

# QUANTUM GOLD SAVINGS FUND

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



## Fund Details (as on February 28, 2025)

**Category of Scheme** Fund of Fund – Domestic

### 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 can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

### Inception Date (Date of Allotment)

May 19, 2011

### Benchmark Index

Tier I Benchmark - Domestic Price of Physical Gold

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on February 28, 2025)

|        | Direct<br>(₹/Unit) | Regular<br>(₹/Unit) |
|--------|--------------------|---------------------|
| Growth | 32.7571            | 32.417              |

### AUM ₹(In Crores) (as on February 28, 2025)

Average AUM\* : 169.11

Absolute AUM : 168.45

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

### Fund Manager

#### Mr. Chirag Mehta

(Work experience: 22 years)

He has been managing this fund since May 19, 2011.

### Entry Load

Not Applicable

### Exit Load

NIL

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

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

Direct Plan – Total TER : 0.03%

Regular Plan – Total TER : 0.21%

### 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

### Brokerages & Commissions Details

Brokerages on Investments for February 2025: ₹ 43,046.00

Distributor commissions for February 2025: ₹ 41,931.00

### 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.

## Portfolio as on February 28, 2025

| Name of Instrument                               | % to NAV       | Annualised Yield to Maturity |
|--|----------------|------------------------------|
| <b>EXCHANGE TRADED FUND UNITS</b>                |                |                              |
| 1. Quantum Gold Fund -Exchange Traded Fund (ETF) | 100.08%        |                              |
| <b>Total of Exchange Traded Fund Units</b>       | <b>100.08%</b> |                              |
| <b>MONEY MARKET INSTRUMENTS</b>                  |                |                              |
| <b>A. TREPS*</b>                                 | 0.17%          | 6.23%                        |
| <b>Net Receivable/(payable)</b>                  | <b>-0.25%</b>  |                              |
| <b>Grand Total</b>                               | <b>100.00%</b> |                              |

\* Cash & Cash Equivalents

## If you had invested INR 10,000 every month

### SIP Performance as on February 28, 2025

| Quantum Gold Savings Fund - Direct Plan           | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
|---|-----------------|----------|---------|---------|---------|--------|
| Total Amount Invested (₹'000)                     | 1,650           | 1,200    | 840     | 600     | 360     | 120    |
| Mkt Value of scheme as on February 28, 25 (₹'000) | 3,633           | 2,456    | 1,475   | 901     | 494     | 138    |
| Tier I - Benchmark# Value (₹'000)                 | 3,964           | 2,605    | 1,538   | 928     | 503     | 139    |
| Additional Benchmark### Value (₹'000)             | 2,650           | 1,658    | 1,055   | 704     | 409     | 126    |
| Scheme Returns (XIRR) (%)                         | 10.80%          | 13.75%   | 15.86%  | 16.37%  | 21.80%  | 29.48% |
| Tier I - Benchmark# Returns (%)                   | 11.93%          | 14.85%   | 17.04%  | 17.57%  | 23.13%  | 32.23% |
| Additional Benchmark### Returns (%)               | 6.61%           | 6.31%    | 6.42%   | 6.36%   | 8.50%   | 8.88%  |
| Quantum Gold Savings Fund - Regular Plan          | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
| Total Amount Invested (₹'000)                     | 950             | --       | 840     | 600     | 360     | 120    |
| Mkt Value of scheme as on February 28, 25 (₹'000) | 1,760           | --       | 1,467   | 898     | 492     | 138    |
| Tier I - Benchmark# Value (₹'000)                 | 1,858           | --       | 1,538   | 928     | 503     | 139    |
| Additional Benchmark### Value (₹'000)             | 1,224           | --       | 1,055   | 704     | 409     | 126    |
| Scheme Returns (XIRR) (%)                         | 15.22%          | --       | 15.70%  | 16.20%  | 21.61%  | 29.28% |
| Tier I - Benchmark# Returns (%)                   | 16.55%          | --       | 17.04%  | 17.57%  | 23.13%  | 32.23% |
| Additional Benchmark### Returns (%)               | 6.31%           | --       | 6.42%   | 6.36%   | 8.50%   | 8.88%  |

**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; #Domestic Price of Physical Gold, ##CRISIL 10 Year Gilt Index.

### GIPS Compliance

- Quantum Asset Management Company Pvt. Ltd. claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.
- Indian Rupee (INR) is the currency used to express performance and other statistics.

# QUANTUM GOLD SAVINGS FUND

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



## Product Label

| Name of the Scheme and Benchmark   | This product is suitable for investors who are seeking*   | Risk-o-meter of Scheme                     | Risk-o-meter of Tier I Benchmark              |
|--|---|--|---|
| <p><b>Quantum Gold Savings Fund</b><br/>(An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund)<br/>Tier I Benchmark: Domestic Price of Physical Gold</p> | <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>The risk of the scheme is High Risk</p> | <p>The risk of the benchmark is High Risk</p> |

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

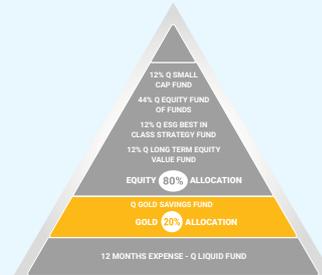
**Note:**

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

Stamp Duty applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act,1899

Please [click here](#) for more details on taxation

## Invest in Gold – the Smart & Thoughtful Way – QGSF in our Asset Allocation Strategy



Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.



Know More

# Performance of the Scheme



## Quantum Gold Savings Fund as on February 28, 2025

| 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 <sup>#</sup> Returns (%) | Additional Benchmark Returns (%) <sup>##</sup> | Scheme Returns (₹)  | Tier I - Benchmark <sup>#</sup> Returns (₹) | Additional Benchmark Returns (₹) <sup>##</sup> |
| Since Inception (19th May 2011)                         | 8.98%              | 10.27%                                      | 6.80%  | 32,757  | 38,506                                      | 24,767   |
| 10 years  | 10.97%             | 12.23%                                      | 6.55%  | 28,343  | 31,745                                      | 18,868   |
| 7 years   | 14.76%             | 15.76%                                      | 6.97%  | 26,239  | 27,873                                      | 16,036   |
| 5 years   | 13.60%             | 14.74%                                      | 5.41%  | 18,929  | 19,899                                      | 13,015   |
| 3 years   | 17.73%             | 18.47%                                      | 6.76%  | 16,324  | 16,635                                      | 12,172   |
| 1 year  | 34.71%             | 36.54%                                      | 9.06%  | 13,471  | 13,654                                      | 10,906   |

| 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 <sup>#</sup> Returns (%) | Additional Benchmark Returns (%) <sup>##</sup> | Scheme Returns (₹)  | Tier I - Benchmark <sup>#</sup> Returns (₹) | Additional Benchmark Returns (₹) <sup>##</sup> |
| Since Inception (01st Apr 2017)                          | 13.17%             | 14.54%                                      | 5.71%  | 26,634  | 29,289                                      | 15,523   |
| 7 years  | 14.61%             | 15.76%                                      | 6.97%  | 25,996  | 27,873                                      | 16,036   |
| 5 years  | 13.44%             | 14.74%                                      | 5.41%  | 18,799  | 19,899                                      | 13,015   |
| 3 years  | 17.55%             | 18.47%                                      | 6.76%  | 16,249  | 16,635                                      | 12,172   |
| 1 year   | 34.50%             | 36.54%                                      | 9.06%  | 13,450  | 13,654                                      | 10,906   |

<sup>#</sup>Domestic Price of Physical Gold, <sup>##</sup>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).

# Fund Manager wise Performance

As on February 28, 2025



## Performance of the Funds Managed by Mr. Chirag Mehta. Total Schemes Managed - 8

### Quantum Multi Asset Fund of Funds

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

| Period   | 1 Year            |   | 3 Years           |   | 5 Years           |   |
|--|-------------------|---|-------------------|---|-------------------|---|
|  | Scheme Return (%) | Tier I - Benchmark <sup>#</sup> Returns (%) | Scheme Return (%) | Tier I - Benchmark <sup>#</sup> Returns (%) | Scheme Return (%) | Tier I - Benchmark <sup>#</sup> Returns (%) |
| Quantum Multi Asset Fund of Funds - Direct Plan - Growth Option  | 9.56%             | 9.41%                                       | 10.62%            | 10.29%                                      | 10.78%            | 11.72%                                      |
| Quantum Multi Asset Fund of Funds - Regular Plan - Growth Option | 9.20%             | 9.41%                                       | 10.23%            | 10.29%                                      | 10.39%            | 11.72%                                      |

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

<sup>#</sup>CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). w.e.f. April 3, 2023, benchmark of the scheme has been changed. 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 of the Quantum Mutual Fund.

### Quantum Equity Fund of Funds

Mr. Chirag Mehta is managing the scheme since November 01, 2013.

| Period  | 1 Year            |   | 3 Years           |   | 5 Years           |   |
|---|-------------------|---|-------------------|---|-------------------|---|
|   | Scheme Return (%) | Tier I - Benchmark <sup>#</sup> Returns (%) | Scheme Return (%) | Tier I - Benchmark <sup>#</sup> Returns (%) | Scheme Return (%) | Tier I - Benchmark <sup>#</sup> Returns (%) |
| Quantum Equity Fund of Funds - Direct Plan - Growth Option  | 4.30%             | 0.62%                                       | 12.29%            | 12.42%                                      | 15.61%            | 17.49%                                      |
| Quantum Equity Fund of Funds - Regular Plan - Growth Option | 4.06%             | 0.62%                                       | 12.03%            | 12.42%                                      | 15.33%            | 17.49%                                      |

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

<sup>#</sup>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. Chirag Mehta manages 8 Schemes of the Quantum Mutual Fund.

# Fund Manager wise Performance

As on February 28, 2025



## Performance of the Funds Managed by Mr. Chirag Mehta. Total Schemes Managed - 8

### Quantum ESG Best In Class Strategy Fund

Mr. Chirag Mehta Co-managing the scheme along with Ms. Sneha Joshi since July 12, 2019.

| 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  | 1.27%             | 0.77%                           | 11.09%            | 9.57%                           | 17.03%            | 16.66%                          |
| Quantum ESG Best In Class Strategy Fund - Regular Plan - Growth Option | 0.00%             | 0.77%                           | 9.97%             | 9.57%                           | 16.01%            | 16.66%                          |

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).

Mr. Chirag Mehta manages 8 schemes

#NIFTY100 ESG TRI

Note: Name of Quantum India ESG Equity Fund has been changed to Quantum ESG Best In Class Strategy Fund effective from 1st February, 2024.

### Quantum Gold Fund

Mr. Chirag Mehta is the Fund Manager effective from 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 - Growth Option | 35.10%            | 36.54%                          | 17.38%            | 18.47%                          | 13.70%            | 14.74%                          |

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).

Mr. Chirag Mehta manages 8 schemes.

#Domestic Price of Physical Gold

### Quantum Small Cap Fund

Mr. Chirag Mehta Co-managing the scheme along with Mrs. Abhilasha Satale since November 03, 2023

| Period  | 1 Year            |                                 |
|---|-------------------|---------------------------------|
|   | Scheme Return (%) | Tier I - Benchmark# Returns (%) |
| Quantum Small Cap Fund - Direct Plan - Growth Option  | -0.28%            | -6.91%                          |
| Quantum Small Cap Fund - Regular Plan - Growth Option | -1.78%            | -6.91%                          |

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).

Mr. Chirag Mehta manages 8 schemes and Mrs. Abhilasha Satale manages 1 Scheme of the Quantum Mutual Fund.

#BSE 250 Small Cap TRI

The Performance of Quantum Multi Asset Allocation Fund and Quantum Ethical Fund will be disclosed on completion of 1 year since its inception in terms of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024