



# SCHEME INFORMATION DOCUMENT

## QUANTUM LONG TERM EQUITY VALUE FUND

(An Open Ended Equity Scheme following a Value Investment Strategy)

Continuous Offer of Units at NAV Based Prices

MUTUAL FUND	TRUSTEE	SPONSOR	INVESTMENT MANAGER
<b>Quantum Mutual Fund</b> 6 <sup>th</sup> Floor, Hoechst House, Nariman Point, Mumbai - 400021	<b>Quantum Trustee Company Private Ltd.</b> 6 <sup>th</sup> Floor, Hoechst House, Nariman Point, Mumbai - 400021 CIN - U67190MH2005PTC156119	<b>Quantum Advisors Private Ltd.</b> 6 <sup>th</sup> Floor, Hoechst House, Nariman Point, Mumbai - 400021 CIN - U65990MH1990PTC055279	<b>Quantum Asset Management Company Private Ltd.</b> 6 <sup>th</sup> Floor, Hoechst House, Nariman Point, Mumbai - 400021 CIN - U65990MH2005PTC156152

### PRODUCT LABEL

This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I and Tier II Benchmark
<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Invests primarily in equity and equity related securities of companies in S&amp;P BSE 200 index.</li> </ul>	<p>Investors understand that their principal will be at Very High Risk</p>	
Tier I Benchmark S&P BSE 500 TRI Tier II Benchmark: S&P BSE 200 TRI		

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

The Risk Level of the Scheme in Scheme Risk o Meter is basis it's portfolio as on March 31, 2022.

The Risk Level of the Tier I and Tier II Benchmark Index in the Risk o Meter is basis it's constituents as on March 31, 2022.

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (S'EBI), along with a Due Diligence Certificate from the Asset Management Company (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 SID 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, Tax and Legal issues and general information on [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com).

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

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated April 29, 2022.

### Quantum Asset Management Company Private Limited

Regd. office - 6<sup>th</sup> Floor, Hoechst House, Nariman Point, Mumbai - 400021, India

Toll Free No.:1800-209-3863 / 1800-22-3863, Telephone No.:91-22-61447800, Toll Free Fax No.:1800-22-3864

Email: [Customercare@QuantumAMC.com](mailto:Customercare@QuantumAMC.com), Website: [www.QuantumMF.com](http://www.QuantumMF.com), CIN: U65990MH2005PTC156152



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<b>Type of Scheme</b>	An Open-ended Equity Scheme following a value investment strategy.
<b>Category of Scheme</b>	Value Fund
<b>Investment objective</b>	The investment objective of the Scheme is to achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the S&P BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets.
<b>Liquidity</b>	The Scheme offers purchases and redemptions of units on all Business Days on an ongoing basis at NAV based prices.
<b>Redemption</b>	The redemption or repurchase proceeds shall be dispatched / credited to the registered bank account of the unitholders within 10 working days from the date of valid redemption or repurchase.
<b>Benchmark – Tier I</b>	S&P BSE 500 Total Return Index
<b>Benchmark – Tier II</b>	S&P BSE 200 Total Return Index
<b>Transparency/NAV Disclosure</b>	NAV shall be calculated and disclosed on every Business Day. AMC shall update the NAV under separate head on the website of the Fund ( <a href="http://www.QuantumMF.com">www.QuantumMF.com</a> / <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> ) and on the website of Association of Mutual Funds in India <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 11.00 p.m. every business day.  Investors may obtain latest NAV through SMS by a specific request to the AMC.
<b>Monthly / Half Yearly Portfolio Disclosure</b>	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 <a href="http://www.QuantumMF.com">www.QuantumMF.com</a> / <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> & on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of each month / half year.  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.  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 <a href="http://www.QuantumMF.com">www.QuantumMF.com</a> / <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> & on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a> . The Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholders.
<b>Half Yearly Results</b>	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 ( <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> / <a href="http://www.QuantumMF.com">www.QuantumMF.com</a> ). 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.

Load Structure	Type of Load	Load chargeable (as % of NAV)
	<b>Entry Load/Switch In Load</b>	Not Applicable *
	<b>Exit Load/Switch Out Load:</b>	
	10% of units if redeemed or switched out during exit load period i.e. 730 days from the allotment	Nil
	<b>Exit Load Period: 730 days from the date of allotment</b>	
	<b>Remaining 90% of units in parts or full:</b>	
	(i) if redeemed or switched out on or before 365 days from the date of allotment	2%
	(ii) if redeemed or switched out on or after 365 days but before 730 days from the date of allotment	1%
	If units redeemed or switched out after 730 days from the date of allotment	Nil
	<p><b>Note:</b> Redemptions / Switch outs of units will be done on First In First Out (FIFO) basis. The above mentioned Exit Load shall be equally applicable to the special products such as Systematic Withdrawal Plan (SWP)/Systematic Transfer Plan (STP) and Switches etc. However, there is no load shall be charged for switching in between option / plan within the scheme.</p>	
	<p>(*) In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 it has been notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund.</p>	
	<p><b>Quantum Mutual Fund does not charge Entry Load since inception.</b></p>	
<b>Transaction Charges</b>	<p>In accordance with the SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011, the AMC is allowed to deduct transaction charges of Rs. 100 for existing investors and Rs.150 for a first time investor per subscription of Rs.10,000 /- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.</p>	
	<p>Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.</p>	
<b>Cash Investments</b>	<p>In accordance with SEBI circulars dated September 13, 2012 and May 22, 2014, it is permitted to accept cash transactions to the extent of Rs. 50,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines.</p>	
	<p>The Asset Management Company is presently evaluating systems and controls and is in discussions with bank(s) to accept Cash Investment in the Scheme. The information will be provided to investors in this regard as and when such facility will be available.</p>	
<b>Option / Plan</b>	<p>The Scheme offers two Plans:</p>	

	<p>(i) Direct Plan (ii) Regular Plan</p> <p>Each plan offers two Options Growth Option and Income Distribution Cum Capital Withdrawal Option (IDCW).</p> <p>The IDCW Option will in turn have two facilities namely,</p> <p>(a) Payout of Income Distribution Cum Capital Withdrawal (IDCW) Facility; and (b) Reinvestment of Income Distribution Cum Capital Withdrawal (IDCW) Facility.</p>
<p><b>Launch of Regular Plan Effective April 01, 2017</b></p>	<p>In accordance with the SEBI Circular No. Cir / IMD / DF/21/2012 dated September 13, 2012, the Mutual Fund/AMC shall provide a separate plan for direct investment i.e. investments not routed through a distributor and such separate expense plan shall have lower expense ratio excluding distribution expenses, commission etc., and no commission shall be paid from such plans and the plan shall also have a separate NAV.</p> <p>Investors are requested to note that Quantum Mutual Fund has not charged / debited any distribution expenses to the schemes and has not paid any upfront or trail commission to distributors for investment routed through distributor whether empaneled with Quantum Mutual Fund or not till March 31, 2017.</p> <p>Therefore, the Scheme did not have a Separate Plan for receiving any investment applications either through distributors or directly from investors and had not declare separate NAV for application either through distributors or directly from investors for the Scheme till March 31, 2017.</p> <p>Quantum Mutual Fund has introduced a Regular Plan with effect from April 01, 2017 for investors who wish to invest in units of the Scheme through Distributors and not directly with the Fund.</p> <p>The Existing Plan (plan till March 31, 2017) has been named / classified as the Direct Plan effective April 1, 2017 herein after referred to as 'Direct Plan'. The investments in the Direct Plan invested through distributors or directly with the Fund till March 31, 2017 shall remain under the Direct Plan.</p> <p>If Investors wish to transfer their accumulated unit balance held under the Direct Plan (through lumpsum / systematic Investments made through distributors) to Regular Plan, they will have to switch / redeem their investments and apply under the Regular Plan.</p>
<p><b>Minimum Application Amount (For All Option/plan)</b></p>	<p>Rs. 500/- and multiples of Rs. 1/- thereafter</p>
<p><b>Minimum Additional Investment Amount (For All Option/plan)</b></p>	<p>Rs. 500/- and multiples of Rs.1/- thereafter / 50 units</p>

<b>Minimum Redemption Amount (For All Option/plan)</b>	Rs. 500/- and multiples of Rs. 1 thereafter OR account balance whichever is less / 50 units.
<b>Option to hold units in Dematerialized Mode</b>	<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>It may be noted that in case of option to hold units in dematerialized mode under Systematic Investment Plan (SIP), the units will be credited to Investor's demat account on weekly basis on every Monday subject to realization of funds in the last week. For e.g. Units will be credited to investor's demat account on following Monday for realization status of funds received in the last week from Monday to Friday.</p> <p>It may be noted that the facilities viz. Switch in and out/ Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) are currently not available in the dematerialized mode.</p>

#### SYSTEMATIC INVESTMENT PLAN (SIP)

<b>Frequencies Available Under SIP</b>	<b>Daily</b>	<b>Weekly</b>	<b>Fortnightly</b>	<b>Monthly</b>	<b>Quarterly</b>
<b>Minimum Amount</b>	Rs. 100/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	Daily - All Business Days, Weekly – 7, 15, 21, 28 Fortnightly – 5 & 21 OR 7 & 25 Monthly / Quarterly – 5, 7,15, 21, 25, 28				

### SYSTEMATIC TRANSFER PLAN (STP)

Frequencies Available Under STP	Daily	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	Rs. 100/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	Daily - All Business Days  Weekly – 7, 15, 21, 28  Fortnightly – 5 & 21 OR 7 & 25  Monthly / Quarterly – 5, 7, 15, 21, 25, 28				
<b>Minimum Balance to Start STP</b>	Rs. 5000/-				

### SYSTEMATIC WITHDRAWAL PLAN (SWP)

Frequencies Available Under SWP	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	25	13	6	4
<b>Frequency of dates</b>	Weekly – 7, 15, 21, 28  Fortnightly – 5 & 21 OR 7&25  Monthly / Quarterly – 5,7,15,21,25,28			
<b>Minimum Balance to Start SWP</b>	Rs. 5000/-			

### A. RISK FACTORS

#### Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price /value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down. The value of investments may be affected, inter-alia, by changes in the market, interest rates, changes in credit rating, trading volumes, settlement periods and transfer procedures; the NAV is also exposed to Price / Interest-Rate Risk and Credit Risk and may be affected inter-alia, by government policy, volatility and liquidity in the money markets and pressure on the exchange rate of the rupee.
- Past performance of the Sponsor/AMC/ Mutual Fund does not guarantee future performance of the Scheme.
- Quantum Long-Term Equity Value Fund (QLTEVF) is the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and the returns. Investors are therefore urged to study the terms of offer carefully and consult their Investment Advisor before they invest in the Scheme.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.1,00,000/- made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

#### Scheme Specific Risk Factors

The Scheme proposes to invest primarily in equity and equity related securities. The Scheme will, to the extent required to meet Repurchase / Redemption obligations or for want of immediate appropriate investment opportunities in equity or equity related instruments, also hold the funds in money market instruments or, subject to the limits as prescribed under the SEBI (Mutual Fund) Regulations, 1996, invest in units of liquid schemes under the Quantum AMC or any other Mutual Funds. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to its inability to liquidate the cash equivalents in time could cause the Scheme to miss certain investment opportunities resulting, at times, in potential losses to the Scheme.

The Mutual Fund is not guaranteeing or assuring any returns. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities.

**Risks attached with the use of derivatives:** As and when the Schemes trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of derivatives requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the “counter party”) to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.



**Risks associated with stock lending:** The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the Approved Intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, 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.

Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme

The Scheme may also invest in ADRs / GDRs as permitted by applicable government regulations, Reserve Bank of India and Securities and Exchange Board of India and with SEBI and RBI prior approvals as may be required. To the extent that some part of the assets of the Scheme may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment. Depending upon market conditions, there may be an increased risk of liquidity in the portfolio from time to time.

The Scheme may use derivatives instruments like Stock Index Futures or other derivative instruments for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines.

The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields. This may increase the absolute level of risk of the portfolio.

Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in securities which are to be listed that have the potential to generate attractive yields.

Unitholders in the Scheme are not being offered any guaranteed / assured returns and Investors are advised to consult their Legal /Tax and other Professional Advisors in regard to tax/legal implications relating to their investments in the Scheme and before making decision to invest in or repurchase the Units.

#### **Risk Factors Associated with Fixed Income and 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 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 and Settlement 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.

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. 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 during restructuring of the Scheme's investment portfolio

**Re-investment Risk:** Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

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.

**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. 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.

#### **Risks associated with Securities Lending and Short Selling**

**Securities Lending:** It may be noted that this activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends, rendering the value of collateral inadequate until such time as that diminution in value is replenished by additional security. It is also possible that the borrowing party and/or the approved intermediary may suddenly suffer severe business setback and become unable to honour its commitments. This, along with a simultaneous fall in value of collateral would render potential loss to the Scheme. Besides, there can also be temporary illiquidity of the securities that are lent out and the Scheme will not be able to sell such lent out securities until they are returned.

#### **Risk Associated with Investing in Liquid Schemes**

The Scheme may invest in Liquid Schemes of Mutual Funds for liquidity purpose, hence all the risk associated with the underlying liquid schemes, including performance of the underlying liquid schemes, Interest Rate Risk/Market Risk, Credit Risk or Default Risk, Liquidity and Settlement Risks, Re-investment Risk, Performance Risk etc., will therefore be applicable to the scheme. Any changes in the investment policy or the fundamental attributes of the underlying liquid schemes could affect the performance of the Scheme. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying liquid schemes.

#### **B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the

corpus of the Scheme/Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (Mutual Funds) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

### **C. SPECIAL CONSIDERATIONS**

Quantum Asset Management Company Private Limited (AMC) has received the No Objections from SEBI to provided Research Services in Equities and Fixed Income, and Research / Advisory Services in Multi Asset Allocation and Emerging Markets in the Alternative Investment filed to Quantum Advisors Private Limited (Sponsor) and QIEF Management LLC (QIEF) on commercial basis.

The AMC is providing Research / Advisory Service in Equities to the Sponsor & QIEF and in Fixed Income to the Sponsor, which is non-binding and non-discretionary in nature and not in conflict of interest with the activities of Quantum Mutual Fund. QIEF use such services for categories of Foreign Portfolio Investors (FPI) as prescribed in the SEBI circular dated December 16, 2019 as amended from time to time. The AMC has process in place to prohibit access to inside information of various activities as envisaged under Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996 by segregating the Key Personnel, System and Back Office, Bank Account activity wise.

Mutual funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors which impact the value of the Schemes' investments include, but are not limited to, fluctuations in the capital markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, etc.

The past performance of the Sponsors and their affiliates/associates is not indicative of the future performance of the Scheme. Investment decisions made by the AMC may not always be profitable.

From time to time and subject to the Regulations, the Sponsors, the mutual funds and investment companies managed by them, their affiliates, their associate / associate companies, subsidiaries of the Sponsors and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these affiliates, associates / associate companies, the sponsors, subsidiaries of the Sponsors and/or the AMC may acquire a substantial portion of the Scheme's Units and collectively constitute a major Investor in the Scheme. Accordingly, Repurchase/Redemption of Units held by such funds, affiliates/, associates / associate companies and Sponsors may have an adverse impact on the Units of the Scheme because the timing of such Repurchase/Redemption may impact the ability of the other Unitholders to redeem their Units.

In case the Scheme undertakes stock lending under the SEBI Regulations, the Scheme may, at times, be exposed to counter party risk.



Certain focus areas are already enjoying favourable tax treatment by Government of India and the Scheme may also receive favourable tax treatment in other focus areas. If these tax benefits are removed or amended, it is possible that the changes may have a material adverse impact on the companies' revenue and earnings.

The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided for in the SAI.

Repurchase / Redemption by the Unitholder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise.

The tax benefits described in this SID are as available as on the date of issue of this SID under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the Unitholders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his/her/their own professional tax advisor.

Unitholders in the Scheme are not being offered any guaranteed/assured returns and Investors are advised to consult their Legal / Tax and other Professional Advisors in regard to tax/legal implications relating to their investments in the Scheme and before making decision to invest in or Repurchase the Units.

Neither this SID nor the Units have been registered in any jurisdiction.

This SID is meant for circulation only in India and therefore has not been registered in any other jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or totally prohibited due to registration requirements and accordingly, persons who come into possession of this SID are required to inform themselves about such regulations/restrictions and to observe any such restrictions and/or compliance requirements.

The information herein is not for distribution and does not constitute an offer to buy or sell or the solicitation of any offer to buy or sell any securities or financial instruments in the United States of America ("US"), Canada and in Countries which are non-compliant with FATF Agreements, to or for the benefit of United States persons as defined under the US Securities Act of 1933, as amended, persons residing in Canada and Countries which are non-compliant with FATF Agreements. Quantum Mutual Fund Schemes / Units are not registered under the US Securities Act 1933 and the Schemes / Units are offered and sold outside the US in reliance of the exemption available under the Regulations.

The AMC shall rely on confirmation given by the investor in this regard and in no event shall members of the Quantum Group and / or their directors, officers and employees be liable for any direct, indirect, special, incidental or consequential damages arising out of any false confirmation/information provided by investors (including false information/confirmation about their residential status).

No person has been authorised to issue any advertisement or to give any information or to make any representations other than that contained in this SID. Circulars in connection with this offering not authorised by the Mutual Fund and any information or representations not contained herein must not be relied upon as having been authorised by the Mutual Fund.

Investors should study this SID carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and

other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or repurchasing Units, before making a decision to invest/Repurchase Units.

The Mutual Fund may disclose details of the Unitholder's account and transactions thereunder to the Bankers / third party, as may be necessary for the purpose of effecting payments to the Unitholder / verifying unitholder's account.

In terms of the Prevention of Money Laundering Act 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti-Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identifying and address(es) of investors.

If after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, failure to provide required documentation, information, etc., the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any.

In terms of Foreign Account Tax Compliance Act (FATCA), the AMC / Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information / documentary evidences of the US and / or non-US status of its investors / Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and / or to US Internal Revenue Service (IRS) or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS under FATCA. The Government of India has signed IGA under FATCA and also Multilateral Competent Authority Agreement (MCAA) for Common Reporting Standard (CRS) implementation. Under the agreement, India would be obligated to get its financial institutions to share financial account information of accountholders who are tax residents in any of the signatory countries. Likewise, India would also get similar information through financial institutions of such treaty countries. FATCA / CRS due diligence will be directed at each investor / Unit holder (including joint investor) and on being identified as a reportable person / specified US person, all the folios will be reported to IRS or the Indian Tax Authorities. Investors / Unit holders should consult their own tax advisors regarding FATCA / CRS requirements with respect to their own situation. If the Investors / Unit Holders will not provide the FATCA / CRS self-declaration and documentation for due diligence, then the AMC / Mutual Fund will freeze / close the investor / unitholders account and then report their information as reportable accounts to comply with the regulatory requirements.

Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019, Notification No. S. O. 115(E) dated January 08, 2020, Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, the stamp duty @0.005% or other % as may be prescribed from time to time of the transaction would be levied on applicable mutual fund transactions (excluding redemption) with effect from July 01, 2020, Accordingly, pursuant to the levy of stamp duty, the number of units allotted on purchase transactions (including switch in and Reinvestment of Income Distribution cum Capital Withdrawal) to the unitholders would be reduced to that extent.

#### **D. DEFINITIONS**

In this Scheme Information Document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

<p>“AMC” or “Asset Management Company” or “Investment Manager”</p>	<p>Quantum Asset Management Company Private Limited, incorporated under the provisions of the Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Asset Management Company for the Scheme(s) of Quantum Mutual Fund</p>
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"Applicable NAV"	The Net Asset Value applicable for subscription / Redemptions / Repurchase / Switches etc., based on the Business Day and relevant cut-off times on which the application is accepted at the official point of acceptance.
Application Form / Key Information Memorandum	A form meant to be used by an investor to open a folio and Purchase Units under the Scheme offered under this Scheme Information Document.
"Business Day"	<p>A day other than:</p> <ol style="list-style-type: none"> <li>1. Saturday and Sunday; or</li> <li>2. A day on which the banks in Mumbai and / RBI are closed for business /clearing; or</li> <li>3. A day on which the Stock Exchange, Mumbai and / or National Stock Exchange are closed; or</li> <li>4. A day, which is a public and /or bank holiday at an Investor Service Centre (ISC) where the application is received; or</li> <li>5. A day on which Sale and Repurchase of Units is suspended by the AMC; or</li> <li>6. A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time.</li> <li>7. A day on which the money markets are closed / not accessible.</li> </ol> <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all ISCs.</p>
"Business Hours"	Presently 9.30 a.m. to 6.00 p.m. on any Business Day or such other time as may be decided by the Asset Management Company from time to time and the same may be different for different ISCs.
"Certificate of Deposits" or "CD's"	CD's are short term borrowings by Banks. CD's can be issued for maturities between 7 days up to a year from the date of issue.
"Consolidated Account Statement (CAS)"	Consolidated Account Statement is a statement containing details relating to all the transaction across all schemes of all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer Plan, total purchase value / cost of investment, actual commission paid, scheme's average Total Expense Ratio etc.
"Commercial Paper "or "CP's"	CP's are short term instrument to enable non-banking companies to borrow funds for the short term. It is an unsecured money market instrument issued in the form of promissory note. CP's can be issued for maturities between 7 days up to a year from the date of issue.
"Custodian"	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Deutsche Bank A.G, Mumbai
"Depository"	A body corporate as defined in the Depositories Act, 1996 and includes National Securities Depository Limited (NSDL) and Central Depository Systems Limited (CDSL)
"Depository Participant"	A person registered as such under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.



“Direct Plan”	A plan for investors who wish to invest in units of the Scheme directly with the Fund and not through Distributors. This plan shall have a lower expense ratio excluding distributor expense; commission etc. and no commission shall be paid / charged for distribution of units under the Direct Plan.
“Entry Load” or “Sales Load”	One time charge that investors pay at the time of entry into the Scheme. Presently, entry load cannot be charged by mutual fund schemes.
“Exit Load” or “Repurchase Load” or “Redemption Load”	Load on Repurchase / Redemption / Switch out of Units.
“Equity Related Instruments”	Equity Related Instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time.
“FATCA”	Foreign Account Tax Compliance Act (FATCA) is a legislation to help counter tax evasion in the United States. FATCA has been introduced by the United States Department of Treasury and the U.S. Internal Revenue Service to encourage better tax compliance by preventing U.S. Persons from using banks and financial institutions to avoid U.S. taxation on their global income and assets. FATCA legislation will affect both individual and non-individual investors who are treated as 'U.S. Person' for US tax purposes.
"Foreign Portfolio Investor" or "FPI"	FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014. Any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.
“Investment Management Agreement”	The Investment Management Agreement dated October 07, 2005 entered into between Quantum Trustee Company Private Limited and Quantum Asset Management Company Private Limited, as amended from time to time.
“Investor Service Centres” or “ISCs” or “Official Points of acceptance of transactions”	Office of Quantum Asset Management Company Private Limited or designated branches of KFin Technologies Limited (KFinTech), Points of Service Locations (PSL) of MF Utilities India Private Limited and such other centres / offices as may be designated by the AMC from time to time. All these locations are official points of acceptance of transactions and cut-off time as mentioned in the SID shall be reckoned at these official points.
“Load”	A charge that may be levied as a percentage of NAV at the time of entry into the scheme or at the time of exit from the scheme
“Mutual Fund” or “the Fund”	Quantum Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882 and registered with SEBI under the Securities and Exchange Board of India (Mutual Funds) Regulations, vide Registration No. MF/051/05/02 dated December 02, 2005
“Money Market Instruments”	Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

“NAV” or “Net Asset Value	Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI Regulations from time to time.
“NRE Account”	Non-Resident External Rupee Account.
“NRI”	A Non-Resident Indian (NRI) is a person resident outside India, who is a citizen of India or is a person of Indian origin.
“NRSR Account”	Non-Resident Special Rupee Account.
“NRO Account”	Non-Resident Ordinary Rupee Account.
“Open Ended Scheme”	A Scheme of a mutual fund, which offers Units for sale without specifying any duration for, Redemption / Repurchase.
“Options”	The Scheme offers two options - Growth Option and Income Distribution cum Capital Withdrawal Option (IDCW).  Income Distribution cum Capital Withdrawal Option will in turn have two facilities namely; Payout of Income Distribution cum Capital Withdrawal (IDCW) Facility and Reinvestment of Income Distribution cum Capital Withdrawal (IDCW) Facility.
“RBI”	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.
“Registrar and Transfer Agent” or “RTA”	KFin Technologies Limited (KFinTech) registered under the SEBI (Registrars to an Issue and Share Transfer Agents) Regulations 1993, currently acting as the registrar to the Scheme or any other registrar appointed by the AMC from time to time.
"Regular Plan"	A plan for investors who wish to invest in units of the Scheme through Distributors and not directly with the Fund.
“Repurchase / Redemption”	Repurchase / Redemption of Units of the Scheme as permitted.
“Sale / Subscription”	Sale or allotment of Units to the Unitholder upon subscription by the investor / applicant under the Scheme.
“Scheme” or “Quantum Long Term Equity Value Fund” or “QLTEVF”	Quantum Long Term Equity Value Fund, (including, as the context permits, all the Plan(s) and Option(s) under the Scheme).
“SEBI”	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
“SEBI Regulations” or “Regulations”	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
“Sponsor” or “Settlor”	Quantum Advisors Private Limited.
“Scheme Information Document (SID)”	This document issued by Quantum Mutual Fund, for inviting subscription to Units of Quantum Long Term Equity Value Fund, as amended from time to time in compliance with the SEBI Regulations.



“Statement of Additional Information (SAI)”	The Statement of Additional Information (SAI) contains details of the Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference and is legally a part of the SID.
“Switch” or “Lateral Shift”	Repurchase / Redemption of a unit in any Scheme (including the Plans/Options therein) of the Mutual Fund against purchase of a unit in another Scheme (including the plans/options therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the Scheme(s) from where the units are being switched and applicable load structure.
“Stock Exchanges”	BSE Limited or The National Stock Exchange of India Limited.
“Systematic Investment Plan” or “SIP”	A plan enabling investors to save and invest in the Scheme on monthly / fortnightly / weekly / daily basis by submitting post-dated cheques / payment instructions.
“Systematic Transfer Plan” or “STP”	A plan enabling investors to transfer a fixed amount at regular intervals into other schemes of Quantum Mutual Fund.
“Systematic Withdrawal Plan” or “SWP”	A plan enabling investors to withdraw sums from their unit accounts in the Scheme at regular intervals.
“Tri-party Repo”	Triparty repo trade settlement, is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
“Trustee”	Quantum Trustee Company Private Ltd. incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as Trustee to the Schemes of Quantum Mutual Fund.
“Trust Deed”	The Trust Deed dated October 07, 2005 made by and between the Sponsor and Quantum Trustee Company Private Limited (“Trustee”), as amended from time to time, establishing an irrevocable trust, called Quantum Mutual Fund.
“Trust Fund”	Amounts settled/contributed by the Sponsor towards the corpus of the Quantum Mutual Fund and additions/ accretions thereto.
“Unit”	The interest of the Unitholder which consists of each Unit representing one undivided share in the assets of the Scheme.
“Unitholder” or “Investor” or ‘Client”	A person holding Units in the Scheme of the Quantum Mutual Fund offered under this Scheme Information Document.

## Interpretation

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- The terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.



## **E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

A Due Diligence Certificate, duly signed by the Compliance Officer of Quantum Asset Management Company Private Limited, has been submitted to SEBI which reads as follows:

### **DUE DILIGENCE CERTIFICATE**

It is confirmed that:

- (a)** The Scheme Information Document forwarded to SEBI is in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (b)** All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc. issued by the Government of India and any other competent authority in this behalf, have been duly complied with.
- (c)** The disclosures made in the Scheme Information Document are true, fair and adequate to enable the Investors to make a well-informed decision regarding investments in the Scheme.
- (d)** KFin Technologies Limited Registrar & transfer Agent and Custodian Deutsche Bank A.G. are registered with SEBI and their registration is valid as on date.

*for* **Quantum Asset Management Company Private Limited**

**Place: Mumbai**  
**Date: April 29, 2022**

**Sd/-**  
**Malay Vora**  
**Head – Legal & Compliance**

### A. TYPE AND CATEGORY OF THE SCHEME

1. Type of Scheme: An Open-ended Equity Scheme following a value investment strategy.
2. Category of Scheme: Value Fund

### B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The investment objective of the Scheme is to achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the S&P BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets.

### C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The investment policies of the Scheme shall be as per SEBI (Mutual Funds) Regulations, 1996, and within the following guideline. The asset allocation under the Scheme, under normal circumstances, will be as follows:

Instruments	Normal allocation (% of Net Assets)	Minimum allocation (% of Net Assets)	Maximum allocation (% of Net Assets)	Risk profile
Listed Equity & Equity Related Securities of Companies	95% - 99%	65%	99%	High
To be listed Equity & Equity Related Securities of Companies	0% - 3%	0%	5%	High
Money Market Instruments	1% - 5%	1%	35%	Low
Liquid Schemes of Mutual Funds	0% - 5%	0%	5%	Low

Pending deployment of funds of the Scheme in securities in terms of the investment objectives of the Scheme, the AMC can invest the funds of the Scheme in short-term deposits of scheduled commercial banks. The investments in short term deposits of scheduled commercial banks will be reported to the trustees along with the reasons for the investment which, inter alia, would include comparison with the interest rates offered by other scheduled commercial banks. Further, the AMC will ensure that the reasons for such investments are recorded in the manner prescribed in SEBI Circular MFD/CIR/6/73/2000 dated July 27, 2000 and such investments in short-term deposits are made in line with SEBI Circular SEBI/IMD/CIR No. 1/ 91171 /07dated April 16, 2007 as may be amended from time to time.

## COMPARISON OF EXISTING OPEN ENDED EQUITY SCHEMES

Name of the Scheme	Asset Allocation Pattern			Primary Investment Pattern	Differentiation	AUM Rs. in Crore (As on March 31, 2022)	No. of Folios (As on March 31, 2022)
Quantum Nifty 50 ETF	Type of instruments	Normal Allocation (% of Net Assets)		To invest in stocks of companies comprising Nifty 50 Index.	Open ended Scheme Replicating / tracking Nifty 50 Index	16.67	660
		Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)				
	Securities covered by the Nifty 50 Index	95%	100%				
	Money Market Instruments	0%	5%				
Quantum Tax Saving Fund	Type of instruments	Normal Allocation (% of Net Assets)		To invest in shares of companies included in BSE-200 Index.	Open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit	105.20	12,742
		Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)				
	Equity and Equity-related Securities	80%	100%				
	Debt and Money Market Instruments	0%	20%				
Quantum India ESG Equity Fund	Type of Instruments	Indicative Allocation (% of Total Assets)			To invest in share of companies that meet Quantum's Environment, Social and Governance (ESG) criteria.	58.05	7,116
		Minimum	Maximum	Risk Profile			
	Equity & Equity Related Instruments of Companies following ESG Criteria	80	100	High			
	Money Market Instruments and Liquid Schemes of Mutual Funds	0	20	Low			

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



## CHANGE IN INVESTMENT PATTERN

Subject to the SEBI Regulations & rebalancing period of 30 days, 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 considerations that optimize returns of the Scheme through investment opportunities or upon various defensive considerations including market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. 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 endeavor to carry out rebalancing within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of actions. However, at all the times the portfolio will adhere to the overall investment objectives of the Scheme.

In case of deviation from the above stated allocation table due to passive breaches (occurrence of instances not arising out of commission and omission of the AMC), the rebalancing will be done within 30 Business Days. If 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 timeline upto 60 Business Days from the date of completion of mandated 30 days rebalancing period.

### D. WHERE WILL THE SCHEME INVEST?

The Scheme may invest in the following asset class

- (a) Equity and equity-related Securities as stated above.
- (b) Money market instruments.

Investments other than in equity will be made for managing liquidity. The preferred instruments will be money market instruments. Money market instruments include commercial papers, commercial bills, treasury bills, Government Securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, usance bills and any other like instruments as specified by the RBI from time to time.

- (c) Any other Securities / asset class / instruments as permitted under SEBI Regulations.

#### Limits for stock lending are:

The Scheme, under normal circumstances, shall not have exposure of more than 50% of its net assets in stock lending. The Scheme may also not lend more than 5% of its overall stock lending exposure to any one intermediary to whom securities will be lent.

### E. WHAT ARE THE INVESTMENT STRATEGIES?

#### Investment Philosophy/Strategy

The investment strategy of the Scheme will be to invest in a basket of stocks after using intensive fundamental analysis, both quantitative and qualitative, monitor the portfolio actively but not so as to engage in excessive trading, and control risk by keeping the portfolio adequately diversified (both in terms of the sectors included in the portfolio as well as with respect to the level of concentration of any particular investment).



The primary focus of the Scheme will be on companies that will typically be included in the S&P BSE 200 Index. Valuations will be developed based on the business of the company, the environment in which it operates the skills and resources of its management, the strength of its balance sheet and cash flow relative to its long term goals, and other fundamental sector criteria. Investments will be made in companies whose shares are undervalued when compared to long term valuation expectations. Investments will be sold when the Investment Manager believes the market price of the shares has exceeded its assessment of the long term value of that company, or if there are adverse changes to that company's management, prospects or the markets in which that company operates. This evaluation against market prices will tend to be based on fundamental criteria (dividend yields, price to earnings, price to cash flow, price to book value, and other different measures of share price ratios), relative to a company's peer group, its history and the overall equity markets.

Market liquidity will be an important tool to mitigate investment risk. Accordingly, a number of the companies in the portfolio may be included in the S&P BSE 200 Total Return Index that the Investment Manager will use as a Tier II benchmark, but this will not be a criterion for including a company in the Scheme's portfolio and the portfolio may not include some of the companies in the S&P BSE 200 TRI Index. There may, however, be situations where other factors make an investment attractive enough to cause the Investment Manager to purchase a stock despite a relatively low level of liquidity in that stock. In addition, as noted above, the Scheme may invest in securities which are to be listed.

The Scheme may seek investment opportunity in the ADR / GDR and Foreign Securities (maximum 10% of Net Assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives for the purpose of hedging and portfolio balancing (max. 5% of Net Assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.

### **Investment Portfolio**

The Scheme's investment portfolio typically will consist of investments made in shares of "Indian companies" (defined as a company that is listed on a stock exchange in India or elsewhere and, if not located in India, has over 50% of its assets, revenues, or profits generated from operations in India). The Scheme will invest primarily in equity securities of Indian issuers listed on an Indian stock exchange, or on an approved over-the-counter exchange, including in the form of Depository Receipts. From time to time the Scheme may also invest in synthetic instruments, such as derivatives, as permitted under the SEBI Regulations, which are used to gain exposure to the stocks listed on the Indian stock exchanges, and in the shares of companies that are to be listed. The Board of Quantum AMC will from time to time review and approve the overall investment policy and strategy of the portfolio held by the Scheme. The Scheme will be subject to the investment restrictions prescribed under the SEBI (Mutual Fund) Regulations 1996.

While the majority of the assets will be invested in the securities of Indian companies, the Scheme may also invest in money market instruments or in units of liquid schemes under the Quantum AMC or any other Mutual Fund, subject to the applicable SEBI Regulation limits, for brief periods of time pending investment in equities or other securities more generally associated with the Scheme's portfolio.

The Scheme will also have the ability to invest in the following derivative products (provided these products are listed on a stock exchange); equity and index options, derivatives (including single-stock futures, index futures and currency futures). The Scheme will make such investments only when potential returns are appropriately high enough to justify such investments, in light of the Scheme's objectives. These types of investments will be less than 5% of the total assets of the Scheme. Securities acquired by the Scheme will primarily be denominated in Indian Rupees, although investments may also be made in other currencies, if justified under circumstances then prevailing.

Generally speaking, the portfolio will tend to include shares of 25 to 40 different companies, and the value of the holdings of any one company will tend to be in the range of 2% to 6% of the value of the portfolio. Particular sectors or industries will not be a significant factor in the decision to add a company to the Scheme's portfolio.

Although the Scheme will have the ability to invest in derivatives, it should be noted that the returns will always be dependent on market movements and hence the Scheme is not a typical market neutral “hedge fund”. Furthermore, the under-developed nature of the derivatives market at this stage suggests that the Scheme is not likely to use derivative instruments in the near future. Investors seeking “market-neutral” hedge-fund Schemes or short-term investment strategies should not invest in the Scheme.

## **INVESTMENT PROCESS AND RECORDING OF INVESTMENT DECISIONS**

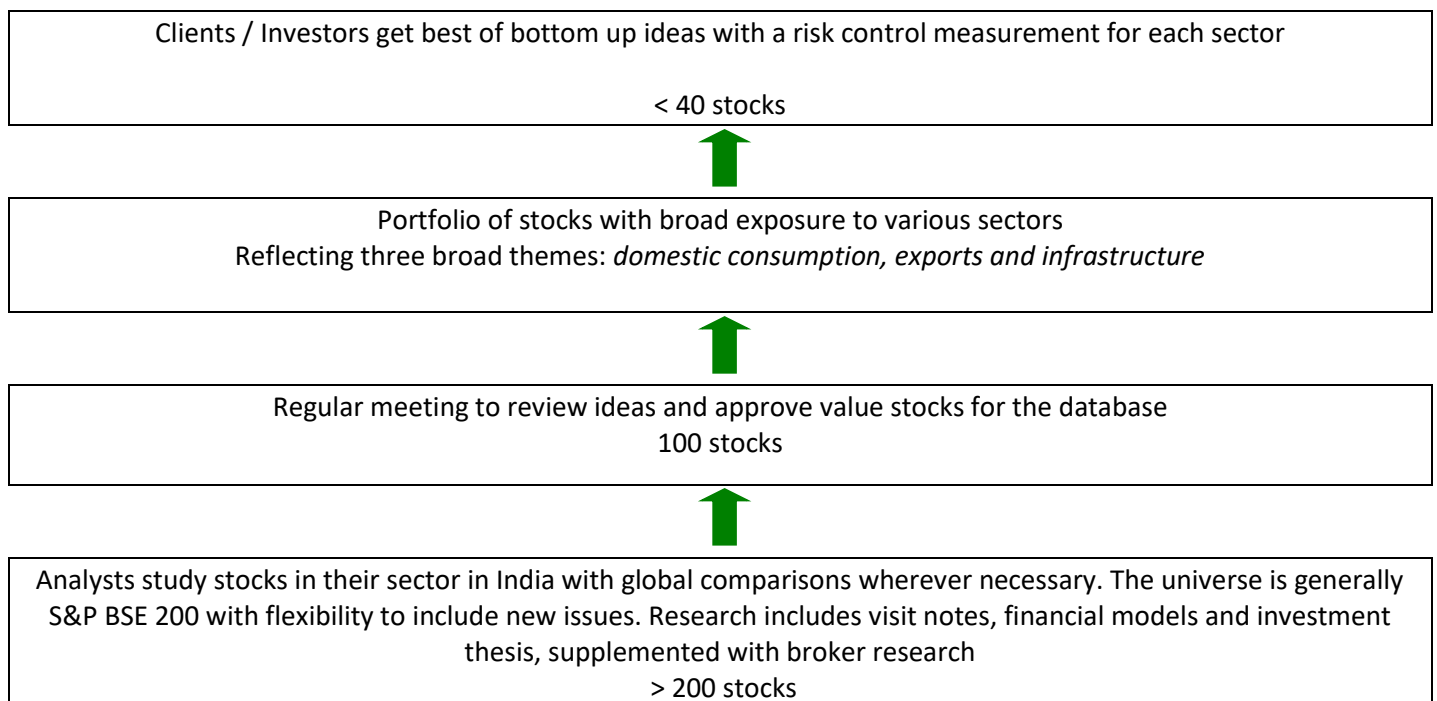
### **INVESTMENT PROCESS**

The investment process consists of:

1. Stock selection
2. Portfolio construction

#### **1. STOCK SELECTION**

The AMC’s stock selection approach is basically bottom up and is depicted below:



#### **2. PORTFOLIO CONSTRUCTION**

1. Stock has to be under active and current coverage.
2. Every stock in the AMC’s database has a pre – assigned Buy / Sell Limit. This is an INR price based on underlying fundamental sector criteria.
3. The AMC generally buys a new stock at the pre-determined Buy price (or below) and generally sells an existing stock at the pre-determined Sell price or above. It may add to a stock the Scheme already owns if it is between the pre-determined Buy and Sell price.

4. The AMC has adopted Tier -2 Benchmark – S&P BSE 200 TRI which demonstrate the Investment Style / Strategy of the AMC. The AMC is indifferent to whether a stock, the Scheme owns, is in the S&P BSE 200 TRI or not although it recognizes its effect on liquidity.
5. The AMC does not make sector calls. It makes stock calls.
6. With a range of 25 to 40 stocks the Schemes average holding is likely to be 2.5% to 4.0% per stock and the portfolio turnover is expected to be between 33% and 50% suggesting a 2.5 year average holding period.

#### **RISK CONTROL/ RISK MANAGEMENT STRATEGY**

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.

<b>Type of Risks</b>	<b>Risk Management Strategies</b>
<b>Quality risk:</b> Risk of investing in unsustainable /weak companies	Investment universe is selected carefully, based on the quality of business, management capabilities, nature of industry, history of the company, promoter background etc. and also meet regularly companies official to update the information about the companies.
<b>Price risk:</b> Risk for overpaying for a company	A number of valuation tools are applied to judge the fair value of the companies and investment is made only if there is good upside in the stock price. For deciding the valuation of the companies various tools is considered such as history of the companies, peers over 5-10 year periods, quantitative analysis.
<b>Concentration risk</b>	The investments are made in stocks across a number of sectors to ensure the diversification. Generally there is stock wise limit is that no investment is made more than 6% of portfolio.
<b>Liquidity risk:</b> High impact cost	The Investments are made only in such stocks which has high trading volume in the market.
<b>Volatility risk:</b> price volatility due to company or portfolio specific factors	For hedging the portfolio generally cash is used and when the stocks / markets go up sharply above the comfort level at that time stock has been sold and cash has been retained to invest for further good opportunity.
<b>Event risk:</b> Price risk due to company or sector specific events	Regular meetings with the companies and internal meetings of portfolio team helps to identify and resolve the Event Risk.

#### **PROCEDURE AND RECORDING OF INVESTMENT DECISION**

The investment decisions are made by the AMC's Portfolio Team. The Portfolio Team comprises of the Fund Manager, who heads the team, and the Associate Fund Manager. The final responsibility for the investment decisions rests with the Portfolio Team. The Equity Research team meets on a regular basis, with the research analysts presenting research reports on various stocks. The Portfolio Team reviews the research reports / presentations on the various stocks and keeping in mind the investment objective of the Scheme makes the investment decisions, recording the reasons and





justification for each investment decision. The investment decisions of the Scheme will be carried out by the Designated Fund Manager/Associate Fund Manager.

The Managing Director and 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 SEBI Circular no MFD/CIR/6/73/2000 dated July 27, 2000 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 MD & 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 MD & 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 MD & 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.

### **PORTFOLIO TURNOVER**

The Scheme will adopt a long-term approach to investing, typically holding stocks for a 2 to 3 year period, suggesting an average portfolio turnover of between 33% and 50% subject to market conditions. The goal of the Scheme is not to achieve an absolute return but, instead, will aim to outperform the benchmark S&P BSE 200 Total Return Index.

The Portfolio Turnover Ratio for last one year is **8.55%**

### **INVESTMENT BY 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 fee on the investment made by it in the Scheme.

## **F. FUNDAMENTAL ATTRIBUTES**

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations:

### **(i) Type of a scheme**

An Open-ended Equity Scheme following a value investment strategy.

### **(ii) Investment Objective**

#### **(a) Main Objective**

The investment objective of the Scheme is to achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the S&P BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets.

#### **(b) Investment pattern**

The tentative portfolio break-up of Equity, Debt, Money Market Instruments, other permitted Investment Pattern securities and such other securities as may be permitted by the Board from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations.

The Scheme will invest in Listed Equity & Equity Related Securities of Companies, Equity & Equity Related Securities of Companies to be listed, Money market instruments, Liquid Schemes of Mutual Funds as disclosed under paragraph "Asset Allocation".

### **(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 as set out in the repurchase/Redemption of Units in Section III B of this SID.

#### **2. Aggregate fees and expenses charged to the scheme**

The aggregate fees and expenses charged to the Scheme are set out in Section IV, Paragraph B which is as permitted by the SEBI Regulations.

#### **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 Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / option(s) thereunder and affect the interests of Unit Holders 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) days to exit at the prevailing NAV without any Exit Load.

The Trustee shall take comments from SEBI for bringing change in the fundamental attributes of the Scheme.

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.

#### G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Tier 1 – Reflective of Value Category – S&P BSE 500 TRI

Tier 2 - Demonstrating Investment Style / Strategy of the Fund Manager - S&P BSE 200 TRI

The Tier 2 Benchmark demonstrate Investment Style / Strategy and represents closely resemble the investment objective of the scheme.

#### H. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age	Educational Qualifications	Tenure of the Managing the Scheme	Experience
Sorbh Gupta – Fund Manager	41	B.com ACA All three levels of CFA Program (Eligible for Charter)	1.5 years; Since December 01, 2020	Collectively over 16.5 years of experience in Equity Markets.  Since September 2020 till date - Quantum Asset Management Company Private Limited as Co Fund Manager; October, 2016 till August 2020 - Quantum Asset Management Company Private Limited as Associate Fund Manager – Equity; April 2014 till September, 2016 - Quantum Asset Management Company Private Limited as Associate Vice President - Research; March – 2011 till March 2014 - Quantum Asset Management Company Private Limited as Senior Manager – Research; October 2007-March 2011 - Siddhesh Capital Markets Private Ltd. as Equity Research & Portfolio Management; May 2005-October 2007 - Pranav Securities Private Ltd. as Equity Research

Name of the Fund Manager	Age	Educational Qualifications	Tenure of the Managing the Scheme	Experience
George Thomas	33	PGDBM (Finance) B-Tech (Bachelor of Technology)	29 days (Since April 01, 2022)	Mr. George Thomas has over 6 years of experience in the Equity Research. He has been with Quantum group since April, 2016 Prior to Joining Quantum, he was associated with Robert Bosch Engineering and Wipro Technologies.

Sorbh Gupta and George Thomas are also the Fund Manager of Quantum Tax Saving Fund.

## I. WHAT ARE THE INVESTMENT RESTRICTIONS?

### INVESTMENT RESTRICTIONS

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

1. The Fund under all its Schemes shall not own more than 10% of any company's paid up capital carrying voting rights. Further, Sponsor, associate or group companies of Sponsor including Asset Management Company, through schemes of the Mutual Fund or otherwise, individually or collectively, directly or indirectly, shall not own 10% or more of the shareholding or voting rights in the asset management company or trustee company of any other mutual fund.
2. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of 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. The Scheme may engage in securities and lending and borrowing (SLB) in accordance with framework specified by the Board.
3. The Scheme shall not invest more than 10% of its net assets in equity shares or equity related instruments of any company.
4. All investments by a scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
5. The Scheme shall not make any investment in:
  - a) any unlisted security of an associate or group company of the Sponsor;
  - b) any security issued by way of private placement by an associate or group company of the Sponsor; or
  - c) the listed securities of group companies of the Sponsor which is in excess of 25% of the net assets of the Scheme.
6. Transfer of investments from one Scheme to another Scheme in the same Mutual Fund is permitted\* provided:
  - a) such transfers are done at the prevailing market price<sup>^</sup> for quoted instruments on a spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions)
  - b) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

<sup>^</sup>SEBI circular no. SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 has prescribed the methodology for determination of price to be considered for inter-scheme transfers.

\*The Scheme shall comply with the guidelines provided for inter-scheme transfers as specified in SEBI circular no. SEBI/HO/IMD/DF4/CIR/P/2020/202 dated October 8, 2020.

7. The Scheme may invest in other Schemes under the same AMC or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the Schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund.
8. The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
9. No loans for any purpose can be advanced by the Scheme.
10. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of Repurchase/ Redemption of Units or payment of interest and/or Income Distribution to the Unitholders, provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
11. Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme, the AMC can invest the funds of the Scheme in short-term deposits of scheduled commercial banks. The investments in short term deposits of scheduled commercial banks will be reported to the trustees along with the reasons for the investment which, inter alia, would include comparison with the interest rates offered by other scheduled commercial banks. Further, Quantum AMC will ensure that the reasons for such investments are recorded in the manner prescribed in SEBI Circular MFD/CIR/6/73/2000 dated July 27, 2000 and such investments in short term deposits are made in compliance of SEBI Circular SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, June 23, 2008 August 16, 2019, and September 20, 2019 or such other guidelines that SEBI may issue from time to time.
12. The Scheme shall not make any investment in a Fund of Fund's Scheme.
13. The Scheme shall not invest more than 10% of its NAV in debt instruments issued by a single issuer rated not below investment grade by a credit rating agency authorised to carry out such activity under the Securities and Exchange Board of India Act, 1992 and this limit may be extended to 12% of the NAV of the Scheme subject to prior approval of the Board of the AMC and the Trustee. Provided that such limit shall not be applicable for investment in Government Securities, Treasury Bill and Collateralized borrowing and lending obligations / Tri-Party Repo.
14. 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 condition as may be specified by the SEBI from time to time.
15. The Scheme may also use various hedging and derivative products from time to time, as are available for the purpose of hedging and portfolio balancing (max. 5% of Net Assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996, in an attempt to protect and enhance the interests of the Unitholders at all times.

All the above investment restrictions shall be applicable at the time of making the investment.

The AMC may alter these above stated restrictions from time to time to the extent the SEBI 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 respective investment objective. The Trustee may from time to time alter these restrictions in conformity with the SEBI Regulations.

**J. HOW HAS THE SCHEME PERFORMED?**

**A) Performance of Scheme as on March 31, 2022**

**Quantum Long Term Equity Value Fund - Direct Plan - Growth Option**

Period	Scheme Returns %	Tier – I Benchmark Returns % (S&P BSE 500 TRI)	Tier – II Benchmark Returns % (S&P BSE 200 TRI)
1 Year*	13.91%	22.26%	21.26%
3 Years**	10.78%	17.06%	16.77%
5 Years**	9.44%	14.79%	14.98%
7 Years**	10.24%	12.92%	12.85%
10 Years**	13.05%	14.89%	14.88%
Since Inception**	13.47%	12.61%	12.72%

**Past Performance may or may not be sustained in future.**

\*Annualized \*\* CAGR Date of Inception: March 13, 2006

**Quantum Long Term Equity Value Fund - Regular Plan - Growth Option**

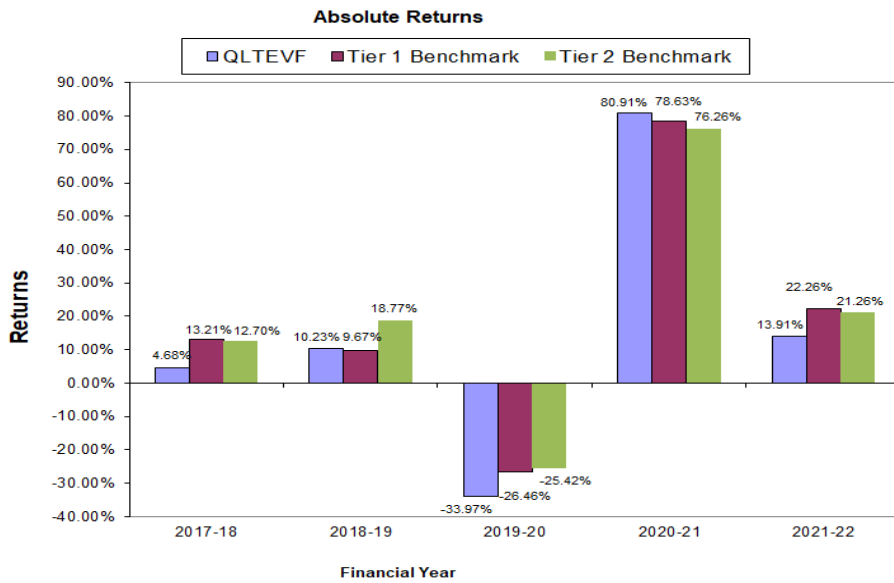
Period	Scheme Returns %	Tier – I Benchmark Returns % (S&P BSE 500 TRI)	Tier – II Benchmark Returns % (S&P BSE 200 TRI)
1 Year*	13.34%	22.26%	21.26%
3 Years**	10.22%	17.06%	16.77%
5 Years**	9.03%	14.79%	14.98%
Since Inception**	9.03%	14.79%	14.98%

**Past Performance may or may not be sustained in future.**

\*Annualized \*\* CAGR Date of Inception: April 01, 2017

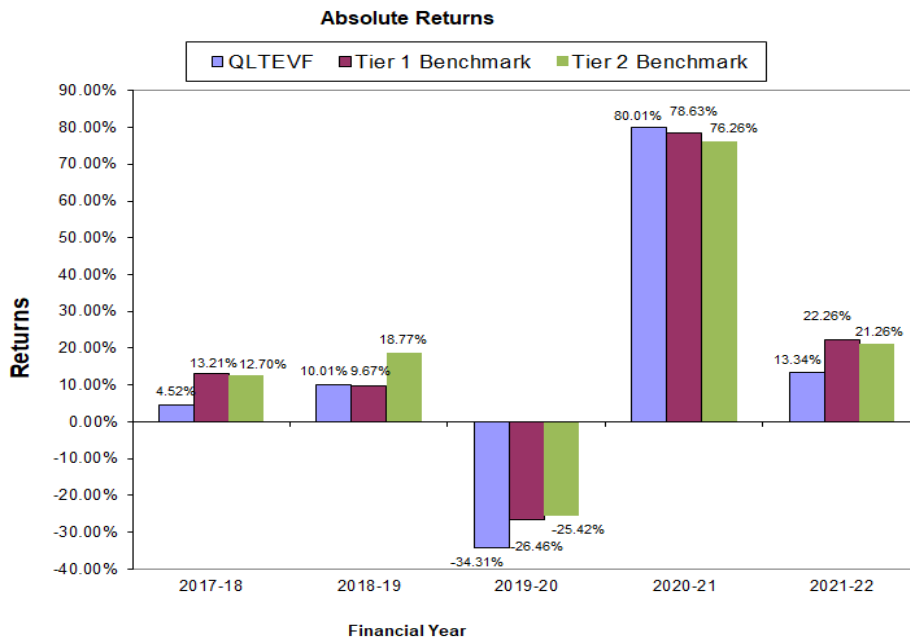


**B) Absolute Returns for the last 5 Financial Years**  
**Quantum Long Term Equity Value Fund - Direct Plan - Growth Option**



Date of Inception: March 13, 2006  
**Past Performance may or may not be sustained in future.**

**Absolute Returns for the last 5 Financial Years**  
**Quantum Long Term Equity Value Fund - Regular Plan - Growth Option**



Date of Inception: April 01, 2017  
**Past performance may or may not be sustained in future**

**K. SCHEME PORTFOLIO HOLDINGS AS ON MARCH 31, 2022**

(i) Top 10 Holdings by Issuer:

Issuer	% to NAV
Infosys Limited	7.71%
Housing Development Finance Corporation Limited	7.63%
Others	7.00%
HDFC Bank Limited	6.67%
ICICI Bank Limited	5.81%
State Bank of India	4.62%
Mahindra & Mahindra Limited	3.68%
ACC Limited	3.59%
Wipro Limited	3.47%
Bajaj Auto Limited	3.44%
<b>Grand Total</b>	<b>53.62%</b>

(ii) Fund Allocation Toward Various Sectors:

Sector Allocation	% to NAV
Banks	18.88%
Software	15.67%
Auto	13.65%
Finance	12.47%
Others	7.00%
Cement & Cement Products	5.39%
Pharmaceuticals	5.23%
Power	5.16%
Gas	4.33%
Ferrous Metals	3.33%
Industrial Products	2.54%
Oil	2.36%
Leisure Services	2.10%
Auto Ancillaries	1.20%
Capital Markets	0.63%
Government of India	0.06%
<b>Grand Total</b>	<b>100.00%</b>

**Note: Others include Tri-party Repo and cash & cash equivalents**

(iii) To obtain scheme's latest monthly portfolio please refer the following link  
<https://www.quantumamc.com/schemeportfolio.aspx?SchemeId=0&FactSheetType=2>

**L. AGGREGATE INVESTMENT IN THE SCHEME UNDER THE FOLLOWING CATEGORIES AS ON MARCH 31, 2022:**

AMC Board of Directors (Rs. in lakhs)	Scheme's Fund Manager(s) (Rs. in lakhs)	Other Key Personnel (Rs. in lakhs)
53.54	69.28	38.19



This section provides details you need to know for investing in the scheme.

#### A. NEW FUND OFFER (NFO)

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.

#### B. ONGOING OFFER DETAILS

<p><b>Ongoing Offer Period</b></p> <p>This is the date from which the scheme will reopen for subscriptions/ redemptions after the closure of the NFO period.</p>	<p>The continuous offer for the scheme commenced from March 16, 2006.</p>
<p><b>Ongoing price for subscription (purchase) / switch-in (from other schemes/plans of the mutual fund) by investors.</b> This is the price you need to pay for purchase/switch-in. Example: If the applicable NAV is Rs. 10/-, entry load is 0 then redemption price will be: Rs. <math>10/- * (1+0) = Rs. 10/-</math></p>	<p>At the applicable NAV</p>
<p><b>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</b> This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs. <math>10 * (1-0.02) = Rs. 9.80</math></p>	<p>At the applicable NAV, subject to prevailing exit load.</p>
<p><b>Cut off timing for subscriptions/redemptions/ switches.</b></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 times for determining Applicable NAV's for subscription, redemptions and switches to be made at the Investor Service Centres / Official Points of Acceptance from time to time are as per the details given below:</p> <p><b>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</b></p> <p>a. In respect of valid application received up to 3.00 p.m. on a Business Day at the official point(s) of Acceptance and funds for the entire amount of subscription/ purchase (Including switch-in) as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time (3.00 p.m.), the closing NAV of the day shall be applicable;</p>

	<p>b. In respect of valid application received after 3.00 p.m. on a Business Day at the official Point(s) of acceptance and funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the Scheme on same day or before the cut-off time of the next business day i.e. funds are available for utilization before the cut-off time of next Business Day- the closing NAV of the next Business Day shall be applicable;</p> <p>c. However, irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the Scheme on or before the cut - off time of the subsequent Business Day i.e. funds are available for utilization before the cut-off time of subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable;</p> <p>It may be noted that in case of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum Capital Withdrawal Facility, the units will be allotted based on the funds available for utilization by the respective schemes / target schemes irrespective of the installment date of the SIP, STP or record date of income distribution.</p> <p>Further, if the time of realization of funds can't be ascertained then the allotment of units will be as per the day and date of realization of amount of subscription. It may also be noted that allotment of units in the normal course will be based on realization of amount of subscription or the date of receipt of application or the date of instalment (in case of SIP) whichever is later if both realization and application dates are different.</p> <p><b>REDEMPTIONS INCLUDING SWITCH-OUTS:</b></p> <p>a. In respect of valid applications received up to 3 p.m. on a Business Day, the closing NAV of the day of receipt of application shall be applicable.</p> <p>b. In respect of valid applications received after 3 p.m. on a Business Day, the closing NAV of the next Business Day shall be applicable.</p>
<p><b>Income Distribution Policy</b></p>	<p>The Trustee proposes to follow the following Income Distribution Policy: :</p> <p>In terms of SEBI guidelines Trustees shall fix the quantum of Income to be distributed and the 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 5 calendar 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. Declaration of Income Distribution is subject to the availability of distributable surplus. The Income can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. It must be distinctly understood that the actual declaration of income under the Scheme and the frequency thereof will, inter-alia, depend upon the distributable surplus of the Scheme. There is no assurance or guarantee to Unitholders as to the rate of income distribution nor that the income distribution will regularly be distributed. The income that may be distributed out of distributable surplus of the</p>

	<p>Scheme will be distributed only to those Unitholders whose names appear in the register of Unitholders on the notified record date. Unitholders are entitled to receive Income within 15 days from the record date of the Income Distribution. On distribution of Income, the NAV will stand reduced by the amount of income distributed and statutory levy, if any, at the close of business hours on record date.</p>
<p><b>Who can invest</b></p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p><b>WHO CAN INVEST?</b></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):</p> <ol style="list-style-type: none"> <li>i. Resident adult individuals either singly or jointly (not exceeding three); or on an Anyone or Survivor basis</li> <li>ii. A Hindu Undivided Family (HUF) through its Karta;</li> <li>iii. Public Sector Undertakings, Association of Persons or a body of individuals whether incorporated or not;</li> <li>iv. Minors through parent / legal guardian. There shall not be joint holding with minor investments;</li> <li>v. Partnership Firms &amp; Limited Liability Partnerships (LLP);</li> <li>vi. Companies, Bodies Corporate and societies registered under the Societies Registration Act, 1860; Co-Operative Societies registered under the Co-Operative Societies Act, 1912, One Person Company.</li> <li>vii. Banks &amp; Financial Institutions;</li> <li>viii. Mutual Funds registered with SEBI / Alternative Investment Funds registered with SEBI;</li> <li>ix. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li>x. Non-Resident Indians (NRIs)/ Persons of Indian origin residing abroad (PIO) on repatriation basis or on non-repatriation basis;</li> <li>xi. Foreign Portfolio Investors (FPI) registered with SEBI on repatriation basis;</li> <li>xii. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li>xiii. Scientific and Industrial Researches, Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;</li> </ol>

- xiv.** Other schemes of Quantum Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations;
- xv.** Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; and
- xvi.** Such other individuals / institutions / body corporate etc., as may be decided by the AMC/Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.

**WHO CANNOT INVEST?**

It should be noted that the following persons **cannot** invest in the Scheme(s):

- (i)** United States Person (US Person) as defined under regulations promulgated under the US Securities Act of 1933
- (ii)** Person residing in USA and Canada
- (iii)** NRI residing in any FATF (Financial Action Task Force) declared non-compliant country/territory.

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.

**Note:**

- 1.** In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, along with a certified copy of the Memorandum and Articles of Association and/or bye -laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases and Repurchase / Redemptions.

Applications failing to fulfill the above-stipulated conditions are liable to be rejected

- 2.** Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor.
- 3.** RBI has vide Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000, granted a general permission to NRIs / Persons of Indian Origin residing

	<p>abroad (PIOs) and Foreign Portfolio Investors (FPI) for purchasing/ Repurchasing / Redeeming Units of the mutual funds subject to conditions stipulated therein.</p> <p><b>Note:</b> If an Indian Resident / Non-Resident Indian (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, WhatsApp, Fax etc. till the time investor returns back to India.</p> <p>All cheques and bank draft accompanying the application form should contain the application form number on its reverse side. It is mandatory for every applicant to provide the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete application will be rejected.</p>
<p><b>Where can the applications for purchase/redemption switches be submitted?</b></p>	<p>Applications complete in all respects, can be submitted at:</p> <ol style="list-style-type: none"> <li>1. KFin Technologies Limited, Selenium Tower B, Plot number 31 &amp; 32, Financial District, Nanakramguda Serilingampally Mandal, Hyderabad – 500032 or its Investor Services Center/ Collection Center details mentioned on back cover page of this SID.</li> <li>2. Investors can purchase / redeem units of the Scheme through an online website of KFin Technologies Limited <a href="http://www.kfintech.com">www.kfintech.com</a> by opening an account on KFinTech Website.</li> <li>3. Investors can purchase / redeem units of the Scheme through - KFinKart a mobile application of KFin Technologies Limited by opening an account with KFinKart.</li> <li>4. Quantum Asset Management Company Private Limited 6<sup>th</sup> Floor, Hoechst House, Nariman Point, Mumbai - 400021 or its collection center details mentioned on back cover page of SID;</li> <li>5. Investors can purchase / redeem units of the Scheme through Electronic Mode - Website, Electronic Mail (Email), Email with Attachment , Fax, Fax Through Electronic Mail (Fax – Email) , Short Messaging Services (SMS), WhatsApp Messenger, HIKE Messenger, Interactive Voice Response System (IVRS )and other Electronic Mode as may be permitted and notify by the AMC from time to time. Please refer SAI for the details terms and conditions for transactions through Electronic Mode.</li> <li>6. Investors can invest in the Scheme by making switch from other schemes (other than exchange traded fund) of Quantum Mutual Fund.</li> <li>7. 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</li> </ol>

	<p>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 SAI for detailed process on subscription / redemption of units of the scheme through stock exchange mechanism.</p> <p>8. Investors can purchase / redeem units of the Scheme through Mutual Fund Utility India Private Limited (MFUI) platform either electronically on <a href="http://www.mfuindia.com">www.mfuindia.com</a> or physically through the authorized Points of Service (“POS”) of MFUI, details of which are available on AMC website. Please refer SAI for detailed terms and conditions for transactions through MFUI platform.</p> <p>9. Transaction Through MFCentral - Pursuant to SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA interoperable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the QRTA’s, Kfin Technologies Limited (“Kfintech”) and Computer Age Management Services Limited (“CAMS”) have jointly developed MFCentral - A digital platform for Mutual Fund investors.</p> <p>Investors can purchase / redeem units of the schemes of units of the Scheme MFCentral either electronically <a href="http://www.mfcentral.Com">www.mfcentral.Com</a> or physically through the authorized Points of Service of MFCentral as and when available by MFCentral.</p>
<b>How to Apply</b>	Please refer to the SAI and Application form.
<b>Listing</b>	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.
<b>Minimum amount for purchase/redemption/ Switches</b>	<p>a. Initial purchase : Rs. 500 /- and in multiples of Rs. 1 thereafter</p> <p>b. Additional Purchase : Rs. 500 /- and in multiples of Rs. 1 thereafter / 50 units The provision for Minimum Application amount will not be applicable in case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP).</p> <p>c. Redemption / Switches: Rs. 500 /- and multiple of Rs. 1 thereafter OR accounting balance whichever is less / 50 units.</p> <p>The minimum application / redemption amount shall not be applicable for investments made by the Designated Employees of the AMC in scheme in terms of SEBI Circular SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).</p>
<b>Minimum balance to be maintained and consequences of non-maintenance</b>	There is no minimum balance requirements.

<p><b>Option to hold units in Dematerialized Mode</b></p>	<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>It may be noted that in case of option to hold units in dematerialized mode under Systematic Investment Plan (SIP), the units will be credited to Investor's demat account on weekly basis on every Monday subject to realization of funds in the last week. For eg. Units will be credited to investor's demat account on following Monday for realization status of funds received in the last week from Monday to Friday.</p> <p>It may be noted that the facilities viz. Switch in and out/ Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) are currently not available in the dematerialized mode.</p>
<p><b>Plans / Options offered under the Scheme:</b></p>	<p>The Scheme offers two plans :</p> <ul style="list-style-type: none"> <li>(i) Direct Plan</li> <li>(ii) Regular Plan</li> </ul> <p>Each Plan offers Growth and Income Distribution cum Capital Withdrawal (IDCW) Option.</p> <p>The Income Distribution cum Capital Withdrawal Option offers Payout of Income Distribution cum Capital Withdrawal Facility and Re-investment of Income Distribution cum Capital Withdrawal Facility.</p> <p><b>(a) Growth Option</b></p> <p>The Income will not be declared &amp; distributed under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.</p> <p><b>(b) Income Distribution Cum Capital Withdrawal Option (IDCW) – (Earlier known as Dividend Option)</b></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,</p>

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 5 calendar 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.

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. In order to be a Unitholder, an Investor has to be allotted Units against receipt of clear funds by the Scheme. 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.

Income Distribution Cum Capital Withdrawal Option (IDCW) in turn offers two facilities namely;

- (i) Payout of Income Distribution cum Capital Withdrawal (IDCW) Facility; and
- (ii) Reinvestment of Income Distribution cum Capital Withdrawal (IDCW) Facility

**(i) Payout of Income Distribution cum Capital Withdrawal (IDCW) Facility**

Under this facility, income distribution distributed, if any, will be paid (subject to deduction of tax and statutory levy, if any) to those Unit holders, whose names appear in the register of Unit holders on the notified record date.

**(ii) Reinvestment of Income Distribution cum Capital Withdrawal (IDCW) Facility**

Unitholders opting for Income Distribution cum Capital Withdrawal Option may choose to reinvest the income distributed to be received by them in additional Units of the Scheme. Under this Facility, the income distribution due and payable to the Unitholders will be compulsorily and without any further act by the Unitholders, reinvested in the Reinvestment of Income Distribution cum Capital Withdrawal Facility (on the next Business Day after the record date), at a price based on the prevailing ex-Income Distribution Net Asset Value per Unit on the record date. The amount of income distributed re-invested will be net of tax deducted at source, wherever applicable. The amount of income distribution so reinvested shall constitute a constructive distribution to the Unitholders and a constructive receipt of the same amount from each Unitholder for reinvestment in Units. On reinvestment of income distribution, the number of Units to the credit of Unitholder will increase to the extent of the income distribution reinvested by the Applicable NAV as explained above.



**Note:** Investors should indicate the Option and the Facility for which the subscriptions are made by indicating the choice in the appropriate box provided for this purpose in the Application Form. In case of valid applications received, without indicating any choice of Option, it will be considered as opted for Growth Option and processed accordingly. In case of a valid application received where Income Distribution cum Capital Withdrawal Option has been selected without indicating any choice of Facility i.e. Payout of Income Distribution cum Capital Withdrawal Facility or Re-investment of Income Distribution cum capital withdrawal Facility, it will be considered as opted for the re-investment of Income Distribution cum Capital Withdrawal Facility.

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.

**Special Products / Facilities Available**

**SYSTEMATIC INVESTMENT PLAN (SIP)**

This facility enables investors to save and invest periodically over a long period of time.

Frequencies Available Under SIP	Daily	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	Rs. 100/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	132	25	13	6	4
<b>Frequency of dates</b>	Daily - All Business Days Weekly – 7, 15, 21, 28				

Fortnightly – 5 & 21 OR 7 & 25  
Monthly / Quarterly – 5, 7, 15, 21, 25, 28

1. An investor needs to provide the first cheque / Demand Draft with the SIP application form. The date of the first cheque shall be the same as the date of the application. The remaining payment instructions / cheques can be on any dates of the month as specified in the SIP application form.
2. The applicable NAV in such first sale shall be the NAV based on the date and time of receipt of application along with the cheque subject to the funds available for utilization.
3. SIP shall be started subject to realization of the first installment.
4. There is no upper limit for individual installments / aggregate investment made under Daily/Weekly / fortnightly / Monthly / Quarterly SIP.
5. The request for enrollment / processing of SIP will only be on a Business Day at the applicable NAV. In case during the term of SIP processing date falls on a non-Business Days, then such request will be processed on the next following Business day's applicable NAV
6. The request for enrollment of SIP in the prescribed form should be received at any official point of acceptance / Investor service center at least 21 Calendar Days in advance before the execution / commencement date.
7. The request for discontinuation of SIP in the prescribed form should be received at any official point of acceptance / Investor Service Center at least 15 Business Days in advance before the execution / commencement date.
8. The units will be allotted to the investor at applicable NAV of the respective Business Days on which the investment are sought to be made as per the applicable cut-off timing subject to the funds available for utilization.

The AMC may also based on cheque authorization received from the Unitholder approach the Unitholder's bank for setting up standing instruction for remittance of the stated SIP amount at stated intervals in favor of the Fund. In case the bank fails to take cognizance of the cheque authorisation/ payment instructions, the Unitholder may be requested to re-send post-dated cheques / payment instructions. In case any particular date of the postdated cheque / payment instruction falls on a holiday the immediate next Business Days will be considered for this purpose. The Unitholder's account will be credited with the number of units at the applicable Sale Price. Unitholder may also leave a standing instruction with his/her bank to periodically remit a fixed sum from his/her account into the Scheme.

9. In case of investments under SIP, if 2 or more consecutive payment instructions provided by the investor/unitholder are dishonored for either insufficiency of funds or as a result of a stop payment instruction issued by the investor/unitholder or any other reason as intimated by the bank, the AMC

reserves the right to discontinue the SIP facility provided to the investor/unitholder.

10. An investor can also invest in the Scheme through SIP Facility through the Stock Exchange mechanism as such SIP frequency available under the Stock Exchange mechanism from time to time.

11. The provision for Minimum Application Amount will not be applicable under SIP Investments.

## 2. SYSTEMATIC WITHDRAWAL PLAN (SWP)

This facility enables an investor to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request. The withdrawals can be made as follows:

Frequencies Available Under SWP	Weekly	Fortnightly	Monthly	Quarterly
<b>Minimum Amount</b>	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter
<b>Minimum No. of Installments / Instructions</b>	25	13	6	4
<b>Frequency of dates</b>	Weekly – 7, 15, 21, 28 Fortnightly – 5&21 OR 7&25 Monthly / Quarterly – 5,7,15,21,25,28			
<b>Minimum Balance to Start SWP</b>	Rs. 5000/-			

1. The withdrawals will commence from the start date mentioned by the investor in the SWP Application Form. The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought.

2. The request for enrollment / processing of SWP will only be on a Business Day at the applicable NAV or subject to applicable load. In case during the term of SWP processing date falls on a non-Business Day, then such request will be processed on the next following Business Day at that day's applicable NAV

3. The request for enrollment of SWP in the prescribed form should be received at any official point of acceptance / Investor service center at least 10 Business Days in advance before the execution / commencement date.

4. The request for discontinuation of SWP in the prescribed form should be received at any official point of acceptance / Investor Service Center at least 10 Business Days in advance before the execution / commencement date.

### 3. SYSTEMATIC TRANSFER PLAN (STP)

This facility enables an investor to transfer fixed amounts from their accounts in the Scheme to the other schemes (other than exchange traded fund) launched by the Mutual Fund from time to time.

Frequencies Available Under STP	Daily	Weekly	Fortnightly	Monthly	Quarterly
Minimum Amount	Rs. 100/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter	Rs. 500/- and in multiples of Rs. 1/- thereafter
Minimum No. of Installments / Instructions	132	25	13	6	4
Frequency of dates	Daily - All Business Days Weekly – 7,15, 21, 28 Fortnightly – 5 & 21 OR 7 & 25 Monthly / Quarterly – 5, 7, 15, 21, 25, 28				
Minimum Balance to start STP	Rs. 5000/-				

1. The provisions of Minimum Redemption Amount in the Scheme and Minimum Application Amount for the Transferee scheme(s) will not be applicable under STP.
2. The STP will commence from the date mentioned by the investor in the STP Application Form.
3. The request for enrollment / processing of STP will only be on a Business Day at the applicable NAV subject to applicable load. In case during the term of STP processing date falls on a non-Business Day, then such request will be processed on the next following Business Day at that day's applicable NAV.
4. The request for enrollment of STP in the prescribed form should be received at any official point of acceptance / Investor service center at least 10 Business Days in advance before the execution / commencement date.

	<p>5. The request for discontinuation of STP in the prescribed form should be received at any official point of acceptance / Investor Service Center at least 10 Business Days in advance before the execution / commencement date.</p> <p>6. A request for STP will be treated as a request for Redemption from/Subscription into the respective Option(s)/Plan(s) of the Scheme(s) as opted by the Investor, at the applicable NAV, subject to applicable Load.</p> <p><b>SWITCHING OPTION</b></p> <p><b>Inter - Scheme switching</b></p> <p>Unitholders under the scheme have the option to switch part or all of their 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.</p> <p>The switch will be affected by way of redemption of units from one plan / option of a scheme and a reinvestment of the redemption proceeds in the plan / option of the other scheme of Quantum mutual Fund.</p> <p>The switch must comply with the redemption rules and issue rules of the respective Scheme.</p> <p><b>Intra - Scheme switching</b></p> <p>Unitholders under the scheme have the option to switch part or all of their investments within the scheme from one plan / option to other plan / option.</p> <p>The switch will be affected by way of redemption of units from one plan / option of a scheme and a reinvestment of the redemption proceeds in the other plan / option of the scheme.</p> <p>No exit load shall be levied in case of switch from one plan / option to other plan / option within the scheme.</p>
<p><b>SMILE Facility</b></p>	<p>SMILE is a facility wherein investors can contribute to Non-Governmental Organizations (NGO) registered with the HelpyourNGO Foundation (HYNGO Foundation). The contribution will be given by way of automatic redemption subject to the terms and conditions as prescribed by the AMC from time to time.</p> <p>HYNGO Foundation is a non-profit company incorporated and a Charitable Fund with an initiative to encourage and promote philanthropy / charity giving in India by giving philanthropic donors, individuals or institutions an opportunity to donate in a strategic and impactful manner. The HYNGO Foundation also encourages the recipient non-profit / charitable organizations / social enterprises in India to exercise due diligence and highest standards of good governance, compliance, transparency and accountability.</p> <p>The following are the terms and conditions of the SMILE Facility:</p>

1. The SMILE Facility will be available to the Resident Individual, HUF, Companies / LLP, Societies, Partnership Firm, Trusts. Non- Resident Indian (NRI) only by way of automatic redemption with terms and conditions as prescribed in the SMILE form.
2. **Contribution to NGO and HYNCO Foundation:**
  - I. Annual Contribution Option:
    1. 10% of the contribution from the holding of the investor under the folio tagged for SMILE at the end of each year ended September 30 shall be made by way of automatic redemption of units Please refer the detailed example below;
      - (a) Holding as on September 30, 2021 is Rs. 5,000 and the investor has selected an option of 10% of the Value.
      - (b) 10 % of Rs 5,000 + load (if any) = Rs. 500 (will be deducted as partial redemption done automatically)
      - (c) 90% of Rs.500 will be transferred towards Contributions and 10% of Rs.500 will be credited to the investor account.
    2. Investor to select from a list of 7 NGOs at the time of initial request.
    3. Minimum 1 and Maximum 2 NGO can be selected.
    4. If no NGO is/are selected then the contribution will be made to the HYNCO Foundation as General Donation.
    5. Investors to prescribe a percentage (%) of contribution to be distributed to each NGO in the form.
    6. Investors can change their NGOs and % of contribution any time. However, the amount will be distributed according to the latest request registered as on September 30.
  - II. Investor Advised Contribution Option:

Investor can contribute minimum amount of Rs. 500/- by way of redemption anytime from folio tagged with SMILE to NGOs. The details of NGOs available for contribution are uploaded on the HYNCO Foundation website [www.helpyourngo.com](http://www.helpyourngo.com).

HYNCO Foundation will transfer 95% of the contribution received under 2(I)(4) and Investor Advised Option to respective NGOs and will retain 5% with it as General Donation to HYNCO Foundation.
  - III. Contribution At the time of Redemption Option:

Investor can contribute minimum amount of 1% of redemption amount subject to maximum of Rs.1000/- or such other amount at the discretion of the investor from the total redemption amount to HYNCO Foundation as donation. If the contribution amount is less than Rs. 1000/- then that will form part of General Donation to HYNCO Foundation and if contribution amount is more than or

	<p>equal to Rs.1000/- then it will form part of Corpus Donation to HYNCO Foundation. In case of Corpus Donation to HYNCO Foundation, HYNCO Foundation will retain 5% as the fees and disburse 95% every year to support credible NGOs over a period of time</p> <ol style="list-style-type: none"> <li>3. The Contribution 10% or Investor Advised or at the time of redemption will be done by way of redemption of units subject to exit load. The long term / short term capital gain tax as may be applicable depend on the nature of scheme and holding period of units.</li> <li>4. In case of Partial Redemption the units towards contribution to SMILE will be addition to the redemption units and in case of full redemption units towards contribution to SMILE will be net off from the total units.</li> <li>5. The amount contributed by investors will be transferred based on the investor's authority to the HelpYourNGO Foundation's bank account within 10 Business Days from the end of the every year ended September 30 / redemption date selected by investor in case of Investor Advised / from the redemption date in case of at the time of redemption.</li> <li>6. The amount of contribution will be in round integers or Rs. and not in paise decimals, with decimals upto 0.49 getting rounded off to the lower end and decimals from 0.50 rounding off to the higher end.</li> <li>7. The AMC will transfer redemption amount based on investor authority to HYNCO Foundation which will issue 80G Certificate to the investor for the amount remitted.</li> <li>8. HYNCO Foundation will procure a confirmation and/or donation receipt from the NGO grantees that the donation amount has been received by them and the same will be uploaded on <a href="http://www.helpyourngo.com">www.helpyourngo.com</a> for complete transparency</li> <li>9. Investor needs to mention the Folio number in the application form, which will be tagged for SMILE facility from which selected contribution will be made to HYNCO Foundation in case of contribution by way of automatic redemption or Investor Advised option.</li> <li>10. Investor can give request for tagging or un-tagging of the folio chosen for SMILE.</li> <li>11. The Management Fees excluding scheme expenses on SMILE units received by the AMC from the Fund will be paid to HYNCO Foundation for assisting and managing SMILE Facility.</li> <li>12. HYNCO Foundation will update Reports on amount contributed through SMILE on HYNCO Foundation website <a href="http://www.helpyourngo.com">www.helpyourngo.com</a></li> </ol>
<p><b>Account Statements</b></p>	<p><b>Account Statements / Allotment Confirmation:</b></p> <p>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS (if the mobile number is not registered under Do Not Call Registry) or issue units in the</p>

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.

Thereafter, a CAS for each calendar month shall be sent by mail / email on or before 15<sup>th</sup> of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. Such transactions in mutual funds shall include purchase, redemption, switch, payout / reinvestment of income distribution under respective Income Distribution cum Capital Withdrawal Option / Facility, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions. The CAS shall also include the total purchase value / cost of investment in each scheme.

The CAS issued for the half year (September / March) shall include:

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.

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.

For the purpose of sending the CAS, common investors / unitholders with the same holding pattern of the folio across mutual funds / depository shall be identified by their Permanent Account Number (PAN). In case of multiple holdings it shall be identified on the basis of PAN of first holder and pattern of holding.

The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.

In case of a specific request received from the Investors / unit holders, the AMC/Fund will provide the account statement to the investors / unit holders within 5 Business Days from the date of receipt of such request.

In the event of the folio is having more than one registered / joint holders, the CAS shall be sent to the first named unit holder and not to other registered / joint holders.



	<p>The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar &amp; 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> <p><b><u>DORMANT ACCOUNT STATEMENT</u></b></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/e-mail as per the timeline specified by the SEBI from time to time i.e. on or before 21<sup>st</sup> day of succeeding month by the AMC / Registrar to all such investors / unit holders which do not have demat account and in whose folio no transactions has taken place during the 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 21<sup>st</sup> 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><b>Income Distribution</b></p>	<p>The Income Distribution warrants shall be dispatched to the unitholders within 15 days from the record date of Income. In the event of failure of dispatch the Income Distribution warrants s within the stipulated 15 days period, the AMC shall be liable to pay interest to the unitholders at such rate as may be specified by the SEBI for the period of such delay and the interest for the delayed payment of Income Distribution shall be calculated from the record date.</p>
<p><b>Redemption</b></p>	<p>The redemption or repurchase proceeds shall be dispatched / credited to the registered bank account of the unitholders within 10 working days from the date of redemption or repurchase.</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>The minimum amount in rupees for Redemption shall be Rs. 500/- and multiples of Rs. 1/- or account balance whichever is less / 50 Units.</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><b>Redemption under dematerialized mode:</b></p> <ol style="list-style-type: none"> <li>1. The investor who holds units in demat mode wherein the Depository is CDSL, can place redemption request either with their Depository Participant or with the AMC.</li> </ol>

	<ol style="list-style-type: none"> <li>2. The investor who holds units in demat mode wherein the Depository is NSDL, can place redemption request only with their Depository Participant. If the investor wishes to redeem the units held in NSDL through AMC, then in such case the investor is first required to convert such units to the physical mode by submitting request for rematerialization to the Depository Participant. After conversion of such units into the physical mode, the investor can submit the request for redemption to the AMC. The redemption request submitted directly to the AMC / Registrar are liable to be rejected.</li> <li>3. The Investor should provide request for redemption to their Depository Participant along with the Depository Instruction Slip and such other documents as may be specified by the Depositor Participants.</li> <li>4. The investor can also redeem units held in demat mode through Stock Exchange Infrastructure.</li> </ol> <p>The Trustee may mandatory 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 incomplete or units are held by a unitholders in breach of the regulation.</p> <p>Units can be redeemed (sold back to the Mutual Fund) at the Redemption Price during the Ongoing Offer Period.</p> <p><b><u>Email ID and Mobile number for communication</u></b> Primary holders should provide their own email address and mobile number for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions.</p>
<p><b>Delay in payment of redemption / repurchase proceeds</b></p>	<p>In case of delay in payment of redemption proceeds. The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). However, the AMC will not be liable to pay any 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>
<p><b>Right to Restrict Redemption of the Units</b></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"> <li>a. Liquidity Issue - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</li> <li>b. 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.</li> </ol>

	<p>c. Operation Issue - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p> <p>The restriction may be imposed on redemption for a period not exceeding 10 working days in any 90 days period and subject to approval of the Board of AMC and Trustee on occurrence of the above event. The Restriction shall be informed to SEBI immediately.</p> <p>Redemption request 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><b>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.</b></p>	<p>Presently, AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in demat mode or in physical mode will stand reduced by the numbers of units redeemed.</p>
<p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b></p>	<p>The units of the scheme held in the dematerialized form will be fully and freely transferable (subject to lien, if any marked on the units) in accordance with provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time and as stated in SEBI Circular No. CIR / IMD/DF/10/2010 dated August 18, 2020. The units held in physical form (i.e. by way of an account statement) are transferable post requisite procedures and formalities applicable in this regard.</p> <p>In conformity with the guidelines and notifications issued by SEBI / Government of India / any other Regulatory Agencies from time to time, as applicable, Units under the Scheme may be offered as security by way of a lien / charge in favour of scheduled banks, financial institutions, non-banking finance companies, or any other body. The Registrar will note and record the lien against such Units. A standard form for this purpose is available. The Unit Holder will not be able to redeem / switch Units under lien until the lien holder provides written authorisation to the AMC/Mutual Fund/Registrar that the lien is discharged. As long as Units are under lien, the lien holder will have complete authority to exercise the lien, thereby redeeming such Units and receiving payment proceeds. In such instance, the Unit Holder will be informed by the Registrar through an account statement. Income Distributed on units under lien will be paid / reinvested to the credit of the Unit Holder and not the lien holder unless specified otherwise in the lien letter. The Units of the Scheme (except the units held in dematerialised mode since they are governed under SEBI (Depository and Participants) Regulations, 1996) are currently not transferable. The Trustee reserves the right to make the Units transferable at a later</p>

	<p>date subject to the Regulation. Any addition / deletion in respect of joint holdings other than the first holder and/ or addition of names to a single holding will be permitted under any folio of the scheme and this will not be deemed to be in the nature of transfer. Any addition / deletion of names shall not be allowed where the units are subject to lien / pledged / charge. However, the deletion of names in case of death of the first named unit holder (in respect of joint holdings) will be treated as transmission of units.</p>
<p><b>Lien on Units for Loans</b></p>	<p>The Units issued under the Scheme can be transferred, assigned or pledged in conformity with the guidelines and notifications issued by SEBI / government of India / any other regulatory body from time to time, Units under the Scheme may be offered as security by way of a lien / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs) or any other body. The Registrar and Transfer Agent will note and record the lien against such Units. A standard request letter for this purpose is available on request with the Registrar and Transfer Agent or the AMC. The Unit Holder will not be able to redeem / switch Units under lien until the lien holder provides written authorization to the Mutual Fund that the lien / charge may be vacated.</p> <p>As long as Units are under lien, the lien holder will have complete authority to exercise the lien, thereby redeeming such Units and receiving payment proceeds. In such instance, the Unit Holder will be informed by the Registrar and Transfer Agent through an account statement. In no case will the Units transferred from the Unit Holder to the lien holder. Income Distributed on Units under lien will be paid / re-invested to the credit of the Unit Holder and not the lien holder unless specified otherwise in the lien letter.</p>

### C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b> This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance Net Asset Value</p>	<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 (<a href="http://www.QuantumMF.com">www.QuantumMF.com</a> / <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a>) and on the website of Association of Mutual Funds in India <a href="http://www.amfiindia.com">www.amfiindia.com</a> 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> <p>Sale (Subscription) and Repurchase (Redemption) Price Illustration: Assumed NAV Rs.11.00 Per Unit, Entry Load – Nil, Exit Load – 1%</p> <p>Sale Price = NAV + (Entry Load (%) (if any) * NAV) Sale Price = 11 + (0% * 11) Sale Price = 11 + 0 Sale Price = Rs.11/-</p> <p>Repurchase Price = NAV – (Exit Load (%) * NAV) Repurchase Price = 11 – (1% * 11) Repurchase Price = 11 – 0.11 Repurchase Price = Rs.10.89</p>
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<p><b>Monthly / Half yearly Portfolio disclosure</b></p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures</p>	<p>The Fund will disclose portfolio (along with ISIN) in user friendly &amp; downloadable spreadsheet format, as on the last day of the month / half year for the scheme on its website <a href="http://www.QuantumMF.com">www.QuantumMF.com</a> / <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> &amp; on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a> 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 &amp; Hindi, disclosing the hosting of the half yearly statement of the scheme's portfolio on the AMC's website <a href="http://www.QuantumMF.com">www.QuantumMF.com</a> / <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> &amp; on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholders.</p>
<p><b>Half Yearly Results</b></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 (<a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> / <a href="http://www.QuantumMF.com">www.QuantumMF.com</a>). 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><b>Annual Report</b></p>	<p>The AMC / Mutual Fund shall be sent 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> <ul style="list-style-type: none"> <li>i. by e-mail to the investors / Unit holders whose e-mail address is available with the AMC / Fund.</li> <li>ii. in physical form to the investors / Unit holders whose email address is not registered with the AMC / Fund and/or those Unit holders who have opted / requested for the same.</li> </ul> <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</p>

	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.						
<b>Product Labelling / Risk o Meter</b>	<p>The Risk-o-meter shall have following six levels of risk:</p> <ul style="list-style-type: none"> <li>i. Low Risk</li> <li>ii. Low to Moderate Risk</li> <li>iii. Moderate Risk</li> <li>iv. Moderately High Risk</li> <li>v. High Risk and</li> <li>vi. Very High Risk</li> </ul> <p>The evaluation of risk levels of a scheme shall be done in accordance with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020.</p> <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. 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>						
<b>Associate Transactions</b>	Please refer to Statement of Additional Information (SAI).						
<b>Repurchase and Sale Price-Limits</b>	The repurchase price shall not be lower than 95% of the NAV subject to SEBI regulation as amended from time to time.						
<p><b>Taxation</b> 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.</p>	<p><b>a) Tax deductible on income distributed</b></p> <ul style="list-style-type: none"> <li>1. Resident Investors – 10%</li> <li>2. Non-Resident Investor – 20% (plus applicable surcharge and cess)</li> </ul> <table border="1" data-bbox="555 1496 1481 1713"> <thead> <tr> <th><b>(b) Tax on Capital Gains *</b></th> <th><b>Long Term</b></th> <th><b>Short Term</b></th> </tr> </thead> <tbody> <tr> <td>For all class of investors (provided such units are sold to the Mutual Funds and are chargeable to STT)</td> <td>The amount of Long-Term Capital Gain in excess of Rs. 1,00,000/- in a year will be taxable @10%</td> <td>15%</td> </tr> </tbody> </table> <p>* The mentioned Tax Rates shall be increased by applicable surcharge and Health and Education Cess @4%. This shall apply to all the categories of taxpayers. Equity Schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes. Mutual fund would also pay STT wherever applicable on the securities bought/sold.</p> <p><b>For further details on Taxation please refer the clause of Taxation of SAI.</b></p>	<b>(b) Tax on Capital Gains *</b>	<b>Long Term</b>	<b>Short Term</b>	For all class of investors (provided such units are sold to the Mutual Funds and are chargeable to STT)	The amount of Long-Term Capital Gain in excess of Rs. 1,00,000/- in a year will be taxable @10%	15%
<b>(b) Tax on Capital Gains *</b>	<b>Long Term</b>	<b>Short Term</b>					
For all class of investors (provided such units are sold to the Mutual Funds and are chargeable to STT)	The amount of Long-Term Capital Gain in excess of Rs. 1,00,000/- in a year will be taxable @10%	15%					

<p><b>Investor services</b></p>	<p>Investor queries and complaints constitute an important voice of Investor, and to this effect the AMC has formulated a Grievance Redressal Policy (which can be viewed at <a href="http://www.QuantumMF.com">www.QuantumMF.com</a>). Mr. Sandeep Bhosle - Assistant Vice President – Customer Interaction for any queries/ clarifications and Ms. Meera Shetty- Investor Relation Officer for any complaint / grievance can be contacted at Quantum Asset Management Company Private Limited 6th Floor, Hoechst House, Nariman Point, Mumbai - 400021, Email - <a href="mailto:CustomerCare@QuantumAMC.com">CustomerCare@QuantumAMC.com</a>, Telephone number - 1800 209 3863 / 1800 22 3863 (Toll Free), Fax number 022- 1800 22 3864 (Toll Free).</p>
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#### **D. COMPUTATION OF NAV**

Market or Fair Value of Scheme's investments (+) Current Assets (-) Current Liabilities and Provisions Divided by No. of Units outstanding under Scheme on the valuation date.

The NAV will be calculated and announced as of the close of every Business Day by 11.00 p.m. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and subject to such regulations as may be prescribed by SEBI from time to time. NAV shall be rounded off up to two decimal.

This section outlines the expenses that will be charged to the scheme.

### A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc.

The Scheme had incurred initial issue expenses of Rs. 26,91,045/- during the NFO. This amount was amortized equally over a period of 5 years from February 8, 2006 to February 8, 2011 i.e. 1826 days @ Rs.1474.54 per day.

### B. ANNUAL SCHEME RECURRING EXPENSES

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 2.25%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and Income Distribution redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps) ^	
Goods and Services tax on expenses other than investment and advisory fees	
Goods and Services tax on brokerage and transaction cost	
Other expenses*	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i)</b>	Up to 2.25%
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

As per Para F of the SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012, 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.

Regular Plan expense ratio will be higher of up to 0.50% or such other higher percentage as may be decided from time to time inclusive of Statutory Levies and Applicable Taxes (if any) in comparison of Direct Plan expense ratio with in the Total Expense Ratio limit, wherein distributor commission for distribution of units will be paid / charged under the Regular Plan.



All fees and expenses charged under the direct plan (in percentage terms) under various heads including the investments and advisory fee shall not exceed the fees and expenses charged under such heads in the regular plan.

The AMC has estimated that above expenses will be charged to the Scheme as permitted under Regulation 52 of SEBI (MF) regulations. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund viz. [www.QuantumAMC.com](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com). The Fund would update the current expense ratio of the scheme on the website at least three working days prior to the effective date of the change. Investor can refer <https://www.quantumamc.com/total-expense-ratio/report-1> for total expense ratio details.

Additionally, the Fund will disclose the Total Expense Ratio (TER) of the Scheme on daily basis on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

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	Total Expense Ratio % limits
On the first Rs.500 Crores of the daily net assets	2.25
On the next Rs.250 Crores of the daily net assets	2.00
On the next Rs.1,250 Crores of the daily net assets	1.75
On the next Rs.3,000 Crores of the daily net assets	1.60
On the next Rs.5,000 Crores of the daily net assets	1.50
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	1.05

#### Additional Expenses:

In addition to the Maximum Total Expense Ratio as permissible under Regulation 52 of SEBI MF Regulations as amended from time to time, following additional expenses may be charged to the Scheme as mentioned in below.

- a) Expenses not exceeding of 0.30 % of daily net assets if the new inflow from such cities as specified by the SEBI from time to time are at least 30 per cent of gross new inflows in the scheme or 15 per cent of the average assets under management (year to date) of the scheme whichever is higher.
- b) Expenses incurred towards different heads mentioned under sub-regulations 52 (2) i.e. Investment Management and Advisory Fees and 52 (4) i.e. recurring expense, not exceeding 0.05 per cent of daily net assets of to the scheme.
- c) Goods and Services Tax on investment and advisory fees of the Scheme.

**Investors are requested to note that currently Quantum Mutual Fund shall not charge any additional expenses to the Scheme(s) as mentioned in the sub - clause (a), (b) and (c)**

As no additional expenses towards beyond 30 cities as mentioned in clause (a) under the heading Additional Expenses will be charged to the Scheme, the provisions relating to clawed back as prescribed in the SEBI (MF) Regulations will not be applicable.

Goods and Services Tax and Statutory Levies, if any on Investment Advisory fees will be charged to scheme within the overall limit of expense as permitted under the SEBI Regulations.

d) Brokerage and transaction cost incurred for the purpose of execution of trade will be capitalized to the extent of 0.12% for cash market transactions and 0.05 % in case of derivative transactions. Brokerage and transaction costs exceeding of 0.12% for cash market transactions and 0.05 % in case of derivative transactions, if any may be charged to the scheme within the maximum limit of TER as prescribed under regulation 52 of the Regulations.

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 aforesaid SEBI circular dated September 13, 2012, as explained above.

#### 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 calculation are bases on assumed NAV and Expenses. The actual NAV, expenses and return on your investment may be more or less.

#### C. 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](http://www.QuantumAMC.com) / [www.QuantumMF.com](http://www.QuantumMF.com)) or may call at (toll free no. 1-800-22-3863 /1-800-20-9 3863).

Type of Load	Load chargeable (as %age of NAV)
<b>Entry Load/Switch In Load:</b>	Not Applicable  In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 it has been notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund.  <b>Quantum Mutual Fund does not charge Entry Load since inception</b>
<b>Exit Load</b>	
10% of units if redeemed or switched out during exit load period i.e. 730 days from the allotment <b>Exit Load Period : 730 days from the date of allotment</b>	Nil
<b>Remaining 90% of units in parts or full :</b>	
(i) if redeemed or switched out on or before 365 days from the date of allotment	2%
(ii) if redeemed or switched out on or after 365 days but before 730 days from the date of allotment	1%
If units redeemed or switched out after 730 days from the date of allotment	Nil



The investor is requested to check the prevailing load structure of the scheme before investing. Any imposition or enhancement in the load shall be applicable on prospective investments only.

**Note:** Redemptions / Switch outs of units will be done on First In First Out (FIFO) basis. The above mentioned load structure shall be equally applicable to the special products such as Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) and Switches etc. However, no load shall be charged for switching between option / plan within the Scheme.

However the AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of income distribution under Reinvestment of Income Distribution cum Capital Withdrawal facility for existing as well as prospective investors. For any change in load structure AMC will issue an addendum which shall be attached to the SID and Key Information Memorandum (KIM) and display it on the website / Investor Service Centres. The introduction of Exit load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after introduction of such loads. Any other measures which the mutual fund may feel necessary.

The exit load charged, if any shall be credited to the Scheme net of Goods & services tax. Investors are requested to note that the exit load collected is credited to the scheme for all scheme of Quantum Mutual Fund since inception.

The Fund may charge the load within the stipulated limit of 5% without any discrimination to any specific group of unit holders. However, any change at a later stage shall not affect the existing unit holders adversely.

#### **D. TRANSACTION CHARGES:**

In accordance with the SEBI Circular No. Cir / IMD / DF/13/2011 dated August 22, 2011, the AMC is allowed to deduct transaction charges of Rs. 100 for existing investors and Rs.150 for a first time investor per subscription of Rs.10,000 /- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.

Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.

#### **E. WAIVER OF LOAD FOR DIRECT APPLICATIONS**

Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

Please refer to SAI for details.



## VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. Disclosures regarding top 10 monetary penalties and action(s) taken during the last three years against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. : **Not Applicable**

2. Details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

**Quantum Advisors Pvt. Ltd. (Sponsor):** Nil

**Trustee Company:** Nil

**AMC:** Nil

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

**Sponsor:** Nil

**Trustee Company:** Nil

**AMC:** Nil

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

**Trustee Company, AMC and Sponsor:** Nil except the following:

The Sponsor along with the AMC and Trustee Company has filed a suit in March 2019 in Bombay High Court for a permanent order and injunction against Quant Mutual Fund, Quant Capital Trustee Limited and Quant Money Managers Limited for passing – off its goods / services by using a mark Quant Mutual Fund which is identical and / or deceptively similar to the trade mark Quantum Mutual Fund.

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees / Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

**Sponsor:** Nil

**Trustee Company:** Nil

**AMC:** Nil



**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/-  
Jimmy A Patel  
Managing Director & Chief Executive Officer**

**Place: Mumbai  
Date: April 29, 2022**