





SCHEME INFORMATION DOCUMENT

QUANTUM GOLD SAVINGS FUND

(An Open-ended Fund of Fund Scheme investing in Quantum Gold Fund)

Continuous Offer of Units at NAV Based Prices

PRODUCT LABEL

| | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| <p>This product is suitable for investors who are seeking*</p> | <p>Scheme Riskometer</p> | <p>Benchmark Riskometer (Tier I)</p> |
| <ul style="list-style-type: none"> • Long term returns • Investments in units of Quantum Gold Fund - Exchange Traded Fund whose underlying investments are in physical gold. |  <p>The risk of the scheme is High Risk</p> |  <p>The risk of the benchmark is High Risk</p> |
| <p>Tier I Benchmark: Domestic Price of Gold</p> | | |

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

| MUTUAL FUND | TRUSTEE COMPANY | ASSET MANAGEMENT COMPANY |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Quantum Mutual Fund</p> <p>1st Floor, Apeejay House, 3 Dinshaw Vachha Road, Backbay Reclamation, Churchgate, Mumbai - 400 020 www.QuantumAMC.com</p> | <p>Quantum Trustee Company Private Ltd.</p> <p>1st Floor, Apeejay House, 3 Dinshaw Vachha Road, Backbay Reclamation, Churchgate, Mumbai - 400 020 CIN - U67190MH2005PTC156119</p> | <p>Quantum Asset Management Company Private Ltd.</p> <p>1st Floor, Apeejay House, 3 Dinshaw Vachha Road, Backbay Reclamation, Churchgate, Mumbai - 400 020 CIN - U65990MH2005PTC156152 www.QuantumAMC.com</p> |

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.



The Scheme Information Document (SID) sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres (ISCs) / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Quantum Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.QuantumAMC.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website, www.QuantumAMC.com.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 27, 2025.

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SECTION I
Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

| Sr. No. | Title | Description |
|---------|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I. | Name of the Scheme | Quantum Gold Savings Fund |
| II. | Category of the Scheme | Fund of Funds - Domestic |
| III. | Scheme type | An Open-Ended Fund of Fund Scheme investing in Quantum Gold Fund |
| IV. | Scheme Code | QTMM/O/E/FOD/11/03/0007 |
| V. | Investment objective | <p>The investment objective of the Scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund - Replicating / Tracking Gold - an Exchange Traded Fund.</p> <p>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.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p> |
| VI. | Liquidity | The Scheme offers purchases and redemptions of units on all Business Days on an ongoing basis at NAV based prices. |
| VII. | Benchmark | <p>Tier I Benchmark: Domestic Price of Gold</p> <p>The Benchmark is representative of the Fund's Investment Objective & Asset Allocation and most suited for comparison for performance of the scheme.</p> |
| VIII. | NAV Disclosure | The NAV will be disclosed on the website of the AMC www.QuantumAMC.com and on the website of Association of Mutual Funds in India www.amfiindia.com by 10.00 A.M. of the next Business Day. |
| IX. | Applicable timelines | <p><u>Dispatch of redemption proceeds:</u></p> <p>The redemption or repurchase proceeds shall be dispatched / transferred to the unitholders within three working days from the date of receipt of valid redemption or repurchase request.</p> |
| X. | Plans and Options Plans/Options and sub options under the Scheme | <p>Plans available under the Scheme:</p> <ul style="list-style-type: none"> • Direct Plan • Regular Plan <p>Option under each Plan:</p> <ul style="list-style-type: none"> • Growth Option <p>The Income will not be declared & distributed under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.</p> <p>Investor should indicate the Direct / Regular Plan for which the subscription is made by indicating the choice in the application form. In case of valid application</p> |

received without indicating any choice of plan then the application will be processed for plan as under:

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1 | Not mentioned | Not mentioned | Direct Plan |
| 2 | Not mentioned | Direct | Direct Plan |
| 3 | Not mentioned | Regular | Direct Plan |
| 4 | Mentioned | Direct | Direct Plan |
| 5 | Direct | Not Mentioned | Direct Plan |
| 6 | Direct | Regular | Direct Plan |
| 7 | Mentioned | Regular | Regular Plan |
| 8 | Mentioned | Not Mentioned | Regular Plan |

In cases of wrong /invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar Days, the AMC shall reprocess the transaction under Direct Plan from the date of application. In case an investor submits an application with ARN number which is valid but the broker/distributor is not empaneled with the AMC, the transaction will be processed under "Direct Plan" or in the manner notified by SEBI / AMFI from time to time.

All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs/ STPs registered prior to the suspension period).The financial transactions of an investor where his distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently received during the suspension period shall be processed under "Direct Plan" and continue to be processed under "Direct Plan" perpetually unless after suspension of ARN is revoked, unitholder makes a written request to process the future installments / investments under "Regular Plan". Any financial transactions requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.

| | | |
|--------------|----------------------------------------------|-------------------------------------------------------------|
| XI. | Load Structure | Exit Load – NIL |
| XII. | Minimum Application Amount/switch in | Rs. 500/- and in multiples of Re.1/- thereafter |
| XIII. | Minimum Additional Purchase Amount | Rs. 500/- and in multiples of Re. 1/- thereafter / 50 units |
| XIV. | Minimum Redemption/ switch out amount | Nil |

| XV. | Segregated Portfolio/side pocketing disclosure | Not Available | | | | | | | | | | | | |
|-----------|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------|-------------------------------|---------------------|-------|-------------------|---------------------------------------------|----------------|--------|---------------------|---------------------------------------------|----------------|
| XVI. | Swing pricing disclosure | Not Available | | | | | | | | | | | | |
| XVII. | Stock lending/short selling | Not Available | | | | | | | | | | | | |
| XVIII. | How to Apply and other details | The Application Forms shall be made available at Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of Mutual Fund and/ or may be downloaded from the website of AMC. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC www.QuantumAMC.com . For further details, please refer to the SAI and Application form for the instructions. It is mandatory to mention the Bank Account Number in the application / requests for redemption. The list of official point of acceptance and collecting bankers' details are available at: https://www.quantumamc.com/Downloads/pdfs/collecting-bankers.pdf | | | | | | | | | | | | |
| XIX. | Investor Services | <p>Investor may contact Quantum AMC for any Queries / Clarifications / Complaints at Email - CustomerCare@QuantumAMC.com , Telephone number – 1800-209-3863 / 1800-22-3863 (Toll Free).</p> <p>Mr. Mayur Jadhav – Investor Relation Officer (IRO) can be contacted at Quantum Asset Management Company Private Limited, 1st Floor, Apeejay House, 3 Dinshaw Vachha Road, Churchgate, Mumbai - 400020, Telephone Number 022-61447800, Email IRO@Quantumamc.com</p> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stockbroker or the investor grievance cell of the respective stock exchange.</p> <p>For further details / escalation, please refer the Grievance Policy available on the AMC website at: https://www.quantumamc.com/downloads/pdfs/grievance_report.pdf</p> | | | | | | | | | | | | |
| XX. | Specific attribute of the scheme | NIL | | | | | | | | | | | | |
| XXI. | Special product/facility available on ongoing basis | <ul style="list-style-type: none"> • Systematic Investment Plan (SIP) <p>A plan enabling investors to invest in the scheme at periodic intervals by submitting payment instructions.</p> <table border="1"> <thead> <tr> <th>Frequency</th> <th>Eligible Dates</th> <th>Minimum Amount Per Instalment</th> <th>Minimum Instalments</th> </tr> </thead> <tbody> <tr> <td>Daily</td> <td>All Business days</td> <td>Rs. 100 and in multiple of Re. 1 thereafter</td> <td>30 Instalments</td> </tr> <tr> <td>Weekly</td> <td>Any day of the week</td> <td>Rs. 500 and in multiple of Re. 1 thereafter</td> <td>10 instalments</td> </tr> </tbody> </table> | Frequency | Eligible Dates | Minimum Amount Per Instalment | Minimum Instalments | Daily | All Business days | Rs. 100 and in multiple of Re. 1 thereafter | 30 Instalments | Weekly | Any day of the week | Rs. 500 and in multiple of Re. 1 thereafter | 10 instalments |
| Frequency | Eligible Dates | Minimum Amount Per Instalment | Minimum Instalments | | | | | | | | | | | |
| Daily | All Business days | Rs. 100 and in multiple of Re. 1 thereafter | 30 Instalments | | | | | | | | | | | |
| Weekly | Any day of the week | Rs. 500 and in multiple of Re. 1 thereafter | 10 instalments | | | | | | | | | | | |

| | | | |
|-------------|---------------------------------------------------------------------------|---------------------------------------------|----------------|
| Fortnightly | Any day of alternative Week | Rs. 500 and in multiple of Re. 1 thereafter | 10 instalments |
| Monthly | Any date (except 29 th , 30 th , 31 st) | Rs. 250 and in multiple of Re. 1 thereafter | 12 instalments |
| Quarterly | Any date (except 29 th , 30 th , 31 st) | Rs. 500 and in multiple of Re. 1 thereafter | 12 instalments |

• **SIP Top-Up Facility**

Systematic Investment Plan (SIP) Top- Up Facility is a facility wherein an investor who is enrolling for SIP has an option to increase the amount of the SIP instalment by a fixed amount at pre-defined intervals. Thus, investors can progressively start increasing the amount invested, allowing investors to gradually increase the investment corpus in a systematic manner.

| Frequency | Period | Minimum Top Up Amount |
|---------------|----------------------|--------------------------------|
| Monthly SIP | Half Yearly / Yearly | Rs.100 and in multiple of Re.1 |
| Quarterly SIP | Yearly | |

• **Choti SIP Facility**

1. The Choti (Small Ticket) SIP of Rs. 250/- shall be restricted to three SIPs (one each in upto three Asset Management Companies).
2. This facility is available only for individual investors excluding minor investors with mode of holding as single.
3. The SIP Top-Up facility is not allowed under this facility.
4. This facility will be available under the Growth Option of the Scheme.
5. The mode of payment/investment for this facility shall be restricted to NACH only.
6. Minimum commitment of 60 instalments shall be required at the time of registration; however, early withdrawal shall not be restricted but will be subject to Exit Load as per the SID of the Scheme.
7. In case any investor has investments in any Scheme of any Mutual Fund or any SIP investment other than Choti SIP or a lumpsum investment across any Scheme of any Mutual Fund, the said investor shall be considered ineligible under this facility.
8. SIP frequency under this facility shall be only Monthly.
9. The date for Choti SIP can be any date between 1st to 28th of a month.
10. In case an investor who has provided the application under this facility, does not qualify for the said facility, the SIP shall continue and be treated as a regular SIP.
11. The investor to provide mobile number to the AMC for sending Statutory Disclosures.

• **SIP Pause Facility**

The SIP Pause Facility is available for investors to pause their existing SIP for a temporary period without discontinuing it. The SIP would restart from the immediate next instalment after completion of the pause period specified by the investor. Investors can pause SIPs with a monthly frequency for either 3 months or 6 months, for SIP amounts of ₹500 and above. This facility is available only for ongoing SIPs and is not available for SIPs categorized as Choti SIP. Once the request for opting the pause facility is submitted, investor will not be able to cancel the same.

• **Systematic Transfer Plan (STP)**

A plan enabling investors to transfer a fixed amount at periodic intervals into other schemes of Quantum Mutual Fund.

| Frequency | Eligible Dates | Minimum Amount Per Instalment | Minimum Instalments |
|------------------------------------------------|---------------------------------------------------------------------------|---------------------------------------------|---------------------|
| Daily | All Business days | Rs. 100 and in multiple of Re. 1 thereafter | 30 Instalments |
| Weekly | Any day of the week | Rs. 500 and in multiple of Re. 1 thereafter | 10 instalments |
| Fortnightly | Any day of alternative Week | Rs. 500 and in multiple of Re. 1 thereafter | 10 instalments |
| Monthly | Any date (except 29 th , 30 th , 31 st) | Rs. 500 and in multiple of Re. 1 thereafter | 12 instalments |
| Quarterly | Any date (except 29 th , 30 th , 31 st) | Rs. 500 and in multiple of Re. 1 thereafter | 12 instalments |
| Minimum balance to start STP: Rs.5000/- | | | |

• **Systematic Withdrawal Plan (SWP)**

A plan enabling investors to withdraw sums from their unit accounts in the Scheme at periodic intervals.

| Frequency | Eligible Dates | Minimum Amount Per Instalment | Minimum Instalments |
|------------------------------------------------|-----------------------------|---------------------------------------------|---------------------|
| Weekly | Any day of the week | Rs. 500 and in multiple of Re. 1 thereafter | 10 instalments |
| Fortnightly | Any day of alternative Week | Rs. 500 and in multiple of Re. 1 thereafter | 10 instalments |
| Monthly | Any date | Rs. 500 and in multiple of Re. 1 thereafter | 10 instalments |
| Quarterly | Any date | Rs. 500 and in multiple of Re. 1 thereafter | 10 instalments |
| Minimum balance to start SWP: Rs.5000/- | | | |

| | | |
|--------------|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | <ul style="list-style-type: none"> • Switching Option <ul style="list-style-type: none"> ➤ Inter-Scheme Switching switch part or all investments from one plan / option of the scheme to plan / option of the other scheme of Quantum Mutual Fund subject to terms and conditions of the respective scheme. ➤ Intra-Scheme Switching switch part or all investments within the scheme from one plan / option to other plan / option of the respective scheme. <p>For further details of above special products / facilities, kindly refer the SAI.</p> |
| XXII. | Weblink | <p>TER for Last 6 months: https://www.quantumamc.com/FileCDN/Pdf/TER.xlsx</p> <p>Daily TER: https://www.quantumamc.com/regulatory-document#collapseSix</p> <p>Factsheet: https://www.quantumamc.com/factsheets/combined/-1/0/0</p> |

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) KFin Technologies Limited Registrar & Transfer Agent and Custodian Deutsche Bank A.G. are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that Quantum Gold Savings Fund is approved by them is a new product offered by Quantum Mutual Fund and is not a minor modification of any existing scheme/fund/product.

for **Quantum Asset Management Company Private Limited**

Place: Mumbai
Date: November 27, 2025

Sd/-
Malay Vora
Head – Legal & Compliance

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The asset allocation under the Scheme, under normal circumstances, will be as follows:

| Instruments | Indicative allocations (% of total assets) | |
|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------|
| | Minimum | Maximum |
| Units of Quantum Gold Fund* | 95% | 100% |
| Money Market instruments, Short-term Corporate debt securities, Tri-Party Repo and units of Debt and Liquid Schemes of Mutual Funds | 0% | 5% |

*As the scheme invests 95% to 100% of the net assets into the units of Quantum Gold Fund, the scheme will, by and large, be passively managed scheme.

The cumulative gross exposure through all permissible investments viz. units of Quantum Gold Fund, Money Market instruments, Short-term Corporate debt securities, Tri-Party Repo and units of Debt and Liquid Schemes of Mutual Funds shall not exceed 100% of the net assets of the Scheme pursuant to para-No. 12.24 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

Cash and cash equivalents as per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021, which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

Indicative Table

| Sr. No. | Type of Instruments | Percentage of Exposure | Circular Reference |
|---------|----------------------------------------------------|------------------------|------------------------------------------------------------------------------------------------|
| 1 | Equity Derivatives Hedging / Non – Hedging Purpose | Nil | Para 12.25 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 |
| 2 | Securitized Debt | Nil | Para 12.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 |
| 3 | Overseas Securities / ADRs / GDRs | Nil | Para 12.19 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 |

Portfolio Rebalancing in case of deviation from Asset Allocation Under Defensive Consideration

The asset allocation pattern indicated above may change from time to time, depending on liquidity considerations or on account of high levels of subscriptions or Repurchase / Redemptions relative to Scheme size, or upon various defensive considerations including market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary substantially depending upon the perception of the AMC the intention being at all times to seek to protect the interests of the Unitholders. Such changes in the investment pattern will be for short term and only for defensive considerations. In the event of deviations from the above asset allocation table, the Fund Manager will carry out rebalancing within 30 Calendar Days in accordance to para-No. 2.9 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. However, at all the times the portfolio will adhere to the overall investment objective of the Scheme.

Portfolio Rebalancing in case of Passive Breach

Pursuant to para-No. 2.9 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, in the event of deviation from the above asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the rebalancing shall be done within 30 Business Days. In case the rebalancing is not done within 30 Business Days, then justification in writing including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desires, can extend the timelines upto 60 Business Days from the date of completion of 30 Business Days rebalancing period.

In case the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMCs shall:

- i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- ii. not to levy exit load, if any, on the investors exiting from the scheme.

AMC shall report the deviation to Trustees at each stage. Further, in case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme:

1. AMCs shall immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced.
2. AMCs shall also immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced.

AMCs shall also disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

B. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations and the disclosures as made under the Section “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?”, the corpus of the Scheme can be invested in any (but not exclusive) of the following securities / instruments:

The Scheme predominantly invests in units of Quantum Gold Fund. The scheme may also invest up to 5% in debt, money market instruments and units of Debt and Liquid Schemes of mutual funds.

a. Purchase of units of Quantum Gold Fund: The investments could be made either directly with the underlying fund or through the secondary market.

b. The securities in which the Investment Manager may invest under the Scheme will be through the primary as well as secondary markets, private placement, preferential/firm allotments, auctions/book building and such others. These securities may be those listed on the various stock exchanges recognized by SEBI or to be listed securities and the investment will be in conformity with the pertinent rules and regulations, internal restrictions applicable at the time of making the investment.

The AMC uses a “passive” approach to try and achieve the scheme’s investment objective.

C. WHAT ARE THE INVESTMENT STRATEGIES?

Investment Philosophy/Strategy

The AMC uses ‘passive’ approach to try and achieve the Scheme’s investment objective. The Scheme would predominantly invest in the units of Quantum Gold Fund. The AMC does not make any judgments about the investment merit of a Quantum Gold Fund nor will it attempt to apply any economic, financial or market analysis. Passive approach eliminates active management risks in regards to over / underperformance vis-à-vis the benchmark.

The Scheme will buy / sell units from the underlying scheme i.e. Quantum Gold ETF in Creation of Unit Size or through the secondary market through stock exchange route to achieve the investment objective. The Scheme would endeavor to stay invested in the underlying scheme practically to the maximum extent possible at all times. However, the Scheme would also maintain some funds for meeting expenses and redemption purposes, in order to meet the liquidity requirements of the Scheme as prescribed in the Asset Allocation.

Quantum Gold Fund which is the underlying investment of this Scheme endeavors to track domestic prices of gold by investments in physical gold. It is also a passively managed scheme. On an average the Quantum Gold Fund has been 99.99% invested in gold since its inception in February 2008. This track record in terms of the investment allocation to physical gold evidences the extent to which the fund attempts to track the underlying.

Tracking error means the variance between returns of the underlying benchmark (gold ETF units in this case) and the NAV of the Scheme for any given period.

Tracking Error means the extent to which the NAV of the Scheme moves in a manner inconsistent with the movements of the benchmark on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the scheme, payouts of IDCW if any, whole cash not invested at all times as it may keep a portion of funds in cash to meet redemption etc. Tracking error quantifies how closely a manager’s return pattern follows that of a benchmark index, and is defined as the standard deviation of the funds excess return over the underlying / benchmark index return.

Given the structure of Quantum Gold Fund, the AMC expects the tracking error to be lower. The AMC will endeavor to keep the tracking error as low as possible. Under normal circumstances, such tracking errors (with respect to the underlying i.e. Quantum Gold Fund) are not expected to exceed 2% per annum. However, this may vary when the markets are very volatile and also when the inflows / outflows in the fund are too excessive.

A tracking error may result due to conditions that are beyond the control of the fund manager:

(a) The Scheme would buy the underlying units on the exchange platform. The price at which the Scheme buys underlying units and its NAV (based on London AM fix and RBI reference rate) are likely to be different thereby causing deviation and creating tracking error.

(b) The underlying units bought will incur a brokerage cost which would again lead to deviation in the Scheme and the underlying NAVs.

(c) Tracking error would also arise on account of time lag between allotment of NAV to the investor and availability of actual funds for deployment as explained in above para. On account of this time lag, the procurement price of the underlying units would be different than the NAV at which allotment is made leading to tracking errors.

RECORDING OF INVESTMENT DECISIONS

The Investment Decisions are made by the AMC's portfolio team. The Portfolio Team comprises of the Fund Manager, who heads the team, and the Associate Fund Manager as and when appointed by the AMC. The Investment decisions of the Scheme will be carried out by the designated Fund Manager.

The Chief Executive Officer is not involved in the investment decision making process.

Record of all investment decisions will be maintained with justifications for the same as required under the regulations.

In respect of investment in units of Quantum Gold Fund, record of each investment decision mentioning the number of units, average rate of purchase, total amount invested, date of purchase and date of settlement will be maintained.

It is the responsibility of the AMC to ensure that the investments are made as per the Internal / Regulatory guidelines, Scheme's investment objective and in the best interest of the Unitholders of the Scheme.

All investment decisions shall be recorded pursuant to para-No 12.23 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, or as may be revised by SEBI from time to time.

PERFORMANCE MEASUREMENT AND REPORTING

The Investment Committee of the AMC at its regular meeting shall review performance of the Scheme, compliance of the various investment restrictions and compliance with the investment objective stipulated in the Scheme Information Document and all other applicable SEBI Regulations. The AMC and Trustees shall also review the performance of the scheme at their periodical Board Meetings. The performance would be compared with the performance of the Benchmark and with peer group in the industry.

The CEO/Fund Manager will make presentations to the Board of the AMC and the Trustees periodically, indicating the performance of the Scheme. The Board of AMC and Trustee will review the performance of the Scheme in comparison to the benchmark.

The CEO / Fund Manager will bring to the notice of the AMC Board, specific factors if any, which are impacting the performance of the Scheme. The Board on consideration of all relevant factors may, if necessary, give appropriate directions to the AMC. Similarly, the performance of the Scheme will be submitted to the Trustees. The CEO / Fund Manager will explain to the Trustees, the details on the Schemes' performance vis-à-vis the benchmark returns. The Trustees and the AMC Board may also review the performance of the schemes vis-à-vis the benchmark and may take corrective action in case of unsatisfactory performance.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Tier I Benchmark – Domestic Price of Gold

The benchmark is representative of Fund's Investment Objective and Asset Allocation and most suited for comparison for performance of the scheme.

The Trustee/AMC reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the Investment Objective & Asset Allocation of the Scheme and the appropriateness of the benchmark.

E. WHO MANAGES THE SCHEME?

| Name of the Fund Manager | Age | Educational Qualifications | Tenure of managing the Scheme | Brief Experience | Other Schemes Managed |
|------------------------------------|------------|-----------------------------------|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Chirag Mehta (Fund Manager) | 44 | MMS (Finance), M.Com, CAIA | 14 years and 4 months (managing since May 19, 2011) | Mr. Chirag Mehta has over 2 decades of experience in financial markets. He specializes in the field of alternative investment strategies including multi asset allocation and commodities. He has also extensively worked on sustainable investing since 2015. He joined the Quantum group in 2006 after gaining hands on experience in the physical commodities market during internship and continued association with Kotak & Co. Ltd and working on projects for the Federation of Indian Commodities Exchanges. | <ul style="list-style-type: none"> • Quantum Multi Asset Active FOF • Quantum Diversified Equity All Cap Active FOF • Quantum ESG Best In Class Strategy Fund • Quantum Small Cap Fund • Quantum Multi Asset Allocation Fund • Quantum Gold Fund • Quantum Ethical Fund |

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

As on September 30, 2025, the Fund has following schemes under the Fund of Fund category. Please refer the link https://www.quantumamc.com/FileCDN/Pdf/Comparison_Table_All_Schemes.xlsx for detailed comparative table.

| Sr. No. | Scheme Names |
|---------|-----------------------------------------------|
| 1 | Quantum Multi Asset Active FOF |
| 2 | Quantum Nifty 50 ETF Fund of Fund |
| 3 | Quantum Gold Savings Fund |
| 4 | Quantum Diversified Equity All Cap Active FOF |

G. HOW HAS THE SCHEME PERFORMED?

A) Performance of Scheme as on September 30, 2025

Quantum Gold Savings Fund - Direct Plan - Growth Option

| Period | Scheme Returns % | Tier – I Benchmark Returns % (Domestic Price of Gold) |
|-----------------|------------------|----------------------------------------------------------|
| 1 Year | 51.03% | 53.97% |
| 3 Years | 30.51% | 32.13% |
| 5 Years | 16.76% | 18.18% |
| 7 Years | 19.69% | 21.06% |
| 10 Years | 14.55% | 15.91% |
| Since Inception | 10.90% | 12.26% |

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

Returns greater than one year are compounded annualized (CAGR).

Date of Inception: May 19, 2011.

Quantum Gold Savings Fund - Regular Plan - Growth Option

| Period | Scheme Returns % | Tier – I Benchmark Returns % (Domestic Price of Gold) |
|-----------------|------------------|----------------------------------------------------------|
| 1 Year | 50.67% | 53.97% |
| 3 Years | 30.28% | 32.13% |
| 5 Years | 16.57% | 18.18% |
| 7 Years | 19.51% | 21.06% |
| Since Inception | 16.23% | 17.75% |

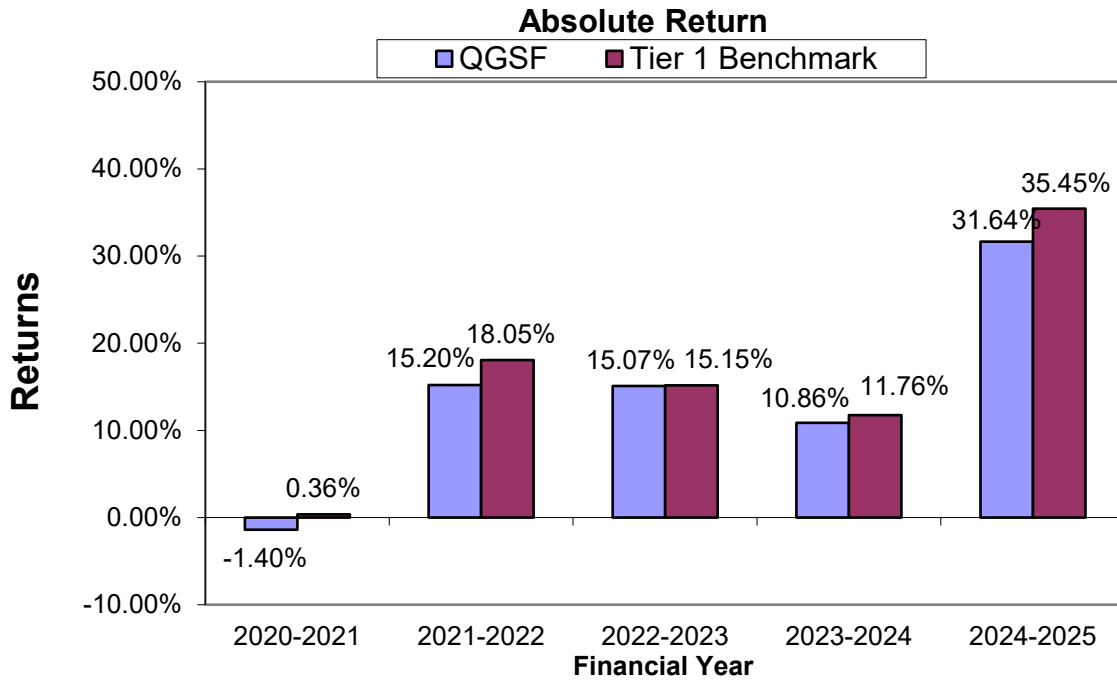
Past performance may or may not be sustained in the future.

Returns greater than one year are compounded annualized (CAGR).

Date of Inception: April 01, 2017.

B) Absolute Returns for the last 5 Financial Years

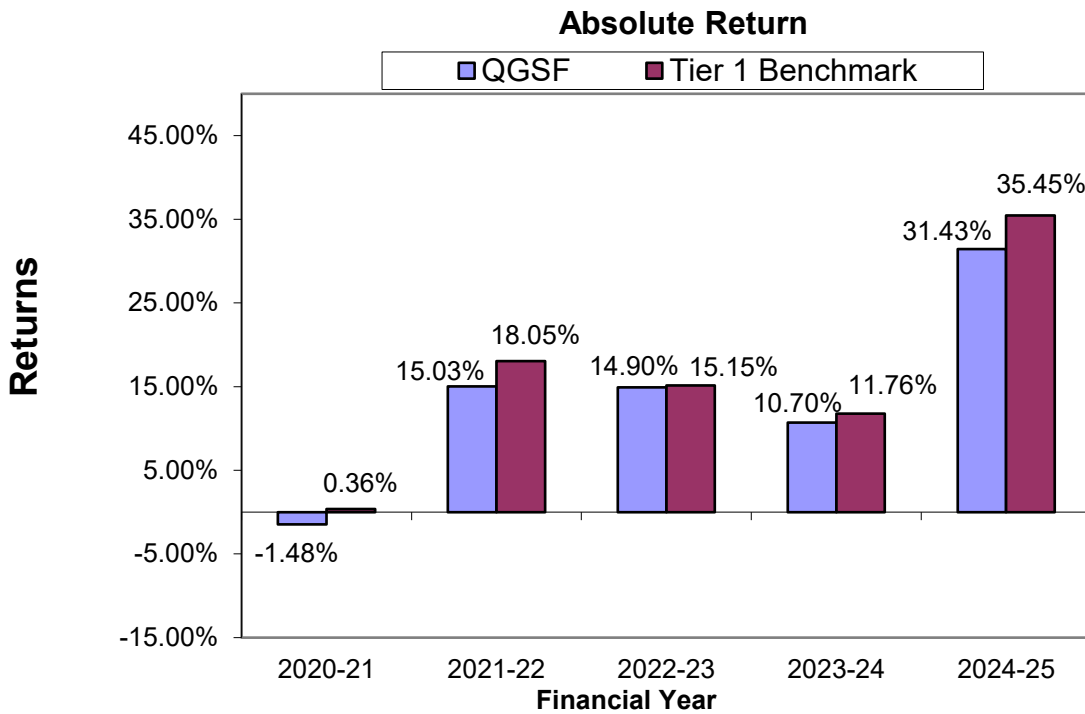
Quantum Gold Savings Fund - Direct Plan - Growth Option



Date of Inception: May 19, 2011

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

Quantum Gold Savings Fund - Regular Plan - Growth Option



Date of Inception: April 01, 2017

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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. SCHEME'S PORTFOLIO HOLDINGS AS ON SEPTEMBER 30, 2025 –

https://www.quantumamc.com/FileCDN/Pdf/Top_10_holding_and_Fund_allocation.xlsx

ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable

iii. PORTFOLIO DISCLOSURE - FORTNIGHTLY / MONTHLY / HALF YEARLY

- **Fortnightly** – Not Applicable
- **Monthly** - www.quantumamc.com/portfolio/combined/-1/1/0/0
- **Half Yearly** - <https://www.quantumamc.com/regulatory-document/quantum-mutual-fund-half-yearly-portfolio-statement/1535>

iv. SCHEME'S PORTFOLIO TURNOVER RATIO: Not Applicable

v. AGGREGATE INVESTMENT IN THE SCHEME AS ON SEPTEMBER 30, 2025:

| Sr. No. | Category of Persons | Net Value | | Market Value (in Rs.) |
|---------|-----------------------|-----------|---------------|--------------------------|
| | | Units | NAV per unit* | |
| 1. | Scheme's Fund Manager | 53580.10 | 44.2715 | 23,72,071.36 |

* Average NAV (i.e. market value/units)

The Investment includes investments made under Alignment of Interest by Designated Employees in terms of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

For investments by key personnel and AMC directors including regulatory provisions in this regard, kindly refer the SAI.

vi. INVESTMENTS OF AMC IN THE SCHEME

The AMC may invest in the Scheme at any time during the continuous offer period subject to the SEBI Regulations & Circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fees on the investment made by it in the Scheme.

Further, the AMC shall, based on the risk value assigned to the scheme, invest minimum amount as a percentage of assets under management of the scheme, pursuant to para-No. 6.9.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. For details of such investments, please refer the link: <https://www.quantumamc.com/downloads/AMC-Investment-in-schemes-of-Quantum-MF.pdf>

A. COMPUTATION OF NAV

The Net Asset Value (NAV) per unit will be computed by dividing the net assets of the Scheme/Plan/Option by the number of units outstanding under the Scheme/Plan/Option on the valuation date.

The Net Assets Value (NAV) per unit under the Scheme/Plan/Option shall be calculated as follows:

NAV (₹) = Market or Fair Value of Scheme's Investments + Current Assets including accrued income – Current Liabilities and Provisions including accrued expenses

No. of Units outstanding under Scheme/Plan/Option

The numerical illustration of the above method is provided below:

Market or Fair Value of Scheme's investments (Rs.) = 15,00,000

Current Assets (Rs.) = 7,00,000

Current Liabilities and Provisions (Rs.) = 5,00,000

No. of Units outstanding under the Scheme = 1,30,000

$$\text{NAV per unit (Rs.)} = \frac{15,00,000 + 7,00,000 - 5,00,000}{1,30,000} = \frac{17,00,000}{1,30,000} = 13.0769$$

The NAV will be calculated and announced by next Business Day up to 10.00 A.M. The repurchase price shall not be lower than 95% of the NAV subject to SEBI regulation as amended from time to time. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

Sale (Subscription) and Repurchase (Redemption) Price Illustration:

Assumed NAV Rs.11.00 Per Unit, Entry Load – Nil, Exit Load – 1%

Sale Price = NAV + (Entry Load (%) (if any) * NAV)

Sale Price = 11 + (0% * 11)

Sale Price = 11 + 0

Sale Price = Rs.11/-

Repurchase Price = NAV – (Exit Load (%) * NAV)

Repurchase Price = 11 – (1% * 11)

Repurchase Price = 11 – 0.11

Repurchase Price = Rs.10.89

B. NEW FUND OFFER (NFO) EXPENSES

This section does not apply to the Scheme covered in this SID, as the ongoing offer of the Scheme has commenced after the NFO and the Units are available for continuous subscription and redemption.

C. ANNUAL SCHEME RECURRING EXPENSE

These are the fees and expenses for operating the scheme. These expenses include, Registrar and Transfer Agent fee, marketing and selling costs, custody fees etc.

The estimated recurring expenses of the Scheme are as under:

| Expense Head | % of daily Net Assets |
|----------------------------------------------------------------------------------------------|-----------------------|
| Investment Management and Advisory Fees | Up to 0.50% |
| Trustee fee | |
| Audit fees | |
| Custodian fees | |
| Registrar & Transfer Fees | |
| Marketing & Selling expense including agent commission | |
| Cost related to investor communications | |
| Cost of fund transfer from location to location | |
| Cost of providing account statements and IDCW redemption cheques and warrants | |
| Costs of statutory Advertisements | |
| Cost towards investor education & awareness [^] | |
| Goods and Services tax on expenses other than investment and advisory fees | |
| Goods and Services tax on brokerage and transaction cost | |
| Other expenses* | |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6) (C) | Up to 0.50 % |
| Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b) | NIL |
| Additional expenses under regulation 52 (6A) (c) | NIL |

*as permitted under the Regulations.

[^] Pursuant to para-No. 10.1.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the Scheme being Fund of Funds scheme investing more than 80% of its NAV in the underlying domestic fund shall not be required to set aside 2 bps of the daily net assets towards investor education and awareness initiatives.

The Total Expense Ratio of Direct Plan will be lower to the extent of the distribution expenses / commission which is charged to the Regular Plan.

Goods & Service Tax (GST) / Statutory Levies if any, on Investment Management and Advisory Fees will be charged as permitted under the SEBI Regulations.

The AMC has estimated that the above expense will be charged to the Scheme as permitted under Regulation 52 of SEBI (Mutual Funds) Regulations, 1996. The Fund will disclose the Total Expense Ratio (TER) of the Scheme on a daily basis on the website of the AMC (www.QuantumAMC.com) and of AMFI (www.amfiindia.com). Any change in the base TER charged to any scheme/plan will be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change. Investors can refer the aforesaid notice on the AMC website at the link: <https://www.quantumamc.com/total-expense-ratio>.

Brokerage and transaction cost incurred for the purpose of execution of trade will be expensed out in the scheme to the extent of 0.12% for cash market transactions. Brokerage and transaction costs exceeding of 0.12% for cash market transactions if any may be charged to the scheme within the maximum limit of TER as prescribed under regulation 52 of the Regulations.

As per Regulation 52 (6) (a)(i), the total expense ratio of the scheme including weighted average of the total expense ratio of the underlying schemes shall not exceed 1.00 percent of the daily net assets of the Scheme. Provided that the total expense ratio to be charged over and above the weighted average of the total expense

ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling of 1.00 percent as stated above.

Investors may please note that investors will be bearing the recurring expenses of the Scheme in addition to the expenses of the underlying schemes in which the Scheme makes investment.

Investment Management and Advisory Fees:

The investors may note that no Investment Management Fee will be charged to the Scheme. The total expenses charged to the Scheme shall not be more than 1.00 % of the daily net asset of the Scheme and underlying Scheme i.e. Quantum Gold Fund. For example, if expenses charged to Quantum Gold Fund is 0.75% of the daily net assets, then the expenses charged to the Scheme will be 0.25% of the daily net assets OR if expenses charged to Quantum Gold Fund is 0.50 % of the daily net assets, then the expenses charged to the Scheme will be 0.50% of the daily net assets.

The maximum recurring expenses of the Scheme, including the investment management and advisory fee, together with additional expenses if any, shall not exceed the limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations 1996 read with the SEBI Master Circular dated June 27, 2024.

Expense Ratio of Underlying Scheme as on September 30, 2025:

| Underlying Scheme | Expense Ratio (p.a.) |
|-------------------|----------------------|
| Quantum Gold Fund | 0.60% |

ILLUSTRATION OF IMPACT OF EXPENSE RATIO ON SCHEME' S RETURN:

| Particular | Regular Plan | Direct Plan |
|------------------------------------------------------------------------------------------|--------------|-------------|
| Opening NAV at the beginning of the year (Rs.) (a) | 100 | 100 |
| Closing NAV before charging expense at the end of the year (b) | 112 | 112 |
| Scheme's gross returns for the year | 12% | 12% |
| Expense Charged during the year (other than Distribution Expenses/ Commission) (Rs.) (c) | 1 | 1 |
| Distribution Expenses/ Commission charged during the year (Rs.) (d) | 0.15 | 0 |
| NAV after charging expense (b-c-d) | 110.85 | 111 |
| Net Return to the Investor | 10.85% | 11% |

The purpose of the above illustration is to explain the impact of expense ratio of the scheme. Above calculations are based on assumed NAV and Expenses. The actual NAV, expenses and return on your investment may be more or less.

D. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the Scheme. This amount may be used by the AMC to take care of marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC www.QuantumAMC.com or may call at toll free no. (1800-22-3863 / 1800-209-3863) or your distributor.

| Type of Load | Load chargeable (as % age of NAV) |
|--------------|-----------------------------------|
| Exit Load | NIL |

I. Introduction

A. Definitions/interpretation

Please refer the link:

[https://www.quantumamc.com/FileCDN/Pdf/Combined definitions & interpretations.pdf](https://www.quantumamc.com/FileCDN/Pdf/Combined%20definitions%20&%20interpretations.pdf)

B. Risk Factors

Scheme specific risk factors:

Risk Factors related to Investments In Quantum Gold Fund

- The Scheme will invest predominantly in the units of Quantum Gold Fund (QGF), a mutual fund scheme Replicating / Tracking Gold - in the form of an Exchange Traded Fund. The Scheme's performance may depend upon the performance of QGF. Any change in the investment policy or the fundamental attributes of QGF could affect the performance of the Scheme. All risks associated with underlying scheme, including performance of their underlying physical gold, asset class risk, passive investment risk, indirect taxation risk, etc., will therefore be applicable in this Scheme. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying scheme.
- The Scheme's NAV will react to the gold price movements and movements in the NAV of Quantum Gold Fund. The factor that may affect the price of gold, among other things include demand and supply for gold in India and in the global market, Indian and foreign exchange rates, inflation trends, trading in gold as commodity, legal restriction on movement / trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to / from India, trends and restrictions on export / import of gold in and out of India, etc.
- The portfolio disclosure of the scheme will be limited to providing the particulars of the Quantum Gold Fund where the scheme has invested and will not include the investments made by Quantum Gold Fund. However, as the scheme proposes to invest only in underlying scheme, the underlying assets will by and large be physical gold.
- The investors of the scheme will bear dual loads i.e. those of the scheme and those of Quantum Gold Fund. Hence, the investor under the scheme may receive lower pre-tax returns than what they could have received if they had invested directly in underlying scheme in the same proportions.
- Although the units of Quantum Gold Fund are listed on the stock exchange, there can be no assurance that an active secondary market for Quantum Gold Fund will develop or be maintained.
- Trading in units of Quantum Gold Fund on the stock exchanges may be halted because of market conditions or for reasons that in view of stock exchange authorities or SEBI, trading in the units of Quantum Gold Fund is not advisable. In addition, trading of units of Quantum Gold Fund is subject to trading halts caused by extraordinary market volatility and pursuant to circuit filter rules of the stock exchanges and SEBI. There can be no assurance that the requirements of stock exchanges necessary to maintain the listing of the units of Quantum Gold Fund will continue to be met or will remain unchanged.

- The units of Quantum Gold Fund may trade above or below their NAV. The NAV of Quantum Gold Fund will fluctuate with changes in the market value of its holdings. The trading prices of the units of Quantum Gold Fund will fluctuate in accordance with changes in its NAV as well as market supply and demand for the units of Quantum Gold Fund. However, given that units of Quantum Gold Fund can be created and redeemed in Creation Units Size directly with Fund, it is expected that large discounts or premiums to the NAV of Quantum Gold Fund will not sustain due to arbitrage opportunity available.
- Any changes in trading regulations by the stock exchanges or SEBI may affect the ability of market maker to arbitrage resulting into wider premium / discount to NAV of Quantum Gold Fund.

Risk Related to Debt & Money Market Instruments

- **Interest Rate Risk/Market Risk:**

Changes in interest rate may affect the Scheme's net asset value. Generally, the prices of instruments increase as interest rates decline and decrease as interest rates rise. Prices of long-term securities fluctuate more in response to such interest rate changes than short-term securities. Indian debt and government securities markets can be volatile leading to the possibility of price movements up or down in the fixed income securities and thereby to possible movements in the NAV.

- **Credit Risk or Default Risk:**

Credit risk or Default risk refers to the risk that an issuer of a debt instrument may default (i.e. the issuer will be unable to make timely principal and interest payments on the security). Because of this risk, bonds issued by non-government agencies are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of a debt instrument will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.

- **Liquidity Risks:**

This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Reduced liquidity in the secondary market may have an adverse impact on market price and the Scheme's ability to dispose of particular securities, when necessary, to meet the Scheme's liquidity needs or in response to a specific economic event or even during rebalancing of the Scheme's investment portfolio.

- **Concentration Risk:**

The Scheme will invest in certain securities of certain companies, industries, sectors, asset type etc. based on its investment objectives and policies as outlined in this Scheme Information Document. The funds invested by the Scheme in certain securities of industries, sectors, etc. may acquire a substantial portion of the Scheme's investment portfolio and collectively may constitute a risk associated with non-diversification and thus could affect the value of investments.

- **Settlement Risk:**

Different segments of the financial markets have different settlement cycle/ periods and such settlement cycle/periods may be impacted by unforeseen circumstances, leading to Settlement Risk. The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods.

- **Re-investment Risk:**

This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the “interest on interest” component. The risk refers to the fall in the rate for reinvestment of interim cash flows than earlier assumed.

Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme.

- **NAV Performance Risk:**

The value of, and income from, an investment in the Scheme can decrease as well as increase, depending on a variety of factors which may affect the values and income generated by the Scheme’s portfolio of securities. The returns of the Scheme’s investments are based on the current yields of the securities, which may be affected generally by factors affecting capital markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, foreign investment, changes in Government and Reserve Bank of India policy, taxation, political, economic or other developments, closure of the Stock Exchanges etc.

Investors should understand that the investment pattern indicated, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there is no assurance that the Scheme’s investment objective will be attained or that the Scheme shall be in a position to maintain the model percentage of investment pattern particularly under exceptional circumstances. Different types of securities in which the Scheme would invest as stated in the offer document carry different levels and types of risk. Accordingly, the Scheme’s risk may increase or decrease depending upon its investment pattern e.g. corporate bonds carry a higher amount of risk than Government securities. Further even amongst corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

Lower rated or unrated securities are more likely to react to developments affecting the market and carry a higher credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated securities also tend to be more sensitive to economic conditions than higher rated securities. The Investment Manager will consider both credit risk and market risk in making investment decisions.

The Scheme will endeavour to invest in highly researched securities offering relative yield for the commensurate risks. However, the erosion in the value of the investments/portfolio in the case of the debt markets passing through a bearish phase is a distinct possibility.

The NAV of the Scheme is largely dependent on the performance of the various debt instruments wherein the investment has been made which may fluctuate from time to time. The Scheme may use techniques and instruments for efficient portfolio management and diversify to reduce the risk of such fluctuations. However, these techniques and instruments if imperfectly used have the risk of the Scheme incurring losses due to mismatches particularly in a volatile market. The Fund’s ability to use these techniques may be limited by market conditions, regulatory limits and tax considerations (if any).

Besides, the fact that skills needed to use these instruments are different from those needed to select the Scheme’s securities. The use of these techniques involves possible impediments to effective portfolio

management or the ability to meet repurchase/redemption requests or other short-term obligations because of the percentage of the Scheme's assets segregated to cover its obligations.

C. Risk mitigation strategies

Risk is an important part of investment function. Effective risk management is critical to fund management for achieving financial goals. Investment made by the Scheme shall be made in accordance with investment objective of the Scheme and provisions of SEBI (Mutual Funds) Regulations, 1996.

The Fund has identified the following Risks and designed Risk Management Strategy, which is the part of the investment process to manage such risks.

Risk Associated with Investments in Units of Gold ETF

| Type of Risks | Risk Management Strategy |
|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Risk of deviating away from the investment objective of tracking gold prices through investments in units of Quantum Gold Fund (ETF) | <p>The approach adapted to managing the Scheme would be a passive investment approach. The Scheme endeavors to stay near fully invested at all times.</p> <p>Brokerage paid for buying units on the exchange may also lead to increase in deviation. To mitigate the same, the Scheme will analyze from time to time different ways of taking exposure to units of Quantum Gold Fund from the perspective of risk and return and decide the same in the best interest of investors. For e.g.: Investing directly with the fund by purchasing and delivering physical gold to create / purchase new units whenever possible will help to avoid payment of any brokerage charges.</p> <p>However, the bid ask spreads in the underlying units and time lag for availability of fund for deployment may lead to small deviations.</p> |
| Price Risk | <p>Buying / selling on the exchange: On account of the usual bid-ask spread, the Scheme may pay / receive premium / discount while purchasing / selling the underlying units on the exchange.</p> <p>The fair value of the units of the Quantum Gold ETF would be calculated on a real time basis and orders would be placed near the real time fair value to avoid overpaying while purchases or receiving less while selling other than a reasonable bid ask spread.</p> <p>Buying / selling directly through the Quantum Gold Fund There is price risk involved when buying physical gold for purchase of units on account of the possibility of the difference between the purchase price of gold and the gold price computed by the underlying fund for valuation purposes. The Scheme may choose to buy gold by placing the order to buy at London AM Fixing price which is used for valuation for the underlying fund and thereby avoid price risk to a greater extent.</p> <p>In case of redeeming units directly with the fund, the fund would deliver gold on a T+1 basis which causes time lag and also the same would have to be sold on the open market which can be at a premium / discount. However, the Scheme would usually sell the units on the exchange.</p> |

| Type of Risks | Risk Management Strategy |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Liquidity Risk | <p>It is found that sufficient liquidity is provided by the authorized participants of Quantum Gold Fund.</p> <p>In case of liquidity issues, the fund can opt for the alternative way of buying / selling units in exchange of the underlying. The underlying can then be bought / sold in order to deploy funds or to raise cash for redemptions.</p> |

Risk Associated with Debt & Money Market Instruments

| Types of Risk | Risk Management Strategies |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Interest Rate Risk | <p>Since the Scheme can invest in short term and long-term instruments; interest rate risk is inherent in the portfolio.</p> <p>The management of interest rate risk is then a function of the quality of the fixed income research inputs and the active investment management strategy.</p> <p>The management of interest rate risk would be achieved by diversification and altering the Scheme maturity profile at appropriate times.</p> |
| Credit and Default Risk | <p>The Scheme investment strategy limits the investments in debt instruments issued by private (non-government) companies. This reduces the inherent credit / default risk of the portfolio.</p> <p>The internal guidelines of the AMC also limit the investment in lower rated instruments. The Scheme has to necessarily invest a major portion of its investments in Treasury securities, government bonds and/or PSU Bonds thus lowering the overall credit risk in the portfolio.</p> |
| Liquidity Risk | <p>With the overall improvement in the reporting and transparency of traded market data of all debt and money market instruments, the Investments Team can gauge the liquidity of individual instruments in the portfolio. By this, the Scheme can also determine the time taken to liquidate the position based on historical traded data.</p> |
| Concentration Risk | <p>Quantum Mutual fund has a well laid out investment policy, applicable to all its debt schemes, which has set pre-defined limits of exposure to each security based on its maturity and credit profile.</p> <p>This ensures that the portfolio is not overly concentrated to one issuer or industry.</p> <p>Adequate portfolio liquidity can also help limit the losses due from large portfolio redemption.</p> |
| Counterparty Risk | <p>The Fund has single party counter-party limits to limit the damages from a failed settlement or delayed settlement by counterparty.</p> |

| | |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>Counterparty risk is also a function of the nature of the instrument and mode of settlement being followed.</p> <p>For instance, in government securities, the settlement of all trades are done through a clearing corporation thus ensuring lower likelihood of failed settlements and counterparty risk.</p> |
| <p>Settlement Risk</p> | <p>Government securities, T-bills, SDLs, TRI-Party Repo are now settled through a counter party clearing mechanism operated and managed by CCIL (clearing Corporation of India Ltd). This has vastly reduced settlement failures in these securities.</p> <p>Although, corporate bonds are still settled on a DVP basis, but the trades are now routed through a clearing corporation. This limits settlement failures arising out of a bilateral settlement.</p> <p>Our counterparty exposure norms also limit the risks of a failed settlement on the overall portfolio.</p> |

II. Information about the scheme

A. Where will the scheme invest?

Subject to the Regulations and the disclosures as made under the Section “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?”, the corpus of the Scheme can be invested in any (but not exclusive) of the following securities / instruments:

- a) Units of Gold ETF
- b) Debt & Money market instruments
- c) Any other Securities / asset class / instruments as permitted under SEBI Regulations in line with the Investment Objective of the Scheme subject to regulatory approval, if any required.

B. What are the investment restrictions?

Pursuant to the Regulations and amendments thereto, the following investment restrictions are applicable to the Scheme:

1. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction.
2. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.
3. Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
4. The Mutual Fund shall get the securities purchased/ transferred in the name of the Mutual Fund on account of the Scheme, wherever the investments are intended to be of a long - term nature.
5. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act subject to the below limits at rating level:

The scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of its NAV of the Scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to overall limit of 12% of its NAV of the Scheme for a single issuer.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Tri-party Repos on Government securities or treasury bills (TREPS).

6. The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by SEBI from time to time.

7. Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if:-

- (i) Such transfers are made at the prevailing market price for quoted Securities on spot basis

Explanation : spot basis shall have the same meaning as specified by Stock Exchange for spot transactions

Provided that inter scheme transfer of money market or debt security (irrespective of maturity) shall take place based on prices made available by valuation agencies as prescribed by SEBI from time to time.

- (ii) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

8. The Scheme may invest in another scheme(s) under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same AMC or in schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund.

9. The Scheme shall abide by the following guidelines for parking of funds in short term deposits Pursuant to para-No. 12.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

- (i) "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.

- (ii) Such short-term deposits shall be held in the name of the Scheme.

- (iii) The Scheme(s) shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.

- (iv) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

- (v) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.

- (vi) The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme. Trustees/ AMC shall also take steps to ensure that a bank in which the Scheme has short term deposit does not invest in the Scheme until the Scheme has short term deposit with such bank.

- (vii) No investment management and advisory fees will be charged for such investments in the respective Scheme.

10. The Scheme shall not make any investments in:

- a. any unlisted security of an associate or group company of the Sponsors;
- b. any security issued by way of private placement by an associate or group company of the Sponsors;
- c. the listed securities of group companies of the Sponsors which is in excess of 25% of the net assets;

11. The Scheme shall not invest in any other Fund of Funds Scheme.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. The AMC/Trustee may from time to time alter these restrictions in conformity with the SEBI (MF) Regulations. All investment restrictions shall be applicable at the time of making investment.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) Type of a scheme

An Open-Ended Fund of Fund Scheme investing in Quantum Gold Fund.

(ii) Investment Objective

a. Main Objective

The investment objective of the scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund - Replicating / Tracking Gold - an Exchange Traded Fund.

The performance of Scheme may differ from that of Quantum Gold Fund and the domestic prices of gold due to expenses and certain other factors.

There is no assurance that the investment objective of the Scheme will be achieved.

b. Investment pattern

Units of Quantum Gold Fund / Money Market instruments / Short-term Corporate debt securities / Tri-party Repo / units of Debt and Liquid Schemes of Mutual Funds. Portfolio break-up with minimum and maximum asset allocation is mentioned under the heading "HOW WILL THE SCHEME ALLOCATE ITS ASSETS?", while retaining the option to alter the asset allocation for a short-term period on defensive considerations.

(iii) Terms of Issue

a. Liquidity provisions such as listing, repurchase, redemption:

The Scheme is open-ended. The Units can be sold back to the Mutual Fund on every Business Day at the Repurchase/Redemption Price. The Scheme being open ended; the Units are not proposed to be listed on any stock exchange. The procedure for Repurchase/Redemption is provided under the heading "Other Scheme Specific Disclosures".

b. Aggregate fees and expenses charged to the scheme:

The aggregate fees and expenses charged to the Scheme are provided under Part III - Other Details - Annual Scheme Recurring Expenses.

c. The Scheme is not a guaranteed or assured return scheme and hence no safety net or guarantee is provided.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- i. SEBI has reviewed and provided its comments on the proposal.
- ii. A written communication about the proposed change is sent to each Unit Holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- iii. The Unit Holders are given an option for a period of 30 (thirty) calendar days to exit at the prevailing NAV without any Exit Load.

Fundamental attributes will not cover such actions of the Trustee of the Fund or the Board of Directors of the AMC, made in order to conduct the business of the Trust, the Scheme or the AMC, where such business is in the nature of discharging the duties and responsibilities with which they have been charged. Nor will it include changes to the Scheme made in order to comply with changes in Regulation with which the Scheme has been required to comply.

D. Index Methodology - Not Applicable

E. Other Scheme Specific Disclosures:

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| Listing and transfer of units | <p>It is not proposed to list the units issued under this scheme. However, the Mutual Fund may at its sole discretion list the Units on one or more stock exchanges at a later date.</p> <p>The units of the scheme held in the dematerialized form will be fully and freely transferable (subject to lien, if any marked on the units) in accordance with provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time and as stated in SEBI Circular No. CIR / IMD/DF/10/2010 dated August 18, 2020. The units held in physical form (i.e. by way of an account statement) are transferable post requisite procedures and formalities applicable in this regard.</p> |
| Dematerialization of units | The unit holders are given an option to hold the units in physical mode or in dematerialized mode. |

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| | <p>The Investor intending to hold the units in dematerialized mode will be required to have a beneficiary account with a Depository Participant and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription / additional purchase of the units of the Scheme.</p> |
| <p>Allotment</p> | <p>All the Applicants whose cheques / subscription amount towards purchase of Units have been realized will receive allotment of Units, provided that the applications are complete in all respects and are found to be in order.</p> <p>The Trustee retains the sole and absolute discretion to reject any application which are not complete in all respects / in order. The process of allotment of Units in demat mode and sending of allotment confirmation by way of email and / or Short Messaging Service (SMS) (if the mobile number is not registered under Do Not Call Registry) specifying the number of units or issue units in the dematerialized form as soon as possible but not later than within 5 working days from the date of receipt of application. The said allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number.</p> |
| <p>Who can Invest? (This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.)</p> | <p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions and not prohibited by law):</p> <ol style="list-style-type: none"> i. Resident adult individuals either singly or jointly (not exceeding three); or on an Anyone or Survivor basis ii. A Hindu Undivided Family (HUF) through its Karta; iii. Public Sector Undertakings, Association of Persons or a body of individuals whether incorporated or not; iv. Minors through parent / legal guardian. There shall not be joint holding with minor investments; v. Partnership Firms & Limited Liability Partnerships (LLP); vi. Companies, Bodies Corporate and societies registered under the Societies Registration Act, 1860; Co-Operative Societies registered under the Co-Operative Societies Act, 1912, One Person Company. vii. Banks & Financial Institutions; |

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| | <p>viii. Mutual Funds registered with SEBI / Alternative Investment Funds registered with SEBI;</p> <p>ix. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;</p> <p>x. Non-Resident Indians (NRIs)/ Persons of Indian origin residing abroad (PIO) / Overseas Citizen of India (OCI) on repatriation basis or on non-repatriation basis;</p> <p>xi. Foreign Portfolio Investors (FPI) registered with SEBI in accordance with applicable laws;</p> <p>xii. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</p> <p>xiii. Scientific and Industrial Researches, Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;</p> <p>xiv. Other schemes of Quantum Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations.</p> <p>xv. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; and</p> <p>xvi. Such other individuals / institutions / body corporate etc., as may be decided by the AMC/Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> |
| <p>Who cannot invest?</p> | <p>It should be noted that the following persons cannot invest in the Scheme:</p> <ul style="list-style-type: none"> • United States Person (US Person) as defined under regulations promulgated under the US Securities Act of 1933 • Person residing in USA and Canada • NRI residing in any FATF (Financial Action Task Force) declared non-compliant country/territory. <p>The Fund reserves the right to include/exclude new/existing categories of Investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> |

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| | <p>Note:</p> <p>If an Indian Resident / Non-Resident Indian / Persons of Indian origin residing abroad (PIO) / Overseas Citizen of India (OCI), (New as well as existing investors), at the time of initiating new purchase request including new SIP/ STP/ SWP is situated or located in USA / Canada, then such investor shall not be allowed to make such a request / invest using Electronic Mode such as Website, Email, etc. till the time investor returns back to India.</p> |
| <p>How to Apply and other details</p> | <p>The Application Forms shall be made available at Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of Mutual Fund and/ or may be downloaded from the website of AMC. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC www.QuantumAMC.com. For further details, please refer to the SAI and Application form for the instructions. It is mandatory to mention the Bank Account Number in the application / requests for redemption. The list of official point of acceptance and collecting bankers' details are available at: https://www.quantumamc.com/Downloads/pdfs/collecting-bankers.pdf</p> <p>Applications complete in all respects, can be submitted at:</p> <p>(a) Quantum Asset Management Company Private Limited, 1st Floor, Apeejay House, 3 Dinshaw Vachha Road, Churchgate, Mumbai - 400020 or its Investor Service Centers / Collection Centers details mentioned on back cover page of SID;</p> <p>(b) KFin Technologies Limited, Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda Serilingampally Mandal, Hyderabad - 500032 or its Investor Services Center/ Collection Center details mentioned on back cover page of this SID.</p> <p>(c) Investors can purchase / redeem units of the Scheme through Electronic Mode - Website, Electronic Mail (Email), Email with Attachment, and other Electronic Modes as may be permitted and notified by the AMC from time to time. Please refer the SAI for the detailed terms and conditions for transactions through Electronic Mode.</p> <p>(d) Investors can purchase / redeem units of the Scheme through an online website of KFin Technologies Limited www.kfintech.com / a mobile application - KTRACK / KBOLT Go. Please refer the SAI for detailed process on subscription / redemption of units of the scheme through KFIN website / mobile applications.</p> <p>(e) In order to facilitate transactions in mutual fund units BSE has introduced BSE STAR MF Platform and NSE has introduced</p> |

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| | <p>Mutual Fund Service System (MFSS). Investors can purchase/redeem units of the Scheme by placing an order for purchase/redemption with the members (Stock Broker) / clearing members of stock exchanges /Distributors. These members (Stock Brokers) / clearing members / Distributors would be availing the platform / mechanism provided by the stock exchanges for placing an order for purchase / redemption of units of the Scheme through Stock Exchange Infrastructure. Please refer the SAI for detailed process on subscription / redemption of units of the scheme through stock exchange mechanism.</p> <p>(f) Investors can purchase / redeem units of the Scheme through Mutual Fund Utility India Private Limited (MFUI) platform either electronically on www.mfuonline.com or physically through the authorized Points of Service (“POS”) of MFUI details of which are available on AMC website. Please refer the SAI for detailed terms and conditions for transactions through MFUI platform.</p> <p>(g) Transaction Through MFCentral - Pursuant to para-No. 16.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, to comply with the requirements of RTA interoperable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the Qualified RTA’s, Kfin Technologies Limited (“KFintech”) and Computer Age Management Services Limited (“CAMS”) have jointly developed MFCentral - A digital platform for Mutual Fund investors. Investors can purchase / redeem units of the schemes through MFCentral either electronically on www.mfcentral.com or physically through the authorized Points of Service of MFCentral as and when available by MFCentral.</p> <p>(h) Transactions through Open Network for Digital Commerce (ONDC) (“ONDC Network”) - Investors can transact in the schemes of the Fund through the ONDC Network. To facilitate the transactions through the ONDC Network, the Fund has appointed Cybrilla Technologies Private Limited as the service provider to provide backend platform for this Network, on behalf of the Fund. Accordingly, for the purpose of determining the applicability of NAV, the time at which request for purchase / sale / switch of units is received on the server(s) of the said platform will be considered as time of receipt of transaction with the AMC.</p> |
| <p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.</p> | <p>Presently, AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in demat mode or in physical mode will stand reduced by the numbers of units redeemed.</p> |

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| <p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p> | <p>RIGHT TO RESTRICT REDEMPTION AND/OR SUSPEND REDEMPTION OF THE UNITS - Pursuant to para-No. 1.12 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.</p> <p>The Fund at its sole discretion reserves the right to restrict Redemption (including switch-out) of the Units of the Scheme of the Fund on circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient markets such as:</p> <p>Liquidity Issue - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</p> <p>Market failures / Exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</p> <p>Operation Issue - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p> <p>The restriction may be imposed on redemption for a period not exceeding 10 working days in any 90 days period and subject to approval of the Board of AMC and Trustee on occurrence of the above event. The Restriction shall be informed to SEBI immediately.</p> <p>Redemption requests up to Rs.2 Lakhs shall not be subject to such restriction and where redemption requests are above Rs.2 lakhs, the AMC shall redeem the first Rs.2 lakhs without such restriction and remaining part over and above Rs.2 lakhs shall be subject to such restriction.</p> <p>The AMC / Trustee reserves the right to change / modify the provisions pertaining to the right to restrict Redemption of the Units in the Scheme(s) of the Fund in accordance with SEBI (Mutual Funds) Regulations.</p> |
| <p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> | <p>The cut-off time for determining Applicable NAV's for subscription, redemptions and switches to be made at the Investor Service Centres / Official Points of Acceptance from time to time are as per the details given below:</p> <p>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</p> <p>a. In respect of valid application received up to 3.00 p.m. on a Business Day at the official point(s) of Acceptance and funds for the entire amount of subscription/ purchase (Including switch-in) as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time (3.00 p.m.), the closing NAV of the day shall be applicable;</p> |

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| | <p>b. In respect of valid application received after 3.00 p.m. on a Business Day at the official Point(s) of acceptance and funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the Scheme on same day or before the cut-off time of the next business day i.e. funds are available for utilization before the cut-off time of next Business Day- the closing NAV of the next Business Day shall be applicable;</p> <p>c. However, irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the Scheme on or before the cut - off time of the subsequent Business Day i.e. funds are available for utilization before the cut-off time of subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable;</p> <p>It may be noted that in case of Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP), the units will be allotted based on the funds available for utilization by the respective scheme irrespective of the installment date of the SIP/STP.</p> <p>REDEMPTIONS INCLUDING SWITCH-OUTS:</p> <p>a. In respect of valid applications received up to 3 p.m. on a Business Day, the closing NAV of the day of receipt of application shall be applicable.</p> <p>b. In respect of valid applications received after 3 p.m. on a Business Day, the closing NAV of the next Business Day shall be applicable.</p> |
| <p>Minimum amount for purchase/redemption/swiches for direct subscriptions/redemption with the AMC</p> | <p>a. Initial purchase: Rs. 500 /- and in multiples of Re. 1 thereafter</p> <p>b. Additional Purchase: Rs. 500 /- and in multiples of Re. 1 thereafter / 50 units</p> <p>c. The provision for Minimum Application amount will not be applicable in case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP).</p> <p>d. Redemption / Swiches: Nil</p> <p>Pursuant to para-No. 6.10 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the minimum application / redemption amount shall not be applicable for investments made by the Designated Employees of the AMC in scheme.</p> |

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| <p>Accounts Statements</p> | <p>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS or issue units in the dematerialized form as soon as possible but not later than 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription.</p> <p>For Folios covered in Consolidated Account Statement (CAS) the Depository shall send CAS investors that have opted for delivery via electronic mode, within 12 days from the month end and to investors that have opted for delivery via physical mode, within 15 days from the month end. For Folio not covered in CAS, the AMC / Registrar shall send the Account Statement within 15 days from the end of the month.</p> <p>The CAS issued for the half year (September / March) shall include:</p> <ol style="list-style-type: none"> 1. The amount of actual gross commission paid to the distributors (in absolute terms) during the half-year period against the concerned investors /unit holders total investments in each scheme. 2. Average Total Expense Ratio of the scheme (in percentage terms) for the half-year period for each Scheme's applicable plan (regular or direct or both) where the concerned investor / unit holder has actually invested in. <p>The half-yearly CAS shall not be issued to those investors who do not have any holdings in Schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <p>The CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September / March), shall be sent by mail/ email as per the timeline specified by the SEBI from time to time i.e. on or before 21st day of succeeding month by the Depositories to all such investors / unit holders which has demat account with nil balance and no transaction in securities or in folio has taken place during the period.</p> <p>The investor may request a physical Account Statement by writing / calling the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.</p> |
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| <p>Redemption</p> | <p>Units can be redeemed (sold back to the Mutual Fund) at the Redemption Price during the Ongoing Offer Period.</p> <p>The redemption or repurchase proceeds shall be dispatched / transferred to the unitholders within three working days from the date of receipt of valid redemption or repurchase request.</p> <p>Further, as per Clause 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024, in case of exceptional circumstances, additional timelines as prescribed by SEBI/AMFI will be applicable for transfer of redemption or repurchase proceeds to the unitholders. List of exceptional circumstances along with the applicable timeframe for transfer of such proceeds is available on AMFI website.</p> <p>If the redemption request amount exceeds the balance lying to the credit of the Unit Holder's said account, then the fund shall redeem the entire amount lying to the credit of the Unit Holder's account in that Scheme/Plan/Option.</p> <p>Where Units under a Scheme are held under both Direct and Regular Plans and the Redemption / Switch request pertains to the Regular Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Direct Plan. However, when Units under the requested Option are held only under one Plan, the request would be processed under such Plan.</p> <p>Redemption under dematerialized mode:</p> <ol style="list-style-type: none"> 1. The investor who holds units in the demat mode is required to place request for redemption directly with the Depository Participants. The Investor should provide request for redemption to their Depository Participants along with Depository Instruction Slip and such other documents as may be specified by the Depository Participants. 2. If the investor wishes to redeem the units held in demat mode with the AMC, in such case the investor is required to convert such units in the physical mode by submitting request for Rematerialization to the Depository Participants and after conversion of such units into the physical mode to the AMC for redemption of such units. 3. The investor can also redeem units held in demat mode through Stock Exchange Infrastructure. 4. The redemption request submitted to the AMC / Registrar directly for units held in demat mode shall be rejected. |
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| | <p>The Trustee may mandatorily redeem units of any unitholder in the event that it is found that the unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete or units are held by the unitholder in breach of the regulation.</p> |
| <p>Bank Mandate</p> | <p>It is mandatory for every applicant to provide the Bank Account Details including of Bank Account Number in the Application Form as prescribed by SEBI. Any Application Form without these details will be treated as incomplete. Such incomplete application will be rejected.</p> <p>In order to protect investors from fraudulent encashment of cheques, it is advised to mention scheme name and Investor PAN (on the face of the Cheque. All cheques should be drawn in favour of "Name of the Scheme A/c Investor PAN" for example "Quantum (Scheme Name) A/c ABCDE1234F (Investor PAN) " and crossed "Account Payee Only". A separate cheque must accompany each application/ Multiple cheques with single application are not permitted.</p> <p>In case of the minor, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent / legal guardian after completion of all KYC formalities.</p> <p>The investors can register up to 5 Bank Accounts in case of individual/ HUF and 10 Bank Accounts in case of non-individual, in a folio to receive the redemption/IDCW proceeds, selecting any one of the registered accounts as the default Bank account. The investors may also choose to receive the redemption/ IDCW proceeds in any of the registered bank account, by submitting the Multiple Bank Accounts Registration Form.</p> |
| <p>Delay in payment of redemption / repurchase proceeds/dividend/IDCW</p> | <p>The Asset Management Company shall be liable to pay interest to the unitholders at @ 15% per annum as specified vide clause 14.2 of Master Circular for Mutual Funds dated June 27,2024 for the period of such delay.</p> <p>The AMC will not be liable to pay interest, or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain details from the investor / unitholders for verification of identity or such other details relating to subscription of units under any applicable law or as may be requested by a regulatory body or any government authority which may result in delay in processing the application.</p> |

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| <p>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</p> | <p>The Unclaimed redemption and Income Distribution Cum Withdrawal (IDCW) amounts may be deployed by the Mutual Fund in call money market or money market instruments or in a separate plan for deployment of unclaimed amount of liquid / Money Market Mutual Fund Scheme.</p> <p>Investors / Unitholders, who claim the unclaimed amounts under the aforesaid Plans during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors / Unitholders who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>The list of names and address of investors in whose folios there are unclaimed amounts shall be available on website www.QuantumAMC.com. The details may be obtained by Unitholders by providing proper credentials (like PAN, date of birth etc.). The information on unclaimed amount and its prevailing value will be separately disclosed in the Statement of Accounts / Consolidated Account Statement.</p> |
| <p>Disclosure w.r.t investment by minors</p> | <p>Process for Investments made in the name of a Minor through a Guardian pursuant to para-No. 17.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.:</p> <ol style="list-style-type: none"> i. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. ii. The AMC will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. iii. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. iv. No investments (lumpsum/SIP/ switch in/ STP etc.) in the scheme would be allowed in minor folio once the minor attains majority i.e. 18 years of age. |

| | <p>v. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent / legal guardian after completion of all KYC formalities.</p> <p>Please refer the SAI for detailed process and documentation.</p> | | | | | | | | | | | | | | | | |
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| <p>Know Your Customer (KYC) Norms Effective April 1,2024</p> | <p>As per the SEBI Circular No. SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169 dated October 12, 2023, as amended from time to time, the KYC Registration Agencies (KRAs) shall verify the following attributes of records of all investors within 2 days of receipt of KYC records:</p> <ul style="list-style-type: none"> • PAN • Name • Address • Mobile number • Email id <p>If KRA is unable to verify the above attributes, such investors shall not be allowed to transact further until the attributes are verified. Investors should ensure that they provide their valid contact details [Email id / Mobile Number] to the AMC.</p> <table border="1" data-bbox="651 1133 1458 1995"> <thead> <tr> <th>KYC Status</th> <th>Existing Investor</th> <th>New Investor</th> <th>Remediation</th> </tr> </thead> <tbody> <tr> <td>KYC Validated</td> <td>Invest Seamlessly</td> <td>Invest Seamlessly</td> <td>No Action required</td> </tr> <tr> <td>KYC Registered</td> <td>Invest Seamlessly</td> <td>Allowed, Fresh set of KYC documents to be submitted</td> <td>KYC to be done using OVD (Officially Valid Document).</td> </tr> <tr> <td>KYC On-Hold / KYC Rejected</td> <td>KYC to be done using OVD</td> <td>KYC to be done using OVD</td> <td>Investor should ensure to do the following to change the status to Registered/Validated: <ol style="list-style-type: none"> 1. If KYC on hold due to PAN -AADHAR not seeded – Investor to complete PAN Aadhaar seeding. </td> </tr> </tbody> </table> | KYC Status | Existing Investor | New Investor | Remediation | KYC Validated | Invest Seamlessly | Invest Seamlessly | No Action required | KYC Registered | Invest Seamlessly | Allowed, Fresh set of KYC documents to be submitted | KYC to be done using OVD (Officially Valid Document). | KYC On-Hold / KYC Rejected | KYC to be done using OVD | KYC to be done using OVD | Investor should ensure to do the following to change the status to Registered/Validated: <ol style="list-style-type: none"> 1. If KYC on hold due to PAN -AADHAR not seeded – Investor to complete PAN Aadhaar seeding. |
| KYC Status | Existing Investor | New Investor | Remediation | | | | | | | | | | | | | | |
| KYC Validated | Invest Seamlessly | Invest Seamlessly | No Action required | | | | | | | | | | | | | | |
| KYC Registered | Invest Seamlessly | Allowed, Fresh set of KYC documents to be submitted | KYC to be done using OVD (Officially Valid Document). | | | | | | | | | | | | | | |
| KYC On-Hold / KYC Rejected | KYC to be done using OVD | KYC to be done using OVD | Investor should ensure to do the following to change the status to Registered/Validated: <ol style="list-style-type: none"> 1. If KYC on hold due to PAN -AADHAR not seeded – Investor to complete PAN Aadhaar seeding. | | | | | | | | | | | | | | |

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| | <p>2. If KYC on hold due to email / mobile validation failed – validate email id / mobile through KRA validation;</p> <p>3. Any other reason – Investor need to submit KYC form along with OVD documents.</p> <p>Note:</p> <p>1. NRI’s provisions with respect to portability of KYC Records have been relaxed for one year i.e. till April 30, 2026.</p> <p>2. Transaction Validation by either one of the attributes namely Mobile or Email is considered valid (including NRIs).</p> |
| Nomination | Investors subscribing to Mutual Fund units shall mandatorily provide nomination or opt out of nomination through the physical or online mode. The requirements for nomination shall be optional for jointly held folios. Please refer the SAI for detailed guidelines on Nomination. |

III. Other Details

| | | |
|--------------------------------|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A. Details of underlying Funds | Fund Name | Quantum Gold Fund |
| | Benchmark Name | Tier I Benchmark – Domestic Price of Gold |
| | Investment Objective | <p>The Investment Objective of the Scheme is to generate returns that are in line with the performance of gold and gold related instruments subject to tracking errors. However, investment in gold related instruments will be made if and when SEBI permits mutual funds to invest, in gold related instruments. The Scheme is designed to provide returns that before expenses, closely correspond to the returns provided by gold.</p> <p>There is no assurance that the Investment Objective of the Scheme will be achieved.</p> |
| | Investment Strategy | The Scheme will endeavor to track the domestic prices of gold by investing in physical Gold. Normally the Fund will receive physical Gold from the Market Makers / Eligible Investors against the exchange of QGF units in Creation Unit size as defined by the Fund. The AMC will analyze from time to time different ways of taking exposure in gold from the perspective of risk and returns and decide the same in |

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| | | the best interest of investors. For further details, kindly refer the website: www.QuantumAMC.com |
| | TER | 0.60% |
| | AUM (Rs.) | Rs. 450.95 Cr. |
| | Year Wise Performance | https://www.quantumamc.com/factsheets/combined/-1/0/0 |
| | Top 10 Holding Link of Quantum Gold Fund | https://www.quantumamc.com/FileCDN/Pdf/Top_10_holding_and_Fund_allocation.xlsx |
| B. Periodic Disclosures such as Half Yearly Disclosures, Half Yearly Results, Annual Report | <p>(I) Portfolio Disclosures</p> <p>The Fund will disclose portfolio (along with ISIN) in user friendly & downloadable spreadsheet format, as on the last day of the month / half year for the scheme on its website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com within 10 days from the close of each month / half year.</p> <p>In case of unitholders whose email addresses are registered, the Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month / half year respectively.</p> <p>The Fund will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English & Hindi, disclosing the hosting of the half yearly statement of the scheme's portfolio on the AMC's website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com. The Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholder.</p> <p>(II) Half - Yearly Financial Results</p> <p>The Fund shall within one month from the close of each half year, (i.e. March 31 and on September 30), host a soft copy of its unaudited financial results on its website www.QuantumAMC.com. Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>(III) Annual Report</p> <p>The AMC / Mutual Fund shall send the Scheme wise annual report or an abridged summary thereof within four months from the date of closure of the relevant accounting year i.e. March 31 each year to all investors / unit holders as per the following mode:</p> | |

- i. by e-mail to the investors / Unit holders whose e-mail address is available with the AMC / Fund.
- ii. in physical form to the investors / Unit holders whose email address is not registered with the AMC / Fund and/or those Unit holders who have opted / requested for the same.

The physical copies of the scheme wise annual report or abridged summary shall be made available to the investors / unit holders at the registered office of the AMC.

A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India.

The AMC / Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

(IV) Product Labelling / Risk O Meter

The Risk-o-meter shall have following six levels of risk:

- i. Low Risk
- ii. Low to Moderate Risk
- iii. Moderate Risk
- iv. Moderately High Risk
- v. High Risk and
- vi. Very High Risk

The evaluation of risk levels of a scheme shall be done pursuant to para-No. 17.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

Any change in risk-o-meter of the scheme or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to the unitholders of the scheme. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.

The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.

(V) Other Disclosure

To enhance investor awareness and information dissemination to investors, SEBI prescribes various additional disclosures to be made by Mutual Funds from time to time on its website/on the website of AMFI, stock exchanges, etc.

| | <p>These disclosures include Scheme Summary Documents, Investor charter (which details the services provided to Investors, Rights of Investors, various activities of Mutual Funds with timelines, DOs and DON'Ts for Investors, Grievance Redressal Mechanism, etc.)</p> <p>Investors may refer to the same.</p> | | | | | | | | | | | | | | | | | | | | | |
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| C. Transparency / NAV Disclosure | <p>NAV shall be calculated and disclosed on every Business Day. AMC shall update the NAV under separate head on the website of the Fund www.QuantumAMC.com and on the website of Association of Mutual Funds in India www.amfiindia.com by 10.00 A.M. of the next business day.</p> <p>Investors may obtain latest NAV through SMS by a specific request to the AMC.</p> | | | | | | | | | | | | | | | | | | | | | |
| D. Transaction charges and Stamp duty | <p>Transaction Charges – NIL</p> <p>Stamp Duty – 0.005%</p> <p>Please refer the SAI for more details.</p> | | | | | | | | | | | | | | | | | | | | | |
| E. Associate Transactions | Please refer the Statement of Additional Information. | | | | | | | | | | | | | | | | | | | | | |
| F. Taxation | <p>(a) TAX ON INCOME DISTRIBUTION (IDCW OPTION)</p> <table border="1"> <thead> <tr> <th>INVESTOR</th> <th>INCOME TAX RATE</th> <th>TDS</th> </tr> </thead> <tbody> <tr> <td>Resident Individuals / HUF / Domestic Company</td> <td>Applicable Slab rates + Surcharge as applicable + 4 % Health & Education Cess.</td> <td>10% (if income distributed is more than Rs.10,000 during Financial Year).</td> </tr> <tr> <td>Non-Resident</td> <td>20% plus Surcharge as applicable + 4% Health & Education Cess.</td> <td>20% plus Surcharge as applicable + 4% Health & Education Cess.</td> </tr> </tbody> </table> <p>(b) TAX ON CAPITAL GAINS *</p> <table border="1"> <thead> <tr> <th>INVESTOR (For Investment done on or after 1st April, 2023 and Redemption / Switch done on or after 1st April, 2025)</th> <th>LONG TERM (Holding period more than 24 months)</th> <th>SHORT TERM (Holding period less than 24 months)</th> </tr> </thead> <tbody> <tr> <td>1. Resident Individuals, HUF, Domestic Companies</td> <td>@12.5% Without Indexation.</td> <td>Applicable Slab Rates - Maximum 30%.</td> </tr> <tr> <td>2. FII's</td> <td>@12.5% Without Indexation.</td> <td>Applicable Slab Rates - Maximum 30%.</td> </tr> <tr> <td>3. Non-Resident Indians</td> <td>@12.5% Without Indexation. (TDS deducted @ 12.50%)</td> <td>Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%)</td> </tr> </tbody> </table> <p>*The mentioned Tax Rates shall be increased by applicable surcharge, if any and Health and Education Cess @4%. This shall apply to all the categories of taxpayers. TDS on</p> | 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.10,000 during Financial Year). | Non-Resident | 20% plus Surcharge as applicable + 4% Health & Education Cess. | 20% plus Surcharge as applicable + 4% Health & Education Cess. | INVESTOR (For Investment done on or after 1 st April, 2023 and Redemption / Switch done on or after 1 st April, 2025) | LONG TERM (Holding period more than 24 months) | SHORT TERM (Holding period less than 24 months) | 1. Resident Individuals, HUF, Domestic Companies | @12.5% Without Indexation. | Applicable Slab Rates - Maximum 30%. | 2. FII's | @12.5% Without Indexation. | Applicable Slab Rates - Maximum 30%. | 3. Non-Resident Indians | @12.5% Without Indexation. (TDS deducted @ 12.50%) | Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%) |
| 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.10,000 during Financial Year). | | | | | | | | | | | | | | | | | | | | |
| Non-Resident | 20% plus Surcharge as applicable + 4% Health & Education Cess. | 20% plus Surcharge as applicable + 4% Health & Education Cess. | | | | | | | | | | | | | | | | | | | | |
| INVESTOR (For Investment done on or after 1 st April, 2023 and Redemption / Switch done on or after 1 st April, 2025) | LONG TERM (Holding period more than 24 months) | SHORT TERM (Holding period less than 24 months) | | | | | | | | | | | | | | | | | | | | |
| 1. Resident Individuals, HUF, Domestic Companies | @12.5% Without Indexation. | Applicable Slab Rates - Maximum 30%. | | | | | | | | | | | | | | | | | | | | |
| 2. FII's | @12.5% Without Indexation. | Applicable Slab Rates - Maximum 30%. | | | | | | | | | | | | | | | | | | | | |
| 3. Non-Resident Indians | @12.5% Without Indexation. (TDS deducted @ 12.50%) | Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%) | | | | | | | | | | | | | | | | | | | | |

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| | Capital Gains on redemption/Switch out as applicable. For further details on Taxation, please refer the clause of Taxation of SAI. |
| G. Right of Unitholders | Please refer the Statement of Additional Information for details. |
| H. List of Official Point of Acceptance | Please refer the website link: https://www.quantumamc.com/contact-us |
| I. Penalties, Pending Litigation or proceedings, Finding of Inspections or Investigations for which actions may have been taken or is in the process of being taken by any Regulatory Authority | Please refer the website link: https://www.quantumamc.com/FileCDN/Pdf/Penalties-and-pending-litigations.pdf |

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

For and on behalf of Board of Directors of
Quantum Asset Management Company Private Limited

Sd/-
Seemant Shukla
Chief Executive Officer
Place: Mumbai
Date: November 27, 2025

INVESTOR SERVICE CENTERS/ OFFICIAL POINT OF ACCEPTANCE

Quantum Asset Management Company Pvt. Ltd. Mumbai: 1st Floor, Apeejay House, 3 Dinshaw Vachha Road, Backbay Reclamation, Churchgate, Mumbai - 400020

K-Fin Technologies Collection Centers

| SL No | Branch Name | Address |
|-------|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Bangalore | KFIN Technologies Limited No 35 Puttanna Road Basavanagudi Bangalore 560004 |
| 2 | Belgaum | KFIN Technologies Limited Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011 |
| 3 | Bellary | KFIN Technologies Limited Ground Floor 3rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103 |
| 4 | Davangere | KFIN Technologies Limited D No 162/6 1st Floor 3rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002 |
| 5 | Gulbarga | KFIN Technologies Limited H No 2-231 Krishna Complex 2nd Floor Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105 |
| 6 | Hassan | KFIN Technologies Limited Sas No: 490 Hemadri Arcade 2nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201 |
| 7 | Hubli | KFIN Technologies Limited R R Mahalaxmi Mansion Above Indusind Bank 2nd Floor Desai Cross Pinto Road Hubballi 580029 |
| 8 | Mangalore | KFIN Technologies Limited Shop No - 305 Marian Paradise Plaza 3rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka |
| 9 | Margoa | KFIN Technologies Limited Shop No 21 Osa Mall 1st Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601 |
| 10 | Mysore | KFIN Technologies Limited No 2924 2nd Floor 1st Main 5th Cross Saraswathi Puram Mysore 570009 |
| 11 | Panjim | KFIN Technologies Limited H. No. T-9 T-10 Affran Plaza 3rd Floor Near Don Bosco High School Panjim 403001 |
| 12 | Shimoga | KFIN Technologies Limited Jayarama Nilaya 2nd Corss Mission Compound Shimoga 577201 |
| 13 | Ahmedabad | KFIN Technologies Limited 401,Abc-1, Opp: Pushya Hospital,Off: C.G.Road,St. Xavier'S Corner, Navrangpura, Ahmedabad-380009 |
| 14 | Anand | KFIN Technologies Limited, 203 Saffron Icon, Opp Senior Citizen Garden, Mota Bazar, V V Nagar Anand-388120 |
| 15 | Baroda | KFIN Technologies Limited 1st Floor 125 Kanha Capital, Above Hdfc Bank, Opposite. Express Hotel, Alkapuri, Vadodara-07,390007 |
| 16 | Bharuch | KFIN Technologies Limited Shop No : 123, Nexus Business Hub,Near Dhiraj & Sons, Bharuch,392001 |
| 17 | Bhavnagar | KFIN Technologies Limited, office no 207,skyline square building, near Sanskar mandal,waghawadi Road, Bhavnagar,364001 |
| 18 | Gandhidham | KFIN Technologies Limited Off No-12 Plot No-300, Ground Floor, Shree Ambica Arcade Building, Near Hdfc Bank, Gandhidham, 370201 |
| 19 | Gandhinagar | KFIN Technologies Limited Office No 138, First Floor, Suyas Solitaire,Near Podar International School,Kudasan, Gandhinagar,382421 |
| 20 | Jamnagar | KFIN Technologies Limited 131, Madhav Plaza,Opp. Sbi Bank Jamnagar, 361001 |
| 21 | Junagadh | KFIN Technologies Limited Shop No. 201 2nd Floor V-Arcade Complex Near Vanzari Chowk MG Road Junagadh 362001 |
| 22 | Mehsana | KFIN Technologies Limited FF-21,Someswar Shopping Mall Modhera Road-Mehsana-384002 |
| 23 | Nadiad | KFIN Technologies Limited 311-3rd Floor City Centre,Near Paras Circle,Nadiad-387001 |
| 24 | Navsari | KFIN Technologies Limited 103 1st Floor Landmark Mall,Near Sayaji Vaibhav Library, Navsari,396445 |
| 25 | Rajkot | KFIN Technologies Limited 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001 |
| 26 | Surat | KFIN Technologies Limited Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat, 395002 |
| 27 | Valsad | KFIN Technologies Limited 406, 4th Floor, Dreamland Arcade,Tithal Road,Valsad, 396001 |
| 28 | Vapi | KFIN Technologies Limited Sa/11/A Wing, 2nd Floor, Solitaire Business Centre,Opp Dcb Bank,Vapi Gidc Char Rasta,Vapi-396195 |
| 29 | Chennai | KFIN Technologies Limited 9th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam Chennai - 600 034 |
| 30 | Calicut | KFIN Technologies Limited Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001 |
| 31 | Cochin | KFIN Technologies Limited Door No61/2784 Second Floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015 |
| 32 | Kannur | KFIN Technologies Limited 2nd Floor Global Village Bank Road Kannur 670001 |
| 33 | Kollam | KFIN Technologies Limited Sree Vigneshwara Bhavan Shastri Junction Kollam - 691001 |
| 34 | Kottayam | KFIN Technologies Limited 1st Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002 |
| 35 | Palghat | KFIN Technologies Limited No. 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001 |
| 36 | Tiruvalla | KFIN Technologies Limited 2nd Floorerinjery Complex Ramancharia Opp Axis Bank Tiruvalla 689107 |
| 37 | Trichur | KFIN Technologies Limited 4th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001 |
| 38 | Trivandrum | KFIN Technologies Limited, 3rd floor, No- 3B Tc-82/3417, Capitol Center, Opp Secretariat, Mg Road, Statue P O Trivandrum- 695001 |
| 39 | Coimbatore | KFIN Technologies Limited 3rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018 |
| 40 | Erode | KFIN Technologies Limited Address No 38/1 Ground Floor Sathy Road (Vcty Main Road) Sorna Krishna Complex Erode 638003 |
| 41 | Karur | KFIN Technologies Limited No 88/11 Bb Plaza Nmp Street K S Mess Back Side Karur 639002 |
| 42 | Madurai | KFIN Technologies Limited No. G-16/17 Ar Plaza 1st Floor North Veli Street Madurai 625001 |
| 43 | Nagercoil | KFIN Technologies Limited Hno 45 1st Floor East Car Street Nagercoil 629001 |
| 44 | Pondicherry | KFIN Technologies Limited No 122(10B) Muthumariamman Koil Street - Pondicherry 605001 |
| 45 | Salem | KFIN Technologies Limited No.6 Ns Complex Omalur Main Road Salem 636009 |
| 46 | Tirunelveli | KFIN Technologies Limited 55/18 Jeney Building 2nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 620701 |
| 47 | Trichy | KFIN Technologies Limited No 23C/1 E V R Road Near Vekkallamman Kalyana Mandapam Putthur-Trichy 620017 |
| 48 | Tuticorin | KFIN Technologies Limited 4 - B A34 - A37 Mangalmani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 |
| 49 | Vellore | KFIN Technologies Limited No 2/19 1st Floor Vellore City Centre Anna Salai Vellore 632001 |
| 50 | Agartala | KFIN Technologies Limited Old Rms Chowmuhani,Opp-Rhymond Showroom,Near Jana Sabak Saloon,Agartala, West Tripura, 795001 |
| 51 | Guwahati | KFIN Technologies Limited 4th Floor, Ganapati Enclave, G.S. Road, Near Bora Service, Guwahati 781007 |
| 52 | Shillong | KFIN Technologies Limited Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001 |
| 53 | Silchar | KFIN Technologies Limited Above RK Associates, 2nd Floor, NN Dutta Road, Near Gurudwara, Shillongpatt, Silchar 788001 |
| 54 | Ananthapur | KFIN Technologies Limited #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001 |
| 55 | Guntur | KFIN Technologies Limited 2nd Shatter 1st Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002 |

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| 56 | Hyderabad | KFIN Technologies Limited, 2nd Floor Ibs Station, Lower Concourse 1, Situated In Jubilee Bus Metro Station, Secunderabad 500009 |
| 57 | Karimnagar | KFIN Technologies Limited 2nd Shutterhno. 7-2-607 Sri Matha Complex Mankammahota-Karimnagar 505001 |
| 58 | Kurnool | KFIN Technologies Limited Shop No.47 2nd Floor S Komda Shopping Mall Kurnool 518001 |
| 59 | Nanded | KFIN Technologies Limited Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601 |
| 60 | Rajahmundry | KFIN Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1st Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry Ap- 533101 |
| 61 | Solapur | KFIN Technologies Limited Shop No 106, Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007 |
| 62 | Srikakulam | KFIN Technologies Ltd, D No:1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside IK Rao Building, Palakonda Road, Srikakulam Dist Andhra Pradesh - 532001 |
| 63 | Tirupathi | KFIN Technologies Limited Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501 |
| 64 | Vijayawada | KFIN Technologies Limited Hno26-23 1st Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010 |
| 65 | Visakhapatnam | KFIN Technologies Limited Dno: 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016 |
| 66 | Warangal | KFIN Technologies Limited Shop No.22 Ground Floor Warangal City Center 15-1-237 Mlugu Road Junction Warangal 506002 |
| 67 | Khammam | KFIN Technologies Limited 11-4-3/3 Shop No. S-9 1st Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 |
| 68 | Hyderabad (Gachibowli) | KFIN Technologies Limited Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032 |
| 69 | Akola | KFIN Technologies Limited Shop No 25 Ground Floor Yamuna Tarang Complex Murtzapur Road NH No- 6 Opp Radhakrishna Talkies Akola 444004 Maharashtra |
| 70 | Amaravathi | KFIN Technologies Limited Shop No. 21 2nd Floor Above Axis Bank Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 |
| 71 | Aurangabad | KFIN Technologies Limited Shop No B 38 Motiwala Trade Center Niral Bazar Aurangabad 431001 |
| 72 | Bhopal | KFIN Technologies Limited 5f-13 Gurukripa Plaza 2nd Floor Plot No.48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011 |
| 73 | Dhule | KFIN Technologies Limited Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 |
| 74 | Indore | KFIN Technologies Limited 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore M.P. 452001 |
| 75 | Jabalpur | KFIN Technologies Limited 2nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001 |
| 76 | Jalgaon | KFIN Technologies Limited 3rd Floor 269 Jeez Plaza Balmir Peth Near Kishore Agencies Jalgaon 425001 |
| 77 | Nagpur | KFIN Technologies Limited Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010 |
| 78 | Nashik | KFIN Technologies Limited 5-9 Second Floor Suyejit Sankul Sharanpur Road Nasik 422002 |
| 79 | Sagar | KFIN Technologies Limited 2nd Floor/Above Shiva Kanchi Mandir 5 Civil Lines Sagar Madhya Pradesh -470001 India |
| 80 | Ujjain | KFIN Technologies Limited 227, 2nd Floor Heritage Plaza,Above Vishal Megha Mart, Near Hotel Kshipra, Ujjain M.P. - 456010 |
| 81 | Asansol | KFIN Technologies Limited 112/N G. T. Road Bhangra Pachil G T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303 |
| 82 | Balasure | KFIN Technologies Limited 1-B 1st Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasure 756001 |
| 83 | Bankura | KFIN Technologies Limited Plot Nos- 80/1/Anatunchati Mahalla 3rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101 |
| 84 | Berhampur (Or) | KFIN Technologies Limited Opp Divya Nandan Kalyan Mandap 3rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 |
| 85 | Bhilai | KFIN Technologies Limited Office No.2 1st Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020 |
| 86 | Bhubaneswar | KFIN Technologies Limited A/181 Back Side Of Shivam Honda Show Room Saheed Nagar-Bhubaneswar 751007 |
| 87 | Bilaspur | KFIN Technologies Limited Shop No.306 3rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001 |
| 88 | Bokaro | KFIN Technologies Limited City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004 |
| 89 | Burdwan | KFIN Technologies Limited Saluja Complex; 846 Laxmipur G T Road Burdwan; P: Burdwan & Dist: Burdwan-East Pin: 713101 |
| 90 | Chinsura | KFIN Technologies Limited No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101 |
| 91 | Cuttack | KFIN Technologies Limited Shop No-45 2nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Daroga Bazar Cuttack- 753001 |
| 92 | Dhanbad | KFIN Technologies Limited 208 New Market 2nd Floor Bank More - Dhanbad 826001 |
| 93 | Durgapur | KFIN Technologies Limited Mw-16 Bengal Ambuja 2nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216 |
| 94 | Gaya | KFIN Technologies Limited Property No. 71045129 Ground Floorhotel Skylark Swaipur Road - Gaya 823001 |
| 95 | Jalpaiguri | KFIN Technologies Limited D B C Road Opp Niral Hotel Opp Niral Hotel Opp Niral Hotel Jalpaiguri 735101 |
| 96 | Jamshedpur | KFIN Technologies Limited Madhukunj 3rd Floor Q Road Sakchi Bistapur East Singhbhnm Jamshedpur 831001 |
| 97 | Kharagpur | KFIN Technologies Limited Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304 |
| 98 | Kolkata | KFIN Technologies Limited 2/1 Russel Street 4th floor Kankaria Centre Kolkata 700071 Wb |
| 99 | Malda | KFIN Technologies Limited Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 |
| 100 | Patna | KFIN Technologies Limited, Flat No - 102, 2Bhk, Maa Bhawani Shardalay, Exhibition Road, Patna-800001 |
| 101 | Rajpur | KFIN Technologies Limited, Office No- 401, 4th Floor, Pithalla Plaza, Fafadhi Chowk, Rajpur -492001 |
| 102 | Ranchi | KFIN Technologies Limited Room No 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi-834001 |
| 103 | Rourkela | KFIN Technologies Limited 2nd Floor Main Road Uditi Nagar Sundargarh Rourkela 769012 |
| 104 | Sambalpur | KFIN Technologies Limited First Floor; Shop No. 219 Saheed Plaza Golebazar; Sambalpur Sambalpur 768001 |
| 105 | Siliguri | KFIN Technologies Limited Nanak Complex 2nd Floor Sevoke Road - Siliguri 734001 |
| 106 | Agra | KFIN Technologies Limited, 3rd Floor, 303 Corporate Park, Block No- 109, Sanjay Place, Agra -282002, Uttar Pradesh |
| 107 | Aligarh | KFIN Technologies Limited, 1st Floor Sevi Complex,Lekhraj Nagar Centre Point, Samad Road, Aligarh-202001, Uttar Pradesh |
| 108 | Prayagraj | KFIN Technologies Limited, Shop No- 11-9, 3rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashkhatt Road Civil Station, Prayagraj- 211001, Uttar Pradesh |
| 109 | Ambala | KFIN Technologies Limited 6349 2nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001 |
| 110 | Azamgarh | KFIN Technologies Limited, Shop No 18 Nagar Palika, Infront Of Treasury Office, Civil Lines, Azamgarh-276001, Uttar Pradesh |

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| 111 | Bareilly | KFin Technologies Limited,1st Floor, Rear Side, A - Square Building, 54-Civil Lines,Ayub Khan Chauraha,Bareilly-243001, Uttar Pradesh |
| 112 | Begusarai | KFin Technologies Limited, Sri Ram Market, Kali Asthan Chowk, Mathihani Road, Begusarai-851101, Bihar |
| 113 | Bhagalpur | KFin Technologies Limited, 2nd Floor Chandrakol Complex, Radha Rani Sinha Road, Ghantaghar, Bhagalpur-812001, Bihar |
| 114 | Darbhanga | KFin Technologies Limited H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007, Bihar |
| 115 | Dehradun | KFin Technologies Limited Shop No- 809/799, Street No- 2A, Rajender Nagar,Near Sheesha Lounge, Kaulagarh Road, Dehradun -248003, Uttarakhand |
| 116 | Deoria | KFin Technologies Limited, 1st Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria- 274001, Uttar Pradesh |
| 117 | Faridabad | KFin Technologies Limited A-2B 2nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001 |
| 118 | Ghaziabad | KFin Technologies Limited FF - 31 Konark Building Rajnagar - Ghaziabad 201001 |
| 119 | Ghazipur | KFin Technologies Limited Rani Katra, Mahuabagh, Infront Of Shubhra Hotel, Ghazipur - 233001, Uttar Pradesh |
| 120 | Gonda | KFin Technologies Limited,782 Shiv Sadan, Iti Road, Near Raghukul Vidya Peeth, Civil Lines Gonda-271001 Uttar Pradesh |
| 121 | Gorakhpur | KFin Technologies Limited, Cross Road The Mall, Shop No 8-9, 4Th Floor, Bank Road, Gorakhpur 273001, Uttar Pradesh |
| 122 | Gurgaon | KFin Technologies Limited No. 212A 2nd Floor Vipul Agora M. G. Road - Gurgaon 122001 |
| 123 | Gwalior | KFin Technologies Limited, T-303 3rd Floor, Vasundhara Tower, Near Axis Bank In Front Of Virendra Villa, Patel Nagar, City Centre, Gwalior-474011, Madhya Pradesh |
| 124 | Haldwani | KFin Technologies Limited,Shop No 5,Kmnv Shopping Complex, Haldwani 263139, Uttarakhand |
| 125 | Haridwar | KFin Technologies Limited,Shop No - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410, Uttarakhand |
| 126 | Hissar | KFin Technologies Limited Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 |
| 127 | Jhansi | KFin Technologies Limited, 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001 |
| 128 | Kanpur | KFin Technologies Limited,15/46 B Ground Floor,Opp : Muir Mills,Civil Lines,Kanpur 208001 |
| 129 | Lucknow | KFin Technologies Limited, Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001 |
| 130 | Mandi | KFin Technologies Limited House No. 99/11 3rd Floor Opposite Gss Boy School School Bazar Mandi 175001 |
| 131 | Mathura | KFin Technologies Limited, Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001, Uttar Pradesh |
| 132 | Meerut | KFin Technologies Limited Shop No- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India |
| 133 | Mirzapur | KFin Technologies Limited Triveni Campus, 2nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001, Uttar Pradesh |
| 134 | Moradabad | KFin Technologies Limited,Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad-244001, Uttar Pradesh |
| 135 | Morena | KFin Technologies Limited, House No. Hig 959,Near Court,Front Of Dr. Lal Lab,Old Housing Board Colony,Morena 476001 Madhya Pradesh |
| 136 | Muzaffarpur | KFin Technologies Limited 1st Floor, Saroj Complex, Diwan Road, Muzaffarpur -842001, Bihar |
| 137 | Noida | KFin Technologies Limited F-21 2nd Floor Near Kalyan Jewellers Sector-18 Noida 201301 |
| 138 | Panipat | KFin Technologies Limited Shop No. 20 1st Floor Bnk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana |
| 139 | Renukoot | KFin Technologies Limited C/O Mallick Medical Store, Bangali Katra Main Road,Renukoot Dist. Sonbhadra -231217, Uttar Pradesh |
| 140 | Rewa | KFin Technologies Limited, Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001, Madhya Pradesh |
| 141 | Rohtak | KFin Technologies Limited Office No- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001 |
| 142 | Roorkee | KFin Technologies Limited, Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. Uttarakhand |
| 143 | Satna | KFin Technologies Limited, 1st Floor, Gopal Complex, Rewa Road,Near Bus Stand, Satna-485001, Madhya Pradesh |
| 144 | Shimla | KFin Technologies Limited 1st Floor Hills View Complex Near Tara Hall Shimla 171001 |
| 145 | Shivpuri | KFin Technologies Limited, A. B. Road,In Front Of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551, Madhya Pradesh |
| 146 | Sitapur | KFin Technologies Limited, 12/12 Surya Complex,Station Road,Uttar Pradesh,Sitapur 261001, Uttar Pradesh |
| 147 | Solan | KFin Technologies Limited Disha Complex 1st Floor Above Axis Bank Rajgarh Road Solan 173212 |
| 148 | Sonepat | KFin Technologies Limited PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001 |
| 149 | Sultanpur | KFin Technologies Limited 1st Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur- 228001 Uttar Pradesh |
| 150 | Varanasi | KFin Technologies Limited D 64 / 127 C - H Arihant Complex, 2nd Floor,Sigra (Near Petrol Pump) Varanasi (U P)-221010 |
| 151 | Yamuna Nagar | KFin Technologies Limited B-V 185/A 2nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001 |
| 152 | Kolhapur | KFin Technologies Limited 605/1/4 E Ward Shahupuri 2nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001 |
| 153 | Mumbai | KFin Technologies Limited 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Of India Fort Mumbai - 400 001 |
| 154 | Pune | *KFin Technologies Limited Ayaan Chandrika, Office No. 14,15,16 Second Floor HNO 1315, FPL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar Pune Maharashtra -411005* |
| 155 | Vashi | KFin Technologies Limited, Haware Infotech Park 902, 9Th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703 |
| 156 | Andheri | KFin Technologies Limited. Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East, Mumbai 400069 |

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| 157 | Borivali | KFin Technologies Limited, Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092 |
| 158 | Thane | KFin Technologies Limited Room No. 302 3rd Floor Ganga Prasad Building Near Rbi Bank Ltd Ram Maruti Cross Road Naupada Thane West Thane - 400602 |
| 159 | Ajmer | KFin Technologies Limited, C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001 |
| 160 | Alwar | KFin Technologies Limited Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001 |
| 161 | Amritsar | KFin Technologies Limited Sco 5 2nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001 |
| 162 | Bhatinda | KFin Technologies Limited Mcb -Z-3-01043 2 Floor Goniana Road Opposite Nippon India Mt Gf Road Near Hanuman Chowk Bhatinda 151001 |
| 163 | Bhilwara | KFin Technologies Limited Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 |
| 164 | Bikaner | KFin Technologies Limited H.No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001 |
| 165 | Chandigarh | KFin Technologies Limited First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022 |
| 166 | Ferozpur | KFin Technologies Limited The Mall Road Chawla Building 1st Floor Opp. Centrail Jail Near Hanuman Mandir Ferozpur 152002 |
| 167 | Hoshiarpur | KFin Technologies Limited Unit #F-6 The Mall Complex 2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001 |
| 168 | Jaipur | KFin Technologies Limited Office No 101 1st Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001 |
| 169 | Jalandhar | KFin Technologies Limited Office No 7 3rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001 |
| 170 | Jammu | KFin Technologies Limited 10/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K |
| 171 | Jodhpur | KFin Technologies Limited Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003 |
| 172 | Karnal | KFin Technologies Limited 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001 |
| 173 | Kota | KFin Technologies Limited D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007 |
| 174 | Ludhiana | KFin Technologies Limited Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001 |
| 175 | Moga | KFin Technologies Limited 1st Floor,utt Road Mandir Wali Gali Civil Lines Barat Garh Moga 142001 |
| 176 | New Delhi | KFin Technologies Limited 305 New Delhi House 27 Barakhamba Road - New Delhi 110001 |
| 177 | Pathankot | KFin Technologies Limited 2nd Floor Sahni Arcade Complex Adj Indira Colony Gate Railway Road Pathankot 145001 |
| 178 | Patiala | KFin Technologies Limited B- 17/423 Lower Mall Patiala Opp Modci College Patiala 147001 |
| 179 | Sikar | KFin Technologies Limited First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001 |
| 180 | Sri Ganganagar | KFin Technologies Limited Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 |
| 181 | Udaipur | KFin Technologies Limited Shop No. 202 2nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001 |
| 182 | Eluru | KFin Technologies Ltd D.No: 38-15-1/1, Vaibhav Fort, Agraharam, Western Street, Eluru Andhra Pradesh - 534001 |
| 183 | chandrapur | KFin Technologies Limited C/O Global Financial Services,2nd Floor, Raghuvanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442401 |
| 184 | Ghatkopar | KFin Technologies Limited 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 |
| 185 | Satara | KFin Technologies Limited G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 |
| 186 | Ahmednagar | KFin Technologies Limited, Above Shubham Mobile & Home Appliances, 1st Floor, Tilak Road, Maliwada Ahmednagar, Maharashtra 414001 |
| 187 | Nellore | KFin Technologies Limited, H. No: 216/2/561, Ramarao Complex-2 3rd Floor, Shop No: 305, Nagula Mitta Road,(Indira Bhavan), Opp: Bank Of Baroda, Nellore Pin : 524001 |
| 188 | Kalyan | KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301 |
| 189 | Korba | KFin Technologies Limited, Office No #202, 2nd Floor, Ircr Qube, 97 T. P. Nagar, Korba-495677, Chhatisgarh |
| 190 | Ratlam | KFin Technologies Limited 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001 |
| 191 | Tinsukia | KFin Technologies Limited 3rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chirwapatty Road, Tinsukia Assam - 786125 |
| 192 | Saharanpur | KFin Technologies Limited, 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur-247 001, Uttar Pradesh |
| 193 | Kalyani | KFin Technologies Limited Ground Floor,H No B-7/275, Kalyani, Kalyani Ho, Nadia, West Bengal - 741235 |
| 194 | Hosur | KFin Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109 |
| 195 | Malappuram | KFin Technologies Limited, MMB/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519 |
| 196 | Serampore | KFin Technologies Limited, Hinterland-II,GR.Floor, 6A Roy Ghat Lane, Serampore, Hooghly,West Bengal,712201 |
| 197 | Alappuzha | KFin Technologies Limited, Sree Rajarajeswari Building,Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala 688011 |
| 198 | Palghar | KFin Technologies Limited,The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar Maharashtra 401404 |
| 199 | Sangli | KFin Technologies Limited,514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli - 416416, Maharashtra |
| 200 | Cooch behar | KFin Technologies Limited Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, West BengalPIN-735101 |

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