

# QUANTUM MULTI ASSET FUND

An Open Ended Fund of Funds Scheme Investing in schemes of Quantum Mutual Fund



**Investment Objective :** The investment objective of the Scheme is to generate modest capital appreciation while trying to reduce risk (by diversifying risks across asset classes) from a combined portfolio of equity, debt / money markets and Gold schemes of Quantum Mutual Fund. The Scheme may invest in the units of debt / money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise/ that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund. There can be no assurance that the investment objective of the Scheme will be realized.

## Scheme Features



### Fund Manager

**Mr. Chirag Mehta & Mr. Nilesh Shetty**

Work experience: 14 years Respectively. Both have been managing this fund since July 11, 2012



### Benchmark Index

Crisil Composite Bond Fund Index (40%)+ S&P BSE SENSEX Total Return Index (40%)+ Domestic price of gold (20%)



### Category of Scheme

Fund of Funds – Domestic



### 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



### Inception Date (Date of Allotment)

July 11, 2012



### Investment Options

Growth



### Declaration of Net Asset Value (NAV)

Every Business Day



### 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.



### Entry/ Sales Load

Not Applicable



### Exit Load

Repurchase/ Redemption/ Switch Out -  
a) On or before 90 days from the date of allotment 1.00%.

b) After 90 days from the date of allotment Nil



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

**Regular Plan – Total TER = 0.38 %**  
(Base TER 0.38 % ( inclusive of 0.26 % Other Expenses & 0.12 % Distributor Commission))

**Direct Plan - Base TER (Other Expenses) & Total TER = 0.26 %**

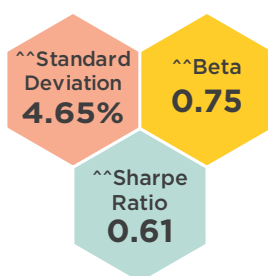
NAV (as on January 31, 2019)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Growth Option	17.9868	17.9567

AUM ₹(In Crores) (as on January 31, 2019)	
Average AUM*	Absolute AUM
16.17	16.16

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

January 2019

### Key Statistics



### Brokerages & Commissions Details

Brokerages on Investments for January 2019	NIL
Distributor Commissions paid during January 2019	₹ 316.79

## Quantum Multi Asset Fund Performance as on January 31, 2019

The Scheme is Co-Managed by Chirag Mehta and Nilesh Shetty.  
For other Schemes Managed by Chirag Mehta and Nilesh Shetty, please see **page no.4, 5**  
Mr. Chirag Mehta & Mr. Nilesh Shetty are Fund Managers effective from July 11, 2012

### Performance of the scheme

#### Quantum Multi Asset Fund - Direct Plan

Period	Scheme Returns (%)	Benchmark Returns (%)#@	Current Value ₹ 10,000 Invested at the beginning of a given period	
			Scheme Returns (₹)	Benchmark Returns (₹)#@
January 31, 2018 to January 31, 2019 (1 year)	3.82%	5.57%	10,382	10,557
January 29, 2016 to January 31, 2019 (3 years)	9.58%	10.68%	13,169	13,571
January 31, 2014 to January 31, 2019 (5 years)	9.77%	10.10%	15,939	16,181
Since Inception (11th July 2012)	9.36%	9.37%	17,987	18,002

**Past performance may or may not be sustained in the future.** Load is not taken into consideration in scheme returns calculation. Different Plans shall have a different expense structure.

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

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

### Performance of the scheme

#### Quantum Multi Asset Fund - Regular Plan

Period	Scheme Returns (%)	Benchmark Returns (%)#@	Current Value ₹ 10,000 Invested at the beginning of a given period	
			Scheme Returns (₹)	Benchmark Returns (₹)#@
January 31, 2018 to January 31, 2019 (1 year)	3.70%	5.57%	10,370	10,557
Since Inception (1st April 2017)	6.30%	9.15%	11,189	11,746

**Past performance may or may not be sustained in the future.** Load is not taken into consideration in scheme returns calculation. Different Plans shall have a different expense structure.

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

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

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

@The Benchmark Return for the scheme till August 2018 is calculated and shown excluding daily rebalancing of weights of 3 Asset Classes in which Scheme invests i.e. Equity, Debt and Gold. As the Scheme is a daily price scheme and to represent daily rebalancing of weights of the Asset Classes in the Benchmark to make fair comparison with scheme performance, the Benchmark computation as of 30th November, 2018 is done to daily rebalancing of weights of the Asset Classes effective from inception date of the scheme i.e. July 11, 2012 in case of Direct Plan and April 1, 2017 in case of the Regular Plan.

January 2019

## SIP Performance

### SIP Performance of Quantum Multi Asset Fund as on January 31, 2019 - Direct Plan

	Total Amount Invested (₹ '000)	Mkt Value as on January 31, 19 (₹ '000)	Returns (XIRR*) (%)	Customised Benchmark <sup>5</sup> (XIRR*) (%)
1 Year SIP	120.00	123.66	5.80	6.83
3 Years SIP	360.00	400.74	7.13	8.23
5 Years SIP	600.00	730.69	7.84	8.33
SIP Since Inception	780.00	1,032.58	8.53	8.68

#### 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.

\$ CRISIL Composite Bond Fund Index (40%) + S&P BSE Sensex Total Return Index (40%) + Domestic price of Gold (20%)

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

### Portfolio as on January 31, 2019 QUANTUM MULTI ASSET FUND

Name of Instrument	Quantity	Market Value In Lakhs	% to Net Assets
<b>A) MUTUAL FUND UNITS</b>			
1. Quantum Liquid Fund - Direct Plan Growth Option	29,95,113	755.14	46.74%
2. Quantum Long Term Equity Value Fund - Direct Plan Growth Option	8,12,116	428.55	26.52%
3. Quantum Dynamic Bond Fund - Direct Plan Growth Option	1,49,118	20.04	1.24%
<b>Total of Mutual Fund Units</b>		<b>1,203.73</b>	<b>74.50%</b>
<b>B) EXCHANGE TRADED FUND UNITS</b>			
1. Quantum Gold Fund	17,022	248.52	15.38%
2. Quantum Nifty ETF	11,600	127.70	7.90%
<b>Total of Exchange Traded Fund Units</b>		<b>376.22</b>	<b>23.28%</b>
<b>Total (A+B)</b>		<b>1,579.95</b>	<b>97.78%</b>
<b>MONEY MARKET INSTRUMENTS</b>			
A) TREP's*		37.67	2.33%
Net Receivable/(payable)		-1.90	-0.11%
<b>Grand Total</b>		<b>1,615.72</b>	<b>100.00%</b>

\* Cash & Cash Equivalents

^^ Note:

Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 31st January 2019) for calculating Sharpe Ratio.

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

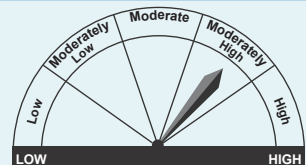
#### Definitions

**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 curity 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.

### Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Multi Asset Fund (An Open Ended Fund of Funds Scheme Investing in schemes of Quantum Mutual Fund)	<ul style="list-style-type: none"> <li>Long term capital appreciation &amp; Current income</li> <li>Investments in portfolio of schemes of Quantum Mutual Fund whose underlying investments are in equity, debt/ money market instruments and 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 <sup>#</sup>	Resident Individuals & HUF	FII's / Overseas Financial Organisations	Partnership Firm	Non Resident Indians	Indian Companies	Foreign Companies
<b>Long Term</b>	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)
<b>Short Term</b>	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.

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# SCHEME PERFORMANCE - FUND MANAGER-WISE

## CHIRAG MEHTA

### QUANTUM GOLD SAVINGS FUND

Mr. Chirag Mehta effective from May 19, 2011.

Period	January 31, 2018 to Jan. 31, 2019 (1 year)		January 29, 2016 to Jan. 31, 2019 (3 years)		January 31, 2014 to Jan. 31, 2019 (5 years)	
	Scheme Return (%)	Domestic Price of Gold Returns(%)	Scheme Return (%)	Domestic Price of Gold Returns(%)	Scheme Return (%)	Domestic Price of Gold Returns(%)
Quantum Gold Savings Fund - Direct Plan	8.45	9.65	6.23	7.00	1.02	3.56
Quantum Gold Savings Fund - Regular Plan	8.32	9.65	NA	NA	NA	NA

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

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.

## CHIRAG MEHTA

### QUANTUM GOLD FUND

Mr. Chirag Mehta effective from May 01, 2009.

Period	January 31, 2018 to Jan. 31, 2019 (1 year)		January 29, 2016 to Jan. 31, 2019 (3 years)		January 31, 2014 to Jan. 31, 2019 (5 years)	
	Scheme Return (%)	Domestic Price of Gold Returns(%)	Scheme Return (%)	Domestic Price of Gold Returns(%)	Scheme Return (%)	Domestic Price of Gold Returns(%)
Quantum Gold Fund (ETF)	8.55	9.65	5.88	7.00	2.49	3.56

**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	January 31, 2018 to Jan. 31, 2019 (1 year)		January 29, 2016 to Jan. 31, 2019 (3 years)		January 31, 2014 to Jan. 31, 2019 (5 years)	
	Scheme Return (%)	S&P BSE 200 TRI Returns (%)	Scheme Return (%)	S&P BSE 200 TRI Returns (%)	Scheme Return (%)	S&P BSE 200 TRI Returns (%)
Quantum Equity Fund of Funds - Direct Plan - Growth Option	-7.42	-3.38	12.34	14.32	17.21	15.11
Quantum Equity Fund of Funds - Regular Plan - Growth Option	-7.51	-3.38	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.

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# 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	January 31, 2018 to Jan. 31, 2019 (1 year)		January 29, 2016 to Jan. 31, 2019 (3 years)		January 31, 2014 to Jan. 31, 2019 (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	-4.45	2.06	12.22	14.86	14.98	13.60
Quantum Long Term Equity Value Fund - Regular Plan - Growth Option	-4.62	2.06	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 1<sup>st</sup> April 2017 but not yet completed 3 years period since its launch.

**The Factsheet Published as on 14 February 2019**