SCHEME INFORMATION DOCUMENT

QUANTUM MULTI ASSET FUND OF FUNDS

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

Continuous Offer of Units at NAV Based Prices

PRODUCT LABEL

This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer (Tier I)
• Long term capital appreciation and current income • Investments in portfolio of schemes of Quantum Mutual Fund whose underlying investments are in equity, debt / money market instruments and gold	 Investors understand that their principal will be at Moderately High Risk	
Tier I Benchmark: CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%)		

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

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

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

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

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

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

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

This Scheme Information Document is dated October 25, 2024.

TABLE OF CONTENT

PARTICULARS	PAGE NO.
SECTION I	4
PART I. HIGHLIGHTS / SUMMARY OF THE SCHEME	4
DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY	9
PART II. INFORMATION ABOUT THE SCHEME	10
A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?	10
B. WHERE WILL THE SCHEME INVEST?	12
C. WHAT ARE THE INVESTMENT STRATEGIES?	12
D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?	14
E. WHO MANAGES THE SCHEME?	14
F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEME OF THE MUTUAL FUND?	15
G. HOW HAS THE SCHEME PERFORMED	16
H. ADDITIONAL SCHEME RELATED DISCLOSURES	18
PART II - OTHER DETAILS	19
A. COMPUTATION OF NAV	19
B. ANNUAL SCHEME RECURRING EXPENSES	19
C. LOAD STRUCTURE	21
SECTION II	22
I. INTRODUCTION	22
A. DEFINITIONS/INTERPRETATION	22
B. RISK FACTOR	22
C. RISK MITIGATION STRATEGIES	25
II. INFORMATION ABOUT THE SCHEME	28
A. WHERE WILL THE SCHEME INVEST	28
B. WHAT ARE THE INVESTMENT RESTRICTIONS?	28
C. FUNDAMENTAL ATTRIBUTES	30
D. OTHER SCHEME SPECIFIC DISCLOSURES	32
III. OTHER DETAILS	44
A. PERIODIC DISCLOSURES	50
B. TRANSPARENCY/NAV DISCLOSURE	52
C. TRANSACTION CHARGES AND STAMP DUTY	52
D. TAXATION	52
E. LIST OF OFFICIAL POINTS OF ACCEPTANCE	54

SECTION I
Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the Scheme**	Quantum Multi Asset Fund of Funds
II.	**Category of the Scheme**	Fund of Funds - Domestic
III.	**Scheme type**	An open ended Fund of Funds scheme that invest across multiple asset classes predominantly in the schemes of Quantum Mutual Fund whose underlying investments are in equity, debt / money markets and Gold. The Scheme may invest in the units of debt / money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise / that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund.
IV.	**Scheme Code**	QTMM/O/E/FOD/12/05/0008
V.	**Investment objective**	The investment objective of the Scheme is to generate modest capital appreciation while trying to reduce risk (by diversifying risks across asset classes) from a combined portfolio of equity, debt / money markets and gold schemes of Quantum Mutual Fund. The Scheme may invest in the units of debt / money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise / that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund. There is no assurance that the investment objective of the scheme will be achieved.
VI.	**Liquidity**	The Scheme offers purchases and redemptions of units on all Business Days on an ongoing basis at NAV based prices.
VII.	**Benchmark**	CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%) The Benchmark is representative of the Fund's Investment Objectives & Asset Allocation and most suited for comparison for performance of the scheme.
VIII.	**NAV Disclosure**	The NAV will be disclosed on the website of the AMC www.QuantumAMC.com and on the website of Association of Mutual Funds in India www.amfiindia.com by 10.00 a.m. on every Business Days.
IX.	**Applicable timelines**	Dispatch of redemption proceeds: The redemption or repurchase will be paid after 1 day of payout schedule of the underlying scheme. The scheme being Domestic Fund of Fund scheme, the Scheme will receive the redemption payment within 3 working days from the underlying scheme. According, the redemption or repurchase proceed shall be credited to the registered bank account within 4 working days in case of electronic payment and in case of physical payout within 6 working days from the date of valid redemption or repurchase request in accordance with AMFI Letter No. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 - timelines for redemption of units stipulated in SEBI Master circular of June 27, 2024 – List of exceptional situations and additional timelines for redemption payment.

X.	**Plans and Options** Plans/Options and sub options under the Scheme	**Plans available under the Scheme:** • Direct Plan • Regular Plan **Options under each Plan(s):** • Growth Option The Income will not be declared & distributed under the Growth Option. The income attributable to Units under the Growth Option will continue to remain invested and will be reflected in the Net Asset Value of Units. Investor should indicate the Direct / Regular Plan for which the subscription is made by indicating the choice in the application form. In case of valid application received without indicating any choice of plan then the application will be processed for plan as under:

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

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

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

XI.	**Load Structure**	**Exit Load:** • 1.00% if redeemed or switch out on or before 90 days from the date of allotment of units. • NIL if redeemed or switch out after 90 days from the date of allotment of units.
XII.	**Minimum Application Amount/switch in**	Rs. 500/- and in multiples of Re.1/- thereafter
XIII.	**Minimum Additional Purchase Amount**	Rs. 500/- and in multiples of Re. 1/- thereafter / 50 units
XIV.	**Minimum Redemption/switch out amount**	NIL
XV.	**Segregated Portfolio/side pocketing disclosure**	Not Available
XVI.	**Swing pricing disclosure**	Not Available
XVII.	**Stock lending/short selling**	Not Available
XVIII.	**How to Apply and other details**	The Applications Forms shall be made available at Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of Mutual Fund and/ or may be downloaded from the website of AMC. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC www.QuantumAMC.com. For further details, please refer to the SAI and Application form for the instructions. It is mandatory to mention the Bank Account Number in the application / requests for redemption. The list of official point of acceptance and collecting bankers' details are available at https://www.quantumamc.com/Downloads/pdfs/collecting-bankers.pdf
XIX.	**Investor Services**	Investor may contact the AMC for any Queries / Clarifications / Complaints to Mr. Chandrasen Manjrekar - Vice President Customer Relations at Email - CustomerCare@QuantumAMC.com, Telephone number - 1800 209 3863 / 1800 22 3863 (Toll Free). Ms. Rina Nathani – Investor Relation Officer (IRO) can be contacted at Quantum Asset Management Company Private Limited, 1*st* Floor, Appejay House, 3 Dinshaw Vachha Road, Churchgate, Mumbai - 400020, Telephone Number 022-61447800, Email IRO@Quantumamc.com For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stockbroker or the investor grievance cell of the respective stock exchange. For further details / escalation please refer the Grievance Policy available on the AMC Website https://www.quantumamc.com/downloads/pdfs/grievance_report.pdf

XX.	**Specific attribute of the scheme**	NIL
XXI.	**Special product/facility available on ongoing basis**	• **Systematic Investment Plan (SIP)** A plan enabling investors to invest in the scheme at periodic intervals by submitting payment instructions.

Systematic Investment Plan (SIP)			
Frequency	**Eligible Dates**	**Minimum Amount Per Instalment**	**Minimum Instalments**
Daily	All Business days	Rs.100 and in multiple of Re. 1 thereafter	30 instalments
Weekly	Any day of the week	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments
Fortnightly	Any day of alternative Week	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments
Monthly	Any date (except 29, 30,31st)	Rs. 500 and in multiple of Re. 1 thereafter	12 instalments
Quarterly	Any date (except 29, 30,31st)	Rs. 500 and in multiple of Re. 1 thereafter	12 instalments

• **Systematic Transfer Plan (STP)**
A plan enabling investors to transfer a fixed amount at periodic intervals into other schemes of Quantum Mutual Fund.

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

- **Systematic Withdrawal Plan (SWP)**
  A plan enabling investors to withdraw sums from their unit accounts in the Scheme at periodic intervals.

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

- **Switching Option**

➢ Inter-Scheme Switching
switch part or all investments from one plan / option of the scheme to plan / option of the other scheme of Quantum Mutual Fund subject to terms and conditions of the respective scheme.

➢ Intra-Scheme Switching
switch part or all investments within the scheme from one plan / option to other plan / option of the respective scheme.

For further details of above special products / facilities, kindly refer SAI.

XXII.	**Weblink**	TER for Last 6 months: https://www.quantumamc.com/FileCDN/Pdf/TER_April24toSept24.xlsx Daily TER: https://www.quantumamc.com/regulatory-document#collapseSix Fact Sheet: https://www.quantumamc.com/factsheets/combined/-1/0/0

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

(i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

(ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.

(iv) KFin Technologies Limited Registrar & Transfer Agent and Custodian Deutsche Bank A.G. are registered with SEBI and their registration is valid, as on date.

(v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.

(vi) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and there are no deviations from the regulations.

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

(viii) The Trustees have ensured that Quantum Multi Asset Fund of Funds is approved by them is a new product offered by Quantum Mutual Fund and is not a minor modification of any existing scheme/fund/product.

for **Quantum Asset Management Company Private Limited**

Sd/-
Malay Vora
Head – Legal & Compliance

Place: Mumbai
Date: October 25, 2024

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of Equity Schemes	25	65
Units of Debt / Money Market Schemes	25	65
Units of Gold Scheme	10	20
Money Market instruments, Short-term Corporate debt securities, Tri - Party Repo, Repo / Reverse Repo in government securities and treasury bills only	0	5

The Scheme will predominantly invest in the units of Equity, Debt / Money Markets and Gold schemes of Quantum Mutual Fund. Units of any other Equity and Debt schemes launched by Quantum Mutual Fund from time to time would be eligible to be part of the above asset allocation.

Currently, the Scheme is not allowed to invest in the units of Fund of Funds Scheme as per the SEBI Regulations. The Scheme will invest in units of the Fund of Funds Schemes of Quantum Mutual Fund as and when permitted under the SEBI Regulations.

The Scheme may invest in the units of debt / money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise / that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund.

The Cumulative Gross Exposure across schemes and Money Market Instruments etc. and other instruments in asset allocation shall not exceed 100% of the net assets of the Scheme pursuant to para-No. 12.24 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

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

Indicative Table

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

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

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

Portfolio Rebalancing in case of Passive Breach

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

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

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

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

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

2. AMCs shall also immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced.

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

B. WHERE WILL THE SCHEME INVEST?

The Scheme will predominantly invest in the units of the Equity, Debt / Money Markets and Gold Schemes of Quantum Mutual Fund.

The following schemes would be used for gaining exposure to particular asset class:

Equity – Quantum Long Term Equity Value Fund, Quantum Nifty 50 ETF, Quantum ESG Best In Class Strategy Fund, Quantum Small Cap Fund Debt/ Money Market – Quantum Liquid Fund, Quantum Dynamic Bond Fund, Gold – Quantum Gold Fund (ETF)

The Units of any other Equity and Debt / Money Markets scheme launched by Quantum Mutual Fund from time to time would be eligible to be part of the above asset allocation components. Existing Fund of Funds offerings launched by Quantum are currently not permitted for investments in the Scheme. However, as and when permitted by regulations, the same would be considered for allocations under respective asset class and be part of the asset allocation components mentioned under Asset Allocation para.

Although the Scheme aims to invest predominately only in the schemes launched by Quantum Mutual Fund, the Scheme may seek to invest in the units of similar schemes of other mutual fund houses in case of any investment and regulatory constraints that arise that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund. This will be applicable to only the debt / money markets schemes that the Scheme invests in to gain exposure to debt as an asset class.

The investments in the units of the underlying Schemes will be made directly with the underlying Schemes and / or through the secondary market. The Scheme will allocate investments dynamically between the units of equity, debt/money markets and Gold schemes of Quantum Mutual Fund.

The Scheme will invest in money market instruments, short term Corporate debt securities, Tri Party Repo and Repo / Reverse Repo in Government securities and treasury bills only as per the prevailing regulations from time to time, only for the purpose of liquidity requirements. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market changes.

C. WHAT ARE THE INVESTMENT STRATEGIES?

Investment Philosophy/Strategy

Portfolio allocation between the units of equity, debt/ money markets and gold schemes broadly depends on the relative valuations between the asset classes. Relative valuations are determined by evaluation of various influencing factors. Some of the factors that would be reviewed thoroughly for determination of allocations across asset classes include:

- Price/Earnings Ratio relative to historical averages;
- The relationship between Earnings Yield to Bond Yield relative to historical averages;
- Macroeconomic factors prevailing globally, and within India.

The most well-known valuation parameter for equity is the Price-Earnings (P/E) ratio. The estimated earnings of a company are valued at varying multiples that result in a specific but constantly changing price. The P/E multiple is used to determine the current valuation of a stock. Typically, when the P/E ratio exceeds it's historical or expected levels the stock moves to an overvalued price. As the P/E ratios of stocks increase over their historical or expected averages, the scheme will look to progressively reduce exposure to equities.

The inverse of P/E ratio is earnings yield: it is the earnings per share of the company, divided by the price per share typically expressed as a percentage. This earnings yield can be compared to the bond yield for assessing the relative over or under-valuation of stocks with respect to bonds. Earnings yields on stocks should offer investors a premium over bond yields due to the relatively higher risk associated with investing in equity – ownership of bonds give defined coupon payments, while ownership of shares does not guarantee any payments. This is referred to as the equity risk premium. When the equity risk premium falls to levels below historical averages, equities become relatively more expensive over bonds. These relative yields between bonds and stocks will provide key input to the allocation between equity and debt / money market schemes.

Gold has historically acted as an effective portfolio diversifier. It generally tends to have a negative correlation to equities. Based on the above notion, allocation to gold would therefore increase at times when equities appear expensive on a relative basis and decrease at times when equities appear relatively undervalued.

In addition to these market related factors, the macro environment could influence the allocation decisions. The Portfolio/ Investment Team will need to assess RBI monetary policy, various global and domestic lead/ lag economic indicators, inflation trends, and foreign central bank policies and evaluate their impact as the Portfolio/ Investment Team determine the asset allocation between equity/ debt / money markets / gold schemes.

After analyzing some or all the factors mentioned above, the Portfolio/ Investment Team determines the relative allocation to specific equity, debt / money markets and gold schemes. The allocations would be regularly reviewed and necessary portfolio changes would be carried out based on the analysis suggested by various influencing factors.

RECORDING OF INVESTMENT DECISIONS

The Investment Decisions will be made by the AMC's Portfolio/ Investment Team.

The Managing Director & 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 pursuant to para-No 12.23 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 or as may be revised by SEBI from time to time.

PERFORMANCE MEASUREMENT AND REPORTING

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

The 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.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Tier I Benchmark: CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%)

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

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age	Educational Qualifications	Tenure of managing the Scheme	Brief Experience	Other Schemes Managed
Chirag Mehta - Fund Manager	43	MMS (Finance), M.Com, CAIA	12 years and 2 months (Since July 11, 2012)	Quantum Asset Management Company Private Limited from May 2009 – till date. Mr. Chirag Mehta is the Chief Investment Officer and has more than 18 years of experience in the research and investments functions in the field of commodities and alternative investment strategies. He is a qualified CAIA (Chartered Alternative Investment Analyst) and has also completed his master's in management studies specializing in Finance. He has interned at Kotak & Co. Ltd and has also attended the Federation of Indian Commodities Exchanges as part of his internship.	• Quantum Equity Fund of Funds • Quantum ESG Best In Class Strategy Fund • Quantum Small Cap Fund • Quantum Multi Asset Allocation Fund • Quantum Gold Fund • Quantum Gold Savings Fund

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

As on September 30, 2024 the Fund has following schemes under the Fund of Fund category. Please refer https://www.quantumamc.com/FileCDN/Pdf/Comparison_Table_All_Schemes.xlsx for detailed comparative table

Sr. No.	Scheme Names
1	Quantum Multi Asset Fund of Funds
2	Quantum Nifty 50 ETF Fund of Fund
3	Quantum Gold Savings Fund
4	Quantum Equity Fund of Funds

G. HOW HAS THE SCHEME PERFORMED?

A) Performance of Scheme as on September 30, 2024

Quantum Multi Asset Fund of Funds - Direct Plan - Growth Option

Period	Scheme Returns %	Tier – I Benchmark Returns % (CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%))
1 Year	21.48%	21.24%
3 Years	11.92%	11.64%
5 Years	11.82%	12.97%
7 Years	10.14%	11.89%
10 Years	9.64%	10.82%
Since Inception	10.21%	11.04%

Past performance may or may not be sustained in future.
Returns greater than one year are compounded annualized (CAGR).
Date of Inception July 11, 2012.

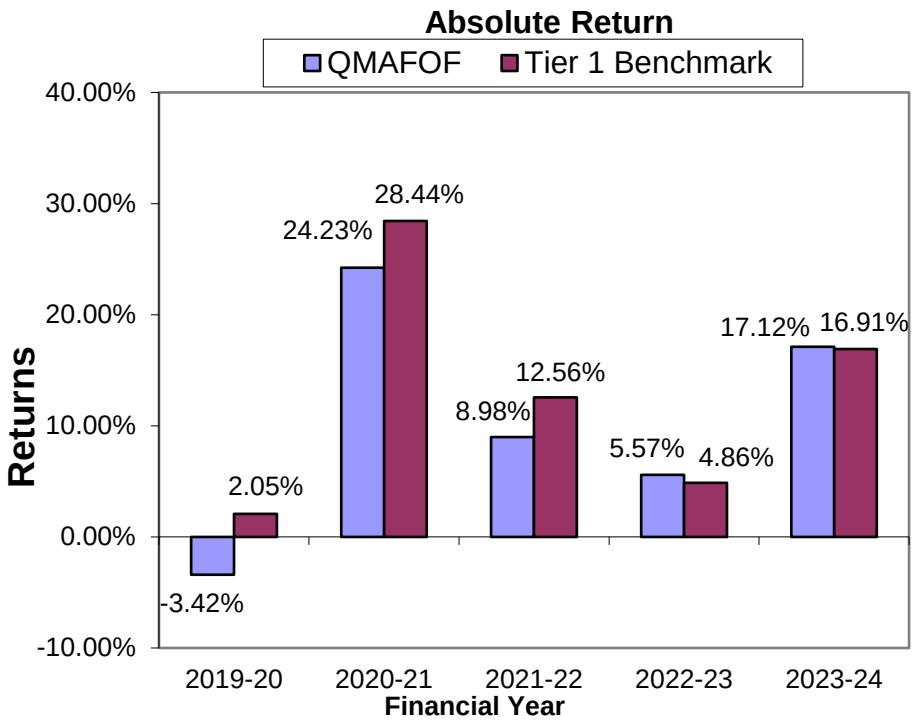
Quantum Multi Asset Fund of Funds - Regular Plan – Growth Option

Period	Scheme Returns %	Tier – I Benchmark Returns % (CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%))
1 Year	21.07%	21.24%
3 Years	11.52%	11.64%
5 Years	11.44%	12.97%
7 Years	9.83%	11.89%
Since Inception	9.71%	11.82%

Past performance may or may not be sustained in future.
Returns greater than one year are compounded annualized (CAGR).
Date of Inception April 01, 2017.

B) Absolute Returns for the last 5 Financial Years

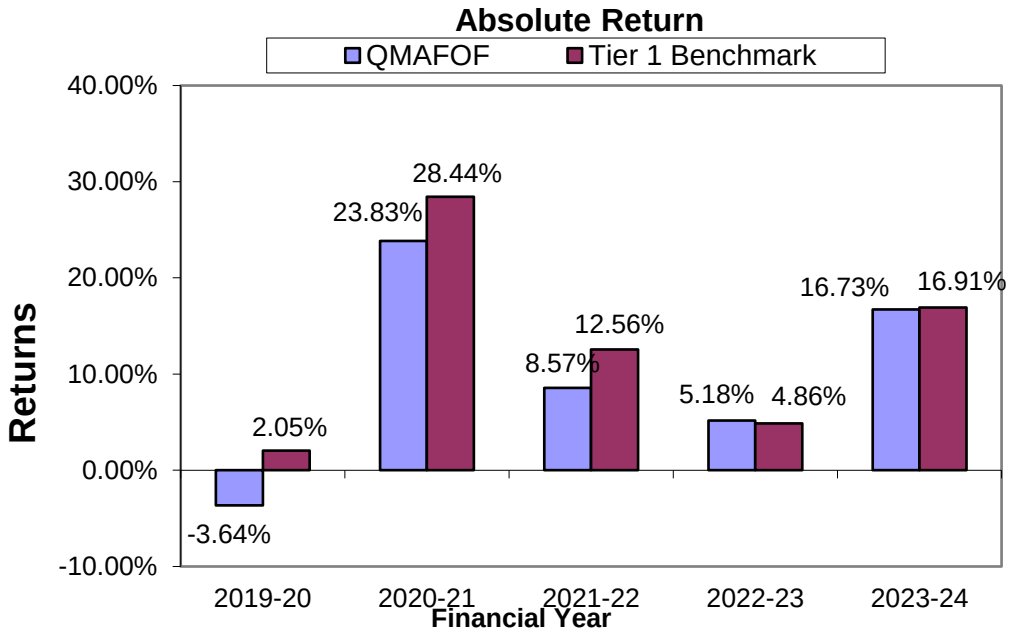
Quantum Multi Asset Fund of Funds - Direct Plan - Growth Option



Date of Inception - July 11, 2012.

Past performance may or may not be sustained in future.

Quantum Multi Asset Fund of Funds - Regular Plan - Growth Option



Date of Inception – April 01, 2017.

Past performance may or may not be sustained in future.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. SCHEME'S PORTFOLIO HOLDINGS AS ON SEPTEMBER 30, 2024 – https://www.quantumamc.com/FileCDN/Pdf/Top_10_holding_and_Fund_allocation.xlsx

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

iii. PORTFOLIO DISCLOSURE - FORTNIGHLY / MONTHLY / HALF YEARLY

- **Fortnightly** - Not Applicable
- **Monthly** - www.quantumamc.com/portfolio/combined/-1/1/0/0
- **Half Yearly** - https://www.quantumamc.com/regulatory-document/quantum-mutual-fund-half-yearly-portfolio-statement/884

iv. SCHEME's PORTFOLIO TURNOVER RATIO: Not Applicable

v. Aggregate investment in the Scheme as on September 30, 2024:

Sr. No.	Category of Persons	Net Value		***Market Value (in Rs.)
		Units	**NAV per unit	
1.	Scheme's Fund Manager	46,052.56	32.8251	15,11,679.92

** NAV Per Unit as on September 30, 2024

*** Total Market Value i.e. Total Aggregate Units * NAV as on September 30, 2024.

Please note: We have calculated NAV per unit as per Market Value/Total units

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

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

vi. INVESTMENTS OF AMC IN THE SCHEME

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

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

A. COMPUTATION OF NAV

The NAV of the units of the Scheme will be computed by taking, Market or Fair Value of Scheme's investments (+) Current Assets (-) Current Liabilities and Provisions Divided by No. of Units outstanding under the Scheme on the valuation date.

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

B. NEW FUND OFFER (NFO) EXPENSES

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

C. ANNUAL SCHEME RECURRING EXPENSE

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

The estimated recurring expenses of the Scheme are as under:

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

*as permitted under the Regulations.

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

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

No management fees will be charged to the Scheme except if the Scheme invests in the schemes of fund house other than that of Quantum Mutual Fund. In such case the management fees will be charged to (that portion of the assets) the Scheme which will not be more than 0.25% of the daily (that portion of the assets) net assets of the Scheme subject to overall limit of 0.50% of the daily net assets of the Scheme.

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.

The AMC has estimated that the above expense will be charged to the Scheme as permitted under Regulation 52 of SEBI (Mutual Funds) Regulations, 1996. For actual current expense being charged, the investor should refer to the website of the Mutual Fund viz. www.QuantumAMC.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 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).

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

As per Regulation 52(6)(a) of SEBI (MF) Regulations, the total expenses of the Scheme, including weighted average of charges levied by the underlying schemes shall not exceed 2% of the daily net assets of the scheme. Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying schemes shall not exceed two times the weighted average of the total expense ratio levied by the underlying schemes subject to the overall ceilings as stated above.

The maximum recurring expenses of the Scheme, including the investment management and advisory fee, together with additional expenses if any, shall not exceed the limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations 1996 read with the SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

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

Expense Ratio of Underlying Scheme as on September 30, 2024:

Underlying Schemes	Expense Ratio (p.a.)
Quantum Liquid Fund	0.15%
Quantum Nifty 50 ETF	0.10%
Quantum Dynamic Bond Fund	0.51%
Quantum Long Term Equity Value Fund	1.10%
Quantum Gold Fund	0.78%
Quantum India ESG Best In Class Strategy Fund	0.85%

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.

D. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC www.QuantumAMC.com or may call at (toll free no. 1-800-22-3863 /1-800-20-9 3863)

Type of Load	Load chargeable (as % of NAV)
Exit	1.00 % if redeemed or switch out on or before 90 days from the date of allotment of units. NIL if redeemed or switch out after 90 days from the date of allotment of units.

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 options /plans within the Scheme.

I. Introduction

A. Definitions/interpretation

Please refer the link:
https://www.quantumamc.com/FileCDN/Pdf/Combined%20definitions%20&%20interpretations.pdf

B. Risk Factors

Scheme specific risk factors:

1. The scheme will invest predominantly in the schemes of Quantum Mutual Fund. Hence all the risk associated with the underlying schemes, including performance of underlying of the underlying schemes, asset class risk, passive investment risk, indirect taxation risk (applicable on gold investments – Increase / decrease in duties / taxes like Customs duty, Octroi charges, Vat, etc.) etc., will therefore be applicable to this scheme. Any changes in the investment policy or the fundamental attributes of the underlying 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 schemes.

2. The NAV's of the Scheme(s) may be affected by the changes in the general market conditions, factors and forces affecting the capital markets in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures, currency exchange rates, changes in the government policies, taxation laws, any other policies, political and economic developments etc.

3. Despite the fact that the underlying portfolio investments of the Scheme will typically be liquid, in the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.

4. The liquidity of the Scheme's investments is inherently restricted by liquidity of Underlying Schemes.

5. Unitholders of the Scheme are not being offered any guarantee / assured returns.

6. Changes in government policy in general and in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme.

7. The investor of the Scheme shall bear the recurring expenses, transaction charges and loads if any of the Scheme in addition to the expenses, transaction charges & loads of the underlying schemes. Hence the investor under the scheme may receive lower pre-tax returns than that they could have received if they had invested directly in the underlying schemes in the same proportions.

8. The portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying schemes.

9. The changes in asset allocation may result in higher transaction costs.

Risk Related to Debt & Money Market Instruments

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

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

- **Credit Risk or Default Risk:**

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

- **Liquidity Risks:**

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

- **Concentration Risk:**

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

- **Settlement Risk:**

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

- **Re-investment Risk:**

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

Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in

periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme.

- **NAV Performance Risk:**

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

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

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

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

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

Besides, the fact that skills needed to use these instruments are different from those needed to select the Scheme's securities. The use of these techniques involves possible impediments to effective portfolio management or the ability to meet repurchase/redemption requests or other short-term obligations because of the percentage of the Scheme's assets segregated to cover its obligations.

Risk Related to Gold

- **Price Risk:**

Investors returns would be affected on account of movement in gold prices. The investor may lose money over short or long period due to fluctuation in gold prices in response to factors such as economic and political developments, change in interest rates, demand supply fundamentals and perceived trends in bullion prices, market movement and over longer periods during market downturns.

- **Regulatory Risk:**

Any changes in the regulations relating to import and export of gold (including customs duty, sales tax and any other statutory levies) may affect the gold prices and the ability to buy /sell gold.

Whereas the Indian Markets was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved removal of trade barriers and protectionist measures, which could adversely affect the value of investments. It is possible that the future changes in the Indian political situation, including political, social or economic instability, diplomatic developments and changes in tax laws, changes in SEBI / Stock Exchange / RBI regulations and other applicable laws / regulations could have an effect on such investments and valuation thereof. Expropriation, confiscatory taxation or other relevant developments could affect the value of investments.

- **Custody Risk:**

There is a risk that part or all the gold could be lost, damaged or stolen. Access of the underlying gold could also be restricted by natural events or human actions.

C. Risk mitigation strategies

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

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

Type of Risks	Risk Management Strategies
Liquidity Risk: The liquidity of the Scheme investments is inherently restricted by liquidity of Underlying Schemes. In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.	The Scheme seeks to invest in equity, debt / money markets and gold schemes of Quantum Mutual Fund. The underlying investments held by these schemes are highly liquid and therefore result in high liquidity of the underlying schemes. In the Quantum Long Term Equity Fund which has high liquidity criteria for stocks which make the underlying investments extremely liquid. Quantum Gold Fund invests in physical gold which is also an extremely liquid market. Quantum Nifty 50 ETF Fund invests in stocks comprising the Nifty 50 index which are also highly liquid. Quantum Liquid Fund also invests in liquid short term debt instruments.
Price Risk: As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on the various factors and forces affecting the capital markets and money markets. The NAV's of the Scheme(s) may be affected by the changes in the general market conditions, factors and forces affecting the capital markets in particular, level of interest rates, various market related factors and trading volumes, settlement	The Scheme seeks to lower risk by diversifying across asset classes' viz., Equity, Debt / Money Markets and Gold. The low to negative correlation amongst the asset classes tends to lower the price risk. Also, periodical rebalancing helps to maintain the diversification and avoid over / under exposure to a particular asset class than optimally required.

periods and transfer procedures, currency exchange rates, changes in the government policies, taxation laws, any other policies, political and economic developments etc.	
Allocation Risk: The returns and risk of the Scheme depends on the right mix of allocation of funds across asset classes in an optimal way so as to maximize risk adjusted performance of the Scheme. The Scheme also needs to rebalance at regular intervals to maintain the optimal allocation.	The Scheme would strategize its allocation based on relative valuation models and other macro-economic factors influencing each asset class. Relative valuations are determined by evaluation of various influencing factors. Some of the factors that would be reviewed thoroughly for determination of allocations across asset classes include: **1.** Price/Earnings Ratio relative to historical averages **2.** The relationship between Earnings Yield to Bond Yield relative to historical averages **3.** Macroeconomic factors prevailing globally, and within India In addition to these market related factors, the macro environment could influence the allocation decisions. The Portfolio / Investment Team will need to assess RBI monetary policy, various global and domestic lead / lag economic indicators, inflation trends, foreign central bank policies and evaluate their impact as the Portfolio/ Investment Team determine the asset allocation between equity / debt / money market / gold Schemes. After analyzing some or all the factors mentioned above, Portfolio/ Investment Team determines the relative allocation to specific equity, debt / money markets and gold schemes. The allocations would be regularly reviewed and necessary portfolio changes would be carried out based on the analysis suggested by various influencing factors. The portfolios will be critically reviewed on a periodic basis to assess the current portfolio allocations. Any decisions to change the prevailing allocations will be taken based on prevalent market conditions and the changing macro business environment.

Risk Associated with Debt & Money Market Instruments

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

Settlement Risk	Government securities, T-bills, SDLs, TRI-Party Repo are now settled through a counter party clearing mechanism operated and managed by CCIL (clearing Corporation of India Ltd). This has vastly reduced settlement failures in these securities. Although, corporate bonds are still settled on a DVP basis, but the trades are now routed through a clearing corporation. This limits settlement failures arising out of a bilateral settlement. Our counterparty exposure norms also limit the risks of a failed settlement on the overall portfolio.

Risk Associated with Gold

Type of Risk	RISK CONTROL / RISK MANAGEMENT STRATEGY
Associated with Gold Quality and Purity Risk – Risk of sub-standard quality of gold. Custody Risk – There is risk that part or the entire Quantum Gold Fund (ETF) gold could be lost or damaged or stolen.	Gold purchased under by underlying Quantum Gold Fund (ETF) is 0.995 and above. Gold sourced shall be from an LBMA accredited refiner only. The Quantum Gold Fund has a well- defined and specific good delivery norms policy to be followed by the custodian for acceptance of Gold. To ensure the highest safety Gold is stored with renowned vaulting agencies in their professional vaults. Gold held by the Fund is fully insured.

II. Information about the scheme

A. Where will the scheme invest?

Subject to the Regulations and the disclosures as made under the Section "How the Scheme will allocate its Assets", the corpus of the Scheme can be invested in any (but not exclusive) of the following securities / instruments:

a) Units of Equity, Debt / Money Market and Gold Schemes of Quantum Mutual Fund
b) Debt and Money Market Instruments
c) Any other Securities / asset class / instruments as permitted under SEBI Regulations in line with the Investment Objective of the Scheme subject to regulatory approval, if any required.

B. What are the investment restrictions?

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

1. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction.

2. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.

3. Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.

4. The Mutual Fund shall get the securities purchased/ transferred in the name of the Mutual Fund on account of the Scheme, wherever the investments are intended to be of a long - term nature.

5. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act subject to the below limits at rating level:

The scheme shall not invest more than:

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

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

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

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

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

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

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

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

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

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

8. The Scheme may invest in another scheme(s) under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same AMC or

in schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund.

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

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

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

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

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

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

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

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

10. The Scheme shall not make any investments in:

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

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

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

C. Fundamental Attributes

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

(i) <u>Type of a scheme</u>

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

(ii) Investment Objective

(a) Main Objective

The investment objective of the Scheme is to generate modest capital appreciation while trying to reduce risk (by diversifying risks across asset classes) from a combined portfolio of equity, debt / money market and Gold schemes of Quantum Mutual Fund

The Scheme may invest in the units of debt / money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise / that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund.

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

(b) Investment pattern

The Scheme will predominantly invest in the units of Equity, Debt/ money markets and Gold schemes of Quantum Mutual Fund.

The Scheme may invest in the units of debt / money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise / that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund.

Portfolio break-up with minimum and maximum asset allocation is mentioned under paragraph 'Asset Allocation'.

(i) Terms of Issue

1. Liquidity provisions such as listing, repurchase, redemption.

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

2. Aggregate fees and expenses charged to the scheme.

The aggregate fees and expenses charged to the Scheme are provide in Part III - other details - Annual Scheme Recurring Expenses.

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

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

i. SEBI has reviewed and provided its comments on the proposal.

ii. A written communication about the proposed change is sent to each Unit Holder and an advertisement is

given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

iii. The Unit Holders are given an option for a period of 30 (thirty) calendar days to exit at the prevailing NAV without any Exit Load.

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

D. Other Scheme Specific Disclosures:

Listing and transfer of units	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. 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.
Dematerialization of units	The unit holders are given an option to hold the units in physical mode or in dematerialized mode. 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.
Allotment	All the Applicants whose cheques / subscription amount towards purchase of Units have been realised will receive allotment of Units, provided that the applications are complete in all respects and are found to be in order. The Trustee retains the sole and absolute discretion to reject any application which are not complete in all respects / in order. The process of allotment of Units in demat or physical mode (as opted by the investor / unit holder in the application form) and sending of allotment confirmation by way of email and / or Short Messaging Service (SMS) (if the mobile number is not registered under Do Not Call Registry) specifying the number of units or issue units in the dematerialized form as soon as possible but not later than within 5 working days from the date of receipt of application. The said

	allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number.
Who can Invest? (This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.)	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions and not prohibited by law): **i.** Resident adult individuals either singly or jointly (not exceeding three); or on an Anyone or Survivor basis **ii.** A Hindu Undivided Family (HUF) through its Karta; **iii.** Public Sector Undertakings, Association of Persons or a body of individuals whether incorporated or not; **iv.** Minors through parent / legal guardian. There shall not be joint holding with minor investments; **v.** Partnership Firms & Limited Liability Partnerships (LLP); **vi.** Companies, Bodies Corporate and societies registered under the Societies Registration Act,1860; Co-Operative Societies registered under the Co-Operative Societies Act, 1912, One Person Company. **vii.** Banks & Financial Institutions; **viii.** Mutual Funds registered with SEBI / Alternative Investment Funds registered with SEBI; **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; **x.** Non-Resident Indians (NRIs)/ Persons of Indian origin residing abroad (PIO) / Overseas Citizen of India (OCI) on repatriation basis or on non-repatriation basis; **xi.** Foreign Portfolio Investors (FPI) registered with SEBI in accordance with applicable laws; **xii.** Army, Air Force, Navy and other para-military units and bodies created by such institutions; **xiii.** Scientific and Industrial Researches, Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;

	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: • United States Person (US Person) as defined under regulations promulgated under the US Securities Act of 1933 • Person residing in USA and Canada • NRI residing in any FATF (Financial Action Task Force) declared non-compliant country/territory. 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:** If an Indian Resident / Non-Resident Indian / Persons of Indian origin residing abroad (PIO) / Overseas Citizen of India (OCI), (New as well as existing investors), at the time of initiating new purchase request including new SIP/ STP/ SWP is situated or located in USA / Canada, then such investor shall not be allowed to make such a request / invest using Electronic Mode such as Website, Email, WhatsApp etc. till the time investor returns back to India.
How to Apply and other details	The Applications Forms shall be made available at Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of Mutual Fund and/ or may be downloaded from the website of AMC. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC www.QuantumAMC.com. For further details, please refer to the SAI and Application form for the instructions. It is mandatory to mention the Bank Account Number in the application / requests for redemption. The list of official point of acceptance and collecting bankers' details are available https://www.quantumamc.com/Downloads/pdfs/collecting-bankers.pdf

	Applications complete in all respects, can be submitted at: **(a)** Quantum Asset Management Company Private Limited, 1st Floor, Apeejay House, 3 Dinshaw Vachha Road, Churchgate, Mumbai – 400020 or its Investor Service Centers / Collection Centers details mentioned on back cover page of SID; **(b)** KFin Technologies Limited, Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda Serilingampally Mandal, Hyderabad - 500032 or its Investor Services Center/ Collection Center details mentioned on back cover page of this SID. **(c)** Investors can purchase / redeem units of the Scheme through Electronic Mode - Website, Electronic Mail (Email), Email with Attachment, Short Messaging Services (SMS), WhatsApp Messenger and other Electronic Modes 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. **(d)** Investors can purchase / redeem units of the Scheme through an online website of KFin Technologies Limited www.kfintech.com / a mobile application - KTRACK / KBOLT Go. Please refer SAI for detailed process on subscription / redemption of units of the scheme through KFIN website / mobile applications. **(e)** In order to facilitate transactions in mutual fund units BSE has introduce BSE STAR MF Platform and NSE has introduce Mutual Fund Service System (MFSS). Investors can purchase/redeem units of the Scheme by placing an order for purchase/redemption with the members (Stock Broker) / clearing members of stock exchanges /Distributors. These members (Stock Brokers) / clearing members / Distributors would be availing the platform / mechanism provided by the stock exchanges for placing an order for purchase / redemption of units of the Scheme through Stock Exchange Infrastructure. Please refer SAI for detailed process on subscription / redemption of units of the scheme through stock exchange mechanism. **(f)** Investors can purchase / redeem units of the Scheme through Mutual Fund Utility India Private Limited (MFUI) platform either electronically on www.mfuonline.com or physically through the authorized Points of Service ("POS") of MFUI details of which are available on AMC website. Please refer SAI for detailed terms and conditions for transactions through MFUI platform.

	(g) Transaction Through MFCentral - Pursuant to para-No. 16.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, to comply with the requirements of RTA interoperable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTA's, Kfin Technologies Limited ("KFintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MFCentral - A digital platform for Mutual Fund investors. Investors can purchase / redeem units of the schemes of units of the Scheme MFCentral either electronically https://www.mfcentral.com or physically through the authorized Points of Service of MFCentral as and when available by MFCentral.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.	Presently, AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in demat mode or in physical mode will stand reduced by the numbers of units redeemed.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	RIGHT TO RESTRICT REDEMPTION AND/OR SUSPEND REDEMPTION OF THE UNITS - Pursuant to para-No. 1.12 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. 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: **a.** Liquidity Issue - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. **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. **c.** Operation Issue - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). 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. 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.

	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.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	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: SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:- **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; **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; **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; 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. **REDEMPTIONS INCLUDING SWITCH-OUTS:** **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.

	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.
Minimum amount for purchase/redemption/switches for direct subscriptions/redemption with the AMC	**a.** Initial purchase : Rs. 500 /- and in multiples of Re. 1 thereafter **b.** Additional Purchase : Rs. 500 /- and in multiples of Re. 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). **c.** Redemption / Switches: Nil Pursuant to para-No. 6.10 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the minimum application / redemption amount shall not be applicable for investments made by the Designated Employees of the AMC in scheme.
Accounts Statements	On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS or issue units in the dematerialized form as soon as possible but not later than 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription. Thereafter, a Consolidated Account Statement for each calendar month shall be sent by mail / email on or before 15th 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. 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. The CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September / March), shall be sent by mail/ email as per the timeline specified by the SEBI from time to time i.e. on or before 21st day of succeeding month by the Depositories to all such investors / unit holders which has demat account with nil balance and no transaction in securities or in folio has taken place during the period. The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.
Redemption	Units can be redeemed (sold back to the Mutual Fund) at the Redemption Price during the Ongoing Offer Period. The redemption or repurchase will be paid after 1 day of payout schedule of the underlying scheme. The scheme being Domestic Fund of Fund scheme, the Scheme will receive the redemption payment within 3 working days from the underlying scheme. According, the redemption or repurchase proceed shall be credited to the registered bank account within 4 working days in case of electronic payment and in case of physical payout within 6 working days from the date of valid redemption or repurchase request in accordance with AMFI Letter No. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 - timelines for redemption of units stipulated in SEBI Master circular dated June 27, 2024– List of exceptional situations and additional timelines for redemption payment. 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. 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.

	Redemption under dematerialized mode: 1. The investor who holds units in the demat mode is required to place request for redemption directly with the Depository Participants. The Investor should provide request for redemption to their Depository Participants along with Depository Instruction Slip and such other documents as may be specified by the Depository Participants. 2. If the investor wish to redeem the units hold in demat mode with the AMC in such case the investor is required to convert such units in the physical mode by submitting request for Rematerialization to the Depository Participants and after conversion of such units into the physical mode to the AMC for redemption of such units. 3. The investor can also redeem units holds in demat mode through Stock Exchange Infrastructure. 4. The redemption request submitted to the AMC / Registrar directly for units held in demat mode shall be rejected. The Trustee may mandatorily redeem units of any unitholders in the event that it is found that the unitholders has submitted information either in the application or otherwise that is false, misleading or incomplete or units are held by a unitholders in breach of the regulation.
Bank Mandate	It is mandatory for every applicant to provide the Bank Account Details Including of Bank Account Number in the Application Form as prescribed by SEBI. Any Application Form without these details will be treated as incomplete. Such incomplete application will be rejected. In order to protect investors from fraudulent encashment of cheques, it is advised to mention scheme name and Investor PAN (on the face of the Cheque. All cheques should be drawn in favour of "Name of the Scheme A/c Investor PAN" for example "Quantum (Scheme Name) A/c ABCDE1234F (Investor PAN) " and crossed "Account Payee Only". A separate cheque must accompany each application/ Multiple cheques with single application are not permitted. Payment for investment in case of the Minor shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the guardian only. Irrespective of the source of subscription, all redemption proceeds shall be credited only in the verified bank account to minor i.e. the account the minor may hold with the parents / legal guardian after completion of all KYC formalities.

	The investors can register up to 5 Bank Accounts in case of individual/ HUF and 10 Bank Accounts in case of non-individual, in a folio to receive the redemption/IDCW proceeds, selecting any one of the registered accounts as the default Bank account. The investors may also choose to receive the redemption/ IDCW proceeds in any of the registered bank account, by submitting the Multiple Bank Accounts Registration Form.
Delay in payment of redemption / repurchase **proceeds**/dividend/IDCW	The Asset Management Company shall be liable to pay interest to the unitholders at @ 15% per annum as specified vide clause 14.2 of Master Circular for the period of such delay. The AMC will not be liable to pay interest, or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain details from the investor / unitholders for verification of identity or such other details relating to subscription of units under any applicable law or as may be requested by a regulatory body or any government authority which may result in delay in processing the application.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The Unclaimed redemption and Income Distribution Cum Withdrawal (IDCW) amounts may be deployed by the Mutual Fund in call money market or money market instruments or in a separate plan for deployment of unclaimed amount of liquid / Money Market Mutual Fund Scheme. Investors / Unitholders, who claim the unclaimed amounts under the aforesaid Plans during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors / Unitholders, who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The list of names and address of investors in whose folios there are unclaimed amounts shall be available on website www.QuantumAMC.com. The details may be obtained by Unitholders by providing proper credentials (like PAN, date of birth etc.). The information on unclaimed amount and its prevailing value will be separately disclosed in the Statement of Accounts / Consolidated Account Statement.
Disclosure w.r.t investment by minors	Process for Investments made in the name of a Minor through a Guardian Pursuant to para-No. 17.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024: i. Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor, parent

	or legal guardian of the minor or from a joint account of the minor with the guardian only. ii. The AMC will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. iii. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. iv. No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed in minor folio once the minor attains majority i.e. 18 years of age. v. Irrespective of the source of subscription, all redemption proceeds shall be credited only in the verified bank account to minor i.e. the account the minor may hold with the parents / legal guardian after completion of all KYC formalities. Please refer SAI for detail process and documentation.
Know Your Customer (KYC) Norms Effective April 1,2024	As per the SEBI Circular No. SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169 dated October 12, 2023, as amended from time to time, the KYC Registration Agencies (KRAs) shall verify the following attributes of records of all investors within 2 days of receipt of KYC records: • PAN • Name • Address • Mobile number • Email id If KRA is unable to verify the above attributes, such investors shall not be allowed to transact further until the attributes are verified. Investors should ensure that they provide their valid contact details [Email id / Mobile Number] to the AMC.

	<table><tr><th>KYC Status</th><th>Existing Investor</th><th>New Investor</th><th>Remediation</th></tr><tr><td>KYC Validated – Existing records prior to April 01, 2024</td><td>No impact</td><td>No impact</td><td>Not Required</td></tr><tr><td>KYC Registered</td><td>No impact</td><td>Allowed, Fresh set of KYC documents to be submitted</td><td>Investor can do a re-KYC using OVD (Officially Valid Document).</td></tr><tr><td>KYC On-Hold / KYC Rejected</td><td>Transactions will not be allowed</td><td>Transactions will not be allowed</td><td>Investor should ensure to do the following to change the status to Registered: 1. To complete PAN Aadhaar seeding. 2. Update email id / mobile and validate; 3. re-submit the official valid documents to KRA.</td></tr></table> Note: 1. NRI's provisions with respect to portability of KYC Records have been relaxed for one year i.e. till April 30, 2025. 2. Transaction Validation by either one of the attributes namely Mobile or Email is considered valid (including NRIs). 3. The existing Investors, as on March 31, 2024, in whose KYC status cannot be verified by the KRAs shall be allowed to exit (sale/redemption, etc.).
Nomination	Nomination shall be mandatory for new folios/accounts opened by an individual no new folio /account for individuals would be opened without nomination. However, investors who do not wish to nominate must sign declaration opting out of Nomination. The requirement of nomination shall be optional for jointly held folio(s). Minors and Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Please refer the instructions given in the Nomination Form.

A. Details of underlying funds	

Fund Name	**Quantum Nifty 50 ETF**
Investment Objectives	The investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavor to achieve returns equivalent to the Nifty by "passive" investment. The scheme will be managed by replicating the Index in the same weightage as in the Nifty 50 Index with the intention of minimizing the performance differences between the scheme and the Nifty 50 Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. There is no assurance that the Investment Objective of the Scheme will be achieved.
Investment Strategy	The AMC uses a "passive" or indexing approach to try and achieve Schemes Investment objective. Unlike other funds, the Scheme does not try to "beat" the markets they track and do not seek temporary defensive positions when markets decline or appear overvalued. The AMC does not make any judgments about the investment merit of a particular stock or a particular industry segment nor will it attempt to apply any economic, financial or market analysis. Indexing eliminates active management risks with regard to over/ underperformance vis-à-vis a benchmark. The scheme would alter the scrips/weights as and when the same are altered in the Nifty 50 Index. As long as a Scheme invests at least 95% of its total assets in the stocks of its Underlying Index, it may also invest in Money Market Instruments.
Benchmark	Nifty 50 TRI
TER	0.10%
AUM (Rs.)	62.12 Cr.

Year Wise Performance	

Period	Scheme Returns %	Tier – I Benchmark Returns % (Nifty 50 TRI)
1 Year	32.61%	32.80%
3 Years	14.82%	14.92%
5 Years	18.75%	18.95%
7 Years	16.04%	16.23%
10 Years	13.62%	13.83%
Since Inception	13.19%	13.25%

Past performance may or may not be sustained in future. Returns greater than one year are compounded annualized (CAGR). Date of Inception July 10, 2008.

Top 10 Holding Link of Quantum Nifty 50 ETF	https://www.quantumamc.com/FileCDN/Pdf/Top_10_holding_and_Fund_allocation.xlsx
Fund Name	**Quantum Long Term Equity Value Fund**
Investment Objectives	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 BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets. There is no assurance that the investment objective of the Scheme will be achieved.
Investment Strategy	The primary focus of the Scheme will be on companies that will typically be included in the 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.
TER	1.10%
AUM (Rs.)	1230.27 Cr.

	Year Wise Performance	

Period	Scheme Returns %	Tier – I Benchmark Returns % (BSE 500 TRI)	Tier – II Benchmark Returns % (BSE 200 TRI)
1 Year	44.03%	40.85%	39.93%
3 Years	19.90%	18.39%	17.67%
5 Years	21.13%	22.38%	21.53%
7 Years	14.89%	17.33%	17.23%
10 Years	13.86%	15.58%	15.34%
Since Inception	15.02%	13.92%	13.91%

Past performance may or may not be sustained in future. Returns greater than one year are compounded annualized (CAGR). Date of Inception: March 13, 2006.

Top 10 Holding Link of Quantum Long Term Equity Value Fund	https://www.quantumamc.com/FileCDN/Pdf/Top_10_holding_and_Fund_allocation.xlsx
Fund Name	**Quantum ESG Best in Class Strategy Fund**
Investment Objectives	The Investment Objective of the scheme is to achieve long-term capital appreciation by investing in share of companies identified based on the Environment, Social and Governance (ESG) theme following Best in Class Strategy. There is no assurance that the Investment Objective of the Scheme will be achieved.
Investment Strategy	The investment strategy determines sector weightages to reflect that of broad well diversified indices for the Indian equity markets. Further, the strategy aims to invest in companies within each sector that stand high on the Environmental, Social and Governance parameters assessed through Quantum Best In Class Strategy.
TER	0.85%
AUM (Rs.)	94.60 Cr.

	Year Wise Performance	

Period	Scheme Returns %	Tier – I Benchmark Returns % (NIFTY100 ESG TRI)
1 Year	37.75%	40.23%
3 Years	15.69%	14.30%
5 Years	21.24%	20.77%
Since Inception	20.74%	19.82%

Past performance may or may not be sustained in future. Returns greater than one year are compounded annualized (CAGR). Date of Inception July 12, 2019.

Top 10 Holding Link of Quantum ESG Best In Class Strategy Fund	https://www.quantumamc.com/FileCDN/Pdf/Top_10_holding_and_Fund_allocation.xlsx
Fund Name	**Quantum Dynamic Bond Fund**
Investment Objectives	The investment objective of the scheme is to generate income and capital appreciation through active management of a portfolio consisting of short term and long term debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.
Investment Strategy	The investment objective of the scheme is to generate income and capital appreciation through active management of a portfolio consisting of short term and long term debt and money market instruments.
TER	0.51%
AUM (Rs.)	109.07 Cr.

	Year Wise Performance	<table><tr><th>Period</th><th>Scheme Returns %</th><th>Tier – I Benchmark Returns % (CRISIL Dynamic Bond Fund A-III Index)</th></tr><tr><td>1 Year</td><td>10.94%</td><td>9.31%</td></tr><tr><td>3 Years</td><td>7.07%</td><td>5.74%</td></tr><tr><td>5 Years</td><td>7.23%</td><td>7.07%</td></tr><tr><td>7 Years</td><td>6.88%</td><td>7.01%</td></tr><tr><td>Since Inception</td><td>8.04%</td><td>7.72%</td></tr></table> **Past performance may or may not be sustained in future. Returns greater than one year are compounded annualized (CAGR). Date of Inception July 12, 2019.**
	Top 10 Holding Link of Quantum Dynamic Bond Fund	https://www.quantumamc.com/FileCDN/Pdf/Top_10_holding_and_Fund_allocation.xlsx
	Fund Name	**Quantum Liquid Fund**
	Investment Objectives	The primary investment objective of the Scheme is to provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.
	Investment Strategy	The primary investment objective of the Scheme is to provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments.
	TER	0.15%
	AUM (Rs.)	521.30 Cr

	Year Wise Performance	<table><tr><th>Period</th><th>Scheme Returns %</th><th>Tier – I Benchmark Returns % (CRISIL Liquid Debt A-I Index)</th></tr><tr><td>1 Year</td><td>7.13%</td><td>7.34%</td></tr><tr><td>3 Years</td><td>5.92%</td><td>6.17%</td></tr><tr><td>5 Years</td><td>5.00%</td><td>5.33%</td></tr><tr><td>7 Years</td><td>5.41%</td><td>5.78%</td></tr><tr><td>10 Years</td><td>5.92%</td><td>6.33%</td></tr><tr><td>Since Inception</td><td>6.76%</td><td>6.82%</td></tr></table> **Past performance may or may not be sustained in future. Returns greater than one year are compounded annualized (CAGR). Date of Inception April 07, 2006.**
	Top 10 Holding Link of Quantum Liquid Fund	https://www.quantumamc.com/FileCDN/Pdf/Top_10_holding_and_Fund_allocation.xlsx
	Fund Name	**Quantum Gold Fund**
	Investment Objectives	The Investment Objective of the Scheme is to generate returns that are in line with the performance of gold and gold related instruments subject to tracking errors. However, investment in gold related instruments will be made if and when SEBI permits mutual funds to invest, in gold related instruments. The Scheme is designed to provide returns that before expenses, closely correspond to the returns provided by gold. There is no assurance that the Investment Objective of the Scheme will be achieved.
	Investment Strategy	The AMC uses 'passive' approach to try and achieve the Scheme's investment objective. The Scheme does not try to ''beat'' the markets they track and do not seek temporary defensive positions when markets decline or appear overvalued. The AMC does not make any judgments about the investment merit of a particular gold investment nor will it attempt to apply any economic, financial or market analysis. Passive approach eliminates active management risks in regard to over / underperformance vis-à-vis the benchmark.
	TER	0.78%
	AUM (Rs.)	223.95 Cr

	Year Wise Performance	

Period	Scheme Returns %	Tier – I Benchmark Returns % (Domestic Price of Physical Gold)
1 Year	29.67%	31.02%
3 Years	16.95%	18.05%
5 Years	13.56%	14.59%
7 Years	13.08%	14.14%
10 Years	9.86%	10.93%
Since Inception	10.62%	11.50%

Past performance may or may not be sustained in future. Returns greater than one year are compounded annualized (CAGR). Date of Inception February 22, 2008.

	Top 10 Holding Link of Quantum Gold Fund	https://www.quantumamc.com/FileCDN/Pdf/Top_10_holding_and_Fund_allocation.xlsx

B. Periodic Disclosures such as Half Yearly Disclosures, Half Yearly Results, Annual Report

(I) Portfolio Disclosures

The Fund will disclose portfolio (along with ISIN) in user friendly & downloadable spreadsheet format, as on the last day of the month / half year for the scheme on its website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com within 10 days from the close of each month / half year.

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 www.QuantumAMC.com & on the website of AMFI www.amfiindia.com. The Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholders.

(II) Half – Yearly Financial Results

The Fund shall within one month from the close of each half year, (i.e. March 31 and on September 30), host a soft copy of its unaudited financial results on its website www.QuantumAMC.com. Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

	(III) Annual Report 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: **i.** by e-mail to the investors / Unit holders whose e-mail address is available with the AMC / Fund. **ii.** in physical form to the investors / Unit holders whose email address is not registered with the AMC / Fund and/or those Unit holders who have opted / requested for the same. The physical copies of the scheme wise annual report or abridged summary shall be made available to the investors / unit holders at the registered office of the AMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India. The AMC / Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. **(IV) Product Labelling / Risk O Meter** The Risk-o-meter shall have following six levels of risk: i. Low Risk ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk v. High Risk and vi. Very High Risk The evaluation of risk levels of a scheme shall be done pursuant to para-No. 17.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Any change in risk-o-meter 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.

	The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website. **(V) Other Disclosure:** To enhance investor awareness and information dissemination to investors, SEBI prescribes various additional disclosures to be made by Mutual Funds from time to time on its website/on the website of AMFI, stock exchanges, etc. These disclosures include Scheme Summary Documents, Investor charter (which details the services provided to Investors, Rights of Investors, various activities of Mutual Funds with timelines, DOs and DON'Ts for Investors, Grievance Redressal Mechanism, etc.) Investors may refer to the same.
Transparency / NAV Disclosure	NAV shall be calculated and disclosed on every Business Day. AMC shall update the NAV under separate head on the website of the Fund (www.QuantumAMC.com) and on the website of Association of Mutual Funds in India www.amfiindia.com by 10.00 A.M. every business day. Investors may obtain latest NAV through SMS by a specific request to the AMC.
Transaction charges and Stamp duty	Transaction Charges – NIL Stamp Duty – 0.005% Please refer SAI for more details.
Associate Transactions	Please refer Statement of Additional Information
Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes. (Mention the tax rates as per the applicable tax laws)	

INVESTOR **(a) Tax on Capital Gains *** **(For Investment done on or after 1st April, 2023 and Redemption / Switch Out from 23rd July 2024 upto March 2025)**	**SHORT TERM** **(IRRESPECTIVE OF HOLDING PERIOD)**
1. Resident Individuals, HUF, Domestic Companies	Applicable Slab Rates - Maximum 30%
2. FII's	Applicable Slab Rates - Maximum 30%
3. Non-Resident Indians	Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%)
*** The mentioned Tax Rates shall be increased by applicable surcharge if any, Health and Education Cess @4%. For further details on Taxation please refer the clause of Taxation of SAI. TDS on Capital Gains on redemption/ switch out as applicable.**	

INVESTOR (b) Tax on Capital Gains * (For Investment done on or after 1st April, 2023 and Redemption / Switch done on or after 1st April, 2025)	LONG TERM (Holding period more than 24 months)	SHORT TERM (Holding period less than 24 months)
1. Resident Individuals, HUF, Domestic Companies	@12.5% Without Indexation	Applicable Slab Rates - Maximum 30%.
2. FII's	@12.5% Without Indexation	Applicable Slab Rates - Maximum 30%.
3. Non-Resident Indians	@12.5% Without Indexation (TDS deducted @ 12.50%)	Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%)
*** The mentioned Tax Rates shall be increased by applicable surcharge if any, Health and Education Cess @4%. For further details on Taxation please refer the clause of Taxation of SAI. TDS on Capital Gains on redemption/ switch out as applicable.**		

Right of Unitholders	Please refer Statement of Additional Information for details

List of Official Point of Acceptance	Please refer the website link https://www.quantumamc.com/contact-us
Penalties, Pending Litigation or proceedings, Finding of Inspections or Investigations for which actions may have been taken or is in the process of being taken by any Regulatory Authority	Please refer the website link https://www.quantumamc.com/FileCDN/Pdf/Penalties-and-pending-litigations.pdf

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

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

Sd/-
Jimmy A Patel
Managing Director & Chief Executive Officer
Place: Mumbai
Date: October 25, 2024

INVESTOR SERVICE CENTERS/ OFFICIAL POINT OF ACCEPTANCE

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

K-Fin Technologies Collection Centers

SL. No	Branch Name	Address
1	Agartala	KFIn Technologies Ltd. OLS RMS CHOWMUHANI,MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT Agartala, Tripura West, Pin-799001
2	Agra	KFIn Technologies Ltd. House No. 17/2/4, 2nd Floor Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place Agra -282002 (U.P)
3	Ahmedabad	KFIn Technologies Ltd. Office No. 401, 4th Floor ABC-I, Off. C.G. Road Ahmedabad-380 009
4	Ajmer	KFIn Technologies Ltd. Shop no. 2 3rd Floor, Above Raymond Shop Opp City Power House, Hathi Bhata Ajmer - 305 001
5	Akola	KFIn Technologies Ltd. Shop No 25, Ground Floor Yamuna tarang complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola - 444001
6	Aligarh	KFIn Technologies Ltd. 1st Floor Sevti Complex Near Jain Temple,Samad Road Aligarh - 202001, Uttar Pradesh
7	Allahabad	KFIn Technologies Ltd. Meena Bazar,2nd Floor, 10 S.P. Marg Civil Lines,Subhash Chauraha, Prayagraj Allahabad - 211001
8	Alwar	KFIn Technologies Ltd. 137, First Floor, Jai Complex Road No - 2 Alwar-301001
9	Amaravathi	KFIn Technologies Ltd. Shop No. 21, 2nd Floor Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601
10	Ambala	KFIn Technologies Ltd. 6349,2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001
11	Amritsar	KFIn Technologies Ltd. SCO 5 , 2nd Floor,District Shopping Complex Ranjit Avenue Amritsar - 143 001
12	Anand	KFIn Technologies Ltd. B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room, Grid Char Rasta Anand - 388 001
13	Ananthapur	KFIn Technologies Ltd. #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock Anantapur - 515 001
14	Asansol	KFIn Technologies Ltd. 1st Floor, 112/N, G. T. ROAD BHANGA PACHIL, Paschim Bardhaman Asansol - 713303, West Bengal
15	Aurangabad	KFIn Technologies Ltd. Shop no B 38,Motiwala Trade Center Nirala Bazar Aurangabad-431001
16	Azamgarh	KFIn Technologies Ltd. Shop no. 18 Gr. Floor Nagarpalika, Infront of Tresery office Azamgarh-276 001
17	Balasore	KFIn Technologies Ltd. 1-B. 1st Floor, Kalinga Hotel Lane Baleshwar, Baleshwar Sadar Balasore - 756001, Orissa
18	Bangalore	KFIn Technologies Ltd. OLD NO : 35 , NEW NO-59, 1st Floor KAMALA NIVAS PUTTANNA ROAD Basavanagudi Bangalore - 560 004
19	Bankura	KFIn Technologies Ltd. Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor Ward No 24 Opp to PC Chandra, Bankura - 722101
20	Bareilly	KFIn Technologies Ltd. 1ST FLOOR REAR SIDE A -SQUARE BUILDING 54-CIVIL LINES, Ayub Khan Chauraha BAREILLY - 243 001
21	Baroda	KFIn Technologies Ltd. 1st Floor 125 Kanha Capital Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007.
22	Begusarai	KFIn Technologies Ltd. SRI RAM MARKET KALI ASTHAN CHOWK, MATIHANI ROAD Begusarai - 851101, Bihar
23	Belgaum	KFIn Technologies Ltd. Premises No 101 CTS NO 1893 Shree Guru Darshani Tower, Anandwadi Hindwadi Belgaum - 590011
24	Bellary	KFIn Technologies Ltd. GROUND FLOOR,3RD OFFICE, NEAR WOMENS COLLEGE ROAD BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCHADE Bellary 583103
25	Berhampur (Or)	KFIn Technologies Ltd. Opp –Divya Nandan Kalyan Mandap 3rd Lane Dharam Nagar, Near Lohiya Motor Berhampur-760001
26	Bhagalpur	KFIn Technologies Ltd. 2nd Floor, Chandralok Complex, Near Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001
27	Bharuch	KFIn Technologies Ltd. 123 Nexus business Hub,Near Gangotri Hotel B/s Rajeshwari Petroleum, Makampur Road Bharuch - 392 001
28	Bhatinda	KFIn Technologies Ltd. SECOND FLOOR, MCB -Z-3-01043 GONIANA ROAD OPPOSITE NIPPON INDIA MF, GT ROAD NEAR HANUMAN CHOWK BHATINDA - 151001
29	Bhavnagar	KFIn Technologies Ltd. 303, STERLING POINT, WAGHAWADI ROAD, BHAVNAGAR - 364001
30	Bhilai	KFIn Technologies Ltd. Office No.2, 1st Floor Plot No. 9/6, Nehru Nagar [East] Bhilai,Durg BHILAI - 490020, Chhattisgarh
31	Bhilwara	KFIn Technologies Ltd. Office No. 14 B, Prem Bhawan, Pur Road Gandhi Nagar, Near CanaraBank Bhilwara-311001
32	Bhopal	KFIn Technologies Ltd. SF-13 Gurukripa Plaza, Plot No. 48A Opposite City Hospital, zone-2,M P Nagar Bhopal-462011
33	Bhubaneswar	KFIn Technologies Ltd. A/181 Back Side Of Shivam Honda Show Room Saheed Nagar Bhubaneswar-751007
34	Bikaner	KFIn Technologies Ltd. H.No. 10, Himtasar House Museum circle, Civil line Bikaner-334001
35	Bilaspur	KFIn Technologies Ltd. ANANDAM PLAZA, Shop.No.306 3rd Floor, Vyapar Vihar Main Road Bilaspur-495001
36	Bokaro	KFIn Technologies Ltd. CITY CENTRE, PLOT NO. HE-07,SECTOR-IV BOKARO STEEL CITY Bokaro Steel City - 827 004
37	Burdwan	KFIn Technologies Ltd. Saluja Complex; 846, Laxmipur G T Road, Burdwan; PS: BURDWAN & DIST: BURDWAN-EAST Burdwan - 713101, West Bengal
38	Calicut	KFIn Technologies Ltd. Second Floor, Manimuriyil Centre Bank Road, Kasaba Village Calicut - 673 001
39	Chandigarh	KFIn Technologies Ltd. First floor, SCO 2469-70 Sector 22-C Chandigarh - 160022
40	Chennai	KFIn Technologies Ltd. 9th Floor, Capital Towers 180,Kodambakkam High Road Nungambakkam Chennai - 600034
41	Chinsura	KFIn Technologies Ltd. 96, DOCTORS LANE PO:CHINSURAH, DT: HOOGHLY Chinsura - 712101
42	Cochin	KFIn Technologies Ltd. Door No:61/2784, Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Cochin-682 015
43	Coimbatore	KFIn Technologies Ltd. 3rd Floor,1057 Jaya Enclave, Avanashi Road Coimbatore- 641018
44	Cuttack	KFIn Technologies Ltd. SHOP NO-45,2ND FLOOR, NETAJI SUBAS BOSE ARCADE BIG BAZAR BUILDING, ADJACENT TO RELIANCE TRENDS DARGHA BAZAR Cuttack - 753001
45	Darbhanga	KFIn Technologies Ltd. H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk Darbhanga-846 004
46	Davangere	KFIn Technologies Ltd. D.No 162/6 , 1st Floor, 3rd Main, P J Extension Davangere taluk, Davangere Mandal Davangere : 577002
47	Dehradun	KFIn Technologies Ltd. Shop No-809/799 , Street No-2 A Rajendra Nagar Near Sheesha Lounge, Kaulagarh Road Dehradun - 248 001
48	Deoria	KFIn Technologies Ltd. K. K. Plaza, Above Apurwa Sweets Civil Lines Road Deoria- 274001
49	Dhanbad	KFIn Technologies Ltd. 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001
50	Dhule	KFIn Technologies Ltd. Ground Floor Ideal Laundry, Lane No 4 Khol Galli, Near Muthoot Finance Opp Bhavasar General Store Dhule-424001
51	Durgapur	KFIn Technologies Ltd. MWAV-16 Bengal Ambuja 2ndFloor, City Centre, Dist: Burdwan Durgapur- 713216
52	Eluru	KFIn Technologies Ltd. DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET,OPP ANDHRA HOSPITALS,R R PETA ELURU-534 002
53	Erode	KFIn Technologies Ltd. No 38/1 Ground Floor,Sathy Road,(VCTV Main Road) Sorna Krishna Complex Erode - 638 003
54	Faridabad	KFIn Technologies Ltd. A-2B, 3rd Floor, Nehru Ground, Neelam Bata Road, Nit, Peer Ki Mazar, Faridabad - 121 001
55	Ferozpur	KFIn Technologies Ltd. The Mall Road, Chawla Bulding, Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir Ferozpur City -152002
56	Gandhidham	KFIn Technologies Ltd. Shop # 12, Shree Ambica Arcade, Plot # 300 Ward 12. Opp. CG High School, Near HDFC Bank Gandhidham - 370201
57	Gandhinagar	KFIn Technologies Ltd. 138 - Suyesh solitaire Nr. Podar International School Kudasan Gandhinagar - 382421
58	Gaya	KFIn Technologies Ltd. Property No 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya-823001, Bihar
59	Ghaziabad	KFIn Technologies Ltd. FF - 31, Konark Building Rajnagar Ghaziabad - 201003
60	Ghazipur	KFIn Technologies Ltd. House No. 148/19,Mahua Bagh Raini Katra Ghazipur-233 001
61	Gonda	KFIn Technologies Ltd. House No. 782, Shiv Sadan, ITI Road Near Raghukul Vidya Peeth, Civil Lines Gonda-271 001
62	Gorakhpur	KFIn Technologies Ltd. Shop No. 8-9 , 4th floor Cross Mall Gorakpur - 273 001
63	Gulbarga	KFIn Technologies Ltd. H NO 2-231,KRISHNA COMPLEX 2ND FLOOR Opp. Municipal corporation Office, Jagat Station Main Road, Kalaburagi Gulbarga : 585105
64	Guntur	KFIn Technologies Ltd. 2nd Shatter, 1st Floor Hno. 6-14-48, 14/2 Lane,Arundal Pet Guntur -522002
65	Gurgaon	KFIn Technologies Ltd. 2nd Floor, Vipul Agora M. G. Road Gurgaon - 122001
66	Guwahati	KFIn Technologies Ltd. Ganapati Enclave, 4th Floor Opposite Bora service, Ullubari Guwahati - 781007
67	Gwalior	KFIn Technologies Ltd. City Centre Near Axis Bank Gwalior - 474 011
68	Haldwani	KFIn Technologies Ltd. Shop No. 5, KMVN Shoping Complex Haldwani - 263139
69	Haridwar	KFIn Technologies Ltd. Shop No. - 17, Bhatia Complex Near Jamuna Palace Haridwar-249 410
70	Hassan	KFIn Technologies Ltd. HEMADRI ARCADE, 2ND MAIN ROAD SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL Hassan - 573201
71	Hissar	KFIn Technologies Ltd. Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar - 125001
72	Hoshiarpur	KFIn Technologies Ltd. The Mall Complex Unit # SF-6,2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur - 146001
73	Hubli	KFIn Technologies Ltd. R R MAHALAXMI MANSION, ABOVE INDUSIND BANK 2ND FLOOR, DESAI CROSS, PINTO ROAD HUBLI - 580029
74	Hyderabad	KFIn Technologies Ltd. JBS Station, Lower Concourse 1 (2nd floor) Situated in Jubilee Bus Metro Station Secunderabad - 500 009
75	Indore	KFIn Technologies Ltd. 101,Diamond Trade centre 3-4 Diamond Colony, New Palasia, Above khurana Bakery Indore – 452001
76	Jabalpur	KFIn Technologies Ltd. 2nd Floor, 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
77	Jaipur	KFIn Technologies Ltd. Office no 101, 1st Floor, Okay Plus Tower Next to Kalyan Jewellers, Government Hostel Circle Ajmer Road Jaipur - 302 001
78	Jalandhar	KFIn Technologies Ltd. Office No 7, 3rd Floor City Square building ,E-H197 Civil Lines Jalandhar - 144 001
79	Jalgaon	KFIn Technologies Ltd. 3rd floor,269 JAEE Plaza Baliram Peth near Kishore Agencies Jalgaon - 425 001
80	Jalpaiguri	KFIn Technologies Ltd. D.B.C. Raod, Near Rupasree Cinema Hall, Opp to Nirala Hotel, Beside Kalamandir, Po & Dist Jalapiguri Jalpaiguri - 735101
81	Jammu	KFIn Technologies Ltd. 1D/D Extension 2 Valmiki Chowk, Gandhi Nagar Jammu - 180004
82	Jamnagar	KFIn Technologies Ltd. Office No 131, 1st Floor Madhav Plazza Opp SBI Bank, Nr. LAL Bunglow Jamnagar - 361001
83	Jamshedpur	KFIn Technologies Ltd. Madhukunj, 3rd Floor Q Road, Sakchi, Bistupur Jamshedpur - 831 001
84	Jhansi	KFIn Technologies Ltd. 1st Floor, Puja Tower, Near 48 Chambers ELITE Crossing Jhansi - 284 001
85	Jodhpur	KFIn Technologies Ltd. Shop No. 6, GROUND FLOOR, GANG TOWER OPPOSITE ARORA MOTER SERVICE CENTRE, NEAR BOMBAY MOTER CIRCLE Jodhpur - 342 003
86	Junagadh	KFIn Technologies Ltd. Shop No. 201, 2nd Floor, V-ARCADE Complex Near vanzari chowk,M.G. Road Junagadh - 362001
87	Kannur	KFIn Technologies Ltd. 2ND FLOOR, GLOBAL VILLAGE BANK ROAD KANNUR - 670001
88	Kanpur	KFIn Technologies Ltd. 15/46,Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001
89	Karimnagar	KFIn Technologies Ltd. 2nd Shutter, HNo. 7-2-607 Sri Matha Complex Mankammathota Karimnagar-505001
90	Karnal	KFIn Technologies Ltd. 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal-132001
91	Karur	KFIn Technologies Ltd. No 88/11, BB plaza NRMP street, K S Mess Back side Karur - 639002
92	Kharagpur	KFIn Technologies Ltd. Holding No 254/220, SBI BUILDING Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur Dist: Paschim Medinipur Kharagpur-721301
93	Kolhapur	KFIn Technologies Ltd. 605/1/4 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Lakshmi Niwas Kolhapur 416001
94	Kolkata	KFIn Technologies Ltd. 2/1 Russel Street 4th Floor, Kankaria Centre Kolkata-700071 , West Bengal ,India
95	Kollam	KFIn Technologies Ltd. SREE VIGNESWARA BHAVAN SHASTRI JUNCTION KOLLAM - 691001
96	Kota	KFIn Technologies Ltd. D-8, SHRI RAM COMPLEX OPPOSITE MULTI PURPOSE SCHOOL, GUMANPURA Kota - 324007
97	Kottayam	KFIn Technologies Ltd. 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam - 686 002
98	Kurnool	KFIn Technologies Ltd. Shop No:47, 2nd Floor S komda Shoping mall Kurnool-518 001
99	Lucknow	KFIn Technologies Ltd. Ist Floor,A. A. Complex 5 Park Road, Hazratganj, Thaper House Lucknow - 226001
100	Ludhiana	KFIn Technologies Ltd. Second floor, SCO 122, Above Hdfc Mutual fund , Feroze Gandhi Market Ludhiana - 141001
101	Madurai	KFIn Technologies Ltd. No. G-16/17,AR Plaza, 1st floor North Veli Street Madurai - 625001
102	Malda	KFIn Technologies Ltd. RAM KRISHNA PALLY; GROUND FLOOR ENGLISH BAZAR MALDA - 732101
103	Mangalore	KFIn Technologies Ltd. SHOP NO - 305, MARIAN PARADISE PLAZA 3RD FLOOR, BUNTS HOSTEL ROAD MANGALORE - 575003
104	Margao	KFIn Technologies Ltd. SHOP NO 21, OSIA MALL, 1ST FLOOR NEAR KTC BUS STAND, SGDPA MARKET COMPLEX Margao-Goa -403601
105	Mathura	KFIn Technologies Ltd. Shop No. 9, Ground Floor Vihari Lal Plaza, Opposite Brijwasi Centrum Near New Bus Stand Mathura - 281001
106	Meerut	KFIn Technologies Ltd. Shop No:- 111, First Floor, Shivam Plaza Near Canara Bank,Opposite Eves Petrol Pump Meerut - 250 001
107	Mehsana	KFIn Technologies Ltd. FF-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana-384002

108	Mirzapur	KFIn Technologies Ltd. Second Floor Triveni Campus Ratanganj Mirzapur-231001
109	Moga	KFIn Technologies Ltd. 1St Floor,Dutt Road, Mandir Wali Gali Civil Lines, Barat Ghar Moga-142001
110	Moradabad	KFIn Technologies Ltd. Chadha Complex, G. M. D. Road Near Tadi Khana, Chowk Moradabad - 244 001
111	Morena	KFIn Technologies Ltd. House No. HIG 959, Near Court Front of Dr. Lal Lab, Old Housing Board Colony Morena -476 001
112	Mumbai	KFIn Technologies Ltd. 6/8 Ground Floor, Crossely House Near BSE (Bombay Stoch Exchange) Next Union Bank , Fort Mumbai - 400001
113	Muzaffarpur	KFIn Technologies Ltd. First Floor Saroj Complex Diwam Road, Near Kalyani Chowk Muzaffarpur-842001
114	Mysore	KFIn Technologies Ltd. NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS SARASWATHI PURAM Mysore - 570 009
115	Nadiad	KFIn Technologies Ltd. 311-3rd Floor City Center Near Paras Circle Nadiad - 387001
116	Nagerkoil	KFIn Technologies Ltd. HNO 45, 1st Floor East Car Street, Nagarcoil - 629001
117	Nagpur	KFIn Technologies Ltd. Block No. B / 1 & 2 , Shree Apratment Plot No. 2 , Khare Town Mata Mandir Road, Dharampeth Nagpur - 440 010
118	Nanded	KFIn Technologies Ltd. Shop No. 4, First Floor, Opp.Bank Of India Santkrupa Market, Gurudwara Road Nanded-431601
119	Nasik	KFIn Technologies Ltd. S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra – 422002
120	Navsari	KFIn Technologies Ltd. 103 , 1ST FLOOR LANDMARK MALL NEAR SAYAJI LIBRARY , Navsari - 396 445
121	New Delhi	KFIn Technologies Ltd. 305 New Delhi House 27 Barakhamba Road New Delhi-110 001
122	Noida	KFIn Technologies Ltd. F-21,2nd Floor,Near Kalyan Jewelers Sector-18 Noida - 201301(U.P)
123	Palghat	KFIn Technologies Ltd. No.20 & 21, Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001
124	Panipat	KFIn Technologies Ltd. Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel G.T. Road Panipat - 132103
125	Panjim	KFIn Technologies Ltd. H. No: T-9, T-10, Affran plaza 3rd Floor Near Don Bosco High School Panjim - 403001
126	Pathankot	KFIn Technologies Ltd. 2nd Floor, Sahni Arcade Complex Adj.Indra colony Gate Railway Road, Pathankot - 145001
127	Patiala	KFIn Technologies Ltd. B- 17/423 Opp Modi College, Lower Mall Patiala - 147 001
128	Patna	KFIn Technologies Ltd. Flat No.- 102, 2BHK Maa Bhawani Shardalay Exhibition Road Patna - 800001
129	Pondicherry	KFIn Technologies Ltd. No 122(10b) Muthumariamman koil street Pondicherry - 605 001
130	Pune	KFIn Technologies Ltd. Office no 207-210, 2nd Floor Kamla Arcade, Jangli Maharaj Road Opposite Balgandharva, Shivaji Nagar Pune - 411005
131	Raipur	KFIn Technologies Ltd. Office No.S-13 Second Floor, Raheja Tower Fafadih Chowk, Jail Road Raipur - 492 001
132	Rajahmundry	KFIn Technologies Ltd. D.No: 6-7-7, Sri Venkata Satya Nilayam,1st Floor, Vadrevu vari Veedhi, T - Nagar, Rajahmundry - 533101
133	Rajkot	KFIn Technologies Ltd. 302 Metro Plaza Near Moti Tanki Chowk Rajkot - 360 001
134	Ranchi	KFIn Technologies Ltd. Room no 103, 1st Floor, Commerce Tower Beside Mahabir Tower Main Road Ranchi - 834 001
135	Renukoot	KFIn Technologies Ltd. C/o Mallick Medical Store Bangali Katra Main Road, Renukoot Dist. Sonebhadra (U.P.)-231 217
136	Rewa	KFIn Technologies Ltd. Shop No. 2, Shree Sai Anmol Complex,Ground Floor,Opp Teerth Memorial Hospital Rewa-486 001
137	Rohtak	KFIn Technologies Ltd. Office No:- 61, First Floor Ashoka Plaza, Delhi Road Rohtak - 124001
138	Roorkee	KFIn Technologies Ltd. Near Shri Dwarkadhish Dharm Shala Ramnagar Roorkee - 247 667
139	Rourkela	KFIn Technologies Ltd. 2nd Floor, Main Road UDIT NAGAR Rourkela - 769 012 SUNDARGARH
140	Sagar	KFIn Technologies Ltd. II floor ,Above shiva kanch mandir 5 civil lines Sagar-470002
141	Salem	KFIn Technologies Ltd. No.6 NS Complex Omalur Main Road Salem-636009
142	Sambalpur	KFIn Technologies Ltd. SAHEJ PLAZA; First Floor; Shop No. 219 Golebazar Sambalpur-768001
143	Satna	KFIn Technologies Ltd. 1St Floor Gopal Complex Near Bus Stand Rewa Road Satna (M.P) -485 001
144	Shillong	KFIn Technologies Ltd. Annex Mani Bhawan Lower Thana Road,Near R K M Lp School Shillong - 793 001
145	Shimla	KFIn Technologies Ltd. 1st Floor, Hills View Complex Near Tara Hall Shimla - 171 001
146	Shimoga	KFIn Technologies Ltd. JAYARAMA NILAYA, 2ND CORSS MISSION COMPOUND Shimoga - 577201
147	Shivpuri	KFIn Technologies Ltd. Near Hotel Vanasthali, In Front of Sawarkar Park, A. B. Road, Shivpuri Shivpuri-473 551
148	Sikar	KFIn Technologies Ltd. 1St Floor, Super Towers, Near Taparya Bagichi Behind Ram Mandir, Station Road Sikar-332001
149	Silchar	KFIn Technologies Ltd. 1St Floor, Chowchakra Complex, N N Dutta Road, Premtala Silchar - 788001
150	Siliguri	KFIn Technologies Ltd. 2nd Floor, Nanak Complex Sevoke Road, Siliguri - 734001

151	Sitapur	KFIn Technologies Ltd. 12/12, Surya Complex Station Road Sitapur - 261001
152	Solan	KFIn Technologies Ltd. Disha Complex, 1St Floor Above Axis Bank, Rajgarh Road Solan-173 212
153	Solapur	KFIn Technologies Ltd. Shop No 106. Krishna complex 477 Dakshin Kasaba, Datta Chowk Solapur-413 007
154	Sonepat	KFIn Technologies Ltd. Shop no. 205 PP Tower Opp income tax office,Subhash chowk Sonepat-131001
155	Sri Ganganagar	KFIn Technologies Ltd. Shop No. 5, Opposite Bihani Petrol Pump NH - 15, near Baba Ramdev Mandir Sri Ganga Nagar - 335001
156	Sultanpur	KFIn Technologies Ltd. 1st Floor, Ramashanker Market Civil Line Sultanpur-228 001
157	Surat	KFIn Technologies Ltd. Ground Floor, Empire State building, Near Udhna Darwaja, Ring Road, Surat-395002
158	Tirunelveli	KFIn Technologies Ltd. Jeney Building, 55/18, S N Road, 2nd Floor Near Arvind Eye Hospital Tirunelveli - 627 001
159	Tirupathi	KFIn Technologies Ltd. Shop No:18-1-421/f1 CITY Center, K.T.Road, Airtel Backside office Tirupati - 517501
160	Tiruvalla	KFIn Technologies Ltd. 2nd Floor, Erinjery Complex, Opp Axis Bank, Near Kotak Securites, Ramanchira Tiruvalla - 689107
161	Trichur	KFIn Technologies Ltd. 4TH FLOOR, CROWN TOWER SHAKTHAN NAGAR OPP. HEAD POST OFFICE THRISSUR - 680001
162	Trichy	KFIn Technologies Ltd. No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam Putthur Trichy - 620 017
163	Trivandrum	KFIn Technologies Ltd. 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD , Trivandrum - 695 001.
164	Tuticorin	KFIn Technologies Ltd. No 4B/A-34, Mani nagar Mangal Mall Palayamkottai Road Tuticorin - 628003
165	Udaipur	KFIn Technologies Ltd. Shop No. 202, 2nd Floor business centre 1C Madhuvan, Opp G P O Chetak Circle Udaipur-313001
166	Ujjain	KFIn Technologies Ltd. Heritage Shop No. 227,87 Vishvavidhyalaya Marg Station Road,Near ICICI bank Above Vishal Megha Mart Ujjain-456001
167	Valsad	KFIn Technologies Ltd. 406 Dreamland Arcade Opp Jade Blue, Tithal Road Valsad - 396001
168	Vapi	KFIn Technologies Ltd. A-8, Second Floor, Solitaire Business Center, Opp DCB Bank, GIDC Char rastha, Silvassa Road, Vapi - 396191
169	Varanasi	KFIn Technologies Ltd. D.64 / 52, G – 4 Arihant Complex , Second Floor Madhopur, Shivpurva Sigra ,Near Petrol Pump Varanasi - 221 010
170	Vellore	KFIn Technologies Ltd. No 2/19, 1st floor Vellore city centre, Anna salai Vellore – 632001
171	Vijayawada	KFIn Technologies Ltd. Hno 26-23, 1st Floor Sundarammastreet, GandhiNagar Vijayawada - 520 003
172	Visakhapatnam	KFIn Technologies Ltd. D NO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR OPP ROAD TO LALITHA JEWELLER SHOWROOM, BESIDE TAJ HOTEL LADGE VISAKHAPATNAM - 530 016
173	Warangal	KFIn Technologies Ltd. Shop No22 , Ground Floor Warangal City Center,15-1-237 Mulugu Road Junction Warangal - 506002
174	Yamuna Nagar	KFIn Technologies Ltd. B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk Yamuna Nagar-135 001
175	Vashi	KFIn Technologies Ltd Haware Infotech Park, 902 , 9th Floor, Plot No 39/03 Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400 703 Maharashtra
176	Vile Parle	KFIn Technologies Ltd Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M .V .Road, Andheri East , Opp Andheri Court Mumbai - 400069
177	Borivali	KFIn Technologies Ltd Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali (West), Mumbai – 400 092
178	Thane	KFIn Technologies Ltd Room No. 302 3rd Floor, Ganga Prasad Near RBL Bank Ltd,Ram Maruti Cross Road, Naupada Thane West Mumbai - 400602
179	Hyderabad (Gachibowli)	KFIn Technologies Ltd Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25 Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal Hyderabad - 500032
180	Srikakulam	KFIn Technologies Ltd. D No: 158, Shop No#3 Kaki Street Opp Tulasi Das Hospital, CB Road Srikakulam - 532001
181	Ghatkopar	KFIn Technologies Limited 11/ Platinum Mall, Jawahar Road, Ghatkopar (East) Mumbai - 400 077
182	Satara	KFIn Technologies Limited G7, 465, A Govind Park Sadar Bazaar, Satara - 415001
183	Ahmednagar	KFIn Technologies Limited Above Shubham mobile & Home Appliances Tilak Road, Maliwada Ahmednagar-414001
184	Nellore	KFIn Technologies Limited 24-6-326/1 Ibaco Building 4th Floor, Grand Truck Road Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003
185	Kalyan	KFIn Technologies Limited Seasons Business Centre 104 / 1st Floor, Shivaji Chowk Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301
186	Korba	KFIn Technologies Limited Office No 202, 2nd Floor, QUBE 97, ICRC Transport Nagar Korba - 495677
187	Ratlam	KFIn Technologies Limited 106 Rajaswa Colony Near Sailana Bus Stand Ratlam - 457001
188	Kalyani	KFIn Technologies Limited Ground Floor,H No B-7/27S Kalyani HO, Nadia District Kalyani – 741235
189	Hosur	KFIn Technologies Limited No.2/3-4. Sri Venkateswara Layout Denkanikottai road, Dinnur Hosur – 635109

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