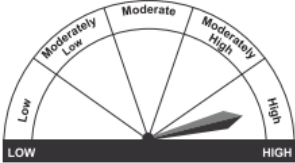


QUANTUM INDIA ESG EQUITY FUND

An open-ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum India ESG Equity Fund (An Open ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme)	<ul style="list-style-type: none"> • Long term capital appreciation • Invests in shares of companies that meet Quantum's Environment, Social, Governance (ESG) criteria. 	 <p>Investors understand that their principal will be at High Risk</p>

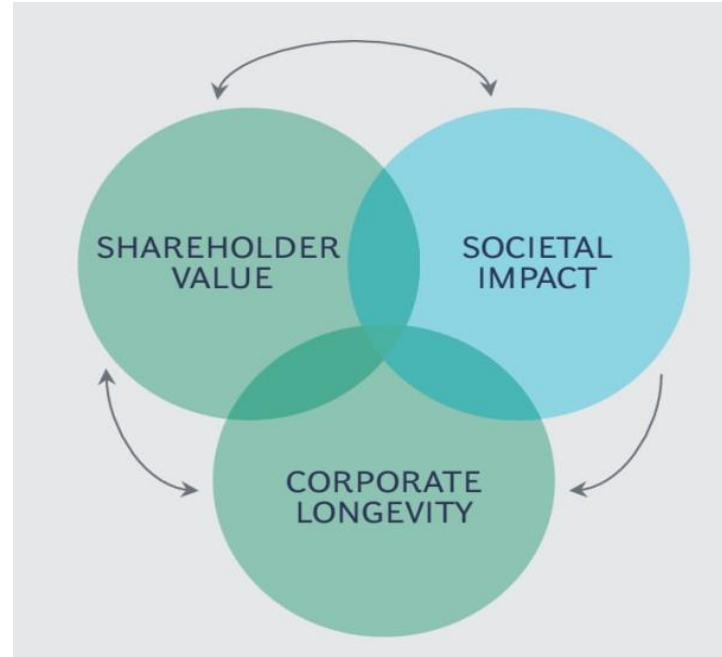
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

NFO starts from June 21, 2019 to July 5, 2019

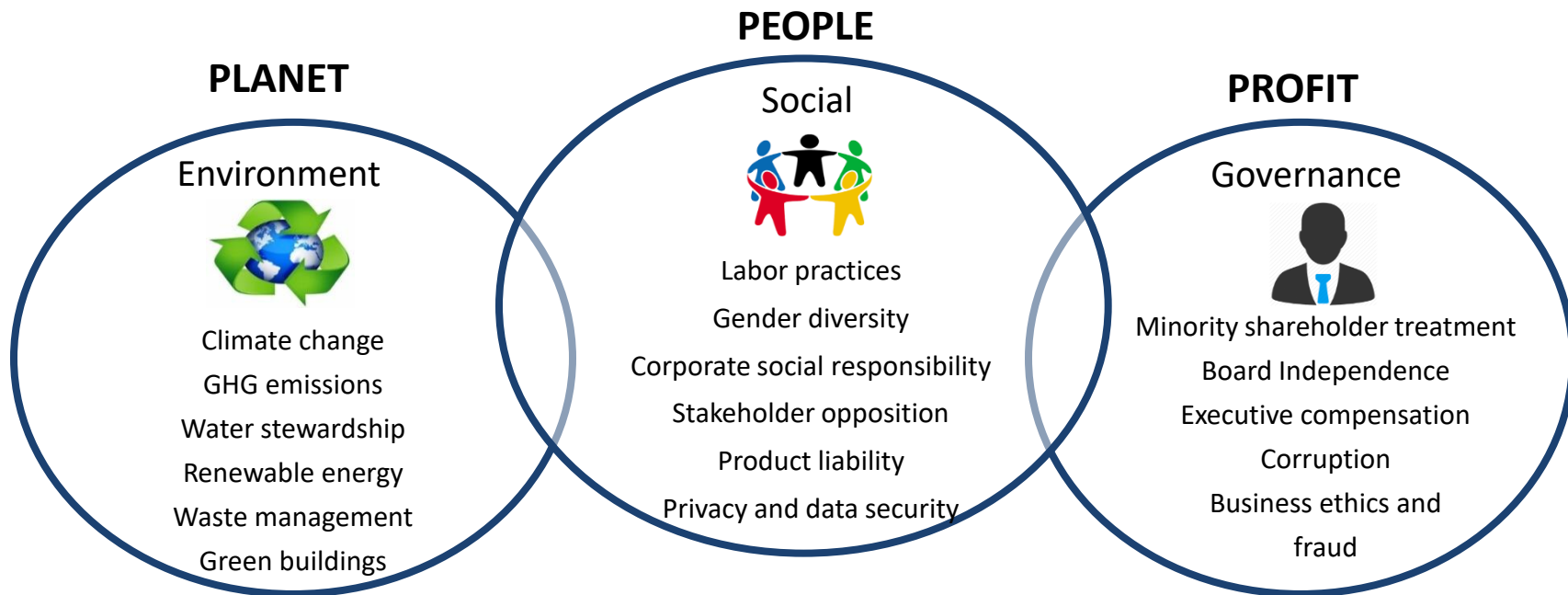
***Making money. Making a difference.
You shouldn't have to pick between the two.***

What is ESG all about?

- Sustainability
- Responsible Investing
- Impact Investing
- Clean Investing
- Societal Impact
- Fiduciary Duties



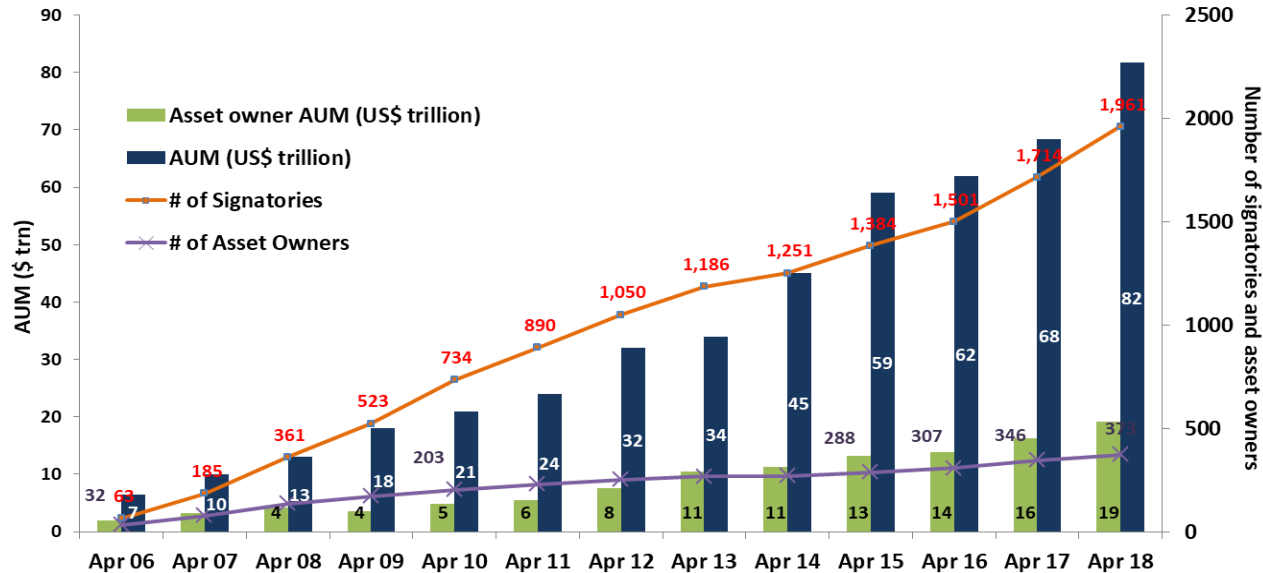
Replacing the question “how much return?” with “how much sustainable return?”



Generic term given to non financial factors (**Environmental, Social and Governance**) that can have a **material** impact on firm valuation

ESG is the fastest growing investment approach globally

UN PRI Signatories and AUM (\$ trn)



Top-league funds gradually moving their portfolio to only include ESG-compliant businesses:

Norges Bank
T-Rowe Price
Blackrock
Investec
Natixis
The Children's Fund
Hermes Investment Management
Nordea
California Pensions Fund
California Teachers' Retirement Fund
Swedish Pension
Allianz

- Since its founding in 2006, the United Nations Principles for Responsible Investing (PRI) has attracted support from more than **1,900** signatories representing over **USD \$82 trillion** in assets under management as of April 2018
- **\$ 22 trillion** (some 25% of all funds) institutional investment is now branded ESG

Why ESG?

*Sustainable Investing isn't about changing the world,
it's about understanding how the world is changing.*

Environmental, geopolitical and technological risks have grown in prominence

2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Asset price collapse	Asset price collapse	Asset price collapse	Storms and cyclones	Income disparity	Income disparity	Income disparity	Inerstate conflict	Involuntary migration	Extreme weather events	Extreme weather events
Middle East Instability	Slowing Chinese economy	Slowing Chinese economy	Flooding	Chronic fiscal imbalances	Chronic fiscal imbalances	Extreme weather events	Extreme weather events	Extreme weather events	Involuntary migration	Natural disasters
Failed and failing states	Chronic disease	Chronic disease	Corruption	GHG emissions	GHG emissions	Unemployment and underemployment	Failure of national governance	Failure of climate change mitigation	Major natural catastrophes	Cyber attacks
Oil and gas price spike	Global governance gaps	Fiscal crises	Biodiversity loss	Cyber attacks	Water supply crises	Climate change	State collapse or crisis	Inerstate conflict	Large-scale terrorist attacks	Data fraud/theft
Chronic disease, developed world	Retrenchment from globalization	Global governance gaps	Climate change	Water supply crises	Mismanagement of population aging	Cyber attacks	Unemployment and underemployment	Major natural catastrophes	Massive incidents of data fraud/theft	Failure of climate change mitigation
Economic		Environmental		Geopolitical		Societal		Technological		

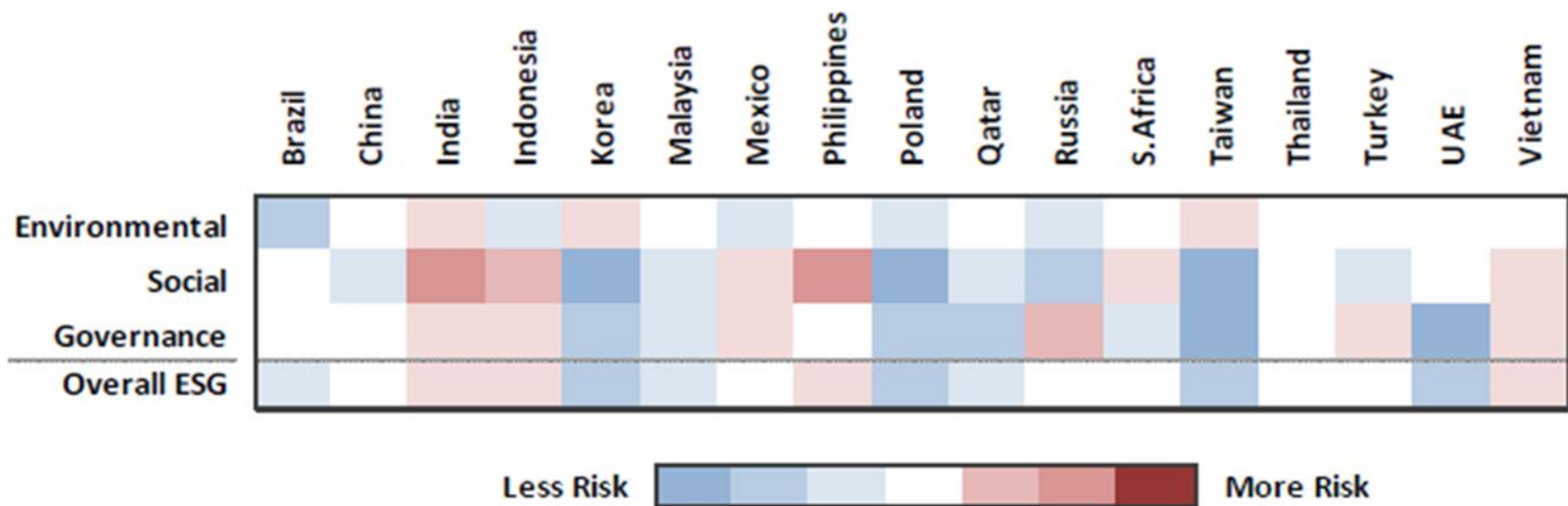
In an increasingly complex and interconnected world, the importance of actively managing risks and opportunities related to emerging environmental and social trends, in combination with rising public expectations for better accountability and corporate governance, presents a new set of challenges with far-reaching financial consequences for corporations

Risks facing India

Risk	2018	2017	2016
Environmental	Kerala Floods; India scored 5.75 out of 100 in global air quality index; 47.4 million live on contaminated groundwater	Public health emergency declared by doctors in Delhi as air quality in the world's most polluted capital city plunged	Warmest year since climate data came to be officially compiled; southern states faced the worst drought in 40 years; Assam and five other states grappled with floods
Societal	High unemployment; Rising crime rates	Income inequality; Low participation of women in workforce	High levels of urban poverty
Technological	Mob lynchings encouraged by fake WhatsApp news; Facebook data leak of half a million Indian users	Ransomware cyber attack	Debit card data leak due to malware in ATM security systems
Economic	Energy price shocks; NBFC Crisis	Change in Indirect tax structure (GST)	Demonetization of Indian currency; Large NPAs in the Banking system
Geo-political	Tensions, terror strikes with Pakistan	Military stand-off between India and China at Doklam	Surgical strikes

For the average investor, spotting ESG risk can be challenging. ESG factors may not be evident in financial statements

India faces higher ESG risks compared to other emerging economies



Data Source: GMO ESG assessment framework: top-down

Growing importance of ESG aspects as material risk factors for doing business in India

2013	2018
Mismanagement of population aging	Unemployment or underemployment
Critical fragile states	Fiscal crises
Hard landing of an emerging economy	Terrorist attacks
Entrenched organized crime	Misuse of technologies
Failure of intellectual property regime	Failure of financial mechanism or institution
Recurring liquidity crises	Interstate conflict
Failure of diplomatic conflict resolution	Data fraud or theft
Chronic fiscal imbalances	Deflation
Major systemic financial failure	State collapse or crisis
Backlash against globalization	Failure of urban planning
Ineffective illicit drug policies	Cyber attacks
Chronic labor market imbalances	Profound social instability
Widespread illicit trade	Natural catastrophes
Global governance failure	Food crises
Diffusion of weapons of mass destruction	Extreme weather events
Food shortage crises	Water crisis
Militarization of space	Spread of infectious diseases
Unilateral resource nationalization	Energy price shock
Unforeseen consequences of new life science technologies	Failure of national governance
Rising rates of chronic disease	Failure of climate-change mitigation and adaptation

Data Source: Global Risk Report
2018 by World Economic Forum



Evidence of stock price reaction to negative news

Stock	News	Date	Share price drop on NSE
J&K Bank	Investigations against the former chairman following allegations that he offered loans worth crores to people recommended by politicians, placed his relatives in plum positions, and for even diverting funds meant for the bank's corporate social responsibility (CSR) initiative	June -19	~20% in 1 day
Sun Pharma	A whistleblower email claims Sun Pharma promoter Dilip Shanghvi and his brother-in-law engaged in financial irregularities with stock market scam accused Dharmesh Doshi	Dec-18	~26% in 2 months
Manpasand Beverages	Deloitte resigned as statutory auditor before Q4 results saying in a letter to the board that the company didn't provide "significant information."	May -18	~40% in 2 days
Vakrangee	Company came under the SEBI scanner for alleged price and volume manipulation of its own scrip on the BSE	Feb-18	~48% in 5 days
PNB Bank	Financial fraud by Nirav Modi to the tune of Rs 11,000 crores	Jan-18	~50% in 1 month

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Evidence of stock price reaction to negative news

Stock	News	Date	Share price drop on NSE
Nestle	FSSAI accused Nestle of failing to comply with food safety laws	Jun-15	~18% in 1 week
DLF	SEBI barred it from selling shares for three years. The move came after seven years of investigation into the charges that the realtor didn't give complete information when it went public in 2007	Oct-14	~28% in 1 day
Vedanta	Government rejected Vedanta's bauxite mining plans in Niyamgiri	Jan-14	~66% in 2 years
Maruti Suzuki	The auto maker stopped production at its Manesar plant following violent clashes between workers and managers	July-12	~8.74% in 1 day
Ranbaxy	USFDA regulatory action	Feb-09	~30% in 1 month
Satyam Computer Services	Chairman confessed to accounting fraud to the tune of ₹7,000 crore and to falsifying revenues, margins and cash balances of the company. One of the largest accounting frauds, which raised serious questions on India's corporate governance standards as well as the credibility of auditors.	Jan-09	~78% in 1 day

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Evidence of growing shareholder pressure encourages owners to engage

“Fortis shareholders vote to oust Brian Tempest from the company's board.” *Economic Times* 23.8.18

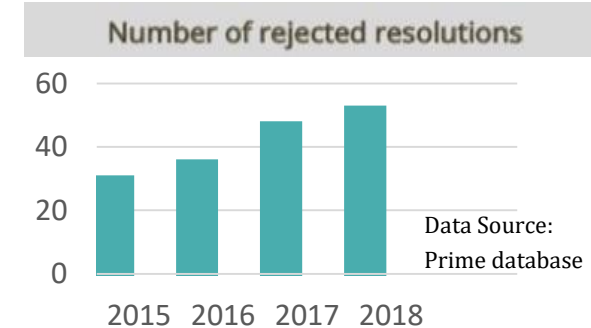
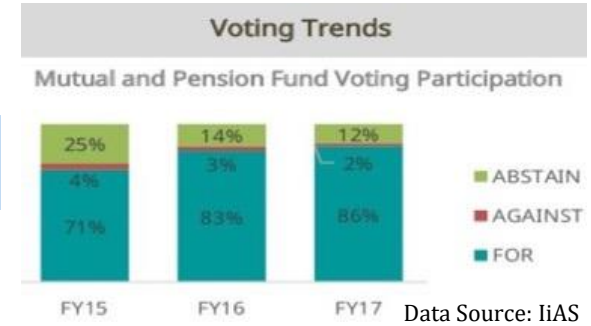
“Shareholders reject re-appointment of Apollo Tyres MD. Voting against Neeraj Kanwar may have been on the issue of high compensation.” *Economic Times* 28.9.18

“A Mumbai court has issued summons to Reliance Industries (RIL) chairman Mukesh Ambani and five top executives of the company for alleged violation of certain Companies Act provisions.” *Business Standard* 3.6.15

“Shareholders of Tata Motors Ltd, India’s biggest auto manufacturer by revenue, have rejected a pay proposal for three of its directors.” *Reuters* 3.7.14

“Public shareholders of United Spritits Limited (USL) voted against as many as nine related-party transactions between the company and entities controlled by Vijay Mallya’s UB Group in an unexpected show of defiance against continued ties between United Spirits and its Indian promoter.” *LiveMint* 1.12.14

“Vishal Sikka today said that he is resigning from Infosys on the account of rising personal disruptions as founder Narayana Murthy's attacks on the company management over corporate governance continue to grow.” *Financial Express* 18.8.17



E for Environment



Water Stress
54% of India
facing high stress



**Clean,
affordable
energy**
Fossil fuels
constitute 92.5%
of commercial
energy
consumption and
75% of total
energy
consumption



Climate change
3 globally in
carbon emissions
but low on per
capita basis



Pollution
11 of top 12
polluted cities in
India

Poverty

224mn people (18% of pop)

Food Security

2.4% of world's land;
17% of world's population

Employment

India has one of the lowest participation rates of working age women in the labor force – about 25%

Illiteracy

Every five persons among ten in India are illiterate.

Basic hygiene

There are about 700 million people who have no access to toilets at home.

Healthcare system

50% of all villagers have no access to healthcare providers;
10% of babies die within a year of their birth



'THE SAME BOAT'

Credit Rating Agencies (CRAs) behind the curve

CRAs have repeatedly failed to alert investors about impending defaults be it the case of **IL&FS, Zee Group or DHFL**

“Dependent” independent directors

Independent directors in many cases stay loyal and toe to the promoter’s line, primarily because directors are handpicked by the promoter and don’t have skin in the game

In India, 15 of the top 20 business groups are family-owned

India has 108 publicly-listed family-owned businesses and **governance issues are more common in promoter led companies**

Audit crisis of 2018

Auditors of over 204 listed firms resigned*

The comparable figure for 2016-17 was just 18!

Such an exodus of auditors raises serious questions over the standard of corporate governance in India

Examples of irresponsible corporate behavior and their consequences

SOCIAL		
Affected element	Irresponsible behavior	Consequence
Supplier	Working with low cost suppliers who employ labor in poor working conditions	Litigation, bad reputation, product boycotts, Protests by community members and organizations Negative media attention
Employee	Paying unfair wages or providing poor working conditions	Strikes and factory shutdowns; liabilities in case of injury or death of employee; sexual harassment cases; inability to attract and retain good talent
Customer	Using low quality raw materials to cut costs	Consumer complaints, refunds, fewer repeat purchases, loss of market share, bad reputation, risk of litigation

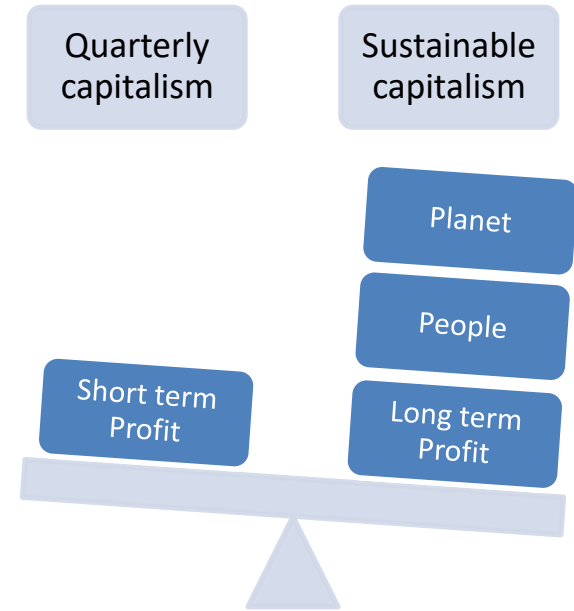
Examples of irresponsible corporate behavior and their consequences

ENVIRONMENTAL		
Affected element	Irresponsible behavior	Consequence
Water	Many industries do not have a proper waste management system and drain the waste in the fresh water which goes into rivers, canals and later into the sea	Litigation and fines Bad reputation Protests by community members and organizations Negative media attention Stalled projects Negative impact on stock prices
Air	To avoid high cost and expenditure, many companies still make use of traditional technologies to produce high-end products which lead to higher pollution	
Land	Unchecked deforestation and mining can make the ground unsuitable for plant life	
GOVERNANCE		
Affected element	Irresponsible behavior	Consequence
Public markets	Price and volume manipulation	Regulatory action Litigation and fines Bad reputation Loss of investor trust Negative impact on stock prices
Financial reporting	Ignorance by auditors of the financial results and red flags	
Board of Directors	Independent directors handpicked by the promoter	

Evolve from a stockholder to a stakeholder

Greater emphasis on ESG factors, which play out over a long horizon, may provide a counterweight to the constant pressure on companies to maximize near-term earnings

- The mandate to maximize short-term shareholder value or **Quarterly Capitalism** has driven a deep wedge between business and society
- CEOs have little reason to think about the social and environmental consequences of their actions. And the result – whether in oil spills or credit derivatives – brings devastation far beyond the company's own shareholders
- The long term success of any company depends on the health and wellbeing of its employees, customers, and the communities in which it operates



***“Quarterly capitalism is short-term, myopic, greedy and dysfunctional “
-Will Hutton, British economist***

A positive correlation between sustainability and economic profitability

90%*



Cost of capital

Sound sustainability standards lower the cost of capital of companies



88%*



Operational performance

Solid ESG practices result in improved operational performance



80%*



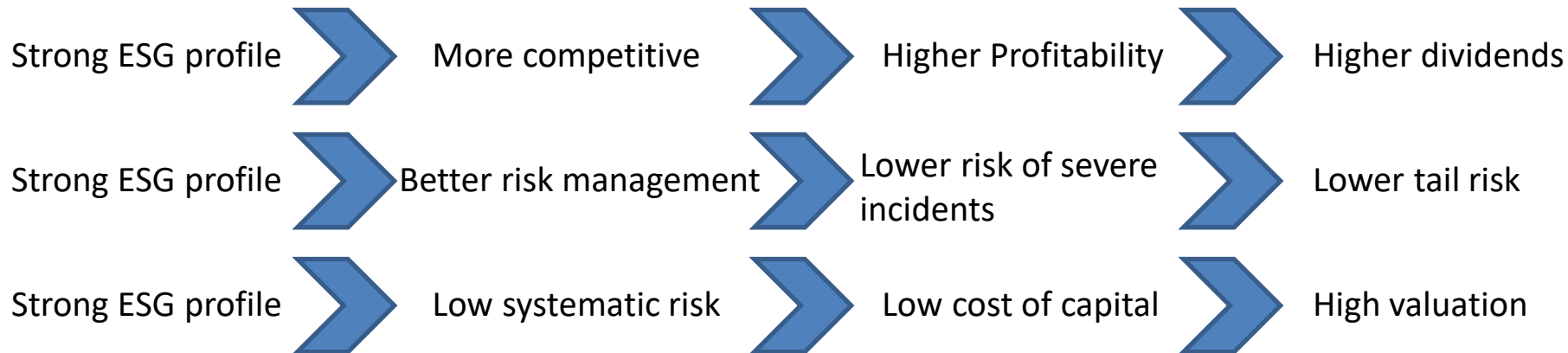
Share price performance

Good sustainability practices have a positive influence on the performance of shares



*Percentage of studies showing

Data Source: Oxford report '**From stockholder to stakeholder**' based on more than 200 academic studies (March 2015)



As millennials age into investors, ESG compliance is here to stay

- As per the 2018 U.S. Trust Insights on Wealth and Worth survey by Bank of America, the majority of Millennials **(87%) believe that a company's track record in environmental, social and governance is an important consideration for investing**
- A study by the New York Times Consumer Insight Group identified major reasons people choose to share what they do on social media sites. **84% of participants in this study said that they shared to support a cause**
- Without social media, social, ethical, environmental ills would have minimal visibility. Increased visibility of issues has shifted the balance of power from the hands of governments and corporates to the masses.



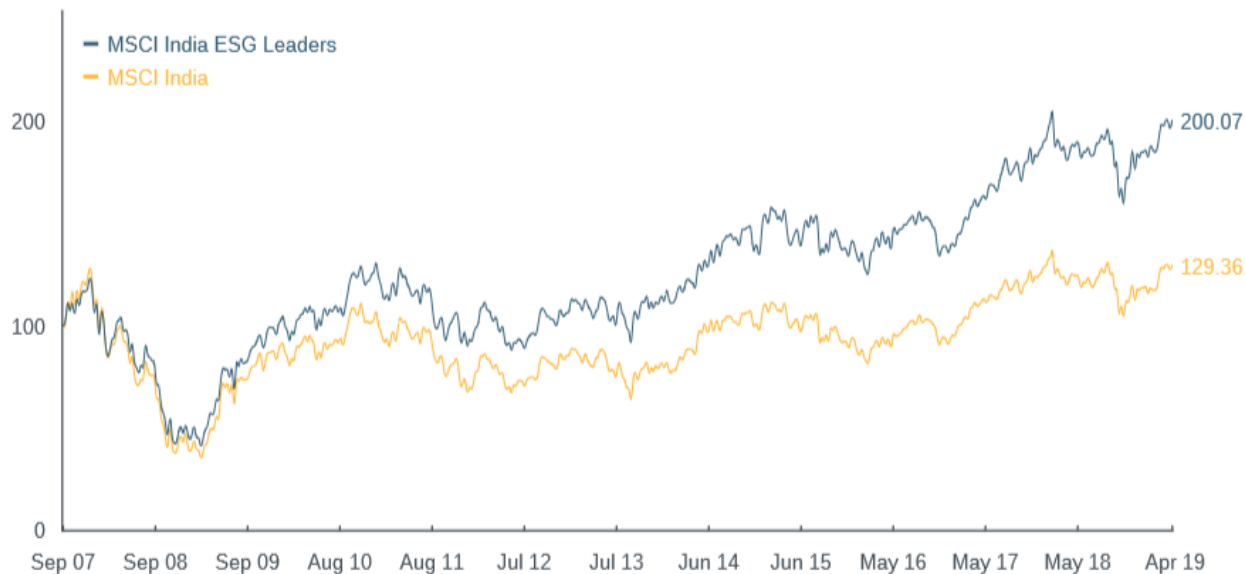
“When you give everyone a voice and give people power, the system usually ends up in a really good place.”

– Mark Zuckerberg

What is in it for you?

Responsibility and profitability are not incompatible, but in fact wholly complementary

CUMULATIVE INDEX PERFORMANCE - NET RETURNS (USD) (SEP 2007 – APR 2019)



ANNUAL PERFORMANCE (%)

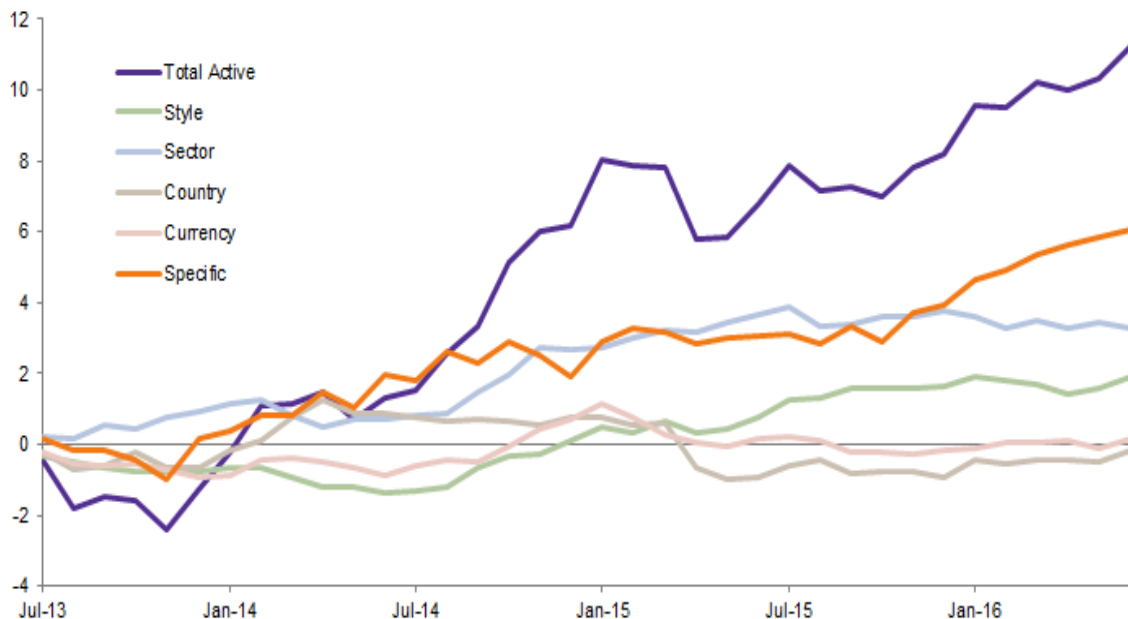
Year	MSCI India ESG Leaders	MSCI India
2018	-2.84	-7.30
2017	37.74	38.76
2016	-2.25	-1.43
2015	2.32	-6.12
2014	21.91	23.87
2013	7.60	-3.83
2012	17.86	25.97
2011	-31.04	-37.17
2010	28.73	20.95
2009	113.86	102.81
2008	-60.19	-64.63

Data Source: MSCI Indexes supplied by MSCI Inc, and MSCI ESG Indexes supplied by MSCI ESG Research Inc, a subsidiary of MSCI Inc.

Past Performance may or may not be sustained in future.

Not only has the ESG index outperformed the Equity index over the period, but it has also protected downside risk better

54% of the ESG index's excess return over its parent is attributable to stock-specific sources



199 basis points (bps) of the 367 bps annualized outperformance has been contributed by selection of stocks based on ESG measures

Source of Return	Active Return (%)	Active Risk Contribution (%)
Style	0.63	0.56
Sector	1.07	0.33
Country	-0.05	0.64
Currency	0.04	0.40
Specific	1.99	1.06
Total Active	3.67	2.99

Data Sources: MSCI ESG Research and Applied Research
Past Performance may or may not be sustained in future.

Performance Attribution: Contribution to the MSCI EM ESG Index Excess Return
July 31, 2013 – June 30, 2016
US Dollar

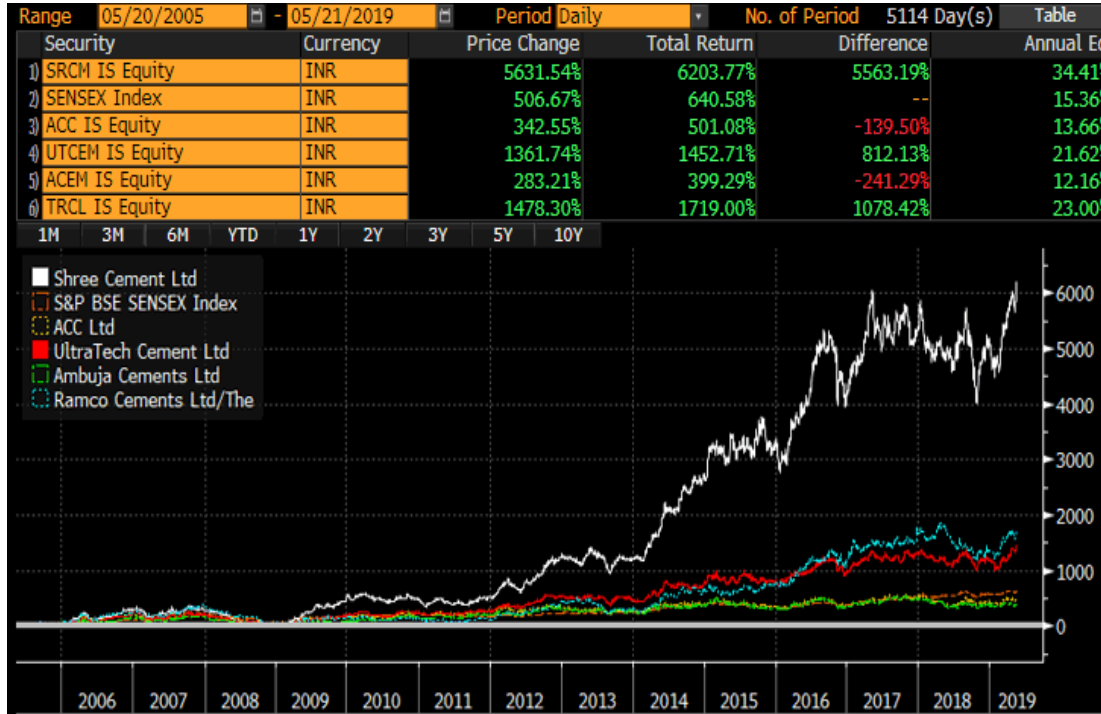


Data Source: Bloomberg, LLP

Past Performance may or may not be sustained in future.

- Business managed by professional CEO despite promoter holding of ~60%
- 5 of 9 Board members are independent
- 37% of the material from renewable sources
- 93% of packaging material is recyclable
- Implemented responsible sourcing guidelines in 2017

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Data Source: Bloomberg, LLP

Past Performance may or may not be sustained in future.

- 39% of energy produced from renewable sources (WHRS + solar)
- 23.5% use of alternative raw material
- All plants comply with zero liquid discharge norms
- Use of air cooled condensers to conserve water
- Contracts with suppliers include clauses on E&S aspects

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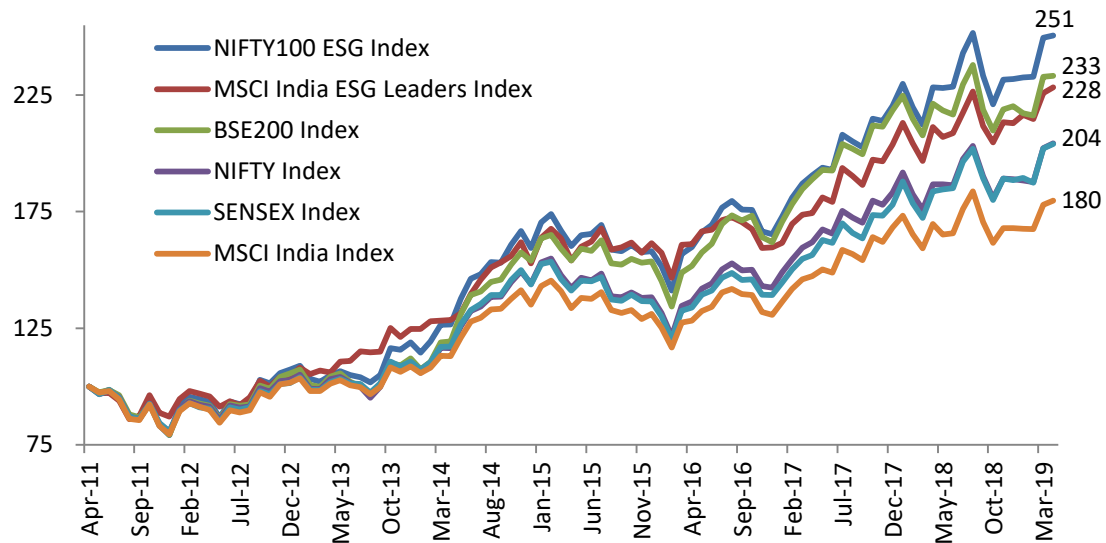
- Provided training to 20,000 unskilled and semi-skilled
- Imparted training to women in the field of modern-age paint application for homes - increase in monthly income from INR 4-5K to 14-18 K
- Business managed by professional CEO despite promoter holding of ~75%
- Environmentally friendly products

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Characteristics of company with strong ESG profile

- Proactive stakeholder engagement relations and programs to address interests of legitimate stakeholder groups (Shareholders / customers / local community)
- No evidence of harmful relationships with non-financial stakeholders that could impair long term performance
- Linked external social and environmental reporting to internal risk management and incentive process
- External reporting: Disclosure on key areas of material environmental, social and governance aspects
- Public commitment to corporate responsibility and recognized ESG standards

ESG Indices versus Equity Indices



Data Source: Bloomberg, LLP

^Data is from 2011 as Base Date for NIFTY100 ESG Index is April 2011.

Past Performance may or may not be sustained in future.

Investment in an ESG Index provides:

- **Higher returns** over long duration
- **Lower downside risk**
- **Less volatile**
- **Sustainable Profitability**

	NIFTY100 ESG Index	MSCI India ESG Leaders Index	BSE200 Index	NIFTY Index	SENSEX Index	MSCI India Index
Returns Since 2011 [^]	11.4%	10.3%	10.5%	8.9%	8.9%	7.3%
Annualized SD	16.1%	13.6%	15.5%	15.1%	14.7%	14.6%
VAR	-26.5%	-22.4%	-25.6%	-25.0%	-24.2%	-24.1%
Sharpe Ratio	0.249	0.210	0.201	0.097	0.098	(0.010)
Drawdown	-20.9%	-14.02%	-20.8%	-21.5%	-21.7%	-20.5%

What is our idea?

Delivering Long term value from ESG

Quantum's ESG Approach

- Our analysis is guided by the materiality of the issues
- Governance sits at the heart of our analysis
- Typically focus on areas such as capital allocation, board composition, quality of disclosures and treatment of minority shareholders
- Shortcomings go hand in hand with poor performance on the social and environmental fronts, making it a good proxy for wider problems
- Identify companies that can act as long term stewards of capital

Approach to ESG evaluation

Data Sources

- Sustainability reports (GRI Framework)
- Business Responsibility Reports (BRR) and annual reports
- Sustainability Accounting Standards Board (SASB) publications
- Pollution Control Board Filings
- Industry associations (WBCSD, WRI)
- News reports
- Management interaction



Proprietary research (Blended Approach)

Company disclosures (30% weight)

Companies are evaluated on their levels of disclosures provided in their sustainability reports / business responsibility reports / annual reports. Companies with higher disclosures get higher scores.



Qualitative factors (70% weight)

- Evaluate companies on their ESG performance relative to their peers on **material ESG aspects**.
- Check for any past violations / red flags of certain E&S metrics and corporate governance regulations



Scoring system

Company disclosures

- **Binary scoring systems:** +1 for disclosure, 0 for non disclosure
- Scores standardized from 0 (minimum) to 100 (maximum)



Qualitative factors

- **Negative scoring system:** Dependent on relative performance v/s peers or v/s national / global regulations
- Penalty for ESG non compliance
- Scores standardized from 0 (maximum) to -100 (minimum)



Consolidated score

- **Ranges from +30 (maximum to -70 (minimum)**

- ESG determined stock selection is Value Agnostic – Most stock indexes are Value agnostic as well
- ESG weighing provides exposure to Quality and Low volatility factors
- ESG generally tends to do well in down markets
- ESG focus help avoid tail risks
- ESG endeavors to deliver long term risk adjusted performance

Investors get exposure to broad basket of ESG compliant companies which in the long run is expected to outperform conventional market indices



PORTFOLIO

40-60 stocks

Companies which score above the minimum threshold ESG score are included in the portfolio. Allocation is based on the ESG score of the company, while adhering to broad sector guardrails



ESG Compliance Check

70-90 stocks

Based on Quantum's proprietary research methodology, companies within the coverage universe are ranked on their ESG performance. The evaluation process consists of a blend of quantitative and qualitative factors



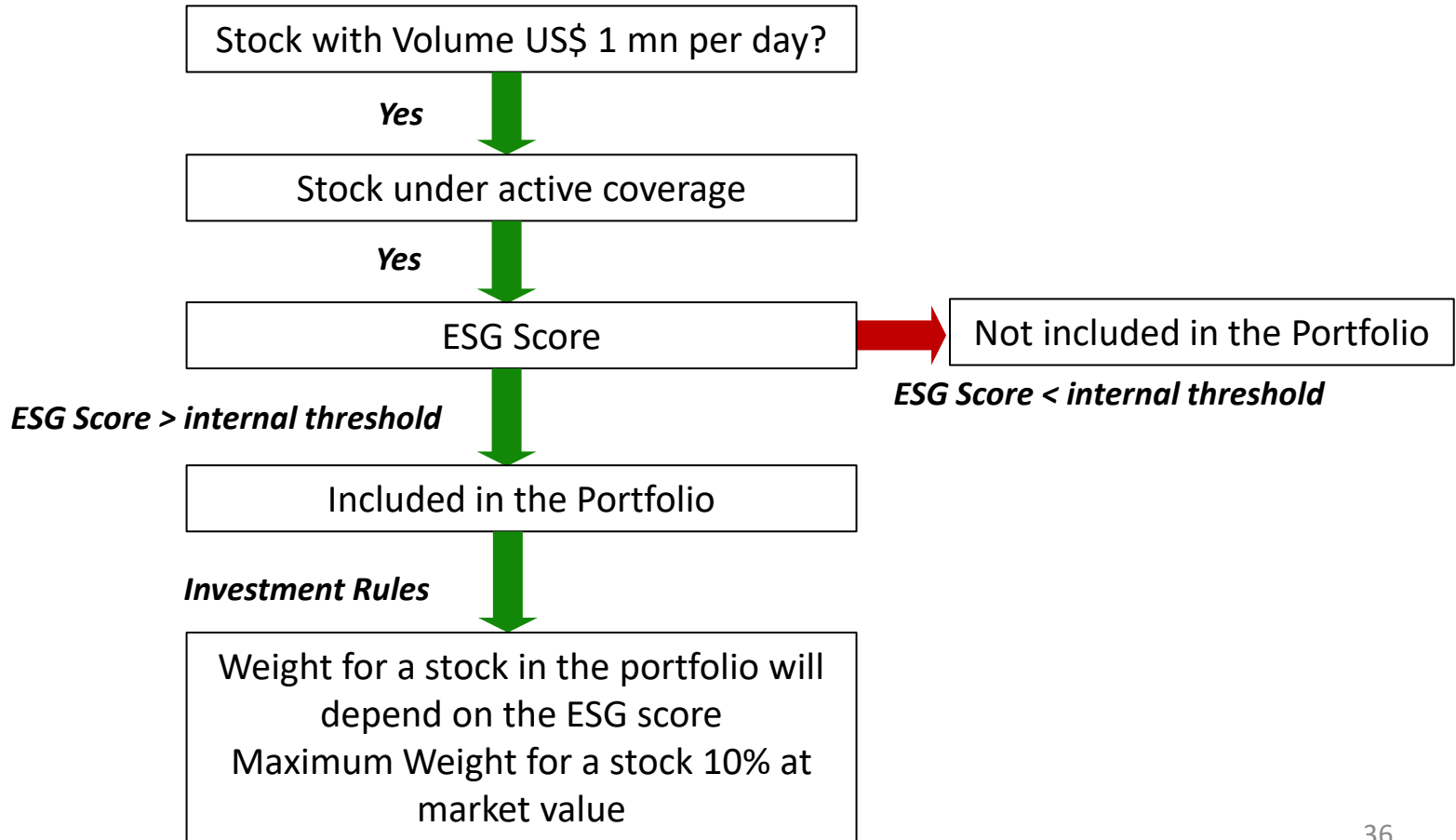
INITIAL SCREEN

450+ stocks

Addressable universe with average daily traded value of \$ 1 mn

Number of stocks mentioned are as per current average trading volume value criteria and ESG criteria. The number of Stock in trading volume criteria, ESG criteria and in portfolio will be changed from time to time based on Investment Strategy of the scheme.

Portfolio Construction



- Clean and Environmental friendly businesses
- Businesses contributing towards the society
- Businesses having a fair and transparent practices
- Businesses that are responsible
- Businesses where sustainability drives long term performance

Make Quantum India ESG Equity Fund a core part of your portfolio!!!

Fund Features

Fund Facts

Investment Objective	<ul style="list-style-type: none">• To achieve long-term capital appreciation by investing in shares of companies that meet Quantum's Environment, Social and Governance (ESG) criteria.
Benchmark	<ul style="list-style-type: none">• Nifty 100 ESG Total Return Index
Type of Scheme	<ul style="list-style-type: none">• An open-ended Equity Scheme investing in companies following Environmental, Social and Governance (ESG) theme
Investment Style	<ul style="list-style-type: none">• Actively managed, Growth oriented
Plans Available	<ul style="list-style-type: none">• Direct Plan and Regular Plan: Growth option
Exit Load	<ul style="list-style-type: none">• Redemption/switch up to 10% of Investment amount within 1 year: Nil.• > Above limit of with redemption/switch within 1 year: 1%.• After 1 year : Nil.
Taxation	<ul style="list-style-type: none">• Long Term Capital Gains @ 10% (plus applicable surcharge/cess) in excess of Rs. 1,00,000/- in a year• Short Term Capital Gains @ 15% (plus applicable surcharge/cess)
Fund Managers	<ul style="list-style-type: none">• Fund Manager: Mr. Chirag Mehta• Associate Fund Manager: Ms. Sneha Joshi

Asset allocation

The Fund would follow the following asset allocation under normal circumstances:

Category	Allocation Range Min-Max%	Risk Profile	Investment Rationale
Equity & Equity Related Instruments of Companies following ESG Criteria	80 - 100	High	ESG compliance; Growth oriented
Money Market Instruments and Liquid Schemes of Mutual Funds	0 - 20	Low	Liquidity Management

The above asset allocation is only indicative and may change from time to time, keeping in view the market conditions and applicable rules and regulations.

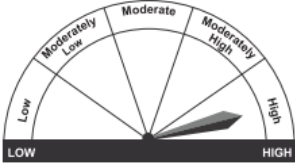
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Mutual fund investments are subject to market risks, read all scheme related documents carefully.

QUANTUM INDIA ESG EQUITY FUND

An open-ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum India ESG Equity Fund (An Open ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme)	<ul style="list-style-type: none"> • Long term capital appreciation • Invests in shares of companies that meet Quantum's Environment, Social, Governance (ESG) criteria. 	 <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.

NFO starts from June 21, 2019 to July 5, 2019