Value ₹ 10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	S&P BSE Sensex TRI Returns (₹)	Nifty 50 TRI Returns (₹)
September 29, 2017 to September 28, 2018 (1 year)	5.93	17.18	13.24	10,591	11,713	11,320
September 30, 2015 to September 28, 2018 (3 years)	13.92	12.96	12.69	14,778	14,408	14,304
September 30, 2013 to September 28, 2018 (5 years)	17.14	14.90	15.19	22,051	20,017	20,274
September 30, 2011 to September 28, 2018 (7 years)	14.98	13.57	13.41	26,563	24,371	24,124
Since Inception (23rd Dec 2008)	18.66	16.11	15.66	53,230	43,049	41,436

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

Different Plans shall have a different expense structure.

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

Performance of the Scheme

Quantum Tax Saving Fund - Regular Plan - Growth Option

Period	Scheme Returns (%)	S&P BSE Sensex TRI Returns (%)	Nifty 50 TRI Returns (%)	Current Value ₹ 10,000 Invested at the beginning of a given period		
				Scheme Returns (₹)	S&P BSE Sensex TRI Returns (₹)	Nifty 50 TRI Returns (₹)
September 29, 2017 to September 28, 2018 (1 year)	5.75	17.18	13.24	10,574	11,713	11,320
Since Inception (1st April 2017)	6.97	15.99	14.11	11,060	12,485	12,182

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Regular plan launched on 1 April 2017 but not yet completed 3 years period since its launch

September 2018

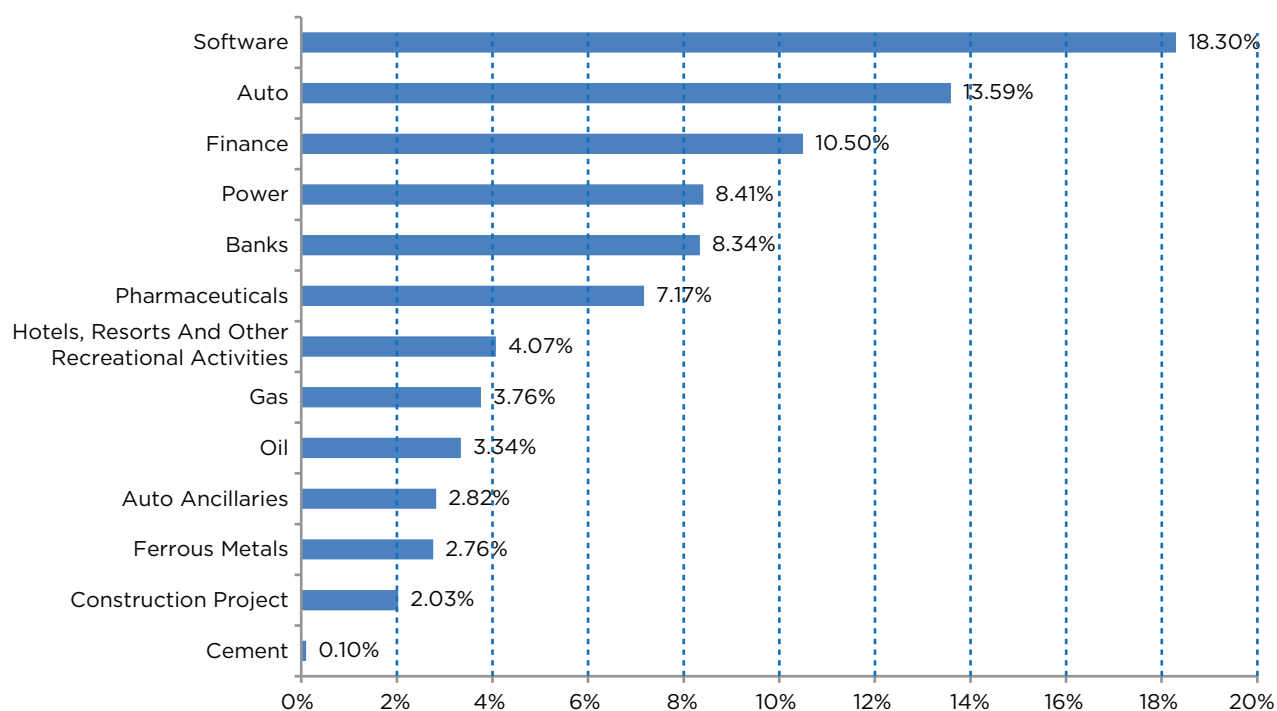
SIP Performance

Quantum Tax Saving Fund as on September 28, 2018 - Direct Plan - Growth Option

	Since Inception SIP	7 Years SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹.'000)	1,170.00	840.00	600.00	360.00	120.00
Mkt Value as on September 30, 18 (₹.'000)	2,405.19	1,372.40	807.60	419.99	121.61
Returns (XIRR*) (%)	14.22	13.84	11.92	10.39	2.58
S&P BSE - SENSEX TRI (XIRR*) (%)	12.61	13.34	12.57	15.26	10.97
NIFTY 50 TRI (XIRR*) (%)	12.37	13.08	12.26	14.11	7.95

Past performance may or may not be sustained in the future. 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, and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years and since Inception. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments.

Industry Allocation (% of Net Assets) as on September 30, 2018



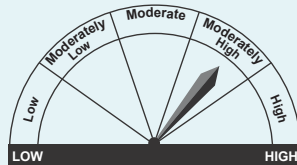
Portfolio as on September 30, 2018

QUANTUM TAX SAVING FUND

Name of Instrument	Industry	Quantity	Market Value In Lakhs	% to Net Assets
EQUITY & EQUITY RELATED				
a) Listed /Awaiting listing on Stock Exchanges				
1. Infosys Limited	Software	81,216	592.92	8.33
2. Housing Development Finance Corporation Limited	Finance	27,479	482.12	6.77
3. Bajaj Auto Limited	Auto	15,560	418.17	5.87
4. Tata Consultancy Services Limited	Software	18,719	408.77	5.74
5. Hero MotoCorp Limited	Auto	12,694	372.35	5.23
6. ICICI Bank Limited	Banks	1,02,904	314.42	4.42
7. Wipro Limited - Partly Paid Share	Software	93,038	301.44	4.23
8. The Indian Hotels Company Limited	Hotels, Resorts And Other Recreational Activities	2,11,620	289.71	4.07
9. Cipla Limited	Pharmaceuticals	43,345	283.50	3.98
10. State Bank of India	Banks	1,05,255	279.45	3.92
11. NTPC Limited	Power	1,64,298	274.13	3.85
12. GAIL (India) Limited	Gas	70,565	267.44	3.76
13. Oil & Natural Gas Corporation Limited	Oil	1,34,089	237.61	3.34
14. Lupin Limited	Pharmaceuticals	25,183	226.89	3.19
15. Exide Industries Limited	Auto Ancillaries	75,610	200.71	2.82
16. Power Grid Corporation of India Limited	Power	1,04,263	196.43	2.76
17. Tata Steel Limited	Ferrous Metals	33,426	194.29	2.73
18. LIC Housing Finance Limited	Finance	43,832	182.95	2.57
19. Tata Motors Limited	Auto	79,173	177.11	2.49
20. Larsen & Toubro Limited	Construction Project	11,383	144.80	2.03
21. PTC India Limited	Power	1,91,967	128.04	1.80
22. Shriram Transport Finance Company Limited	Finance	7,169	82.51	1.16
23. ACC Limited	Cement	464	7.20	0.10
24. Tata Steel Limited - Partly Paid Share	Ferrous Metals	1,717	2.34	0.03
B) Unlisted			NIL	NIL
Total of all Equity			6,065.30	85.19
MONEY MARKET INSTRUMENTS				
A) Collateralised Borrowing & Lending Obligation (CBLO)*			1,038.29	14.58
Net Receivable/(payable)			17.58	0.23
Grand Total			7,121.17	100.00

* Cash & Cash Equivalents

Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Tax Saving Fund (An Open Ended Equity Linked Saving Scheme with a Statutory Lock in of 3 years and Tax Benefit)	<ul style="list-style-type: none"> Long term capital appreciation Invests primarily in equity and equity related securities of companies in S&P 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. 	 <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

^^ Note:

Risk Free Rate assumed to be 6.60% (FBIL Overnight MIBOR for 28th September 2018) for calculating Sharpe Ratio.

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

Definitions

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

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

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

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

SCHEME PERFORMANCE - FUND MANAGER-WISE

ATUL KUMAR / NILESH SHETTY

QUANTUM LONG TERM EQUITY VALUE FUND

Mr. Atul Kumar effective from November 15, 2006 / Mr. Nilesh Shetty effective from March 28, 2011

Period	September 29, 2017 to Sep. 28, 2018 (1 year)		September 30, 2015 to Sep. 28, 2018 (3 years)		September 30, 2013 to Sep. 28, 2018 (5 years)	
	Scheme Return (%)	S&P BSE Sensex TRI Returns	Scheme Return (%)	S&P BSE Sensex TRI Returns	Scheme Return (%)	S&P BSE Sensex TRI Returns
Quantum Long Term Equity Value Fund - Direct Plan - Growth Option	5.55	17.18	13.63	12.96	17.13	14.90
Quantum Long Term Equity Value Fund - Regular Plan - Growth Option	5.38	17.18	NA	NA	NA	NA

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

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

Different Plans shall have different expense structure.

Mr. Atul Kumar & Mr. Nilesh Shetty co-manages 2 schemes of Quantum Mutual Fund.

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

The Factsheet Published as on 12th October 2018