

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

## ★ Scheme Features



### Fund Manager

**Mr. Chirag Mehta**

Work experience: 19 years. He has been managing this fund since May 19, 2011.



### Category of Scheme

Fund of Fund – Domestic



### Inception Date (Date of Allotment)

May 19, 2011



### Declaration of Net Asset Value (NAV)

Every Business Day



### Entry / Sales Load

Not Applicable



### 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** - Base TER (Other Expenses) & Total TER = 0.06%

**Regular Plan** – Total TER = 0.21%  
(Base TER 0.21% (Inclusive 0.06% Other Expenses & 0.15% Distributor Commission))



### Benchmark Index

Tier I Benchmark - Domestic Price of Physical Gold



### 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



### Investment Options

Growth

# QUANTUM GOLD SAVINGS FUND

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

## ★ Scheme Features



### 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.



### Exit Load

Nil

| NAV<br>(as on September 29, 2023) | Direct Plan<br>(₹/Unit) | Regular Plan<br>(₹/Unit) |
|-----------------------------------|-------------------------|--------------------------|
| Growth Option                     | 22.6967                 | 22.5105                  |

### AUM ₹(In Crores) (as on September 30, 2023)

| Average AUM* | Absolute AUM |
|--------------|--------------|
| 89.13        | 87.42        |

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



### Brokerages & Commissions Details

Brokerages on Investments  
for September 2023 ₹36,969.50

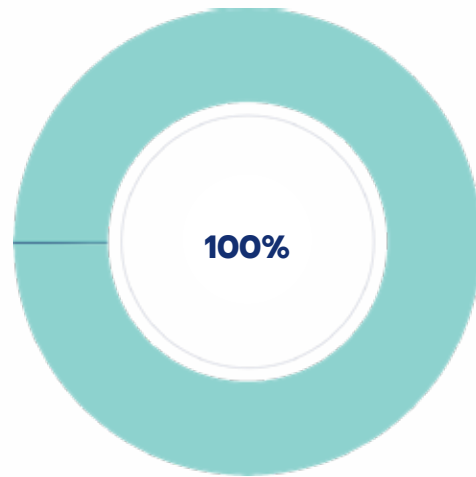
Distributor commissions  
paid during September 2023 ₹21,519.96

Portfolio Turnover Ratio  
(Last one year) 10.66%

## Asset Allocation (% of Net Assets) as on September 29, 2023

|                                    |                |
|------------------------------------|----------------|
| Units of Quantum Gold Fund - ETF   | 99.97%         |
| TREPS & Net Receivable / (Payable) | 0.03%          |
| <b>Total</b>                       | <b>100.00%</b> |

**0.03%**  
TREPS &  
Net Receivable /  
(Payable)



**99.97%**  
Units of Quantum  
Gold Fund (an ETF)

## Quantum Gold Savings Fund Performance as on September 29, 2023

The Scheme is managed by **Chirag Mehta**

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

For other Schemes Managed by Mr. Chirag Mehta please see page no. 5

## Performance of the Scheme

Direct Plan

### Quantum Gold Savings Fund - Direct Plan

| Period                                  | Scheme Returns (%) | Tier I - Benchmark <sup>#</sup> Returns (%) | Additional Benchmark Returns (%) <sup>##</sup> | Current Value ₹10,000 Invested at the beginning of a given period |   |  |
|---|--------------------|---|--|---|---|--|
|   |                    |   |  | Scheme Returns (₹)  | Tier I - Benchmark <sup>#</sup> Returns (₹) | Additional Benchmark Returns (₹) <sup>##</sup> |
| Since Inception (19th May 2011)         | 6.85%              | 8.07%                                       | 6.52%  | 22,697  | 26,120                                      | 21,854   |
| Sep 30, 2013 to Sep 29, 2023 (10 years) | 5.55%              | 6.69%                                       | 6.80%  | 17,168  | 19,115                                      | 19,318   |
| Sep 30, 2016 to Sep 29, 2023 (7 years)  | 8.09%              | 8.85%                                       | 5.25%  | 17,234  | 18,102                                      | 14,304   |
| Sep 28, 2018 to Sep 29, 2023 (5 years)  | 12.55%             | 13.57%                                      | 6.65%  | 18,075  | 18,905                                      | 13,805   |
| Sep 30, 2020 to Sep 29, 2023 (3 years)  | 3.63%              | 4.52%                                       | 3.27%  | 11,128  | 11,417                                      | 11,014   |
| Sep 30, 2022 to Sep 29, 2023 (1 year)   | 14.09%             | 14.33%                                      | 8.10%  | 11,405  | 11,429                                      | 10,807   |

<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.

Refer to the section "GIPS Compliance" on Page no. 4 for GIPS related disclosure.

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

**Quantum Gold Savings Fund - Regular Plan**

| Period                                 | Scheme Returns (%) | Tier I - Benchmark <sup>#</sup> Returns (%) | Additional Benchmark Returns (%) <sup>##</sup> | Current Value ₹10,000 Invested at the beginning of a given period |   |  |
|--|--------------------|---|--|---|---|--|
|  |                    |   |  | Scheme Returns (₹)  | Tier I - Benchmark <sup>#</sup> Returns (₹) | Additional Benchmark Returns (₹) <sup>##</sup> |
| Since Inception (01st Apr 2017)        | 9.92%              | 11.13%                                      | 4.96%  | 18,495  | 19,862                                      | 13,698   |
| Sep 28, 2018 to Sep 29, 2023 (5 years) | 12.41%             | 13.57%                                      | 6.65%  | 17,959  | 18,905                                      | 13,805   |
| Sep 30, 2020 to Sep 29, 2023 (3 years) | 3.49%              | 4.52%                                       | 3.27%  | 11,083  | 11,417                                      | 11,014   |
| Sep 30, 2022 to Sep 29, 2023 (1 year)  | 13.92%             | 14.33%                                      | 8.10%  | 11,388  | 11,429                                      | 10,807   |

<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.

Refer to the section "GIPS Compliance" please see below for GIPS related disclosure.

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

|                     | Total Amount Invested (₹ '000) | Mkt Value as on Sep 29, 23 (₹ '000) | Tier I - Benchmark <sup>#</sup> Returns (₹ '000) | Additional Benchmark Returns (₹ '000) <sup>##</sup> | Returns (XIRR*) (%) | Tier I - Benchmark <sup>#</sup> Returns (%) | Additional Benchmark Returns (%) <sup>##</sup> |
|---------------------|--------------------------------|-------------------------------------|--|---|---------------------|---|--|
| SIP Since Inception | 1,480                          | 2,374                               | 2,546  | 2,178   | 7.38%               | 8.43%                                       | 6.06%  |
| 10 Years SIP        | 1,200                          | 1,870                               | 1,978  | 1,616   | 8.61%               | 9.68%                                       | 5.82%  |
| 7 Years SIP         | 840                            | 1,193                               | 1,234  | 1,003   | 9.89%               | 10.86%                                      | 5.01%  |
| 5 Years SIP         | 600                            | 754                                 | 769  | 673   | 9.10%               | 9.94%                                       | 4.58%  |
| 3 Years SIP         | 360                            | 400                                 | 403  | 383   | 6.96%               | 7.59%                                       | 4.11%  |
| 1 Year SIP          | 120                            | 122                                 | 121  | 124   | 2.57%               | 2.38%                                       | 6.87%  |

Past performance may or may not be sustained in the future. The above SIP performance is for Quantum Gold Savings Fund - Direct 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.

<sup>#</sup>Domestic Price of Physical Gold, <sup>##</sup>CRISIL 10 Year Gilt Index.

| Name of Instrument                               | Quantity    | Market/ Fair Value (₹ in Lakhs) | % to Net       |
|--|-------------|---------------------------------|----------------|
| <b>A. EXCHANGE TRADED FUND UNITS</b>             |             |                                 |                |
| 1. Quantum Gold Fund -Exchange Traded Fund (ETF) | 1,78,39,744 | 8,739.69                        | 99.97%         |
| <b>Total of Exchange Traded Fund Units</b>       |             | <b>8,739.69</b>                 | <b>99.97%</b>  |
| <b>B. MONEY MARKET INSTRUMENTS</b>               |             |                                 |                |
| <b>a. TREPS*</b>                                 |             | <b>3.76</b>                     | <b>0.04%</b>   |
| <b>Net Receivable/(payable)</b>                  |             | <b>-1.57</b>                    | <b>-0.01%</b>  |
| <b>Grand Total</b>                               |             | <b>8,741.88</b>                 | <b>100.00%</b> |

\* Cash & Cash Equivalents

A) 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.

B) Indian Rupee (INR) is the currency used to express performance and other statistics.



**QUANTUM MULTI ASSET FUND OF FUNDS**

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

| Period   | September 30, 2022 to September 29, 2023 (1 year) |                                 | September 30, 2020 to September 29, 2023 (3 years) |                                 | September 28, 2018 to September 29, 2023 (5 years) |                                 |
|--|---|---------------------------------|--|---------------------------------|--|---------------------------------|
|  | Scheme Return (%)                                 | Tier I - Benchmark# Returns (%) | Scheme Return (%)                                  | Tier I - Benchmark# Returns (%) | Scheme Return (%)                                  | Tier I - Benchmark# Returns (%) |
| Quantum Multi Asset Fund of Funds - Direct Plan - Growth Option  | 11.70%  | 11.98%                          | 9.74%  | 11.70%                          | 8.95%  | 11.02%                          |
| Quantum Multi Asset Fund of Funds - Regular Plan - Growth Option | 11.29%  | 11.98%                          | 9.34%  | 11.70%                          | 8.61%  | 11.02%                          |

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%). 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 4 schemes of the Quantum Mutual Fund.

**QUANTUM INDIA ESG EQUITY FUND**

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

| Period   | September 30, 2022 to September 29, 2023 (1 year) |                                 | September 30, 2020 to September 29, 2023 (3 years) |                                 | September 28, 2018 to September 29, 2023 (5 years) |                                 |
|--|---|---------------------------------|--|---------------------------------|--|---------------------------------|
|  | Scheme Return (%)                                 | Tier I - Benchmark# Returns (%) | Scheme Return (%)                                  | Tier I - Benchmark# Returns (%) | Scheme Return (%)                                  | Tier I - Benchmark# Returns (%) |
| Quantum India ESG Equity Fund - Direct Plan - Growth Option  | 16.22%  | 11.47%                          | 21.54%   | 20.22%                          | NA   | NA                              |
| Quantum India ESG Equity Fund - Regular Plan - Growth Option | 15.28%  | 11.47%                          | 20.60%   | 20.22%                          | NA   | NA                              |

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 4 Schemes and Ms. Sneha Joshi manages 1 scheme of the Quantum Mutual Fund.

#NIFTY100 ESG TRI

**QUANTUM EQUITY FUND OF FUNDS**

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

| Period  | September 30, 2022 to September 29, 2023 (1 year) |                                 | September 30, 2020 to September 29, 2023 (3 years) |                                 | September 28, 2018 to September 29, 2023 (5 years) |                                 |
|---|---|---------------------------------|--|---------------------------------|--|---------------------------------|
|   | Scheme Return (%)                                 | Tier I - Benchmark# Returns (%) | Scheme Return (%)                                  | Tier I - Benchmark# Returns (%) | Scheme Return (%)                                  | Tier I - Benchmark# Returns (%) |
| Quantum Equity Fund of Funds - Direct Plan - Growth Option  | 17.05%  | 16.12%                          | 20.86%   | 23.33%                          | 13.19%   | 14.67%                          |
| Quantum Equity Fund of Funds - Regular Plan - Growth Option | 16.77%  | 16.12%                          | 20.57%   | 23.33%                          | 12.93%   | 14.67%                          |

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

#S&P 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 4 schemes of the Quantum Mutual Fund.

## Product Labeling

| Name of the Scheme & Tier I Benchmark   | This product is suitable for investors who are seeking*   | Risk-o-meter of Scheme  | Risk-o-meter of Tier I Benchmark |
|---|---|---|----------------------------------|
| <p>Quantum Gold Savings Fund</p> <p>(An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund)</p> <p>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>Investors understand that their principal will be at High Risk</p> |                                  |

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

### a) 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.5,000 during Financial Year) |
| Non-Resident                               | 20% plus Surcharge as applicable + 4% Health & Education Cess                 | 20% plus Surcharge as applicable + 4% Health & Education Cess           |

### b) Tax on Capital Gains\*

(For Investment done on or after 1st April, 2023)

### Short Term

(Irrespective of Holding Period)

|   |  |
|---|--|
| Resident Individuals , HUF , Domestic Companies | Applicable Slab Rates - Maximum 30%                      |
| FII's   | Applicable Slab Rates - Maximum 30%                      |
| Non-Resident Indians                            | Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%) |

\*The mentioned Tax Rates shall be increased by applicable surcharge if any, Health and Education Cess @4%. For further details on Taxation please refer the clause of Taxation of SAI. Investment done prior to 1st April , 2023, earlier Tax structure would be applicable.

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

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

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

Investors in the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which Fund of Funds scheme makes investment (subject to regulatory limits).