



SCHEME INFORMATION DOCUMENT

QUANTUM LIQUID FUND

(An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk)

Continuous Offer of Units at NAV Based Prices

PRODUCT LABEL

This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer (Tier I)
<ul style="list-style-type: none"> Income over the short term Investments in debt / money market instruments. 	<p>The risk of the scheme is Low Risk</p>	<p>The risk of the benchmark is Low to Moderate Risk</p>
Tier I Benchmark: CRISIL Liquid Debt A-I Index		

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

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

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

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.

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.

PARTICULARS	PAGE NO.
SECTION I	4
PART I. HIGHLIGHTS / SUMMARY OF THE SCHEME	4
DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY	11
PART II. INFORMATION ABOUT THE SCHEME	12
A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?	12
B. WHERE WILL THE SCHEME INVEST?	14
C. WHAT ARE THE INVESTMENT STRATEGIES?	14
D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?	18
E. WHO MANAGES THE SCHEME?	18
F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEME OF THE MUTUAL FUND?	19
G. HOW HAS THE SCHEME PERFORMED	19
H. ADDITIONAL SCHEME RELATED DISCLOSURES	21
PART III - OTHER DETAILS	22
A. COMPUTATION OF NAV	22
B. ANNUAL SCHEME RECURRING EXPENSES	23
C. LOAD STRUCTURE	25
SECTION II	26
I. INTRODUCTION	26
A. DEFINITIONS/INTERPRETATION	26
B. RISK FACTORS	26
C. RISK MITIGATION STRATEGIES	29
II. INFORMATION ABOUT THE SCHEME	30
A. WHERE WILL THE SCHEME INVEST	30
B. WHAT ARE THE INVESTMENT RESTRICTIONS?	33
C. FUNDAMENTAL ATTRIBUTES	35
D. OTHER SCHEME SPECIFIC DISCLOSURES	36
III. OTHER DETAILS	50
A. PERIODIC DISCLOSURES	50
B. TRANSPARENCY/NAV DISCLOSURE	51
C. TRANSACTION CHARGES AND STAMP DUTY	52
D. TAXATION	52
E. LIST OF OFFICIAL POINTS OF ACCEPTANCE	53

SECTION I
Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	Quantum Liquid Fund
II.	Category of the Scheme	Liquid Fund
III.	Scheme type	An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.
IV.	Scheme Code	QTMM/O/O/LIF/06/03/0002
V.	Investment objective	The primary investment objective of the Scheme is to provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.
VI.	Liquidity	The Scheme offers purchases and redemptions of units on all Business Days on an ongoing basis at NAV based prices.
VII.	Benchmark	Tier I Benchmark: CRISIL Liquid Debt A-I Index The Benchmark is representative of the Fund's Investment Objectives & Asset Allocation and most suited for comparison for performance of the scheme.
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 11.00 p.m. on every Business Day.
IX.	Applicable timelines	<u>Dispatch of redemption proceeds:</u> 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. <u>Dispatch of IDCW payment:</u> The Income Distribution Cum Capital Withdrawal payment shall be dispatched to the unitholders within seven working days from the record date.
X.	Plans and Options Plans/Options and sub options under the Scheme	Plans available under the Scheme: <ul style="list-style-type: none"> • Direct Plan • Regular Plan Options under each Plan(s): <ul style="list-style-type: none"> • Growth Option • Monthly Income Distribution Cum Capital Withdrawal Option (IDCW) <ul style="list-style-type: none"> (i) Payout of Income Distribution cum Capital Withdrawal (IDCW) Facility (ii) Reinvestment of Income Distribution cum Capital Withdrawal (IDCW) Facility

- Daily Reinvestment of Income Distribution cum Capital Withdrawal Option (IDCW)

(a) Growth Option:

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.

(b) Monthly Income Distribution cum Capital Withdrawal Option (IDCW)

In the Monthly Income Distribution cum Capital Withdrawal Option, the fund will endeavour to declare regular Income Distribution on a monthly basis.

Monthly Income Distribution cum Capital Withdrawal Option has two facilities namely Payout of Income Distribution cum Capital Withdrawal Facility and Re-investment of Income Distribution cum Capital Withdrawal Facility.

Income will be declared on every 25th of the month or on the next Business Day if 25th of the month is not a Business Day. The Income declared will be paid to the Unitholders within 7 working days from the declaration of the Income Distribution. If the Income Distribution payable to the Unitholder under the Payout of Income Distribution cum Capital Withdrawal Facility is less than or equal to Rs. 500/-, then the Income Distributed will be compulsorily reinvested in the same Facility.

Income will be distributed from the available distributable surplus after the deduction of TDS and applicable surcharge, if any.

Under the Reinvestment of Income Distribution cum Capital Withdrawal Facility, the Fund will endeavour to declare regular income distribution on a monthly basis. The income distributed would be re-invested to the credit of the Unitholder's account at the ex-Dividend NAV by way of additional Units of the Scheme and no Payout of the Income Distributed will take place.

The amount of Reinvestment of Income will be net of tax deducted at source, wherever applicable. On re-investment of Income Distributed, the number of Units to the credit of Unitholder will increase to the extent of the Re-investment of Income based on the Applicable NAV as explained above.

Please note that the Income Distribution is subject to availability of distributable surplus, if any. There is no assurance or guarantee to Unitholders as to the rate of Income Distribution nor that the Income Distribution will be regularly paid, though it is the intention of the Mutual Fund to make regular Income Distribution under this Facility.

(c) Daily Reinvestment of Income Distribution cum Capital Withdrawal (IDCW) Option

In the Daily Reinvestment of Income Distribution cum Capital Withdrawal Option, the Fund will endeavour to declare regular Income Distribution on a daily basis. The Income declared under this Option would be re-invested to the credit of the

Unitholder's account at the ex-Dividend NAV by way of additional Units of the Scheme and no payout of Income will take place.

Please note that the Income Distribution is subject to availability of distributable surplus, if any. There is no assurance or guarantee to Unitholders as to the rate of Income Distribution nor that the Income Distribution will be regularly paid, though it is the intention of the Mutual Fund to make regular Income Distribution under this Option.

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 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.

Plans for Deployment of Unclaimed Amounts:

Following are the plans in Quantum Liquid Fund for deployment of Unclaimed Redemption / IDCW Amounts in the Schemes of Quantum Mutual Fund:

		<div>(i) Unclaimed IDCW Plan Below 3 years</div> <div>(ii) Unclaimed IDCW Plan Above 3 years</div> <div>(iii) Unclaimed Redemption Plan Below 3 years</div> <div>(iv) Unclaimed Redemption Plan Above 3 years</div> <div>The above plans shall not be available for subscriptions / switch in by the Investors / Unitholders.</div> <div>For further details of the above plans, kindly refer the SAI.</div>																
XI.	Load Structure	<div>Exit Load: The exit load on a graded basis will be levied as follows:</div> <table><tr><th>Investor Exit Upon Subscription</th><th>Exit Load as a % of Redemption Proceeds</th></tr><tr><td>Day 1</td><td>0.0070%</td></tr><tr><td>Day 2</td><td>0.0065%</td></tr><tr><td>Day 3</td><td>0.0060%</td></tr><tr><td>Day 4</td><td>0.0055%</td></tr><tr><td>Day 5</td><td>0.0050%</td></tr><tr><td>Day 6</td><td>0.0045%</td></tr><tr><td>Day 7 onwards</td><td>NIL</td></tr></table>	Investor Exit Upon Subscription	Exit Load as a % of Redemption Proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	NIL
Investor Exit Upon Subscription	Exit Load as a % of Redemption Proceeds																	
Day 1	0.0070%																	
Day 2	0.0065%																	
Day 3	0.0060%																	
Day 4	0.0055%																	
Day 5	0.0050%																	
Day 6	0.0045%																	
Day 7 onwards	NIL																	
XII.	Minimum Application Amount/switch in	<div>(a) Growth Option - Rs. 5,000/-and in multiples of Re.1/- thereafter.</div> <div>(b) Monthly IDCW Option - Rs. 10,000/-and in multiples of Re.1/- thereafter.</div> <div>(c) Daily Reinvestment of Income Distribution Cum Capital Withdrawal (IDCW) Option- Rs. 1,00,000/-and in multiples of Re.1/- thereafter.</div>																
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	During Market Dislocation and Re-opening of Scheme After Announcement of Winding Up. For details, kindly refer the SAI.																
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: 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><tr><th>Frequency</th><th>Eligible Dates</th><th>Minimum Amount Per Instalment</th><th>Minimum Instalments</th></tr><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><tr><td>Fortnightly</td><td>Any day of alternative Week</td><td>Rs. 500 and in multiple of Re. 1 thereafter</td><td>10 instalments</td></tr><tr><td>Monthly</td><td>Any date (except 29, 30, 31st)</td><td>Rs. 500 and in multiple of Re. 1 thereafter</td><td>12 instalments</td></tr><tr><td>Quarterly</td><td>Any date (except 29, 30, 31st)</td><td>Rs. 500 and in multiple of Re. 1 thereafter</td><td>12 instalments</td></tr></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	Fortnightly	Any day of alternative Week	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments	Monthly	Any date (except 29, 30, 31 st)	Rs. 500 and in multiple of Re. 1 thereafter	12 instalments	Quarterly	Any date (except 29, 30, 31 st)	Rs. 500 and in multiple of Re. 1 thereafter	12 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, 30, 31 st)	Rs. 500 and in multiple of Re. 1 thereafter	12 instalments																							
Quarterly	Any date (except 29, 30, 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	

- **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, 30,31 st)	Rs. 500 and in multiple of Re. 1 thereafter	12 instalments
Quarterly	Any date (except 29, 30,31 st)	Rs. 500 and in multiple of Re. 1 thereafter	12 instalments
Minimum balance to start STP: Rs.5000/-			

		<ul style="list-style-type: none">• Systematic Withdrawal Plan (SWP) <p>A plan enabling investors to withdraw sums from their unit accounts in the Scheme at periodic intervals.</p> <table><tr><th>Frequency</th><th>Eligible Dates</th><th>Minimum Amount Per Instalment</th><th>Minimum Instalments</th></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><tr><td>Fortnightly</td><td>Any day of alternative Week</td><td>Rs. 500 and in multiple of Re. 1 thereafter</td><td>10 instalments</td></tr><tr><td>Monthly</td><td>Any date</td><td>Rs. 500 and in multiple of Re. 1 thereafter</td><td>10 instalments</td></tr><tr><td>Quarterly</td><td>Any date</td><td>Rs. 500 and in multiple of Re. 1 thereafter</td><td>10 instalments</td></tr></table> <p>Minimum balance to start SWP: Rs.5000/-</p> <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>Instant Redemption (Access) Facility</p> <p>This facility enables an investor to receive credit redemption proceeds to registered bank account instantly from the receipt of Instant Redemption Request using Immediate Payment Services (IMPS) provided by various banks.</p> <p>The maximum redemption amount shall be Rs. 50,000 or 90% of latest value of investment (as per last available NAV on records) in the scheme, whichever is lower. This limit shall be applicable per calendar day, per scheme, per investor.</p> <p>For further details of above special products / facilities, kindly refer the SAI.</p>	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
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																			
XXII.	Weblink	TER for Last 6 months: https://www.quantumamc.com/FileCDN/Pdf/TER.xlsx Daily TER: https://www.quantumamc.com/regulatory-document#collapseSix Factsheet: https://www.quantumamc.com/factsheets/combined/-1/0/0																				

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 Liquid 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
Money Market Instruments and other short term debt instruments with maturity / residual maturity* upto 91 days	0%	100%

* In case of securities where the principal is to be repaid in a single payout the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security. In case of securities with put and call options (daily or otherwise) the residual maturity of the securities shall not be greater than 91 days. In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.

The Cumulative Gross Exposure across Money Market Instruments and other short term debt instruments with maturity / residual maturity upto 91 days 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.

The Scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities.

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	Securities Lending	Nil	Para 12.11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
2	Interest Rate Derivatives – interest rate futures/options/swaps	Nil	Para 12.1 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
3	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
4	Structured Obligations / Credit Enhanced Debt	Nil	Para 12.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
5	Repo / Reverse Repo of Corporate Debt Securities	Nil	Para 12.18.1.1 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
6	Debt Instruments having Special Features	Nil	Para 12.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
7	Foreign debt Securities	Nil	Para 12.19.2.4 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 objectives 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:

(a) Debt & Money Market Instruments and other short term debt instruments with maturity / residual maturity upto 91 days.

The fund would be invested in the following debt and money market instruments including but not restricted to:

1. Commercial Papers
2. Certificate of Deposits
3. Treasury Bills
4. Securities issued by Central and State Government
5. Repos/reverse repos in securities issued by central government and state government securities
6. Securities guaranteed by the Central and State Government
7. Corporate Debt securities
8. Debt obligations of banks and financial institutions
9. Fixed Deposits issued by scheduled commercial banks
10. Bills of Exchange issued by scheduled commercial banks
11. Tri-Party Repo (TREPs)
12. MIBOR related instruments
13. Usance, trade and commercial bills accepted/co-accepted by banks

C. WHAT ARE THE INVESTMENT STRATEGIES?

Investment Strategy

The primary investment objective of the Scheme is to provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments.

The fund management team would endeavor to maintain consistent performance in the Scheme by balancing yields and safety as well as maintaining high liquidity.

Various risks carried by debt investments such as Interest Rate Risk, Liquidity Risk, default Risk, etc. cannot be eliminated, but can be minimized by diversification and hedging.

The fund management team has a Dynamic Model in place to balance and minimize the various risks in the debt markets.

The fund management team would actively track the local interest rate markets as well as the developments in global markets and accordingly rebalance the portfolio of the Scheme.

The investment objective would be achieved in the following order of priority:

- **Legality & compliance** – Ensuring that the portfolio is at all times completely compliant with all rules and regulations – internal and external.
- **Portfolio Liquidity** – Ensuring that the Portfolio can be liquidated at minimal impact cost to the investors.

- **Capital Preservation** – Ensuring that the investments are made in a manner to minimize market risks and choosing securities which have low default / Downgrade risk.
- **Yield and Return Enhancement** – After meeting the above objectives, the rigorous and in-depth research and analysis of the macro-economic situation and fixed income markets should provide for timely investment opportunities which enhance the total returns for an investor – on a risk adjusted basis.

The fund management team would actively track the local interest rate markets as well as the developments in global markets and accordingly rebalance the portfolio of the Scheme.

The overall Investment strategy revolves around the above laid down Investment Objectives as investors in a Liquid Fund seek optimal deployment of their surplus funds. Although the investment pattern for the scheme is for short term instruments, the research and analysis on the macro economy situation is carried out for short term as well as for a more structural and longer term horizon – so as to ensure that the portfolio investments are well positioned for all eventual and likely scenarios.

Thus, this dynamic combination of a rigorous top-down macro economy and fixed income research and emphasis on Portfolio liquidity and capital preservation is expected to offer risk adjusted returns.

INVESTMENT PROCESS AND RECORDING OF INVESTMENT DECISIONS

INVESTMENT PROCESS

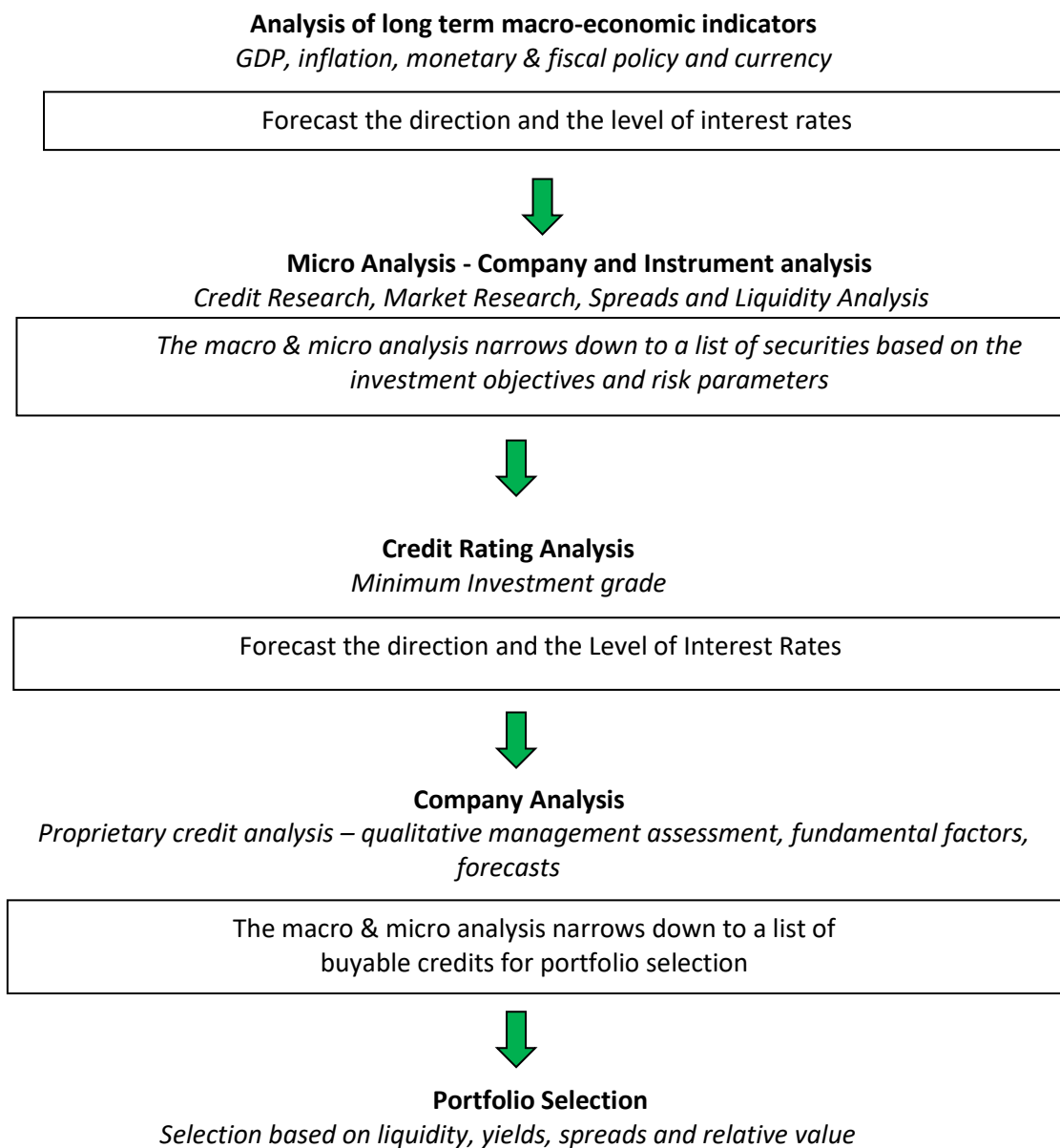
The fund management process is Committee driven. The Investment Committee has been constituted comprising of Managing Director, Chief Executive Officer, Chief Investment Officer, Fund Managers, Head of Compliance, Head of Operations and Risk Officer.

The Committee would oversee and review the investment process on an ongoing basis. All the statutory regulations including the SEBI & RBI Act, Regulations, guidelines and circulars issued from time to time would be adhered to. The investment decisions of the Scheme will be carried out by the Designated Fund Manager(s).

The performance of the Scheme would be periodically reviewed by the Board of Directors of the AMC & the Trustee.

A comprehensive Investment & Risk Policy and Procedures for investment in Fixed Income instruments has been put in place which governs the Investment Process. The Investment process is systematic, disciplined and research driven.

The research process combines the macro factors (broad economy) and micro factors (security level) for investment decisions. A brief description of the Top-Down approach is as follows:



PORTFOLIO CONSTRUCTION

The fund follows a top-down (Macro → Micro) approach to build its portfolio. The fund management team takes a view on the direction of interest rates on the basis of its analysis of long term factors and on the choice of security based on its micro analysis.

Thus, the macro and micro investment analysis leads to an efficient portfolio with regard to the following aspects:

- Maturity profile
- Credit quality
- Spread differential to its benchmark
- Liquidity
- Holding period
- Risk Profile (Average Maturity, Modified Duration)

RECORDING OF INVESTMENT DECISION

The Fund Manager for the Scheme is responsible for making buy/sell decisions in respect of the securities. The investment decisions are made on a daily basis keeping in view inflows/outflows into the scheme, the market conditions, research reports and all other relevant aspects.

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.

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 Unit holders of the Scheme.

All investment decisions shall be recorded in terms of 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 objectives 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 – CRISIL Liquid Debt A-I Index

The benchmark is representative of Fund's Investment Objectives 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 the Managing the Scheme	Brief Experience	Other Schemes Managed
Ms. Sneha Pandey (Fund Manager)	33	B.Com.,CA Inter, Pursuing CFA	6 months (managing since April 01, 2025)	Ms. Sneha Pandey has over 8 years of experience in credit assessment, risk management, project finance appraisal and Fixed Income markets. Prior to joining Quantum, she was associated with Mahara & Associates and Vaibhav M Shah & Co.	<ul style="list-style-type: none"> • Quantum Dynamic Bond Fund • Quantum Multi Asset Allocation Fund • Quantum Multi Asset Active FOF
Mr. Mayur Chauhan (Fund Manager)	39	B.Com, MBA	3 months (managing since July 01, 2025)	Mr. Mayur Chauhan has around 14 years of experience including 12 years in Fixed Income Dealing. Prior to joining Quantum AMC, he was associated with Axis Max Life Insurance Co Ltd, Anand Rathi Global Finance, Quantum AMC, AK Capital Securities Ltd and JP Morgan India Pvt Ltd.	<ul style="list-style-type: none"> • Quantum Dynamic Bond 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 Debt 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 Dynamic Bond Fund
2	Quantum Liquid Fund

G. HOW HAS THE SCHEME PERFORMED?

A) Performance of Scheme as on September 30, 2025

Quantum Liquid Fund - Direct Plan - Growth Option

Period	Scheme Returns %	Tier – I Benchmark Returns % (CRISIL Liquid Debt A-I Index)
1 Year	6.48%	6.72%
3 Years	6.77%	6.99%
5 Years	5.47%	5.72%
7 Years	5.44%	5.77%
10 Years	5.75%	6.15%
Since Inception	6.75%	6.82%

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

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

Date of Inception: April 07, 2006.

Quantum Liquid Fund - Regular Plan – Growth Option

Period	Scheme Returns %	Tier – I Benchmark Returns % (CRISIL Liquid Debt A-I Index)
1 Year	6.38%	6.72%
3 Years	6.66%	6.99%
5 Years	5.36%	5.72%
7 Years	5.34%	5.77%
Since Inception	5.48%	5.94%

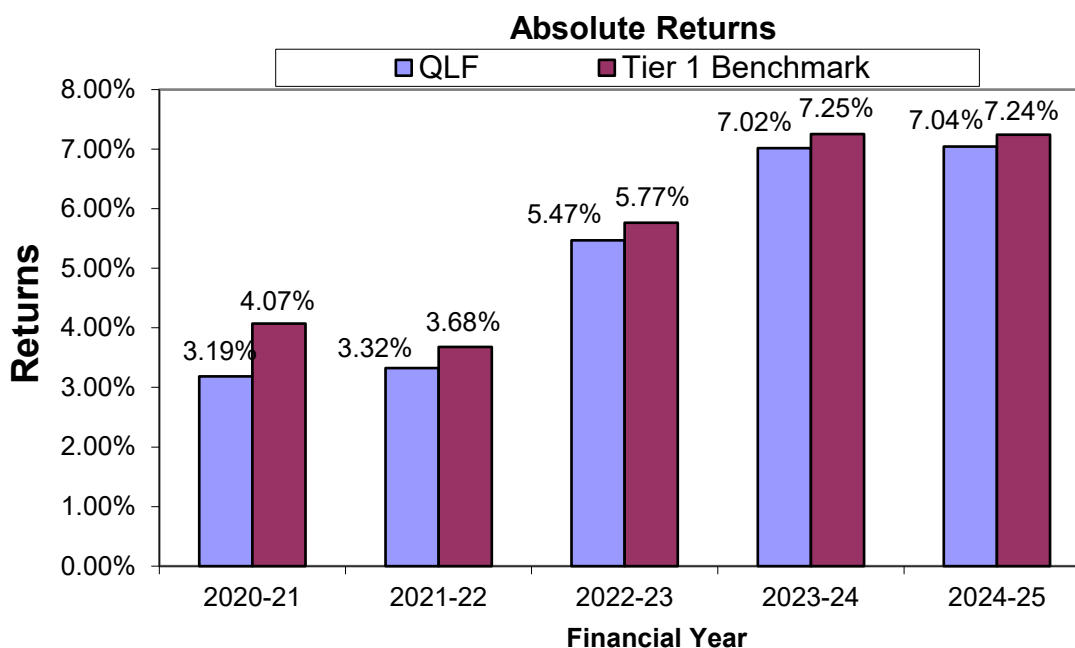
Past performance may or may not be sustained in the future.

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

Date of Inception: April 01, 2017.

B) Absolute Returns for the last 5 Financial Years

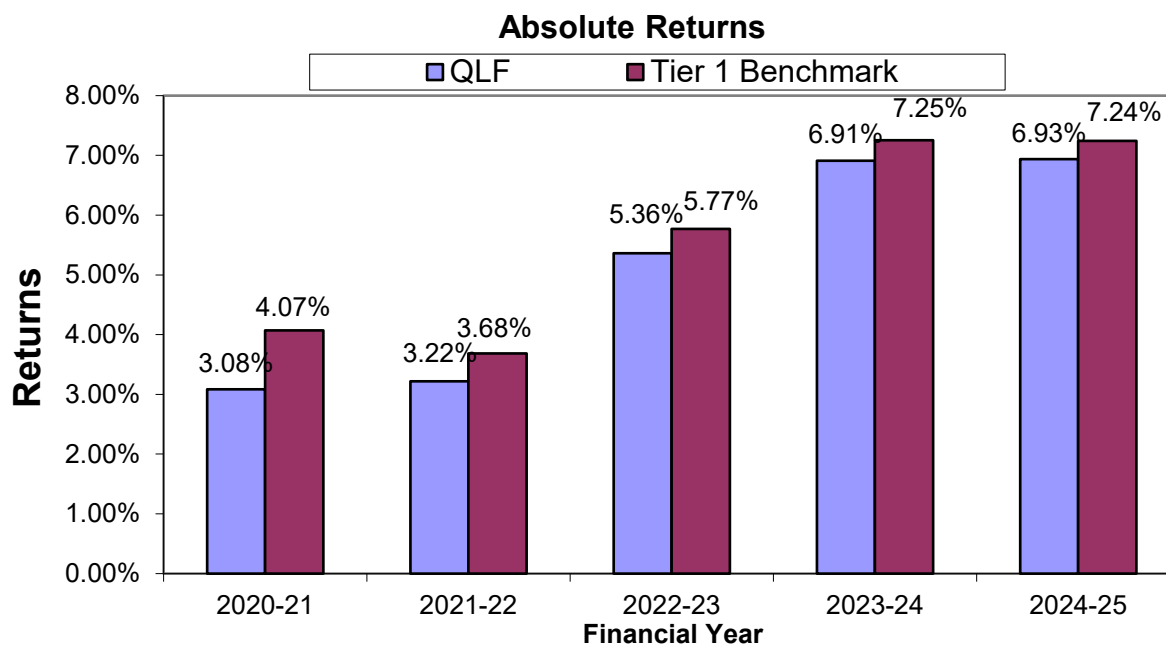
Quantum Liquid Fund - Direct Plan - Growth Option



Date of Inception – April 07, 2006

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

Quantum Liquid 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** - <https://www.quantumamc.com/portfolio/quantum-liquid-fund/5/1/0/0>
- **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	12608.938	10.0087	4,50,400.09

* Average (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:

$$\text{NAV (')} = \text{Market or Fair Value of Scheme's Investments} + \text{Current Assets including accrued income} - \text{Current Liabilities and Provisions including accrued expenses}$$

$$\text{No. of Units outstanding under Scheme/Plan/Option}$$

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 as of the close of every Business Day by 11.00 p.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 0.35%
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 0.35%
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.

[^]Investor Education and Awareness initiatives.

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 AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

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.

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.

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>.

As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expenses of the Scheme, including Investment Management and Advisory Fees shall be subject to following limits as specified below:

Asset Under Management Slab	Expense Ratio (p.a.)
On the first Rs.500 Crores of the daily net assets	2.00
On the next Rs.250 Crores of the daily net assets	1.75
On the next Rs.1,250 Crores of the daily net assets	1.50
On the next Rs.3,000 Crores of the daily net assets	1.35
On the next Rs.5,000 Crores of the daily net assets	1.25
On the next Rs.40,000 Crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 Crores of daily net assets or part thereof
On balance of the assets	0.80%

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.

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. 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	The exit load on a graded basis will be levied as follows:	
	Investor Exit Upon Subscription	Exit Load as a % of Redemption Proceeds
	Day 1	0.0070%
	Day 2	0.0065%
	Day 3	0.0060%
	Day 4	0.0055%
	Day 5	0.0050%
	Day 6	0.0045%
	Day 7 onwards	NIL
	Redemption / Switched Outs will be done on First in First out (FIFO) basis. The above mentioned Exit Load shall be equally applicable to Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Switches including existing installment of existing SIPs/ STPs / SWPs falling due after the effective date. However, no exit load will be charged for switching between option / plan within the scheme.	

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:

The performance of the Scheme may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems. As the Scheme will be investing in debt and money market instruments it may have the following risks:

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. the inability of the Approved Intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the Approved Intermediary.

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.

Risk Associated with Investments in Corporate Debt Market Development Fund (CDMDF)

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus, this backstop facility will help Fund Manager to generate better liquidity during market dislocation to help the scheme fulfill liquidity obligations under stress situation.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with para 16A.2 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 on investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund ('CDMDF'), the Scheme shall invest 25 bps of its AUM in the units of the CDMDF. An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

The investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

C. Risk mitigation strategies

Risk is an important part of the investment functions. Effective Risk Management is critical to Fund Management for achieving financial goals. Investments made by the Scheme shall be made in accordance with Investment Objective of the Scheme and provisions of SEBI (Mutual Funds) Regulations.

The Fund has identified the following Risks and designed Risk Management Strategies, which is the part of the Investment Process to manage such risks.

Types of Risk	Risk Management Strategies
Interest Rate Risk	<p>Measured through Average Maturity Duration / Portfolio Sensitivity to interest rate changes.</p> <p>The investment is made only in shorter tenor instruments (< 91 days) and has low duration and is thus exposed to lower market risks.</p>
Credit and Default Risk	<p>Measured through Portfolio credit quality.</p> <p>The Scheme is mandated to invest a minimum of up to 80% in instruments with the highest credit rating as given by a SEBI registered credit rating agency which helps maintain good portfolio quality.</p>
Liquidity Risk	<p>Measured through Trading Data / Portfolio Liquidity Report.</p> <p>The Scheme caps the illiquid assets as a % of portfolio to ensure that the fund remains liquid to meet redemptions.</p>
Mismatch Risk / ALM (Asset Liability Mismatch) Risk (Investor horizon and asset maturity mismatch)	<p>Measured through ALM Report.</p> <p>The scheme shall hold minimum 20% of Net assets in 'liquid assets' like cash, Treps, government securities etc. in accordance with SEBI Guidelines.</p> <p>The Fund has a well laid down ALM and Liquidity Risk Management policy which ensures that the portfolio holds sufficient liquid assets to meet potential redemption at any given point of time.</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:

The Scheme may invest in the following asset classes:

- (a) Debt and Money Market Instruments.
- (b) 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.

The Fund would be invested in the following debt and money market instruments including but not restricted to:

1. Commercial Papers
2. Certificate of Deposits
3. Treasury Bills
4. Securities issued by Central and State Government
5. Repos/reverse repos in securities issued by central government and state government securities
6. Securities guaranteed by the Central and State Government
7. Corporate Debt securities
8. Debt obligations of banks and financial institutions
9. Fixed Deposits issued by scheduled commercial banks
10. Bills of Exchange issued by scheduled commercial banks
11. Tri-Party Repo (TREPs)
12. MIBOR related instruments
13. Usance, trade and commercial bills accepted/co-accepted by banks

The above list is not exhaustive and may include any other instrument as Mutual Fund may be permitted by SEBI/RBI/such other regulatory authorities from time to time.

Investments in corporate commercial papers, debentures and bonds will usually be in instruments which have been assigned investment grade ratings by an approved rating agency.

Investments in unrated securities will be made subject to SEBI Regulations and with the prior approval of the Trustee and the Board of Directors of Quantum AMC and within the parameters laid down by the Board of Directors of the AMC & Trustee.

The Scheme may invest a part of the portfolio in various debt securities issued by corporates and/or state and Central Government. Such government securities may include securities which are supported by the ability to borrow from the Treasury or supported only by India's sovereign guarantee or of the state government or supported by GOI/State Government in some other way.

Overview of Debt markets in India

Indian bond markets have grown over the years on the back of deregulation of interest rates, broad-basing of market participants, new instruments, improvement in market liquidity and increasing confidence in the trading and settlement systems. India is unique in developing markets in its success of screen based government bond trading - (NDS OM – Negotiated Dealing system – Online Module) and overnight fund deployment through a screen based order matching product known as Tri-Party Repo (TREP). As non- bank entities were phased out of the call money market, the Tri-Party Repo provided a good platform for funds deployment by mutual funds and insurance companies. It is a screen based, anonymous, clearing corporation settlement guarantee product which has resulted in its popularity and increasing volumes. Even the Repo markets have got a boost in recent times with the launch of screen based (basket and individual security) repo dealing system known as CROMS. As RBI has allowed shorting in government bond markets, the presence of an anonymous screen-based repo security borrowing mechanism is very useful for market participants. The Screen based government bond trading system – (NDS-OM) has gained in its popularity and now commands a substantial market share in the overall volume.

The major players in the Indian bond market are banks, insurance and provident /pension funds, financial institutions, mutual funds and FPIs. The debt market trading is largely institutional in nature and has limited direct retail participation. The investors invest in instruments which are issued by the government (centre and state), corporate, banks, financial institutions. The instruments are largely fixed rate but there also increasing issuances of floating rate instruments, zero coupon bonds, step up notes, perpetual bonds and other innovative structures. Indian bond market also has a long yield curve with the government issuing bonds of upto 50-year maturity. There have also been increasing instances of corporate issuing bonds with 15 year maturity.

The Indian bond market volumes have improved considerably over years. The government bond market is the largest debt segment, and it also is the most liquid market. Corporate bond market size has grown, and daily volumes are on the rise, but it is still small in comparison to the government bond market. Another interesting feature of the Indian bond market is the presence of a robust overnight borrowing and lending market. The daily volumes in the Tri-Party Repo and market Repo suggests of a highly active and liquid overnight market. Money markets in India are dominated by Treasury bills issued by the government, Certificate of Deposits issued by banks and commercial papers issued by corporate.

Below is the summary of the key market instruments and their yield levels currently and over the last few years:

Instrument Type	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022	Mar 2023	Mar 2024	Mar 2025
Repo	6.75	6.25	6.00	6.25	4.40	4.00	4.00	6.50	6.50	6.25
1Y T-Bill	7.13	6.46	6.47	6.31	4.49	3.76	4.45	7.16	6.99	6.44
10Y G-sec	7.47	6.68	7.40	7.35	6.14	6.17	6.84	7.31	7.06	6.58
5Y AAA PSU	8.37	7.50	7.87	8.17	6.53	6.14	6.76	7.60	7.65	7.20

(Source: Bloomberg; All data for the last day of working of month for respective years.)

Investment in Corporate Debt Market Development Fund (CDMDF)

As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), the Scheme and Quantum Asset Management Company Private Limited ('the AMC') shall invest such percentage of net assets in the units of the CDMDF.

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility at the time of market dislocation to benefit the wider corporate debt market. The primary motive to set up a back stop facility is to instill confidence amongst the participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. Further, in times of market dislocation, the Scheme shall have access to sell corporate debt securities held in the portfolio and CDMDF shall purchase listed corporate debt securities from the Scheme. The trigger and period for which the backstop facility will be open shall be as decided by SEBI.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 on investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund ('CDMDF'), scheme shall invest 25 bps of its AUM of the Scheme. Further, an incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF. However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.'

- a) The CDMDF shall deal only in following securities during normal times:
 - Low duration Government Securities
 - Treasury bills
 - Tri-party Repo on G-sec
 - Guaranteed corporate bond repo with maturity not exceeding 7 days
- b) Corporate debt securities to be bought by CDMDF during market dislocation include listed money market instruments. The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating.
- c) CDMDF shall follow the Fair Pricing document, while purchase of corporate debt securities during market dislocation as specified in SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and circulars / guidelines/ letters issued by SEBI and AMFI from time to time
- d) CDMDF shall follow the loss waterfall accounting and guidelines w.r.t. purchase allocation and trade settlement of corporate debt securities bought by CDMDF, specified in SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.

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).

Provided further that investments within such limit can be made in mortgaged backed securitized debts which are rated not below investment grade by a credit rating agency registered with SEBI.

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 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;
10. The Scheme shall not invest in any other Fund of Funds Scheme.
11. The Scheme total exposure in a particular sector (excluding investments in Bank CDs, triparty repo on Government securities or treasury bills, G-Secs, TBills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. However, the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.
12. The total exposure of the Scheme in a Group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

The investments by a scheme in debt and money market instruments of group companies of both the Sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such limit may be extended to 15% of the net asset of the scheme with the prior approval of the Board of Trustees.

13. The Scheme shall hold at least 20% of their net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities.
14. The Scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.

15. The Scheme may invest upto 5% of its net assets in unrated debt instruments subject to conditions that such investments can be made only in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in MF Regulations & various circulars issued thereunder. All such investments shall be made with the prior approval of the Board of AMC & Trustee. Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as specified by the Board.

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 Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.

(ii) Investment Objective

(a) Main Objective

The primary investment objective of the Scheme is to provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments. However, there is no assurance that the investment objective of the Scheme will be achieved. There is no assurance that the investment objective of the Scheme will be achieved.

(b) Investment pattern

The Debt/Money Market, any other short term debt instruments having maximum repricing tenor of 91 days in maturity as stated in asset allocation above while retaining the option to alter the asset allocation for a short term period on defensive consideration.

(iii) Terms of Issue

1. 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".

2. 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.

3. 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. Other Scheme Specific Disclosures:

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 Master Circular No. CIR / SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. 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	<p>The unit holders are given an option to hold the units in physical mode or in dematerialized mode.</p> <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>Policy for declaration of Income Distribution cum capital withdrawal (IDCW Policy)</p>	<p>Under this Option, the income can be distributed is subject to availability of distributable surplus, as computed in accordance with SEBI Regulations. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>In terms of SEBI guidelines, the Trustees shall fix the quantum of income distribution and the record date (which is the date that will be considered for the purpose of determining the eligibility of investors). Income Distribution if distributed, will be paid (subject to deduction of tax at source, if any) to those Unitholders whose names appear in the Register of Unitholders on the notified record date. The AMC shall, within one calendar day of the decision by the Trustee, issue notice to the public, communicating the decision, including the record date. The record date shall be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. In case of Units held in dematerialized mode, the Depositories (NSDL/ CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund who shall be eligible to receive the Income Distribution.</p> <p>The payment of dividend to the unitholders shall be made within seven working days from the record date.</p> <p>It must be distinctly understood that the actual income distribution and the frequency thereof will inter-alia, depend on the availability of distributable surplus as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. There is no assurance or guarantee to Unitholders as to the rate of income distribution nor will that income distribution be distributed regularly on distribution of income, the NAV will stand reduced by the amount income distributed and statutory levy, if any, at the close of business hours on record date. The Trustee / AMC reserves the rights to change the record date from time to time.</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</p>

	be sent to the investors / unit holders registered email address and / or mobile number.
<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"> Resident adult individuals either singly or jointly (not exceeding three); or on an Anyone or Survivor basis A Hindu Undivided Family (HUF) through its Karta; Public Sector Undertakings, Association of Persons or a body of individuals whether incorporated or not; Minors through parent / legal guardian. There shall not be joint holding with minor investments; Partnership Firms & Limited Liability Partnerships (LLP); 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. Banks & Financial Institutions; Mutual Funds registered with SEBI / Alternative Investment Funds registered with SEBI; 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; Non-Resident Indians (NRIs)/ Persons of Indian origin residing abroad (PIO) / Overseas Citizen of India (OCI) on repatriation basis or on non-repatriation basis; Army, Air Force, Navy and other para-military units and bodies created by such institutions; Scientific and Industrial Researches, Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India; Other schemes of Quantum Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations.

	<p>xiv. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; and</p> <p>xv. 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>
Who cannot invest?	<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 • Foreign Portfolio Investors (FPI) <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> <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>
How to Apply and other details	<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>

- (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;
- (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.
- (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.
- (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.
- (e) In order to facilitate transactions in mutual fund units BSE has introduced BSE STAR MF Platform and NSE has introduced 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.
- (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.
- (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

	<p>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>
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.	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.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<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 circumstance leading to a systemic crisis or event that severely constricts market liquidity or the efficient markets such as:</p> <ol style="list-style-type: none"> Liquidity Issue - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. 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. Operation Issue - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). <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 switch-outs 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>1) Purchases / Switch-ins:</p> <p>A. In respect of valid application received upto 1.30 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 (1.30 p.m.) - the Closing NAV of the day immediately preceding the day of receipt of application;</p> <p>B. In respect of valid application received after 1.30 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 the 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 (1.30 p.m.) of the next Business Day, the closing NAV of the day immediately preceding the next Business Days ; and</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. the funds are available for utilisation before the cut-off time of the subsequent Business day, the closing NAV of the 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>2. Redemptions/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 immediately preceding the next Business Day, 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>Instant Redemption (Access) Facility:</p> <p>(a) Where the application is received up to 3.00 pm – the lower of (i) NAV of previous Calendar Day and (ii) NAV of Calendar Day on which application is received will be considered.</p> <p>(b) Where the application is received after 3.00 pm – the lower of (i) NAV of the Calendar Day on which such application is received, and (ii) NAV of the next Calendar Day will be considered.</p>	
Minimum amount for purchase/redemption/swiches for direct subscriptions/redemption with the AMC	Minimum amount for purchase / Switch-ins	Amount
	Initial Investment (for Growth Option)	Rs. 5,000/- and in multiples of Re. 1/- thereafter.
	Initial Investment (for Monthly IDCW Option)	Rs. 10,000/- and in multiples of Re. 1/- thereafter.
	Initial Investment (for Daily Re-investment of Income Distribution cum capital withdrawal Option)	Rs. 1,00,000/- and in multiples of Re. 1/- thereafter.
	Additional Investment (All Options)	Rs. 500/- and in multiples of Re. 1/- thereafter / 50 units.
	<p>The provision for Minimum Application amount will not be applicable in case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP).</p> <p>Minimum Redemption Amount / Switch-outs (All Options)</p> <p>Minimum Redemption - 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>	

Accounts Statements	<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>
Dividend/ IDCW	<p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.</p>

<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 hold 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. <p>The Trustee may mandatorily redeem units of any unitholders in the event that it is found that the unitholders has submitted information either in the application or otherwise that is false, misleading or</p>
-------------------	--

	incomplete or units are held by a unitholder in breach of the regulation.
Bank Mandate	<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>
Delay in payment of redemption / repurchase proceeds/dividend/IDCW	<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>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	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>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>
Disclosure w.r.t investment by minors	<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"> 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. 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'. 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. 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. 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>Please refer the SAI for detailed process and documentation.</p>

**Know Your Customer (KYC)
Norms Effective April 1, 2024**

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:

- PAN
- Name
- Address
- Mobile number
- Email id

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.

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. 2. If KYC on hold due to email / mobile validation failed – validate email id / mobile through KRA validation.

				3. Any other reason – Investor need to submit KYC form along with OVD documents.
	<p>Note:</p> <ol style="list-style-type: none"> 1. NRI's provisions with respect to the portability of KYC Records has been relaxed till April 30, 2026. 2. Transaction Validation by either one of the attributes namely Mobile or Email is considered valid (including NRIs). 			
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. 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> <ol style="list-style-type: none"> by e-mail to the investors / Unit holders whose e-mail address is available with the AMC / Fund. 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. <p>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.</p> <p>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.</p>
--	---

	<p>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.</p> <p>(IV) Product Labelling / Risk O Meter</p> <p>The Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"> Low Risk Low to Moderate Risk Moderate Risk Moderately High Risk High Risk and Very High Risk <p>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.</p> <p>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.</p> <p>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.</p> <p>(V) Other Disclosure</p> <p>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> <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>
B. 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 11.00 p.m. every business day.</p> <p>Investors may obtain latest NAV through SMS by a specific request to the AMC.</p>

C. Transaction charges and Stamp duty	Transaction Charges – NIL Stamp Duty – 0.005% Please refer the SAI for more details.		
D. Associate Transactions	Please refer the Statement of Additional Information.		
E. Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors / authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes. (Mention the tax rates as per the applicable tax laws)	(a) TAX ON INCOME DISTRIBUTION (IDCW OPTION)		
	INVESTOR	INCOME TAX RATE	TDS
	Resident Individuals / HUF /Domestic Company	Applicable Slab rates + Surcharge as applicable + 4 % Health & Education Cess.	10% (if income distributed is more than Rs. 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.
	(b) TAX ON CAPITAL GAINS *		
	INVESTOR (For Investment done on or after 1st April 2023 and Redemption / Switch Out on any date)	SHORT TERM (IRRESPECTIVE OF HOLDING PERIOD)	
	1.Resident Individuals, HUF, Domestic Companies	Applicable Slab Rates - Maximum 30%	
	2.FII’s	Applicable Slab Rates - Maximum 30%	
	3.Non-Resident Indians	Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%)	
	*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 Capital Gains on redemption/Switch out as applicable.		
	For further details on Taxation, please refer the clause of Taxation of SAI.		
F. Right of Unitholders	Please refer the Statement of Additional Information for details.		

G. List of Official Point of Acceptance	Please refer the website link: https://www.quantumamc.com/contact-us
H. 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 Osia 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 Modhena 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 Gdc 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 Manimurjil Centre Bank Road Kasaba Village Calicut 673001
31	Cochin	KFIN Technologies Limited Door No:61/2784 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 Vigneswara 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 Ramanchira 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 (Vctv Main Road) Soma 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) Muthuramiamman 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 Jersey Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001
47	Trichy	KFIN Technologies Limited No 23C/1 E V R Road Near Vekkalamman Kalyana Mandapam Putthur-Trichy 620017
48	Tuticorin	KFIN Technologies Limited 4 - B A34 - A37 Mangalam Mani 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, 799001
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, Shillongpetty, 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

56	Hyderabad	KFIN Technologies Limited, 2Nd Floor Jbs 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 Ladje Visakhapatnam 530016
66	Warangal	KFIN Technologies Limited Shop No:22 Ground Floor Warangal City Center 15-1-237 Muluje Road Junction Warangal 506002
67	Khammam	KFIN Technologies Limited 11-4-3/3 Shop No. 5-9 1st Floor Srilvenkata 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 Murtizapur 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 Niralta Bazar Aurangabad 431001
72	Bhopal	KFIN Technologies Limited 5f-13 Gurukripa Plaza 2nd Floor Plot No.48A Oppsite 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 Jeeze Plaza Balam 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 Suyojit Sankul Sharanpur Road Nasik 422002
79	Sagar	KFIN Technologies Limited 2Nd Floor/Above Shiva Kanch 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 Kalings 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; Ps: 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 Relance Trends Dargha Bazar Cuttack- 753001
92	Dhanbad	KFIN Technologies Limited 208 New Market 2Nd Floor Bank More - Dhanbad 826001
93	Durgapur	KFIN Technologies Limited Mwaw-16 Bengal Ambuja 2nd Floor City Centre Distt: Burdwan Durgapur-16 Durgapur 713216
94	Gaya	KFIN Technologies Limited Property No. 71045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001
95	Jalpaiguri	KFIN Technologies Limited D B C Road Opp Niralta Hotel Opp Niralta Hotel Opp Niralta Hotel Jalpaiguri 735101
96	Jamshedpur	KFIN Technologies Limited Madhukunj 3rd Floor Q Road Sakchi Bistupur East Singhbhum 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 4Thfloor 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	Raipur	KFIN Technologies Limited, Office No- 401, 4th Floor, Pithalia Plaza, Fafadhi Chowk, Raipur -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 Udit Nagar Sundargarh Rourekla 769012
104	Sambalpur	KFIN Technologies Limited First Floor; Shop No. 219 Saheb 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,Lekhray Nagar Centre Point, Samad Road, Aligarh-202001, Uttar Pradesh
108	Prayagraj	KFIN Technologies Limited, Shop No- Tf-9, 3rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashkhant 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

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 Chandrak 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 F - 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, li Road, Near Raghuikul 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,Shoop 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 Bmk 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. Sonabhadra -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 Dwarkadish Dharma 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 Maharastra -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

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 Rbl 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 Mf Gt 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 # 5F-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 1D/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 Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001
175	Moga	KFIN Technologies Limited 1st floordutt Road Mandir Wali Gali Civil Lines Barat Ghar 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 Modi College Patiala 147001
179	Sikar	KFIN Technologies Limited First Floorsuper Tower Behind Ram Mandir Near Taparyia 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: 3B-15-1/1, Vaibhav Fort, Agraharam, Western Street, Eluru Andhra Pradesh - 534001
183	chandrapur	KFIN Technologies Limited C/O Global Financial Services,2Nd Floor, Raghuwanshi 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 Dombivalli 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 Utti 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, MM18/1974, Peekees 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

To Invest with Us:	Come online for a complete paperless experience OR	Call our Toll Free number for a Application Pick-up
	Visit your nearest KFin Technologies Limited. OR	

For any further details required please call 1800-22-3863 / 1800-209-3863 or visit www.QuantumAMC.com

Want To Have The Latest Information About Us?



Website : www.QuantumAMC.com



Email : CustomerCare@QuantumAMC.com



SMS : <QUANTUM> to 9243-22-3863



Toll Free Helpline : 1800-22-3863 / 1800-209-3863



Missed Call Facility : 022 6829 3807