

QUANTUM GOLD SAVINGS FUND

An Open Ended Fund of Fund Scheme
Investing in Quantum Gold Fund

Investment Objective

To provide capital appreciation by predominantly investing in units of Quantum Gold Fund Replicating / Tracking Gold an Exchange Traded Fund. The performance of the Scheme may differ from that of Quantum Gold Fund and the domestic prices of gold due to expenses and certain other factors. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

★ Scheme Features

Fund Manager & Associate Fund Manager

Mr. Chirag Mehta

Work experience: 19 years. He has been managing this fund since May 19, 2011.

Ms. Ghazal Jain

Work experience: 4.7 years. She has been managing this fund since June 2, 2020.

Category of Scheme

Fund of Fund – Domestic

Inception Date (Date of Allotment)

May 19, 2011

Declaration of Net Asset Value (NAV)

Every Business Day

Entry / Sales Load

Not Applicable

Total Expense Ratio (As on month end)

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month

Direct Plan - Base TER (Other Expenses) & Total TER = 0.06 %

Regular Plan – Total TER = 0.21%
(Base TER 0.21% (Inclusive 0.06% Other Expenses & 0.15% Distributor Commission))

Benchmark Index

Tier 1 Benchmark - Domestic Price of Physical Gold

Minimum Application Amount (Under each Option)

Purchase : ₹500/- and in multiples of ₹1/- thereafter.
Additional Purchase: ₹500/- and in multiples of ₹1/- thereafter / 50 units

Investment Options

Growth

QUANTUM GOLD SAVINGS FUND

An Open Ended Fund of Fund Scheme
Investing in Quantum Gold Fund

★ Scheme Features



Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available.

Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.



Exit Load

Nil

| NAV (as on November 30, 2021) | Direct Plan (₹/Unit) | Regular Plan (₹/Unit) |
|----------------------------------|-------------------------|--------------------------|
| Growth Option | 19.1663 | 19.0613 |

AUM ₹(In Crores) (as on November 30, 2021)

| Average AUM* | Absolute AUM |
|--------------|--------------|
| 70.69 | 70.59 |

*Cumulative Daily AuM / No of days in the month



Brokerages & Commissions Details

Brokerages on Investments
for November 2021 ₹14,093.99

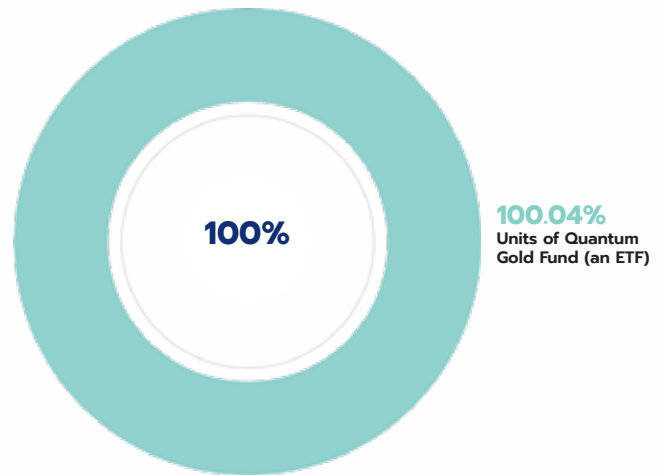
Distributor commissions
for November 2021 ₹18,131.53

Portfolio Turnover Ratio
(Last one year) 11.16%

Asset Allocation (% of Net Assets) as on November 30, 2021

| | |
|-------------------------------------|----------------|
| Units of Quantum Gold Fund (an ETF) | 100.04% |
| TREPS & Net Receivable / (Payable) | -0.04% |
| Total | 100.00% |

-0.04%
TREPS &
Net Receivable /
(Payable)



Quantum Gold Savings Fund Performance as on November 30, 2021

The Scheme is managed by **Chirag Mehta and Ghazal Jain**

Mr. Chirag Mehta is the Fund Manager managing the scheme since **May 19, 2011** and **Ms. Ghazal Jain** is the Associate Fund Manager managing the scheme since **June 2, 2020**.

For other Schemes Managed by Mr. Chirag Mehta and Ms. Ghazal Jain please see page no. 5 & 6

Performance of the Scheme

Direct Plan

Quantum Gold Savings Fund - Direct Plan

| Period | Scheme Returns (%) | Tier 1 - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Current Value ₹10,000 Invested at the beginning of a given period | | |
|---|--------------------|---|--|---|---|--|
| | | | | Scheme Returns (₹) | Tier 1 - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| Since Inception (19th May 2011) | 6.36% | 7.69% | 7.12% | 19,166 | 21,849 | 20,662 |
| Nov 30, 2011 to Nov 30, 2021 (10 years) | 3.98% | 5.14% | 7.45% | 14,783 | 16,520 | 20,532 |
| Nov 28, 2014 to Nov 30, 2021 (7 years) | 7.50% | 9.01% | 7.33% | 16,604 | 18,314 | 16,417 |
| Nov 30, 2016 to Nov 30, 2021 (5 years) | 9.41% | 10.49% | 5.12% | 15,679 | 16,474 | 12,838 |
| Nov 30, 2018 to Nov 30, 2021 (3 years) | 15.18% | 16.74% | 7.83% | 15,287 | 15,916 | 12,539 |
| Nov 27, 2020 to Nov 30, 2021 (1 year) | -2.90% | -0.60% | 2.38% | 9,708 | 9,940 | 10,239 |

[#]Domestic Price of Gold, ^{##}CRISIL 10 Year Gilt Index.

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

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on Page no. 4 for GIPS related disclosure.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Quantum Gold Savings Fund - Regular Plan

| Period | Scheme Returns (%) | Tier 1 - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} | Current Value ₹10,000 Invested at the beginning of a given period | | |
|--|--------------------|---|--|---|---|--|
| | | | | Scheme Returns (₹) | Tier 1 - Benchmark [#] Returns (₹) | Additional Benchmark Returns (₹) ^{##} |
| Since Inception (01st Apr 2017) | 10.08% | 11.48% | 5.69% | 15,661 | 16,615 | 12,950 |
| Nov 30, 2018 to Nov 30, 2021 (3 years) | 15.05% | 16.74% | 7.83% | 15,234 | 15,916 | 12,539 |
| Nov 27, 2020 to Nov 30, 2021 (1 year) | -3.05% | -0.60% | 2.38% | 9,692 | 9,940 | 10,239 |

[#]Domestic Price of Gold, ^{##}CRISIL 10 Year Gilt Index.

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

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" please see below for GIPS related disclosure.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

| | Total Amount Invested (₹ '000) | Mkt Value as on Nov 30, 21 (₹ '000) | Tier 1 - Benchmark [#] Returns (₹ '000) | Additional Benchmark Returns (₹ '000) ^{##} | Returns (XIRR*) (%) | Tier 1 - Benchmark [#] Returns (%) | Additional Benchmark Returns (%) ^{##} |
|---------------------|--------------------------------|-------------------------------------|--|---|---------------------|---|--|
| SIP Since Inception | 1,260.00 | 1,807.03 | 1,933.68 | 1,839.37 | 6.68% | 7.91% | 7.00% |
| 10 Years SIP | 1,200.00 | 1,705.06 | 1,818.81 | 1,716.83 | 6.84% | 8.08% | 6.98% |
| 7 Years SIP | 840.00 | 1,167.22 | 1,215.48 | 1,059.87 | 9.27% | 10.41% | 6.56% |
| 5 Years SIP | 600.00 | 779.61 | 804.78 | 701.46 | 10.46% | 11.74% | 6.21% |
| 3 Years SIP | 360.00 | 408.90 | 416.62 | 390.80 | 8.51% | 9.79% | 5.45% |
| 1 Year SIP | 120.00 | 120.76 | 121.93 | 121.55 | 1.21% | 3.07% | 2.46% |

Past performance may or may not be sustained in the future. The above SIP performance is for Quantum Gold Savings Fund - Direct plan - Growth option. Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years, 7 years, 10 years and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years, 10 years and since Inception. *XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments.

Returns are net of total expenses.

[#]Domestic Price of Gold, ^{##}CRISIL 10 Year Gilt Index.

| Name of Instrument | Quantity | Market/ Fair Value (₹ in Lakhs) | % to Net |
|--|----------|---------------------------------|----------------|
| A. EXCHANGE TRADED FUND UNITS | | | |
| 1. Quantum Gold Fund (an ETF) | 3,41,989 | 7,061.73 | 100.04% |
| Total of Exchange Traded Fund Units | | 7,061.73 | 100.04% |
| B. MONEY MARKET INSTRUMENTS | | | |
| a. TREPS* | | 14.49 | 0.21% |
| Net Receivable/(payable) | | -17.45 | -0.25% |
| Grand Total | | 7,058.77 | 100.00% |

* Cash & Cash Equivalents

A) Quantum Asset Management Company Pvt. Ltd. claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

B) Indian Rupee (INR) is the currency used to express performance and other statistics.



QUANTUM MULTI ASSET FUND OF FUNDS

Mr. Chirag Mehta Co-managing along with Mr. Nilesh Shetty since July 11, 2012.

| Period | Nov 27, 2020 to Nov 30, 2021 (1 year) | | Nov 30, 2018 to Nov 30, 2021 (3 years) | | Nov 30, 2016 to Nov 30, 2021 (5 years) | |
|--|---------------------------------------|---------------------------------|--|---------------------------------|--|---------------------------------|
| | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) |
| Quantum Multi Asset Fund of Funds - Direct Plan | 9.41% | 13.36% | 9.72% | 13.42% | 8.80% | 12.04% |
| Quantum Multi Asset Fund of Funds - Regular Plan | 9.01% | 13.36% | 9.41% | 13.42% | NA | NA |

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation.

#CRISIL Composite Bond Fund Index (20%) + S&P BSE Total Return Index (40%) + CRISIL Liquid Index (25%) + Domestic Price of Gold (15%) with effective from April 01, 2021. It is a customized index and it is rebalanced daily.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 5 schemes of the Quantum Mutual Fund. Mr. Nilesh Shetty manages 2 schemes of the Quantum Mutual Fund.

QUANTUM INDIA ESG EQUITY FUND

Mr. Chirag Mehta Co-managing along with Ms. Sneha Joshi since July 12, 2019.

| Period | Nov 27, 2020 to Nov 30, 2021 (1 year) | | Nov 30, 2018 to Nov 30, 2021 (3 years) | | Nov 30, 2016 to Nov 30, 2021 (5 years) | |
|---|---------------------------------------|---------------------------------|--|---------------------------------|--|---------------------------------|
| | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) |
| Quantum India ESG Equity Funds - Direct Plan | 34.99% | 37.99% | NA | NA | NA | NA |
| Quantum India ESG Equity Funds - Regular Plan | 34.00% | 37.99% | NA | NA | NA | NA |

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

Different Plans shall have a different expense structure.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Mr. Chirag Mehta manages 5 Schemes and Ms. Sneha Joshi manages 1 scheme of the Quantum Mutual Fund.

#NSE - NIFTY100 ESG TRI

QUANTUM EQUITY FUND OF FUNDS

Mr. Chirag Mehta is managing the fund since November 01, 2013.

| Period | Nov 27, 2020 to Nov 30, 2021 (1 year) | | Nov 30, 2018 to Nov 30, 2021 (3 years) | | Nov 30, 2016 to Nov 30, 2021 (5 years) | |
|---|---------------------------------------|---------------------------------|--|---------------------------------|--|---------------------------------|
| | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) |
| Quantum Equity Fund of Funds - Direct Plan - Growth Option | 35.24% | 35.95% | 16.64% | 18.29% | 14.65% | 17.17% |
| Quantum Equity Fund of Funds - Regular Plan - Growth Option | 34.91% | 35.95% | 16.38% | 18.29% | NA | NA |

Past performance may or may not be sustained in the future. Load is not taken into consideration in Scheme Return Calculation.

#S&P BSE 200 TRI.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 5 schemes of the Quantum Mutual Fund.



QUANTUM GOLD FUND

Mr. Chirag Mehta is managing the scheme since May 01, 2009 and Ms. Ghazal Jain Co-managing the scheme since June 2, 2020.

| Period | Nov 27, 2020 to Nov 30, 2021 (1 year) | | Nov 30, 2018 to Nov 30, 2021 (3 years) | | Nov 30, 2016 to Nov 30, 2021 (5 years) | |
|-------------------|---------------------------------------|---------------------------------|--|---------------------------------|--|---------------------------------|
| | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) | Scheme Return (%) | Tier 1 - Benchmark# Returns (%) |
| Quantum Gold Fund | -1.37% | -0.60% | 15.68% | 16.74% | 9.45% | 10.49% |

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

#Domestic Price of Gold.

Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Mr. Chirag Mehta manages 5 Schemes and Ms. Ghazal Jain manages 2 Schemes of the Quantum Mutual Fund

The Scheme being Exchange Traded Fund has one plan to invest through stock exchange and having a single expense structure.

Product Labeling

| Name of the Scheme & Primary Benchmark | This product is suitable for investors who are seeking* | Risk-o-meter of Scheme | Risk-o-meter of Benchmark |
|--|---|--|---------------------------|
| Quantum Gold Savings Fund (An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund) Primary Benchmark: Domestic Price of Gold | <ul style="list-style-type: none"> Long term returns Investments in units of Quantum Gold Fund – Exchange Traded Fund whose underlying investments are in physical gold | <p>Investors understand that their principal will be at Moderately High Risk</p> | |

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. The Risk Level of the Scheme in scheme Risk O Meter is basis it's portfolio as on November 30, 2021. The Risk Level of the Benchmark Index in the Risk O Meter is basis it's constituents as on November 30, 2021.

| Tax on Capital Gains# | Resident Individuals & HUF | FII's / Overseas Financial Organisations | Partnership Firm | Non Resident Indians | Indian Companies | Foreign Companies |
|-----------------------|----------------------------|--|---------------------|--|---------------------|--|
| Long Term | 20% with Indexation | 10% without Indexation | 20% with Indexation | 20% without Indexation (on transfer of long term capital assets being unlisted securities) | 20% with Indexation | 20% without Indexation (on transfer of long term capital assets being unlisted securities) |
| Short Term | Maximum 30% | 30% | 30% | Maximum 30% | 30% | 40% |

#The mentioned Tax Rates shall be increased by applicable surcharge, If any, Health and Education Cess @ 4% where ever as applicable. Equity oriented schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes.

Stamp Duty applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act,1899

TRANSACTION CHARGES: No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan.

*Portfolio Turnover Ratio is the percentage of a funds assets that have changed over the course of a year