

# QUANTUM ELSS TAX SAVER FUND

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



## Fund Details (as on July 31, 2025)

**Category of Scheme** Equity Linked Saving Scheme (ELSS)

### 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.

### Inception Date (Date of Allotment)

December 23, 2008

### Benchmark Index

Tier I Benchmark - BSE 500 TRI  
Tier II Benchmark - BSE 200 TRI

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on July 31, 2025)

|        | Direct<br>(₹/Unit) | Regular<br>(₹/Unit) |
|--------|--------------------|---------------------|
| IDCW   | 128.51             | 122.52              |
| Growth | 129.35             | 123.36              |

### AUM ₹ (In Crores) (as on July 31, 2025)

|              |          |
|--------------|----------|
| Average AUM* | : 223.62 |
| Absolute AUM | : 220.68 |

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

### Fund Manager

#### Mr. George Thomas - Fund Manager

(Work experience: 12 years)  
He has been managing the fund since April 1, 2022.

#### Mr. Christy Mathai - Fund Manager

(Work experience: 11 years)  
He has been managing this fund effective from November 23, 2022.

#### Mr. Ketan Gujarathi - Associate Fund Manager

(Work experience: 13 years).  
He has been managing this fund with effective from February 01, 2025.

### Key Statistics

|                      |          |
|----------------------|----------|
| ^^Standard Deviation | : 11.52% |
| ^^Beta               | : 0.80   |
| ^^Sharpe Ratio       | : 1.09   |

### Entry Load

Not Applicable

### Exit Load

NIL

### Lock-in Period

3 years from the date of allotment of the respective Units.

### Total Expense Ratio (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.

### Brokerages & Commissions Details

|   |              |
|---|--------------|
| Brokerages on Investments for July 2025:  | ₹13,420.00   |
| Distributor commissions for July 2025:    | ₹3,49,895.00 |
| Portfolio Turnover Ratio (Last one year): | 9.17%        |

### Minimum Application Amount (Under each Option)

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

### Redemption Proceeds

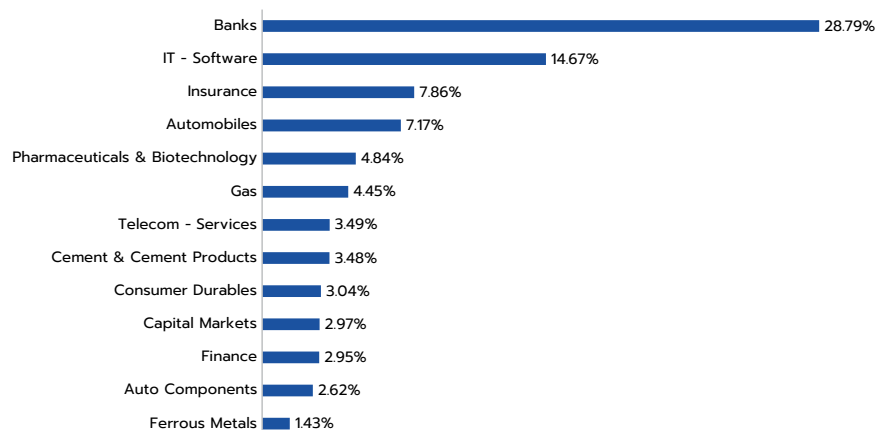
Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.

## Portfolio as on July 31, 2025

| Name of Instrument                                    | Industry                        | % to NAV       | Annualised Yield to Maturity |
|---|---------------------------------|----------------|------------------------------|
| <b>EQUITY &amp; EQUITY RELATED</b>                    |                                 |                |                              |
| <b>A) Listed /Awaiting listing on Stock Exchanges</b> |                                 |                |                              |
| 1. HDFC Bank Limited                                  | Banks                           | 9.23%          |                              |
| 2. ICICI Bank Limited                                 | Banks                           | 7.47%          |                              |
| 3. Infosys Limited                                    | IT - Software                   | 4.37%          |                              |
| 4. Tata Consultancy Services Limited                  | IT - Software                   | 4.32%          |                              |
| 5. State Bank of India                                | Banks                           | 3.96%          |                              |
| 6. Kotak Mahindra Bank Limited                        | Banks                           | 3.51%          |                              |
| 7. Bharti Airtel Limited                              | Telecom - Services              | 3.49%          |                              |
| 8. Nuvoco Vistas Corporation Limited                  | Cement & Cement Products        | 3.48%          |                              |
| 9. Wipro Limited                                      | IT - Software                   | 3.24%          |                              |
| 10. ICICI Prudential Life Insurance Company Limited   | Insurance                       | 3.20%          |                              |
| 11. Hero MotoCorp Limited                             | Automobiles                     | 3.19%          |                              |
| 12. Cipla Limited                                     | Pharmaceuticals & Biotechnology | 3.07%          |                              |
| 13. Crompton Greaves Consumer Electricals Limited     | Consumer Durables               | 3.04%          |                              |
| 14. Aditya Birla Sun Life AMC Limited                 | Capital Markets                 | 2.97%          |                              |
| 15. Axis Bank Limited                                 | Banks                           | 2.78%          |                              |
| 16. Tech Mahindra Limited                             | IT - Software                   | 2.74%          |                              |
| 17. LIC Housing Finance Limited                       | Finance                         | 2.66%          |                              |
| 18. Exide Industries Limited                          | Auto Components                 | 2.62%          |                              |
| 19. GAIL (India) Limited                              | Gas                             | 2.60%          |                              |
| 20. Star Health And Allied Insurance Company Limited  | Insurance                       | 2.52%          |                              |
| 21. ICICI Lombard General Insurance Company Limited   | Insurance                       | 2.14%          |                              |
| 22. Gujarat State Petronet Limited                    | Gas                             | 1.85%          |                              |
| 23. IndusInd Bank Limited                             | Banks                           | 1.84%          |                              |
| 24. Eicher Motors Limited                             | Automobiles                     | 1.46%          |                              |
| 25. Tata Steel Limited                                | Ferrous Metals                  | 1.43%          |                              |
| 26. Mahindra & Mahindra Limited                       | Automobiles                     | 1.36%          |                              |
| 27. Bajaj Auto Limited                                | Automobiles                     | 1.16%          |                              |
| 28. Lupin Limited                                     | Pharmaceuticals & Biotechnology | 1.13%          |                              |
| 29. Dr. Reddy's Laboratories Limited                  | Pharmaceuticals & Biotechnology | 0.64%          |                              |
| 30. Shriram Finance Limited                           | Finance                         | 0.29%          |                              |
| <b>B) Unlisted</b>                                    |                                 | <b>NIL</b>     |                              |
| <b>Total of all Equity</b>                            |                                 | <b>87.76%</b>  |                              |
| <b>MONEY MARKET INSTRUMENTS</b>                       |                                 |                |                              |
| <b>A. TREPS*</b>                                      |                                 | 11.77%         | 5.41%                        |
| <b>Net Receivable/(payable)</b>                       |                                 | <b>0.47%</b>   |                              |
| <b>Grand Total</b>                                    |                                 | <b>100.00%</b> |                              |

\* Cash & Cash Equivalents

## Industry Allocation (% of Net Assets) as on July 31, 2025



# QUANTUM ELSS TAX SAVER FUND

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



If you had invested INR 10,000 every month

## SIP Performance as on July 31, 2025

| Quantum ELSS Tax Saver Fund - Direct Plan         | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
|---|-----------------|----------|---------|---------|---------|--------|
| Total Amount Invested (₹'000)                     | 1,990           | 1,200    | 840     | 600     | 360     | 120    |
| Mkt Value of scheme as on July 31, 25 (₹'000)     | 7,341           | 2,588    | 1,544   | 930     | 464     | 122    |
| Tier I - Benchmark <sup>#</sup> Value (₹'000)     | 7,618           | 2,740    | 1,550   | 902     | 451     | 124    |
| Tier II - Benchmark <sup>##</sup> Value (₹'000)   | 7,478           | 2,697    | 1,519   | 889     | 447     | 124    |
| Additional Benchmark <sup>###</sup> Value (₹'000) | 6,745           | 2,523    | 1,404   | 836     | 430     | 124    |
| Returns (XIRR) (%)                                | 14.26%          | 14.73%   | 17.14%  | 17.63%  | 17.26%  | 3.85%  |
| Tier I - Benchmark <sup>#</sup> Returns (%)       | 14.63%          | 15.79%   | 17.24%  | 16.37%  | 15.28%  | 6.03%  |
| Tier II - Benchmark <sup>##</sup> Returns (%)     | 14.44%          | 15.49%   | 16.67%  | 15.78%  | 14.73%  | 5.78%  |
| Additional Benchmark <sup>###</sup> Returns (%)   | 13.39%          | 14.25%   | 14.47%  | 13.28%  | 12.03%  | 6.35%  |
| Quantum ELSS Tax Saver Fund - Regular Plan        | Since Inception | 10 Years | 7 Years | 5 Years | 3 Years | 1 Year |
| Total Amount Invested (₹'000)                     | 1,000           | --       | 840     | 600     | 360     | 120    |
| Mkt Value of scheme as on July 31, 25 (₹'000)     | 1,883           | --       | 1,497   | 907     | 456     | 122    |
| Tier I - Benchmark <sup>#</sup> Value (₹'000)     | 2,000           | --       | 1,550   | 902     | 451     | 124    |
| Tier II - Benchmark <sup>##</sup> Value (₹'000)   | 1,968           | --       | 1,519   | 889     | 447     | 124    |
| Additional Benchmark <sup>###</sup> Value (₹'000) | 1,840           | --       | 1,404   | 836     | 430     | 124    |
| Returns (XIRR) (%)                                | 14.79%          | --       | 16.26%  | 16.61%  | 16.03%  | 2.72%  |
| Tier I - Benchmark <sup>#</sup> Returns (%)       | 16.18%          | --       | 17.24%  | 16.37%  | 15.28%  | 6.03%  |
| Tier II - Benchmark <sup>##</sup> Returns (%)     | 15.80%          | --       | 16.67%  | 15.78%  | 14.73%  | 5.78%  |
| Additional Benchmark <sup>###</sup> Returns (%)   | 14.25%          | --       | 14.47%  | 13.28%  | 12.03%  | 6.35%  |

**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  
#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI.

## 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

## 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.
- To meet the local regulatory requirement, with effect of December 1, 2021, the primary benchmark of the scheme has been changed from BSE 200 TRI to BSE 500 TRI. Returns of the erstwhile primary benchmark i.e. BSE 200 TRI would continue to be reported.

## Product Label

| Name of the Scheme and Benchmarks  | This product is suitable for investors who are seeking*   | Risk-o-meter of Scheme                          | Risk-o-meter of Tier I Benchmark                   | Risk-o-meter of Tier II Benchmark                  |
|--|---|---|--|--|
| <b>Quantum ELSS Tax Saver Fund</b><br>(An Open Ended Equity Linked Saving Scheme with a Statutory Lock in of 3 years and Tax Benefit)<br><br>Tier I Benchmark:<br>BSE 500 TRI<br><br>Tier II Benchmark:<br>BSE 200 TRI | <ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>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.</li> </ul> | <p>The risk of the scheme is Very High Risk</p> | <p>The risk of the benchmark is Very High Risk</p> | <p>The risk of the benchmark is Very 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 5.54% (FBIL Overnight MIBOR for 31st July 2025) for calculating Sharpe Ratio.

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

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

# Performance of the Scheme

## Quantum ELSS Tax Saver Fund

as on July 31, 2025

| 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 <sup>#</sup> Returns (%) | Tier II - Benchmark <sup>##</sup> Returns (%) | Additional Benchmark Returns (%) <sup>###</sup> | Scheme Returns (₹)  | Tier I - Benchmark <sup>#</sup> Returns (₹) | Tier II - Benchmark <sup>##</sup> Returns (₹) | Additional Benchmark Returns (₹) <sup>###</sup> |
| Since Inception (23rd Dec 2008)                           | 16.66%             | 16.44%                                      | 16.26%  | 15.19%  | 1,29,350  | 1,25,381                                    | 1,22,244                                      | 1,04,796  |
| 10 years  | 12.85%             | 13.74%                                      | 13.54%  | 12.56%  | 33,545  | 36,273                                      | 35,627  | 32,670  |
| 7 years   | 13.45%             | 14.38%                                      | 14.13%  | 12.96%  | 24,214  | 25,627                                      | 25,247  | 23,489  |
| 5 years   | 22.13%             | 21.66%                                      | 20.82%  | 18.05%  | 27,186  | 26,668                                      | 25,761  | 22,934  |
| 3 years   | 18.88%             | 16.85%                                      | 16.05%  | 13.52%  | 16,825  | 15,973                                      | 15,650  | 14,643  |
| 1 year  | 0.21%              | -2.08%                                      | -1.67%  | 0.54%   | 10,021  | 9,792                                       | 9,833   | 10,054  |

| 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 <sup>#</sup> Returns (%) | Tier II - Benchmark <sup>##</sup> Returns (%) | Additional Benchmark Returns (%) <sup>###</sup> | Scheme Returns (₹)  | Tier I - Benchmark <sup>#</sup> Returns (₹) | Tier II - Benchmark <sup>##</sup> Returns (₹) | Additional Benchmark Returns (₹) <sup>###</sup> |
| Since Inception (01st Apr 2017)                            | 11.99%             | 14.80%                                      | 14.70%  | 14.26%  | 25,700  | 31,611                                      | 31,371  | 30,392  |
| 7 Years  | 12.73%             | 14.38%                                      | 14.13%  | 12.96%  | 23,145  | 25,627                                      | 25,247  | 23,489  |
| 5 Years  | 21.24%             | 21.66%                                      | 20.82%  | 18.05%  | 26,208  | 26,668                                      | 25,761  | 22,934  |
| 3 Years  | 17.81%             | 16.85%                                      | 16.05%  | 13.52%  | 16,374  | 15,973                                      | 15,650  | 14,643  |
| 1 Year   | -0.89%             | -2.08%                                      | -1.67%  | 0.54%   | 9,911   | 9,792                                       | 9,833   | 10,054  |

#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).

# Fund Manager wise Performance

As on July 31, 2025

## Performance Of The Funds Managed By George Thomas & Christy Mathai

### Quantum Value Fund<sup>^</sup>

Mr. George Thomas is the Fund Manager effective from April 01, 2022.

Mr. Christy Mathai is the Fund Manager effective from November 23, 2022.

| Period  | 1 Year            |   |   | 3 Years           |   |   | 5 Years           |   |   |
|---|-------------------|---|---|-------------------|---|---|-------------------|---|---|
|   | Scheme Return (%) | Tier I - Benchmark <sup>#</sup> Returns (%) | Tier II - Benchmark <sup>##</sup> Returns (%) | Scheme Return (%) | Tier I - Benchmark <sup>#</sup> Returns (%) | Tier II - Benchmark <sup>##</sup> Returns (%) | Scheme Return (%) | Tier I - Benchmark <sup>#</sup> Returns (%) | Tier II - Benchmark <sup>##</sup> Returns (%) |
| Quantum Value Fund - Direct Plan - Growth Option  | 0.01%             | -2.08%                                      | -1.67%  | 18.86%            | 16.85%                                      | 16.05%  | 22.17%            | 21.66%                                      | 20.82%  |
| Quantum Value Fund - Regular Plan - Growth Option | -0.90%            | -2.08%                                      | -1.67%  | 17.94%            | 16.85%                                      | 16.05%  | 21.36%            | 21.66%                                      | 20.82%  |

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.

<sup>^</sup> The name of Quantum Long Term Equity Value Fund has been changed to Quantum Value Fund effective from May 01, 2025