







www.facebook.com/QuantumAMC www.twitter.com/QuantumAMC www.linkedin.com/Company/quantum-mutual-fund www.youtube.com/QuantumMF



# Index

Contents	Page No.
Quantum's View	03
Quantum Long Term Equity Value Fund - QLTEVF	09
Quantum Tax Saving Fund - QTSF	15
Quantum Equity Fund Of Funds - QEFOF	21
Quantum India ESG Equity Fund - QESG	27
Quantum Liquid Fund - QLF	34
Quantum Dynamic Bond Fund - QDBF	40
Quantum Gold Savings Fund - QGSF	45
Quantum Multi Asset Fund Of Funds - QMAFOF	51
Quantum Gold Fund - QGF	58
Quantum Nifty ETF - QNIFTY	64
Comparison Chart	69
Scheme Features	70
How To Read The Factsheet	74
Statutory Details & Risk Factors	75
Contact Us	75



Sorbh Gupta

Fund Manager, Equity

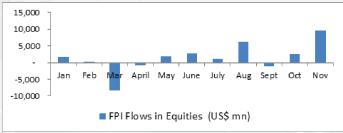
#### Market Performance at a Glance

1000	Market Returns %*
S&P BSE SENSEX YTD**	8.35%
S&P BSE SENSEX MTD**	11.45%
S&P BSE MID CAP MTD**	13.68%
S&P BSE SMALL CAP MTD**	13.43%
BEST PERFORMER SECTORS	Metals, Banking & Capital Goods
LAGGARD SECTORS	Technology & Healthcare

Past Performance may or may not be sustained in future YTD- year to date | MTD- month to date

Past Performance may or may not be sustained in future

<sup>\*\*</sup>Source - Bloomberg



Source: NSDL. Past Performance may or may not sustained in future.

S&P BSE Sensex increased by 11.5% on a total return basis in the month of November. On the back of this strong rally, it has fully recovered from the March 2020 lows & has turned positive for the year returning 8.3% YTD. S&P BSE Sensex performance was better than developed market indices such as S&P 500, which gave 10.1% returns during the month. It was also better than the MSCI Emerging Market Index which rose by 8.4% (like-to-like currency).

Mid-cap and Small-cap indices outperformed the Sensex in November; with the BSE Midcap Index rising by 13.7% and the BSE Small-cap Index rising by 13.4%. On an YTD basis, their performance is much better compared to the Sensex with the BSE Midcap index rising by 14.3% and the BSE Small Cap Index rising by 24.5%.

Metals, Banking, and Capital Goods were among the winning sectors for the month. Metal stocks have rallied on the back of improved global commodity prices. Banking sector stocks have positively surprised in the Q2FY21 results with much better collection efficiency and Asset Quality relative to expectations. Healthcare & Technology stocks underperformed during the month.

#### FII Flows: When it Rains it Pours

Indian Equities have seen \$9.6 bn of net buying by foreign investors in the month of November 2020 this includes large passive buying on back of MSCI. To put things in perspective, this month has seen the highest net FII buying figure ever in India. It is higher than annual inflows of last four out of five preceding years. In first eleven months of 2020, FIIs have been net buyers of USD 16.1 bn. DIIs were large net sellers in the month, selling USD 6.5 bn worth of stock. Indian rupee was flat during the year.

**US Elections Results & Vaccine Approval: A Perfect Catalyst** Equity markets cheered clarity on US Elections (though it emerged rather slowly than initially thought). Going by pre-election speeches & debates of Mr Biden (President Elect) the US external policy towards trade and immigration are expected to be more pacifying than those under Mr. Trump. The equity markets are factoring significantly lower global tensions both on economic and political level, thus paving the way for more predictable global recovery. The other news of significance in November was the successful completion of clinical trials of Covid-19 vaccine announced by Pfizer-BioNTech, AstraZenca-Oxford & Moderna besides the Russian & the Chinese ones. Amongst all the three Astra Zeneca-Oxford is the most relevant in the Indian context due its lower cost & less challenging logistics need for distribution. The vaccine is expected to be available as early as December 2020, thus bringing possible solution to 'once in 100 years 'event. These developments have improved the global sentiments & world markets have started a fresh risk on rally.



<sup>\*</sup>On Total Return Basis



#### Domestic Economy Continues to Improve: Sticky unemployment is worrying

	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sept-20	Oct-20	Nov-20
Manufacturing PMI	27.40%	30.80%	47.20%	46.00%	52.00%	56.80%	58.90%	56.30%
Services PMI	5.40%	12.60%	33.70%	34.20%	41.80%	49.80%	54.10%	53.70%
Exports (% YoY)	-61.1%	-36.1%	-12.4%	-10.4%	-13.1%	5.7%	-5.4%	-9.1%
Electricity Consumption (% YoY)	-21.4%	-15.6%	-10.6%	-2.3%	-2.7%	3.7%	10.5%	4.4%
GST Collection (% YoY)	-71.6%	-38.2%	-9.0%	-14.3%	-12.0%	3.9%	10.2%	1.4%
E Way Bills (% YoY)	-83.6%	-53.0%	-12.6%	-7.2%	-3.4%	9.7%	21.6%	3.9%
Vehicle Registration (% YoY)	-78.4%	-89.1%	-41.4%	-35.2%	-25.4%	-8.6%	-22.8%	-19.9%
Rail Freight Traffic (% YoY)	-35.3%	-21.2%	-7.7%	-4.6%	3.9%	15.5%	15.4%	8.6%
Unemployment Rate (% YoY)	23.5%	21.7%	10.2%	7.4%	8.4%	6.7%	7.0%	6.5%
Mobility - Driving % (vs Baseline)	-81.9%	-66.0%	-43.9%	-38.3%	-22.0%	-4.8%	6.6%	27.4%

Source GSTN, CEIC, Haver Analytics, CRISIL, Tom Tom, PPAC, Vaahan Vehicle Registration, Morgan Stanley Research

The monthly economic indicators have continued their path of improvement in November 2020. The manufacturing & services PMI are in expansion mode for the past three month now. The E-way bills & rail freight plus traffic data also suggest goods movement across country moving towards normalisation. India's active Covid-19 case load has halved from 1 million to closer 0.5 million. Though, some regions like Delhi & Punjab are seeing a third wave, overall the active case load appears to have stabilised for now. As the winter sets in, a Covid-19 third wave & ensuing lockdown (before most of us get access to the vaccine) remains a credible risk which the equity markets have chosen to ignore till now.

QLTEVF NAV was increased by 13.0% in the month of November. This appreciation in its NAV in the month of November compares to an 11.69% increase in its benchmark S&P BSE 200. Outperformance for the month was driven by holdings in Financials, Auto & select PSUs. Cash in the scheme stood at approximately 11% in November. The scheme added to an existing capital good name as it offered good upside.

The benchmark indices look richly valued, after the sharp November rally, but the broader market still offers significant opportunities. We remain optimistic about Indian equities with a slightly longer-term view. As investors in the developed world seek alternatives to low yielding fixed income assets, India with a recovering economy and attractive nominal fixed income yields may look as a credible destination (We have seen a glimpse in this month). This could trigger substantial increase in FII flows into India, relative to what it has been receiving historically every year. An incremental US\$ 100 bn of capital inflows every year for next few years can potentially compress domestic interest rates further, stirring economic activity and give a fillip to the rate sensitive sectors like real estate & construction. Both these sector have a high GDP multiplier potential and push growth higher over the next couple of years compared to our current estimates. However, this scenario is not a given, there are additional caveats about, who is the beneficiary of these flows. If the government is the primary recipient via bonds it might end up spending more on social cause and the rub off on GDP growth will be minimal in the near term. On the other hand if the capital flows into banks & corporate balance-sheets the impact on GDP growth will be more profound. We will be looking for signs which suggest the above scenario is playing out and are evaluating the impact on companies in our stock universe.

Refer page no. 14 for product label of Quantum Long Term Equity Value Fund.

Data Source: Bloomberg





Pankaj Pathak

Fixed Income, Fund Manager

1000

800

รกก

400

200

Bond market carried its positive momentum in November. Bond yields came down across the maturity curve though with varying degrees for different maturities. Yield on the longer maturity bonds fell marginally by 3-7 basis points, while the shorter maturity bond yields declined by 20-30 basis points in the month.

At the November end, the 10 year benchmark government bond was trading at yield of 5.83% (yield on new paper issued in the month) vs 5.88% in October. During the same period, the 3 year government bond yield fell from 4.40% to 4.2%.

Rally in the short term bonds was primarily driven by large increase in the liquidity surplus. Net surplus liquidity in the banking system increased from around Rs.4 trillion in September to about Rs. 6.5 trillion by November end.

Foreign capital inflows into Indian equity markets have increased substantially in the last few months. To neutralize its impact on the INR, the RBI has been buying into much of these inflows which led to flood of liquidity into the banking system.

In the last monetary policy meeting, held in October, the MPC committed to a forward guidance that they will maintain an accommodative stance in the current financial year and the next financial year. This set an expectation in the markets that interest rates will remain lower for longer.

Since then, inflation has moved up even higher and the economic recovery also gathered some pace. Hence going into this MPC meeting there were speculations that the RBI will change its tone and turn more inflation focused. Additionally it was also expected to announce measures to suck out excess liquidity from the banking system to normalize the money markets which have been trading much below the reverse repo rate.

Given these expectations, the RBI surprised the markets positively by looking through the recent inflation numbers and not showing any unease over the excess liquidity conditions.

The monetary policy committee (MPC) of the RBI unanimously decided to keep the policy repo rate unchanged at 4.0%. Accordingly the reverse repo to remain at 3.35% and the MSF (Marginal Standing Facility) rate at 4.25%.

The MPC also decided to continue with its forward guidance of an "accommodative stance" at least during the current financial year and into the next financial year – to revive growth on a durable basis.

Nevertheless, it did acknowledge the emerging inflationary pressures and revised its inflation forecast upward. The RBI now projects the CPI inflation to average at 6.8% in Q3 FY21 and 5.8% in Q4 FY21. In the first half of FY22 CPI inflation is expected to cool down to 5.2%-4.6%.



It also raised the GDP growth forecast upward from (-)9.5% to (-) 7.5% in FY21. But also highlighted fragility of the economic recovery – "...the signs of recovery are far from being broad-based and are dependent on sustained policy support."

The RBI has been cutting rates and pumping liquidity into the banking system to support growth for the last 2 years. Their actions got even more intense after Covid-19. We believe that the RBI has already frontloaded the monetary support and possibility of further rate cuts look meagerly low.

However, given the recovery is still at a nascent stage, it will possibly maintain the current low rates and excess liquidity for extended period of time despite inflationary risks.

For the bond markets, the RBI once again assured market participants of its support - "the Reserve Bank, on its part, stands ready to undertake further measures as necessary to assure market participants of access to liquidity and easy financing conditions".

We believe that the RBI will continue to conduct OMOs/ twists to protect bond yields from rising. This will put a cap on long term bond yields and thus offer an equivalent of a PUT option to investors.

The shorter maturity bonds are more influenced by liquidity conditions. Given that the RBI is not in hurry to absorb the excess liquidity, short term bond yields are likely to drift lower.

The gap between the short and long maturity bonds have widened in the last few months. Currently the 2 year government bond yield is around 3.9% while the yield on 10 year bond is at 5.9%. Given this high term premium and stable interest rate outlook, longer maturity bonds look attractive from accrual stand point.

However investors in longer maturity bonds/funds should remain cautious of fiscal and inflation risks over medium term. In this scenario dynamic bond funds can be good option for investors with longer time frame and moderately high risk appetite.

Investors with low risk appetite should stick to liquid funds or ultra - short term funds with good credit quality portfolios.

We also suggest Investors to lower their return expectations from debt funds as the rate cutting cycle is nearing its end and potential for capital gains are limited.

Given our above view on interest rates, in the Quantum Dynamic Bond Fund (QDBF) portfolio we continue to focus on longer maturity bonds and explore tactical trading opportunities within a narrow range. Quantum Dynamic Bond Fund (QDBF) takes high interest risk from time to time, but does not take any credit risks and invests only in Government Securities, treasury bills and top rated PSU bonds.

We always advise investors to have a longer time frame if they invest in bond funds and should also note that the bond fund returns are not like fixed deposit and can be highly volatile or even negative in a shorter time frame.

Quantum Liquid Fund (QLF) prioritizes safety and liquidity over returns and invests only in less than 91 day maturity instruments issued by Government Securities, treasury bills and top rated PSUs.

We advise debt fund Investors to choose Safety (over Credit) and Liquidity over Returns while investing in debt funds.

Refer page no. 39 & page no. 44 for product labels of Quantum Liquid Fund & Quantum Dynamic Bond Fund.

Source -RBI, Bloomberg





Chirag Mehta

Senior Fund Manager, Alternative Investment

1000

800

KNI

400

200

As we move into the final month of this eventful year, market sentiment is mixed. Investors seem to be weighing the mounting virus case count against optimism of vaccine breakthroughs.

On the surface, risk and uncertainty seem to have ebbed. The progress made on the vaccine front has spurred optimism about a return to normalcy. Concerns of a constitutional crisis in the US are fading with Trump accepting a Biden transition at the White House. This has boosted risk assets and hurt gold. Prices ended the month 5.4% lower, at \$1776/ounce. Gold prices seem stretched to the downside relative to the fundamentals. This is because markets are getting carried away by the news of effective vaccines.

If you dig deeper, you will find that risks still persist.

1) Widespread access to a vaccine remains months away Effectiveness, regulatory approval, large scale manufacturing, costs and distribution of the vaccines still need to be worked out. So realistically the vaccine isn't coming to local pharmacies for the general public any time soon. And a second wave of the disease is already here.

#### 2) A return to normalcy is a long way and prone to setbacks

The economic damage caused by the pandemic has been severe. Businesses have shut down and millions have lost their livelihoods. Therefore, expecting a full and immediate restoration of economic activity is naive. In fact, with a new wave of cases in the United States and Europe, a complete reversal of the Great Lockdown has been further delayed. This is hurting the fragile recovery. The World Bank estimates that a full recovery will take up to 5 years. The global financial crisis, which was largely a financial crisis also took 7 years for full recovery. The COVID-19 crisis is much more severe in comparison.

#### 3) National debts of governments are mounting

For instance, the US national debt has reached approximately 140% of the nation's annual economic output. The debt has jumped a massive \$4.8 trillion in 2020 to touch \$27 trillion as the government rolls out fiscal measures to counter the economic damage. These debt loads impact an economy's potential to grow. They also weaken the purchasing power of fiat paper currencies. Such unprecedented expansion of balance sheets could potentially lead to defaults and debt crises in the long run. Similar to the European Debt crisis which followed the Global Financial crisis of 2008.

#### 4) The gush of liquidity is keeping equities elevated

Stock markets have never been as expensive as they are today. The Nifty 50 P/E ratio has jumped up from 28 at the start of 2020 to 35 as of November end. The S & P 500's ratio has jumped up from 25 to 37. This is in spite of weak fundamentals. These soaring valuations are a result of massive liquidity injections by central banks. Investors seem to be ignoring near-term issues



such as surging global Covid-19 infections, and instead looking ahead to 2021.

#### 5) Real interest rates to go deeper into the red amid rising inflation

The global financial crisis of 2008 made central banks keep interest rates near zero for 6 years. The economic damage caused by the pandemic is much larger and is still ongoing. Not surprising then that central banks like the Federal Reserve have given themselves more room to maintain ultra-low rates. This is to support the economy over the next few years by allowing inflation to run higher. Stimulus from governments to support the recovery will drive inflation as money trickles down the real economy. This will fuel a deeper drop in real or inflation-adjusted bond yields in the medium-to-longer term.

An understanding of these risks and an appreciation for gold's stabilizing role in times of heightened risk and uncertainty, make holding gold essential to reduce portfolio risks.

Moving on to the developments on the policy front, it's more of the same.

#### 1) Federal Reserve expected to increase asset purchases

Fiscal stimulus in the US was not expected during the lame-duck session. But another wave of cases has resulted in state level restrictions that could threaten the economic recovery. The effects of previous fiscal stimulus are also fading. In addition, Treasury Secretary Steven Mnuchin has said that he would allow the central bank's emergency lending programs that were rolled out in March to expire at year-end. The Federal Reserve is thus expected to increase its purchases of government debt to more than \$120 billion monthly in the coming weeks. This will help keep the economic recovery from caving in and reverse a recent rise in Treasury yields.

#### 2) ECB too has big stimulus plans

The Bank's President Christine Lagarde has said that a coronavirus vaccine is not a game changer for the institution's monetary policy. Europe is staring at a worsening of the current economic slump with a second wave of infections and new lockdowns. The ECB is thus expected to announce an additional monetary stimulus of 500 billion euros in December.

#### 3) Fiscal spending in the US to be stepped up

Even with a Republican-led Senate, Biden will get a stimulus bill, though smaller, passed early next year. But till that happens, gold prices will continue to witness weakness. With former Fed Chair Janet Yellen, who was viewed as pro-stimulus, being the President elect's top choice for Treasury Secretary, hopes of a fiscal package have got a boost.

As evident, global policy makers are continuing to resort to monetary inflation, credit expansion and government spending to tackle the economic fallout of the pandemic. With the extent of damage caused by this health cum economic crisis, it is hard to imagine a scenario where governments and central banks will change course any time soon. The result will be currency debasement and years of low interest rates in order to service the debt.

Gold has potential to store value over long time periods. It also generally does well in times of low nominal and negative real interest rates. It will thus continue to be a strategic element of investment portfolios and generate risk adjusted returns for the investor.

Lastly, consumer demand for gold has been weak this year. This is because of the economic hardships brought about by Covid-19. But it is expected to recover going forward as consumers in India and China take advantage of the price correction. This will boost gold prices.

Source - Bloomberg, World Gold Council



# QUANTUM LONG TERM EQUITY VALUE FUND

An Open Ended Equity Scheme following a Value Investment Strategy

#### **Investment Objective**

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

1000

800

600

400

200

#### Scheme Features



#### Fund Manager

#### Mr. Atul Kumar

Work experience: 20 years. Has been managing the fund from November 15, 2006 till November 30, 2020.

#### Mr. Sorbh Gupta

Work experience: 12 years. Manages the Fund effective December 1, 2020.

#### Mr. Nilesh Shetty

Work experience: 16 years. He has been managing the fund since March 28, 2011.



#### **Category of Scheme**

Value Fund



#### Inception Date (Date of Allotment)

March 13, 2006



#### **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 - Total TER = 1.29%

{Base TER 1.15% (Inclusive of 0.79% Management Fees & 0.36% Other Expanses) + 0.14% GST (18% GST on 0.79% Management Fees)}

#### Regular Plan - Total TER = 1.79%

{Base TER 1.65% (Inclusive of 0.79% Management Fees & 0.36% Other Expanses & 0.50% Distributor Commission) + 0.14% GST (18% GST on 0.79% Management Fees)}



#### **Benchmark Index**

S&P BSE 200 - Total Return Index

#### Ð

## 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



# QUANTUM LONG TERM EQUITY VALUE FUND An Open Ended Equity Scheme

An Open Ended Equity Scheme following a Value Investment Strategy

Mey Statistics	
^^Standard Deviation	21.70%
**************************************	0.95
^^Sharpe Ratio	0.10



#### Scheme Features

#### **\***

#### **Investment Options**

Growth & Dividend (Dividend Option will in turn have two Facilities, Dividend Payout Facility and Dividend Re-investment Facility)

#### **Redemption Proceeds**

Processed through RTGS/NEFT mode on T+3 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+3 basis from the date of transaction where the required Bank details of investor are not available.

#### Exit Load

For complete details on Exit Load please refer page no. 12

#### ■ Taxation#

The amount of Long Term Capital Gain in excess of Rs 1,00,000/- in a year will be taxable @ 10%. Tax on Short Term Capital Gains - 15%.

NAV (as on November 27, 2020)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Dividend Option	58.1400	57.2900
Growth Option	57.6500	56.9600

AUM ₹(In Crores) (as on November 30, 2020)							
Average AUM* Absolute AUM							
771.40	792.36						

<sup>\*</sup>Cumulative Daily AuM / No of days in the month

\*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.



#### Quantum Long Term Equity Value Fund Performance as on November 27, 2020

The Scheme is co-managed by Mr. Atul Kumar, Mr. Sorbh Gupta & Mr. Nilesh Shetty.

Mr. Atul Kumar has been managing the Fund since November 15, 2006 till November 30, 2020.

Mr. Sorbh Gupta is Co - Fund Manager from December 01, 2020.

Mr. Nilesh Shetty has been managing the Fund since March 28, 2011.

For other Schemes Managed by Mr. Atul Kumar, Mr. Nilesh Shetty & Mr. Sorbh Gupta please see page no. 14

#### Performance of the Scheme

Direct Plan

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

Current Value ₹ 10,000 Invested at

	the b	eginning of a g	iven period			
		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark
Period	Scheme Returns (%)	S&P BSE 200 TRI* Returns (%)	S&P BSE Sensex TRI Returns (%)	Scheme (₹)	S&P BSE 200 TRI (₹)	S&P BSE Sensex TRI (₹)
Since Inception (13th Mar 2006)	12.63%	11.41%	11.58%	57,650	49,064	50,166
Nov 30, 2010 to Nov 27, 2020 (10 years)	9.44%	9.90%	10.03%	24,658	25,694	26,017
Nov 29, 2013 to Nov 27, 2020 (7 years)	11.59%	13.59%	12.84%	21,543	24,406	23,299
Nov 30, 2015 to Nov 27, 2020 (5 years)	8.46%	11.69%	12.46%	15,005	17,376	17,986
Nov 30, 2017 to Nov 27, 2020 (3 years)	3.09%	7.97%	11.35%	10,954	12,580	13,798
Nov 29, 2019 to Nov 27, 2020 (1 year)	7.74%	10.12%	9.54%	10,772	11,009	10,952

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on page no. 13 for GIPS related disclosure.

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

\*with effect from February 01, 2020 benchmark has been changed from S&P Sensex TRI to S&P BSE 200 TRI. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR S&P BSE 200 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006.

#### Performance of the Scheme

Regular Plan

Current Value ₹10 000 Invested at

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

					eginning of a g	
		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark
Period	Scheme Returns (%)	S&P BSE 200 TRI* Returns (%)	S&P BSE Sensex TRI Returns (%)	Scheme (₹)	S&P BSE 200 TRI (₹)	S&P BSE Sensex TRI (₹)
Since Inception (01st Apr 2017)	4.50%	10.47%	12.92%	11,752	14,404	15,607
Nov 30, 2017 to Nov 27, 2020 (3 years)	2.71%	7.97%	11.35%	10,835	12,580	13,798
Nov 29, 2019 to Nov 27, 2020 (1 year)	7.21%	10.12%	9.54%	10,719	11,009	10,952

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on page no. 13 for GIPS related disclosure.

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

Regular plan launched on 1 April 2017 but not yet completed 5 years period since its launch.

\*with effect from February 01, 2020 benchmark has been changed from S&P Sensex TRI to S&P BSE 200 TRI. As TRI data is not available since inception

of the scheme, benchmark performance is calculated using composite CAGR S&P BSE 200 index PRI Value from March 13, 2006 to July 31, 2006 and

TRI Value since August 1, 2006.



#### SIP Performance as on November 27, 2020 Total Amount Mkt Value as on Scheme Returns S&P BSE 200 TRI S&P BSE Sensex TRI Invested (₹'000) Nov 27, 2020 (₹ '000) (XIRR\*) (%) Returns (XIRR\*)# (%) Returns (XIRR\*)@ (%) SIP Since Inception 1,760.00 4,475.37 11.84 11.55 11.52 10 Years SIP 1,200.00 2,029.77 10.17 12.15 12.30 7 Years SIP 840.00 1,118.29 8.08 11.47 12.14 5 Years SIP 600.00 716.49 7.08 11.84 13.55 3 Years SIP 360.00 405.80 8.03 12.57 14 21 1 Year SIP 120.00 145.95 44.19 41.17 40.32

Past performance may or may not be sustained in the future. The above SIP performance is for Quantum Long Term Equity Value Fund - Direct plan - Growth option. Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). 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, 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, 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. With effect from February 01, 2020 benchmark has been changed from S&P Sensex TRI to S&P BSE 200 TRI. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR S&P BSE 200 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006. Refer to the section "GIPS Compliance" on Page no. 13 for GIPS related disclosure.

Returns are net of total expenses

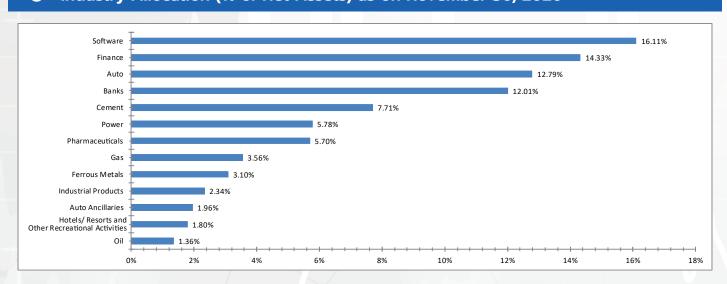
#### **Exit Load:**

Provisions	% of Exit Load
10% of units if redeemed or switched out during exit load period i.e. 730 days from the allotment Exit Load Period : 730 days from the date of allotment	NIL
Remaining 90% of units in parts or full:  (i) if redeemed or switched out on or before 365 days from the date of allotment  (ii) if redeemed or switched out on or after 365 days but before 730 days from the date of allotment	2% 1%
If units redeemed or switched out after 730 days from the date of allotment	NIL

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

#### (V)

#### Industry Allocation (% of Net Assets) as on November 30, 2020





<sup>\*</sup>Benchmark Returns.

<sup>@</sup>Additional Benchmark Returns



#### Portfolio as on November 30, 2020 QUANTUM LONG TERM EQUITY VALUE FUND

Name of Instrument	Industry +/ Rating	Quantity	Market / Fair Value (Rs. in Lakhs)		Yield to Maturity
EQUITY & EQUITY RELATED A) Listed /Awaiting listing on Stock Exchanges					
1. Housing Development Finance Corporation Limited	Finance	2,95,173	6,659.84	8.41%	
2. Infosys Limited	Software	5,18,322	5,701.54	7.20%	
3. HDFC Bank Limited	Banks	3,00,650	4,331.92	5.47%	
4. Wipro Limited	Software	11,00,628	3,857.70	4.87%	
5. Mahindra & Mahindra Limited	Auto	4,41,733	3,189.31	4.03%	
6. Ambuja Cements Limited	Cement	11,97,537	3,126.17	3.95%	
7. Hero MotoCorp Limited	Auto	96,164	2,989.59	3.77%	
8. ACC Limited	Cement	1,74,934	2,982.71	3.76%	
9. Shriram Transport Finance Company Limited	Finance	2,55,264	2,731.84	3.45%	
10. Tata Steel Limited	Ferrous Metals	4,19,917	2,424.39	3.06%	
11. ICICI Bank Limited	Banks	4,93,226	2,334.69	2.95%	
12. Cipla Limited	Pharmaceuticals	3,07,344	2,291.56	2.89%	
13. Lupin Limited	Pharmaceuticals	2,49,872	2,228.36	2.81%	
14. Power Grid Corporation of India Limited	Power	11,58,058	2,228.10	2.81%	
15. NTPC Limited	Power	23,01,738	2,179.75	2.75%	
16. Bajaj Auto Limited	Auto	67,155	2,131.20	2.69%	
17. LIC Housing Finance Limited	Finance	5,95,442	1,959.00	2.47%	
18. Cummins India Limited	Industrial Products	3,15,887	1,851.10	2.34%	
19. Eicher Motors Limited	Auto	71,904	1,822.51	2.30%	
20. State Bank of India	Banks	7,22,931	1,765.76	2.23%	
21. Tech Mahindra Limited	Software	1,92,524	1,688.15	2.13%	
22. Exide Industries Limited	Auto Ancillaries	8,41,527	1,555.56	1.96%	
23. Gujarat State Petronet Limited	Gas	6,94,031	1,523.75	1.92%	
24. Tata Consultancy Services Limited	Software	56,388	1,511.00	1.91%	
25. The Indian Hotels Company Limited	Hotels/Resorts and Other Recreational Activities	12,04,489	1,423.71	1.80%	
26. GAIL (India) Limited	Gas	12,62,947	1,296.42	1.64%	
27. IndusInd Bank Limited	Banks	1,25,832	1,079.20	1.36%	
28. Oil & Natural Gas Corporation Limited	Oil	13,73,899	1,078.51	1.36%	
29. PTC India Limited	Power	3,16,026	172.71	0.22%	
30. Tata Steel Limited - Partly Paid Share	Ferrous Metals	24,999	33.51	0.04%	
B) Unlisted		,	NIL	NIL	
Total of all Equity			70,149.56	88.55%	
MONEY MARKET INSTRUMENTS			i de la companya de		
A) Treasury Bills (T-Bill)					
1. 364 Days Tbill (MD 17/12/2020)	Sovereign	50,000	49.94	0.06%	2.81
Total of T-Bill			49.94	0.06%	
B) TREPS*			9,286.11	11.72%	
Total of Money Market Instruments			9,336.05	11.78%	
Net Receivable/(payable)			-249.12	-0.33%	
Grand Total			79,236.49	100.00%	

<sup>\*</sup> Cash & Cash Equivalents



#### **GIPS Compliance**

- 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.
- C) Using Price Return for a benchmark is allowed by SEBI where the Total Return index values are not available. This requirement is different from GIPS Standards wherein the GIPS compliant firms are required to provide benchmark returns in based on Total Return Index value only



#### PERFORMANCE OF THE FUNDS MANAGED BY ATUL KUMAR & SORBH GUPTA

#### QUANTUM TAX SAVING FUND

Mr. Atul Kumar effective from December 23, 2008 to November 30, 2020. Managing with Mr. Sorbh Gupta effective from October 1, 2016.

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)
Quantum Tax Saving Fund - Direct Plan - Growth Option	8.11%	10.12%	3.19%	7.97%	8.64%	11.69%
Quantum Tax Saving Fund - Regular Plan - Growth Option	7.56%	10.12%	2.80%	7.97%	NA	NA

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

#Benchmark returns

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. Atul Kumar manages 2 schemes, Mr. Sorbh Gupta co-manages 2 scheme of the Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

#### PERFORMANCE OF THE FUNDS MANAGED BY NILESH SHETTY

#### QUANTUM MULTI ASSET FUND OF FUNDS\*

Mr. Nilesh Shetty is fund manager effective from July 11, 2012.

Period	Nov 29, 2019 to		Nov 30, 2017 to		Nov 30, 2015 to	
	Nov 27, 2020 (1 year)		Nov 27, 2020 (3 years)		Nov 27, 2020 (5 years)	
	Scheme Benchmark		Scheme	Benchmark	Scheme	Benchmark
	Return (%) Return# (%)		Return (%)	Return# (%)	Return (%)	Return# (%)
Quantum Multi Asset Fund of Funds - Direct Plan	11.83%	15.66%	8.13%	12.64%	9.32%	12.07%
Quantum Multi Asset Fund of Funds - Regular Plan	11.53%	15.66%	7.91%	12.64%	NA	NA

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

#Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE SENSEX Total Return Index (40%) + Domestic price of Gold (20%). 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.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

\*With effect from 1st January 2020, the name of "Quantum Multi Asset Fund" has been changed to "Quantum Multi Asset Fund of Funds".

#### **Product Labeling**

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Long Term Equity Value Fund (An Open Ended Equity Scheme following a Value Investment Strategy)	Long term capital appreciation     Invests primarily in equity and equity related securities of companies in S&P BSE 200 index.	Investors understand that their principal will be at Moderately High Risk

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

#### ^^ Note:

Risk Free Rate assumed to be 3.40% (FBIL Overnight MIBOR for 27th November 2020) for calculating Sharpe Ratio. Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

Standard deviation measures historical volatility. A high standard deviation suggests high volatility, while lower standard deviation would refer to more stability. Beta is the tendency of a fund's returns to respond to market swings. A beta of 1 indicates that the fund price will move with the market. A beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 indicates that the security's price will be more volatile than the market. Sharpe Ratio is used to characterise how well the return of an asset compensates the investor for the risk taken. The greater a portfolio's Sharpe ratio, the better its

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



## QUANTUM TAX SAVING FUND

An Open Ended Equity Linked Saving Scheme with a Statutory Lock in of 3 years and Tax Benefit

#### ී Investment Objective

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

1000

800

600

40N

200

#### Scheme Features



#### **Fund Manager**

#### Mr. Atul Kumar

Work experience: 20 years. Has been managing the Fund from December 23, 2008 till November 30, 2020

#### Mr. Sorbh Gupta

Work experience: 14 years. He has been managing this fund since October 1, 2016

#### Category of Scheme

Equity Linked Saving Scheme (ELSS)

#### Inception Date (Date of Allotment)

December 23, 2008

#### Declaration of Net Asset Value (NAV)

Every Business Day

#### Entry / Sales Load

Not Applicable

#### S 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 - Total TER = 1.29%

{Base TER 1.15% (Inclusive of 0.79% Management Fees & 0.36% Other Expanses) + 0.14% GST (18% GST on 0.79% Management Fees)}

#### Regular Plan - Total TER = 1.79%

{Base TER 1.65% (Inclusive of 0.79% Management Fees & 0.36% Other Expanses & 0.50% Distributor Commission) + 0.14% GST (18% GST on 0.79% Management Fees)}

#### Benchmark Index

S&P BSE 200 - Total Return Index

# Minimum Application Amount (Under each Option)

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



## QUANTUM TAX SAVING FUND

An Open Ended Equity Linked Saving Scheme with a Statutory Lock in of 3 years and Tax Benefit

III Key Statistics	
^^Standard Deviation	21.49%
^^Beta	0.94
^^Sharpe Ratio	0.10

Brokerages & Commissions Details				
Brokerages on Investments for November 2020	₹35,460.31			
Distributor commissions for November 2020	₹12,443.77			
Portfolio Turnover Ratio (Last one year)	19.98%			

#### Scheme Features

#### **Investment Options**

Growth & Dividend

#### **Redemption Proceeds**

Processed through RTGS/NEFT mode on T+3 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+3 basis from the date of transaction where the required Bank details of investor are not available.

#### Exit Load

Nil

#### ■ Taxation#

The amount of Long Term Capital Gain in excess of ₹1,00,000/- in a year will be taxable @ 10%. Tax on Short Term Capital Gains - 15%.

#### Lock-in Period

3 years from the date of allotment of the respective Units.

NAV (as on November 27, 2020)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Dividend Option	57.3100	56.6100
Growth Option	57.3100	56.6100

AUM ₹(In Crores) (as on November 30, 2020)				
Average AUM*	Absolute AUM			
76.19	78.59			

<sup>\*</sup>Cumulative Daily AuM / No of days in the month

\*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.





The Scheme has been co-managed by Mr. Atul Kumar and Mr. Sorbh Gupta.

Mr. Atul Kumar has been managing the Fund since December 23, 2008 till November 30, 2020.

Mr. Sorbh Gupta is managing the scheme since October 1, 2016.

For other Schemes Managed by Mr. Atul Kumar & Mr. Sorbh Gupta please see page no. 20

#### **Direct Plan** Performance of the Scheme Quantum Tax Saving Fund - Direct Plan - Growth Option Current Value ₹10,000 Invested at the beginning of a given period Additional Benchmark Additional Benchmark Benchmark Benchmark S&P BSE Sensex TRI (₹) S&P BSE 200 TRI (₹) S&P BSE 200 TRI\* Returns (%) Scheme S&P BSE Scheme (₹) Sensex TRI Returns (%) Returns (%) Period Since Inception (23rd Dec 2008) 57,310 56.104 53,816 15.75 15.54 15.14 Nov 30, 2010 to Nov 27, 2020 (10 years) 9.39 9.90 10.03 24,529 25.694 26,017 Nov 29, 2013 to Nov 27, 2020 (7 years) 11.67 13.59 12.84 21,651 24,406 23,299 17,986 Nov 30, 2015 to Nov 27, 2020 (5 years) 8.64 15,133 17,376 11.69 12.46 Nov 30, 2017 to Nov 27, 2020 (3 years) 3.19 7.97 10,985 12,580 13,798 11.35 Nov 29, 2019 to Nov 27, 2020 (1 year) 10,809 11,009 10,952 8.11 10.12 9.54

#### 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. 19 for GIPS related disclosure

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

#### Performance of the Scheme

Regular Plan

					t Value ₹10,000 eginning of a g	
		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark
Period	Scheme Returns (%)	S&P BSE 200 TRI* Returns (%)	S&P BSE Sensex TRI Returns (%)	Scheme (₹)	S&P BSE 200 TRI (₹)	S&P BSE Sensex TRI (₹)
Since Inception (01st Apr 2017)	4.61	10.47	12.92	11,794	14,404	15,607
Nov 30, 2017 to Nov 27, 2020 (3 years)	2.80	7.97	11.35	10,864	12,580	13,798
Nov 29, 2019 to Nov 27, 2020 (1 year)	7.56	10.12	9.54	10,754	11,009	10,952

#### 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. 19 for GIPS related disclosure.

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

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch

\*with effect from February 01, 2020 benchmark has been changed from S&P Sensex TRI to S&P BSE 200 TRI



<sup>\*</sup>with effect from February 01, 2020 benchmark has been changed from S&P Sensex TRI to S&P BSE 200 TRI.

#### SIP Performance as on November 27, 2020

	Total Amount Invested (₹ '000)	Mkt Value as on Nov 27, 2020 (₹'000)		S&P BSE 200 TRI Returns (XIRR*)# (%)	S&P BSE Sensex TRI Returns (XIRR*)® (%)
SIP Since Inception	1,430.00	2,886.96	11.22	12.17	12.22
10 Years SIP	1,200.00	2,037.06	10.24	12.15	12.30
7 Years SIP	840.00	1,122.22	8.18	11.47	12.14
5 Years SIP	600.00	718.57	7.20	11.84	13.55
3 Years SIP	360.00	406.25	8.11	12.57	14.21
1 Year SIP	120.00	145.72	43.78	41.17	40.32

Past performance may or may not be sustained in the future. The above SIP performance is for Quantum Tax Saving Fund - Direct plan - Growth option. Scheme performance has been calculated using applicable NAV on the SIP day (5th of every month). 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, 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.

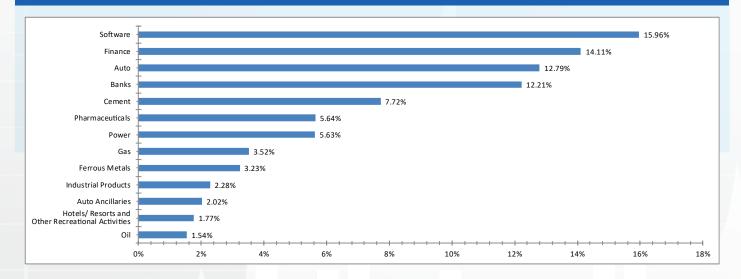
Returns are net of total expenses

\*Benchmark Returns.

@Additional Benchmark Returns.

#### V

#### Industry Allocation (% of Net Assets) as on November 30, 2020



200





#### Portfolio as on November 30, 2020 Quantum Tax Saving Fund

Name of Instrument	Industry	Quantity	Market/ Fair Value (Rs. in Lakhs)	% to Net Assets
EQUITY & EQUITY RELATED A) Listed /Awaiting listing on Stock Exchanges				
1. Housing Development Finance Corporation Limited	Finance	28,654	646.51	8.23%
2. Infosys Limited	Software	51,192	563.11	7.16%
3. HDFC Bank Limited	Banks	29,645	427.14	5.43%
4. Wipro Limited	Software	1,08,856	381.54	4.85%
5. Mahindra & Mahindra Limited	Auto	43,599	314.78	4.01%
6. Ambuja Cements Limited	Cement	1,18,860	310.28	3.95%
7. ACC Limited	Cement	17,367	296.12	3.77%
8. Hero MotoCorp Limited	Auto	9,476	294.59	3.75%
9. Shriram Transport Finance Company Limited	Finance	25,076	268.36	3.41%
10. Tata Steel Limited	Ferrous Metals	43,603	251.74	3.20%
11. ICICI Bank Limited	Banks	49,198	232.88	2.96%
12. Cipla Limited	Pharmaceuticals	30,254	225.57	2.87%
13. Power Grid Corporation of India Limited	Power	1,13,967	219.27	2.79%
14. Lupin Limited	Pharmaceuticals	24,384	217.46	2.779
15. Bajaj Auto Limited	Auto	6,843	217.17	2.769
16. NTPC Limited	Power	2,16,454	204.98	2.619
17. LIC Housing Finance Limited	Finance	58,990	194.08	2.47%
18. Cummins India Limited	Industrial Products	30,636	179.53	2.289
19. State Bank of India	Banks	73,399	179.28	2.289
20. Eicher Motors Limited	Auto	7,030	178.19	2.279
21. Tech Mahindra Limited	Software	18,951	166.17	2.119
22. Exide Industries Limited	Auto Ancillaries	85,824	158.65	2.029
23. Gujarat State Petronet Limited	Gas	69,285	152.12	1.949
24. Tata Consultancy Services Limited	Software	5,387	144.35	1.84%
25. The Indian Hotels Company Limited	Hotels/Resorts and Other Recreational Activities	1,17,668	139.08	1.779
26. GAIL (India) Limited	Gas	1,21,097	124.31	1.589
27. IndusInd Bank Limited	Banks	14,121	121.11	1.549
28. Oil & Natural Gas Corporation Limited	Oil	1,53,943	120.85	1.549
29. PTC India Limited	Power	33,789	18.47	0.239
30. Tata Steel Limited - Partly Paid Share	Ferrous Metals	1,717	2.30	0.039
B) Unlisted		,	NIL	NI
Total of all Equity			6,949.99	88.42%
400				
MONEY MARKET INSTRUMENTS				
B) TREPS*			932.69	11.879
Net Receivable/(payable)			-23.28	-0.29%
Grand Total		A	7,859.40 1	00.009
* Cash & Cash Equivalents				

<sup>\*</sup> Cash & Cash Equivalents



#### **GIPS Compliance**

- 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.





#### PERFORMANCE OF THE FUNDS MANAGED BY ATUL KUMAR

#### QUANTUM LONG TERM EQUITY VALUE FUND

Mr. Atul Kumar has been managing the Fund from November 15, 2006 till November 30, 2020

Mr. Nilesh Shetty has been managing the Fund from March 28, 2011.

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)
Quantum Long Term Equity Value Fund - Direct Plan - Growth Option	7.74	10.12	3.09	7.97	8.46	11.69
Quantum Long Term Equity Value Fund - Regular Plan - Growth Option	7.21	10.12	2.71	7.97	NA	NA

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

#Benchmark returns

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. Atul Kumar, Mr. Sorbh Gupta & Mr. Nilesh Shetty manages 2 schemes of Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.



#### **Product Labeling**

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Tax Saving Fund An Open Ended Equity Linked Saving Scheme with a Statutory Lock in of 3 years and Tax Benefit	Long term capital appreciation     Invests primarily in equity and equity related securities of companies in S&P BSE 200 index and to save tax u/s 80 C of the Income Tax Act. Investments in this product are subject to lock in period of 3 years.	Investors understand that their principal will be at Moderately High Risk

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

Risk Free Rate assumed to be 3.40% (FBIL Overnight MIBOR for 27th November 2020) for calculating Sharpe Ratio. Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

#### Definitions

Standard deviation measures historical volatility. A high standard deviation suggests high volatility, while lower standard deviation would refer to more stability. Beta is the tendency of a fund's returns to respond to market swings. A beta of 1 indicates that the fund price will move with the market. A beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 indicates that the security's price will be more volatile than the market. Sharpe Ratio is used to characterise how well the return of an asset compensates the investor for the risk taken. The greater a portfolio's Sharpe ratio, the better its

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



risk-adjusted performance has been.



# QUANTUM EQUITY FUND OF FUNDS

An Open Ended Fund of Funds scheme Investing in Open Ended Diversified Equity Schemes of Mutual Funds

#### **March** Investment Objective

The investment objective of the scheme is to generate long-term capital appreciation by investing in a portfolio of open-ended diversified equity schemes of mutual funds registered with SEBI. There can be no assurance of positive returns from following the stated investment strategy.

1000

800

600

400

200

#### Scheme Features



#### Fund Manager

#### Mr. Chirag Mehta

Work experience: 15 years. He has been managing this fund since November 1, 2013

#### Category of Scheme

Fund of Funds - Domestic

#### Inception Date (Date of Allotment)

Declaration of Net Asset Value (NAV)

July 20, 2009

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 - Total TER = 0.51 %

{Base TER 0.48% (Inclusive of 0.15% Management Fees & 0.33% Other Expanses) + 0.03% GST (18% GST on 0.15% Management Fees)}

#### Regular Plan - Total TER = 0.75%

{Base TER 0.72% (Inclusive of 0.15% Management Fees & 0.33% Other Expanses & 0.24% Distributor Commission) + 0.03% GST (18% GST on 0.15% Management Fees)}

#### \*

#### Benchmark Index

S&P BSE 200 - Total Return Index

#### •

### 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 & Dividend (Dividend Option will in turn have two Facilities, Dividend Payout Facility and Dividend Re-investment Facility)



## QUANTUM EQUITY FUND OF FUNDS

An Open Ended Fund of Funds scheme Investing in Open Ended Diversified Equity Schemes of Mutual Funds

# \*\*Standard Deviation 20.81% \*\*ABeta 0.93 \*\*Sharpe Ratio 0.15



#### Scheme Features

#### Redemption Proceeds

Processed through RTGS/NEFT mode on T+3 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+3 basis from the date of transaction where the required Bank details of investor are not available.

#### **Exit Load**

For complete details on Exit Load please refer page no. 24

#### Research Services

Quantum Information Services Private Limited (QIS) which owns the website www.PersonalFN.com is the designated agency to provide a recommended list of diversified equity schemes to Quantum Equity Fund of Funds. The investments in diversified equity schemes is made by Quantum Equity Fund of Funds based on / from that recommended list of diversified equity schemes provide by QIS

NAV (as on November 27, 2020)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Dividend Option	39.4310	39.1840
Growth Option	39.4310	39.1840

AUM ₹(In Crores) (as on November 30, 2020)						
Average AUM*	Absolute AUM					
52.39	53.90					

<sup>\*</sup>Cumulative Daily AuM / No of days in the month





The Scheme is managed by Mr. Chirag Mehta.

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

For other Schemes Managed by Mr. Chirag Mehta please see page no. 25

#### Performance of the Scheme

Direct Plan

Quantum Equity Fund of Funds - Direct Plan - Growth Option

Current Value ₹ 10,000 Invested at

	the bi	eginning of a g	iven period			
		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark
Period	Scheme Returns (%)	S&P BSE 200 TRI* Returns (%)	S&P BSE Sensex TRI Returns (%)	Scheme (₹)	S&P BSE 200 TRI (₹)	S&P BSE Sensex TRI (₹)
Since Inception (20th Jul 2009)	12.83	11.56	11.38	39,431	34,667	34,056
Nov 30, 2010 to Nov 27, 2020 (10 years)	10.34	9.90	10.03	26,753	25,694	26,017
Nov 29, 2013 to Nov 27, 2020 (7 years)	14.64	13.59	12.84	26,017	24,406	23,299
Nov 30, 2015 to Nov 27, 2020 (5 years)	9.59	11.69	12.46	15,803	17,376	17,986
Nov 30, 2017 to Nov 27, 2020 (3 years)	4.29	7.97	11.35	11,339	12,580	13,798
Nov 29, 2019 to Nov 27, 2020 (1 year)	7.29	10.12	9.54	10,727	11,009	10,952

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on Page no. 25 for GIPS related disclosure.

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

#### Performance of the Scheme

Regular Plan

Quantum Equity Fund of Funds - Regular Plan - Growth Option

					it Value ₹10,000 eginning of a g	
		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark
Period	Scheme Returns (%)	S&P BSE 200 TRI* Returns (%)	S&P BSE Sensex TRI Returns (%)	Scheme (₹)	S&P BSE 200 TRI (₹)	S&P BSE Sensex TRI (₹)
Since Inception (01st Apr 2017)	7.44	10.47	12.92	13,008	14,404	15,607
Nov 30, 2017 to Nov 27, 2020 (3 years)	4.09	7.97	11.35	11,277	12,580	13,798
Nov 29, 2019 to Nov 27, 2020 (1 year)	7.03	10.12	9.54	10,701	11,009	10,952

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on Page no. 25 for GIPS related disclosure.

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

Regular plan launched on 1 April 2017 but not yet completed 5 years period since its launch.



SIP Performance as on November 27, 2020									
	Total Amount Invested (₹'000)	Mkt Value as on Nov. 27, 2020 (₹'000)	Scheme Returns (XIRR*) (%)	S&P BSE 200 TRI Returns (XIRR*)# (%)	S&P BSE Sensex TRI Returns (XIRR*)® (%)				
SIP Since Inception	1,360.00	2,733.32	11.76	11.68	11.83				
10 Years SIP	1,200.00	2,237.04	12.01	12.15	12.30				
7 Years SIP	840.00	1,203.53	10.15	11.47	12.14				
5 Years SIP	600.00	755.89	9.24	11.84	13.55				
3 Years SIP	360.00	415.67	9.68	12.57	14.21				
1 Year SIP	120.00	140.41	34.36	41.17	40.32				

Past performance may or may not be sustained in the future. The above SIP performance is for Quantum Equity Fund of Funds - Direct plan - Growth option. Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). 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, 7 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 compare the profitability of series of investments.

Returns are net of total expenses

#Benchmark Returns.

#### **Exit Load:**

Provisions	% of Exit Load
10% of units if redeemed or switched out on or before 365 days from the date of allotment	NIL
Remaining 90% of units if redeemed or switched out on or before 365 days from the date allotment	1%
If redeemed or switched out of units after 365 days from the date of allotment	NIL

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

Portfolio as on November 30, 2020  Quantum Equity Fund of Funds			
Name of Instrument	Quantity	Market / Fair Value (Rs. in Lakhs)	% to Net Assets
MUTUAL FUND UNITS			
1. Mirae Asset Large Cap Fund - Direct Plan - Growth Option	12,74,600	790.26	14.66%
2. Kotak Standard Multicap Fund - Direct Plan - Growth Option	18,34,365	783.11	14.53%
3. Invesco India Growth Opportunities Fund - Direct Plan - Growth Option	18,12,894	777.55	14.43%
4. L&T Mid Cap Fund - Direct Plan - Growth Option	4,73,233	771.13	14.31%
5. ICICI Prudential Bluechip Fund - Direct Plan - Growth Option	15,14,540	754.85	14.00%
6. Axis Bluechip Fund - Direct Plan - Growth Option	18,69,425	726.65	13.48%
7. Invesco India Midcap Fund - Direct Plan - Growth Option	10,66,366	713.93	13.25%
Total of Mutual Fund Units		5,317.48	98.66%
MONEY MARKET INSTRUMENTS		A/ 4000	V A
B) TREPS*		87.15	1.62%
Net Receivable/(payable)		-14.47	-0.28%
Grand Total		5,390.16	100.00%
* Cash & Cash Equivalents			



<sup>@</sup>Additional Benchmark Returns



#### **GIPS Compliance**

- 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.

#### PERFORMANCE OF THE FUNDS MANAGED BY CHIRAG MEHTA

#### **QUANTUM MULTI ASSET FUND OF FUNDS\***

Mr. Chirag Mehta is the fund manager effective from July 11, 2012. Co-managing along with Mr. Nilesh Shetty effective from July 11, 2012

Period	Nov 29, 2019 to		Nov 30, 2017 to		Nov 30, 2015 to	
	Nov 27, 2020 (1 year)		Nov 27, 2020 (3 years)		Nov 27, 2020 (5 years)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
	Return (%)	Return# (%)	Return (%)	Return# (%)	Return (%)	Return# (%)
Quantum Multi Asset Fund of Funds - Direct Plan - Growth Option	11.83	15.66	8.13	12.64	9.32	12.07
Quantum Multi Asset Fund of Funds - Regular Plan - Growth Option	11.53	15.66	7.91	12.64	NA	NA

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

"Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE SENSEX Total Return Index (40%) + Domestic price of Gold (20%). 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.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

\*With effect from 1st January 2020, the name of "Quantum Multi Asset Fund" has been changed to "Quantum Multi Asset Fund of Funds".

#### QUANTUM INDIA ESG EQUITY FUND

Mr. Chirag Mehta effective from July 12, 2019. Co-managing with Ms. Sneha Joshi effective from July 12, 2019

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020(5 years)	
	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)
Quantum India ESG Equity Fund - Direct Plan - Growth Option	18.87	15.12	NA	NA	NA	NA
Quantum India ESG Equity Fund - Regular Plan - Growth Option	18.14	15.12	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.

Direct and Regular plan not yet completed 3 and 5 years period since its launch

#Benchmark Return

#### **QUANTUM GOLD FUND**

Mr. Chirag Mehta effective from May 1, 2009. Co-managing with Ms. Ghazal Jain effective from June 2, 2020

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020(5 years)	
	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)
Quantum Gold Fund	26.64	27.89	17.07	18.24	12.69	13.85

Past performance may or may not be sustained in the future

\*Benchmark returns.

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



#### QUANTUM GOLD SAVINGS FUND

Mr. Chirag Mehta effective from May 19, 2011. Co-managing with Ms. Ghazal Jain effective from June 2, 2020

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020(5 years)	
	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)
Quantum Gold Savings Fund - Direct Plan - Growth Option	27.43%	27.89%	17.37%	18.24%	12.85%	13.85%
Quantum Gold Savings Fund - Regular Plan - Growth Option	27.35%	27.89%	17.25%	18.24%	NA	NA

Past performance may or may not be sustained in the future

Benchmark returns:

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 and Ms. Ghazal Jain manages 2 Schemes of the Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

#### Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Equity Fund of Funds An Open Ended Fund of Funds scheme Investing in Open Ended Diversified Equity Schemes of Mutual Funds	Long term capital appreciation     Investments in portfolio of open-ended diversified equity schemes of mutual funds registered with SEBI whose underlying investments are in equity and equity related securities of diversified companies.	Investors understand that their principal will be at Moderately High Risk

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

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	10% without Indexation (on transfer of long term capital assets being unlisted securities)	20% with Indexation	10% 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. The Schemes which are selected for investments in QEFOF based on QIS / PFN Research.

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.

#### ^^ Note

Risk Free Rate assumed to be 3.40% (FBIL Overnight MIBOR for 27th November 2020) for calculating Sharpe Ratio. Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

Standard deviation measures historical volatility. A high standard deviation suggests high volatility, while lower standard deviation would refer to more stability.

Beta is the tendency of a fund's returns to respond to market swings. A beta of 1 indicates that the fund price will move with the market. A beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 indicates that the security's price will be more volatile than the market.

Sharpe Ratio is used to characterise how well the return of an asset compensates the investor for the risk taken. The greater a portfolio's Sharpe ratio, the better its risk-adjusted performance has been.



# QUANTUM INDIA ESG EQUITY FUND

An Open ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme

#### **Investment Objective**

To achieve long-term capital appreciation by investing in share of companies that meet Quantum's Environment, Social and Governance (ESG) criteria.

1000

800

600

400

200

#### Scheme Features



#### Fund Manager

#### Mr. Chirag Mehta

Work experience: 15 years.

#### Ms. Sneha Joshi

Work experience: 6 years.

Both have been managing the fund since July 12, 2019.

#### Category of Scheme

Thematic Scheme

#### Inception Date (Date of Allotment)

July 12, 2019

#### 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 - Total TER = 0.89%

{Base TER 0.81% (Inclusive of 0.47% Management Fees & 0.34% Other Expanses) + 0.08% GST (18% GST on 0.47% Management Fees)}

#### Regular Plan - Total TER = 1.64%

{Base TER 1.56% (Inclusive of 0.47% Management Fees & 0.34% Other Expanses & 0.75% Distributor Commission) + 0.08% GST (18% GST on 0.47% Management Fees)}

#### Benchmark Index

Nifty 100 ESG Total Return Index

# Minimum Application Amount (Under each Option)

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

#### Investment Options

Growth



# QUANTUM INDIA ESG EQUITY FUND

An Open ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme

# ^^Standard Deviation NA ^^Beta NA ^^Sharpe Ratio NA



#### Scheme Features

#### Redemption Proceeds

Processed through RTGS/NEFT mode on T+3 basis from the date of transaction where the investor's Bank details are available

Processed through cheque on T+3 basis from the date of transaction where the required Bank details of investor are not available.

#### **Exit Load**

For complete details on Exit Load please refer page no. 30

#### □ Taxation#

The amount of Long Term Capital Gain in excess of Rs 1,00,000/- in a year will be taxable @ 10%. Tax on Short Term Capital Gains - 15%.

NAV	Direct Plan	Regular Plan
(as on November 27, 2020)	(₹/Unit)	(₹/Unit)
Growth Option	12.5700	12.4700

#### **AUM ₹(In Crores)**

(as on November 30, 2020)

Average AUM*	Absolute AUM
23.11	24.82

<sup>\*</sup>Cumulative Daily AuM /No of days in the month

\*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.



#### Quantum India ESG Equity Fund Performance as on November 27, 2020

The Scheme is managed by Mr. Chirag Mehta and Ms. Sneha Joshi

Mr. Chirag Mehta and Ms. Sneha Joshi are Fund Managers effective from July 12, 2019.

For other Schemes Managed by Mr. Chirag Mehta please see page no. 32

Performance of the Scheme					Direct P	lan
Quantum India ESG Equity Fund - Direct Plan						
				Value o	of investment of	F Rs. 10,000@
		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark
Period	Scheme Returns (%)	NIFTY 100 ESG TRI Returns (%)	S&P BSE Sensex TRI Returns (%)	Scheme (₹)	NIFTY100 ESG TRI Returns (₹)	S&P BSE Sensex TRI Returns (₹)
Since Inception (12th Jul 2019)	17.98%	14.84%	11.25%	12,570	12,110	11,589
Nov 29, 2019 to Nov 27, 2020 (1 year)	18.87%	15.12%	9.54%	11,881	11,508	10,952

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

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on Page no. 32 for GIPS related disclosure.

The Schemes has been in existence for more than 1 year but has not yet completed 3 and 5 years period.

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

1000

800

#### 

Quantum India ESG Equity Fund - Regular Plan

Regular Plan

				Value o	of investment o	f Rs. 10,000@
		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark
Period	Scheme Returns (%)	NIFTY 100 ESG TRI Returns (%)	S&P BSE Sensex TRI Returns (%)	Scheme (₹)	NIFTY100 ESG TRI Returns (₹)	S&P BSE Sensex TRI Returns (₹)
Since Inception (12th Jul 2019)	17.30%	14.84%	11.25%	12,470	12,110	11,589
Nov 29, 2019 to Nov 27, 2020 (1 year)	18.14%	15.12%	9.54%	11,809	11,508	10,952

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

The Schemes has been in existence for more than 1 year but has not yet completed 3 and 5 years period

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on Page no. 32 for GIPS related disclosure.

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



#### SIP Performance as on November 27, 2020 S&P BSE Sensex TRI Returns (XIRR\*)® (%) Total Amount Mkt Value as on Scheme Returns NIFTY 100 ESG total Invested (₹'000) Nov 27, 2020 (₹'000) return Index (XIRR\*)\$ (%) (XIRR\*) (%) 36.93% SIP Since Inception 160.00 200.00 33.19% 28.72% 1 Year SIP 120.00 149.50 50.63% 44.80% 40.32%

Past performance may or may not be sustained in the future. The above SIP performance is for Quantum India ESG Equity Fund - Direct plan - Growth option. Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). 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), 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.

Returns are net of total expenses

§Benchmark Return

@Additional Benchmark Return

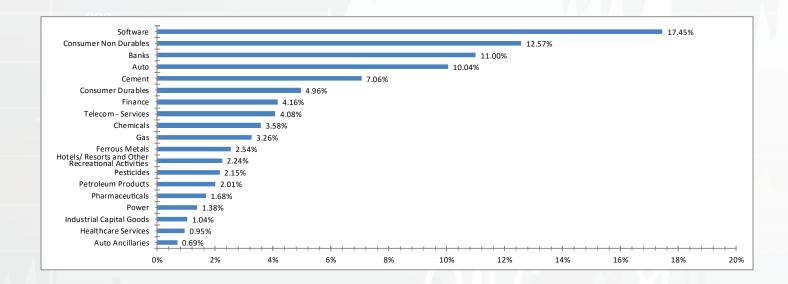
\*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments.

#### **Exit Load:**

Provisions	% of Exit Load
10% of units If redeemed or switched out on or before 365 days from the date of allotment	NIL
Remaining 90% of units if redeemed or switched out on or before 365 days from the date of allotment	1%
If redeemed or switched out on or after 365 days from the date of allotment	NIL

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

#### Industry Allocation (% of Net Assets) as on November 30, 2020







# Portfolio as on November 30, 2020 **QUANTUM INDIA ESG EQUITY FUND**

Name of Instrument	Industry	Quantity	Market / Fair Value (Rs. in Lakhs)	% to Net Assets
EQUITY & EQUITY RELATED				
a. Listed /Awaiting listing on Stock Exchanges			440.00	. ==0
1. Infosys Limited	Software	10,275	113.03	4.55%
2. Tata Consultancy Services Limited	Software	3,999	107.16	4.32%
3. HDFC Bank Limited	Banks	7,185	103.53	4.17%
4. Housing Development Finance Corporation Limited	Finance Software	4,579	103.31 85.95	4.16% 3.46%
5. Wipro Limited 6. Kotak Mahindra Bank Limited	Banks	24,522 4,343	82.83	3.46%
7. Tata Communications Limited	Telecom - Services	7,065	75.00	3.02%
8. Tata Consumer Products Limited	Consumer Non Durables	13,547	72.88	2.94%
9. Marico Limited	Consumer Non Durables	19,029	69.97	2.82%
10. Tata Chemicals Limited	Chemicals	16,215	63.58	2.56%
11. Tata Motors Limited	Auto	35,255	63.58	2.56%
12. Tata Steel Limited	Ferrous Metals	10,908	62.98	2.54%
13. Ambuja Cements Limited	Cement	23,952	62.53	2.52%
14. Tech Mahindra Limited	Software	6,771	59.37	2.39%
15. Hindustan Unilever Limited	Consumer Non Durables	2,744	58.67	2.36%
16. Shree Cement Limited	Cement	238	57.85	2.33%
17. Havells India Limited	Consumer Durables	7,035	56.38	2.27%
18. The Indian Hotels Company Limited	Hotels/ Resorts and Other Recreational Activities	46,931	55.47	2.249
19. ACC Limited	Cement	3,220	54.90	2.21%
20. TVS Motor Company Limited	Auto	10,831	54.12	2.189
21. Rallis India Limited	Pesticides	18,895	53.27	2.159
22. Maruti Suzuki India Limited	Auto	673	47.35	1.919
23. Hero MotoCorp Limited	Auto	1,452	45.14	1.82%
24. Axis Bank Limited	Banks	7,203	43.33	1.759
25. Nestle India Limited	Consumer Non Durables	238	42.58	1.729
26. Syngene International Limited	Pharmaceuticals	7,194	41.58	1.689
27. Gujarat Gas Limited	Gas	11,617	40.53	1.63%
28. Mahanagar Gas Limited	Gas	3,804	40.47	1.639
29. Mahindra & Mahindra Limited	Auto	5,388	38.90	1.579
30. Dabur India Limited	Consumer Non Durables	6,930	34.64	1.40%
31. Power Grid Corporation of India Limited	Power	17,861	34.36	1.38%
32. Castrol India Limited	Petroleum Products	26,789	33.59	1.35%
33. Colgate Palmolive (India) Limited	Consumer Non Durables	2,185	33.07	1.339
34. IndusInd Bank Limited	Banks	3,504	30.05	1.21%
35. MphasiS Limited	Software	2,080	27.37	1.10%
36. Bharti Airtel Limited	Telecom - Services	5,694	26.38	1.06%
37. HCL Technologies Limited	Software	3,182	26.16	1.059
38. Thermax Limited	Industrial Capital Goods	2,903	25.94	1.049
39. Vinati Organics Limited	Chemicals	2,159	25.43	1.029
40. Voltas Limited	Consumer Durables	3,033	24.46	0.99%
41. Dr. Lal Path Labs Limited	Healthcare Services	1,031	23.62	0.95%
42. Titan Company Limited	Consumer Durables	1,591	21.66	0.879
43. Crompton Greaves Consumer Electricals Limited	Consumer Durables	6,757	20.63	0.839
44. Bosch Limited	Auto Ancillaries	133	17.05	0.699
45. Bharat Petroleum Corporation Limited	Petroleum Products	4,404	16.43	0.66%
· · · · · · · · · · · · · · · · · · ·		A V		
46. Info Edge (India) Limited	Software	336	14.47	0.589
47. ICICI Bank Limited	Banks	2,778	13.15	0.539
b. Unlisted	/_WA/		NIL	NII
Total of all Equity			2,304.70	92.84%
MONEY MARKET INSTRUMENTS a. TREPS			169.87	6.84%
Net Receivable/(payable)			7.37	0.32%
		\		
Grand Total			2,481.94	100.00%

<sup>\*</sup> Cash & Cash Equivalents



#### 

#### **GIPS Compliance**

- 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.

#### PERFORMANCE OF THE FUNDS MANAGED BY CHIRAG MEHTA

#### QUANTUM MULTI ASSET FUND OF FUNDS\*

Mr. Chirag Mehta is effective from July 11, 2012.

Co-managing along with Mr. Nilesh Shetty effective from July 11, 2012

Period	Nov 29, 2019 to		Nov 30, 2017 to		Nov 30, 2015 to	
	Nov 27, 2020 (1 year)		Nov 27, 2020 (3 years)		Nov 27, 2020 (5 years)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
	Return (%)	Return# (%)	Return (%)	Return# (%)	Return (%)	Return# (%)
Quantum Multi Asset Fund of Funds - Direct Plan	11.83%	15.66%	8.13%	12.64%	9.32%	12.07%
Quantum Multi Asset Fund of Funds - Regular Plan	11.53%	15.66%	7.91%	12.64%	NA	NA

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

"Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE SENSEX Total Return Index (40%) + Domestic price of Gold (20%). 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.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

\*With effect from 1st January 2020, the name of "Quantum Multi Asset Fund" has been changed to "Quantum Multi Asset Fund of Funds

1000

#### QUANTUM EQUITY FUND OF FUNDS

Mr. Chirag Mehta is Effective from November 01, 2013

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)
Quantum Equity Fund of Funds - Direct Plan - Growth Option	7.29%	10.12%	4.29%	7.97%	9.59%	11.69%
Quantum Equity Fund of Funds - Regular Plan - Growth Option	7.03%	10.12%	4.09%	7.97%	NA	NA

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

#Benchmark returns

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

Different Plans shall have dillerent expense structure.

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

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.



#### QUANTUM GOLD FUND

Mr. Chirag Mehta effective from May 1, 2009. Co-managing with Ms. Ghazal Jain effective from June 2, 2020

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)
Quantum Gold Fund	26.64%	27.89%	17.07%	18.24%	12.69%	13.85%

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

#Benchmark returns.

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.

#### **QUANTUM GOLD SAVINGS FUND**

Mr. Chirag Mehta effective from May 19, 2011. Co-managing with Ms. Ghazal Jain effective from June 2, 2020

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)
Quantum Gold Savings Fund - Direct Plan	27.43%	27.89%	17.37%	18.24%	12.85%	13.85%
Quantum Gold Savings Fund - Regular Plan	27.35%	27.89%	17.25%	18.24%	NA	NA

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

#Benchmark returns.

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 and Ms. Ghazal Jain manages 2 Schemes of the Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

#### 800

#### Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum India ESG Equity Fund (An Open ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme)	Long term capital appreciation     Invests in shares of companies that meet Quantum's     Environment, Social and Governance (ESG) criteria.	Investors understand that their principal will be at High Risk

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



# QUANTUM LIQUID FUND An Open Ended Liquid Scheme

#### **Marie 1** Investment Objective

To provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments.

1000

800

600

400

200

#### Scheme Features



#### **Fund Manager**

#### Mr. Pankaj Pathak

Work experience: 10 years. He has been managing this fund since March 01, 2017



Liquid Fund



#### Inception Date (Date of Allotment)

April 07, 2006



#### Declaration of Net Asset Value (NAV)

**Every Business Day** 

**3** 

#### **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 - Total TER = 0.15%

(Base TER 0.14% (Inclusive of 0.07% Management Fees & 0.07% Other Expanses) + 0.01% GST (18% GST on 0.07% Management Fees))

#### Regular Plan - Total TER = 0.25 %

(Base TER 0.24% (Inclusive of 0.07% Management Fees & 0.07% Other Expanses & 0.10% Distributor Commission) + 0.01% GST (18% GST on 0.07% Management Fees))



#### Benchmark Index

Crisil Liquid Fund Index



### Minimum Application Amount (Under each Option)

Growth Option: ₹5,000/-and in multiples of ₹1/- thereafter. Monthly Dividend Option: ₹10,000/- and in multiples of ₹1/- thereafter.

Daily Dividend Reinvestment Option: ₹1,00,000/- and in multiples of ₹1/- thereafter. Additional Investment: ₹500/- and in multiples of ₹1/- thereafter /50 units (For all options)





1000

#### 000

# Weighted Average Maturity as on November 30, 2020

Weighted Average Maturity	Days
At the end of the month	41
Average during the month	39
Modified Duration	40
Macaulay's Duration	41

# Brokerages & Commissions Details Brokerages on Investments for November 2020 NIL Distributor commissions paid during November 2020 ₹ 41708.33 Portfolio yield 2.87%

#### **Scheme Features**



#### **Investment Options**

Growth, Daily Dividend Reinvestment & Monthly Dividend Option – Two facilities (I) Dividend Re - Investment Facility, (ii) Dividend Payout Facility

#### Redemption Proceeds

Processed through RTGS/NEFT mode on T+1 basis from the date of transaction where the investor's Bank details are available.

Processed through cheque on T+1 basis from the date of transaction where the required Bank details of investor are not available

#### **Exit Load**

For complete details on Exit Load please refer page no. 38

NAV (as on November 30, 2020)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Daily Dividend Option	10.0079	10.0010
Monthly Dividend Option	10.0143	10.0109
Growth Option	27.5152	27.4486

AUM ₹(In Crores)		
(as on November 30, 2020)		

Average AUM*	Absolute AUM
515.30	530.07

<sup>\*</sup>Cumulative Daily AuM / No of days in the month

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.

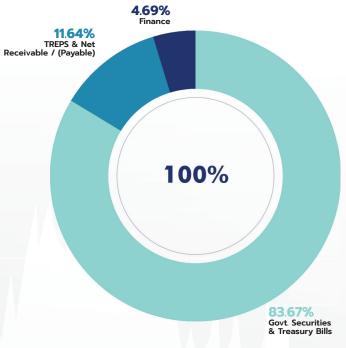


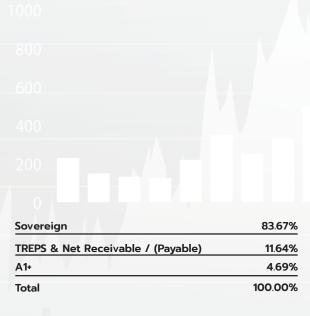
Dividend History - Monthly Dividend option	Gross Dividend per unit (Rs.)	
Record Date	Direct Plan	Regular Plan
	Individual/Non Individual	Individual/Non Individual
25-Sep-20	0.02578948	0.02636038
26-Oct-20	0.02734631	0.02645787
25-Nov-20	0.02486909	0.02403265

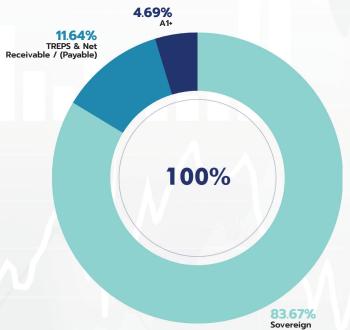
<sup>\*</sup>Investors are paid dividend post deduction of TDS on Gross Dividend as applicable as per Finance Act 2020

#### Asset Allocation & Rating Profile (% of Net Assets) as on November 30, 2020













The Scheme is Managed by Mr. Pankaj Pathak.

Mr Pankaj Pathak is the Fund Manager effective from March 01, 2017.

For other Schemes Managed by Mr. Pankaj Pathak please see page no. 39

#### Performance of the Scheme

**Direct Plan** 

Quantum Liquid Fund - Direct Plan - Growth Option

Current Value ₹10,000 Invested at

					eginning of a g	iven period
		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark
Period	Scheme Returns (%)	Crisil Liquid Fund Index Returns (%)	Crisil 1 year T-bill Index Returns (%)	Scheme (₹)	Crisil Liquid Fund Index (Rs.)	Crisil 1 year T-bill Index (Rs.)
Since Inception (07th Apr 2006)	7.15	7.24	6.40	27,515	27,869	24,833
Nov 30, 2010 to Nov 30, 2020 (10 years)**	7.29	7.66	7.07	20,216	20,934	19,815
Nov 29, 2013 to Nov 30, 2020 (7 years)**	6.63	7.30	7.22	15,679	16,381	16,297
Nov 30, 2015 to Nov 30, 2020 (5 years)**	5.91	6.70	6.74	13,333	13,838	13,859
Nov 30, 2017 to Nov 30, 2020 (3 years)**	5.53	6.43	6.81	11,754	12,057	12,188
Nov 30, 2019 to Nov 30, 2020 (1 year)**	3.84	4.80	5.93	10,385	10,482	10,595
Oct 31, 2020 to Nov 30, 2020 (1 month)*	3.23	3.64	4.01	10,027	10,030	10,033
Nov 15, 2020 to Nov 30, 2020 (15 days)*	3.21	3.64	4.92	10,013	10,015	10,020
Nov 23, 2020 to Nov 30, 2020 (7 days)*	3.20	3.50	4.27	10,006	10,007	10,008

#### 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. 39 for GIPS related disclosure

Returns are net of total expenses.

#### Performance of the Scheme

Regular Plan

Current Value ₹10,000 Invested at

Quantum Liquid Fund - Regular Plan - Growth Option

the beginning of a given period Additional Benchmark Additional Benchmark Benchmark Benchmark Crisil Liquid Crisil 1 year T-bill Index (Rs.) Scheme Crisil Liquid Fund Index Returns (%) Crisil 1 year T-bill Index Returns (%) Scheme Returns (%) Fund Index (Rs.) Period (₹) Since Inception (O1st Apr 2017) 5.54 6.46 6.61 12.189 12,585 12,649 Nov 30, 2017 to Nov 30, 2020 (3 years)\*\* 5.46 643 6.81 11,730 12,057 12,188 Nov 30, 2019 to Nov 30, 2020 (1 year)\*\* 3.74 4.80 5.93 10,375 10,482 10,595 Oct 31, 2020 to Nov 30, 2020 (1 month)\* 3.64 4.01 10,030 10,033 3.13 10,026 Nov 15, 2020 to Nov 30, 2020 (15 days)\* 3.64 4.92 10,013 10,015 10,020 3.12 Nov 23, 2020 to Nov 30, 2020 (7 days)\* 3.12 3.50 4.27 10,006 10,007 10,008

#### 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. 39 for GIPS related disclosure.

Returns are net of total expenses

Regular plan launched on 1 April 2017 but not yet completed 5 years period since its launch.



<sup>\*</sup>Simple Annualized.

<sup>\*\*</sup>Returns for 1 year and above period are calculated on the basis of Compounded Annualized Growth Rate (CAGR)

<sup>\*</sup>Simple Annualized.

<sup>\*\*</sup>Returns for 1 year and above period are calculated on the basis of Compounded Annualized Growth Rate (CAGR)

#### **Exit Load:**

Investor Exit Upon Subscription	% of Exit Load
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 Onwards	NIL

Note: Redemption / Switched Outs will be done on First in First out (FIFO) basis.

The above mentioned Exit Load shall be equally applicable to Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Switches including existing installment of existing SIPs/ STPs / SWPs falling due after the effective date.

However, no exit load will be charged for switching between option / plan within the scheme.

Name of Instrument	Rating	Residual Maturity (in days)	Market Value (In Lakhs)	% to Net Assets	Yield to Maturity
DEBT INSTRUMENTS		( 2232)	( 20)		
A. Listed /Awaiting listing on Stock Exchanges					
1. 7% GOI (MD 21/01/2021)	Sovereign	52	1,005.50	1.90%	2.93%
B. Privately Placed/Unlisted		NIL	NIL	NIL	
C. Securitized Debt Instruments		NIL	NIL	NIL	
Total of Debt Instruments			1,005.50	1.90%	
MONEY MARKET INSTRUMENTS					
A. Treasury Bills (T-Bill)					
1. 91 Days Tbill (MD 28/01/2021)	Sovereign	59	7,963.94	15.02%	2.85%
2. 91 Days Tbill (MD 17/12/2020)	Sovereign	17	5,493.24	10.36%	2.81%
3. 182 Days Tbill (MD 10/12/2020)	Sovereign	10	4,496.90	8.48%	2.80%
4. 91 Days Tbill (MD 25/02/2021)	Sovereign	87	4,469.75	8.43%	2.87%
5. 182 Days Tbill (MD 07/01/2021)	Sovereign	38	3,489.83	6.58%	2.88%
6. 91 Days Tbill (MD 14/01/2021)	Sovereign	45	3,487.81	6.58%	2.90%
7. 91 Days Tbill (MD 10/12/2020)	Sovereign	10	2,997.93	5.66%	2.80%
8. 182 Days Tbill (MD 21/01/2021)	Sovereign	52	2,988.10	5.64%	2.85%
9. 182 Days Tbill (MD 14/01/2021)	Sovereign	45	2,491.29	4.70%	2.90%
10. 364 Days Tbill (MD 04/02/2021)	Sovereign	66	2,487.39	4.69%	2.85%
11. 91 Days Tbill (MD 04/02/2021)	Sovereign	66	2,487.39	4.69%	2.85%
12. 364 Days Tbill (MD 28/01/2021)	Sovereign	59	497.75	0.94%	2.85%
Total of T-Bill			43,351.32	81.77%	
B. Commercial Papers (CP)					
1. National Bank For Agri & Rural CP (MD 18/02/2021)	ICRA A1+	80	2,484.03	4.69%	2.97%
Total of CPs			2,484.03	4.69%	
C. TREPS			6,135.60	11.58%	2.94%
Total of Money Market Instruments			51,970.95	98.04%	
Net Receivable/(payable)			30.36	0.06%	
Grand Total			53,006.81	100.00%	

<sup>\*</sup> Cash & Cash Equivalents



#### **GIPS Compliance**

- 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.
- C) As per the SEBI Guidelines, in case of liquid fund, returns for the period of 7 days, 15 days and 1 month are to be provided using simple annualized method of calculating return. The SEBI requirements to provide such returns using simple annualized method of calculating returns are different from the GIPS requirements, which does not allow annualization of returns for periods less than one year

#### PERFORMANCE OF THE FUNDS MANAGED BY PANKAJ PATHAK

#### QUANTUM DYNAMIC BOND FUND

Mr. Pankaj Pathak effective from March 01, 2017.

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	Crisil Composite Bond Fund Index Returns# (%)	Scheme Return (%)	Crisil Composite Bond Fund Index Returns# (%)	Scheme Return (%)	Crisil Composite Bond Fund Index Returns# (%)
Quantum Dynamic Bond Fund - Direct Plan - Growth Option	9.85%	12.02%	7.94%	9.31%	9.15%	9.30%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	9.70%	12.02%	7.81%	9.31%	NA	NA

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

#Benchmark returns.

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. Pankaj Pathak manages 2 schemes of the Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

#### Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Liquid Fund (An Open Ended Liquid Scheme)	Income over the short term     Investments in debt / money market instruments.	Moderate Moderate Moderate Moderate Moderate Moderate Management of the Moderate Mod
200		Investors understand that their principal will be at Moderately High Risk

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

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



# QUANTUM DYNAMIC BOND FUND

An Open Ended Dynamic Debt Scheme Investing Across Duration

# **March** Investment Objective

To generate income and capital appreciation through active management of portfolio consisting of short term, long term debt and money market instruments.

1000

800

รกก

400

200

#### Scheme Features



#### **Fund Manager**

#### Mr. Pankaj Pathak

Work experience: 10 years. He has been managing this fund since March 01, 2017

# Category of Scheme

Dynamic Bond Fund

#### Inception Date (Date of Allotment)

May 19, 2015

#### 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 - Total TER = 0.63 %

{Base TER 0.58% (Inclusive of 0.26% Management Fees & 0.32% Other Expanses) + 0.05% GST (18% GST on 0.26% Management Fees)}

#### Regular Plan - Total TER = 0.75 %

{Base TER 0.70% (Inclusive of 0.26% Management Fees & 0.32% Other Expanses & 0.12% Distributor Commission) + 0.05% GST (18% GST on 0.26% Management Fees)}

# Benchmark Index

CRISIL Composite Bond Fund Index

# 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



# QUANTUM DYNAMIC BOND FUND An Open Ended Dynamic Debt Scheme

Investing Across Duration

1000

800

600

# Weighted Average Maturity as on November 30, 2020 Weighted Average Maturity (In years) At the end of the month 7.71 Modified Duration 5.81 Macaulay's Duration 5.98

Brokerages & Commissions Details					
Brokerages on Investments for November 2020	NIL				
Distributor commissions paid during November 2020	₹ 2,616.80				
Portfolio yield	5.57%				

#### Scheme Features



#### **Investment Options**

Growth Option, Monthly Dividend Payout Option and Monthly Dividend Reinvestment Option

# Redemption Proceeds

Processed through RTGS/NEFT mode on T+1 basis from the date of transaction where the investor's Bank details are available.

Processed through cheque on T+1 basis from the date of transaction where the required Bank details of investor are not available.

#### **Exit Load**

Nil

NAV (as on November 27, 2020)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Monthly Dividend Option	10.4046	10.4968
Growth Option	16.2593	16.1936

#### AUM ₹(In Crores) (as on November 30, 2020)

Average AUM*	Absolute AUM
71.66	72.55

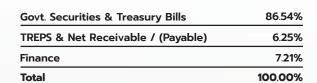
<sup>\*</sup>Cumulative Daily AuM / No of days in the month

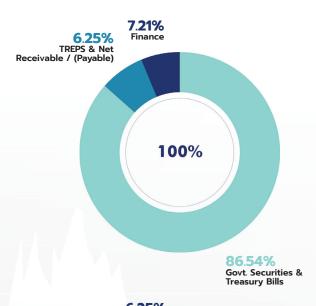


Dividend History - Monthly Dividend option Gross Dividend per unit (Rs.)				
Record Date	Direct Plan Regular Plan			
	Individual/Non Individual	Individual/Non Individual		
25-Sep-20	0.07778067	0.07581322		
26-Oct-20	0.07813707	0.07668431		
25-Nov-20	0.07776603	0.07781667		

<sup>\*</sup>Investors are paid dividend post deduction of TDS on Gross Dividend as applicable as per Finance Act 2020

#### Asset Allocation & Rating Profile (% of Net Assets) as on November 30, 2020





800
Sovereign 86.54%
AAA 7.21%
TREPS & Net Receivable / (Payable) 6.25%

7.21%
AAA

TREPS & Net Receiveble
/ (Payable)

100%

86.54%
Sovereign

200

**Total** 

**Quantum Dynamic Bond Fund Performance as on November 27, 2020** 

100.00%

The Scheme is Managed by **Mr. Pankaj Pathak**.

Mr. Pankaj Pathak is the Fund Manager effective from March O1, 2017

For other Schemes Managed by Mr. Pankaj Pathak please see page no. 44



#### Performance of the Scheme

Quantum Dynamic Bond Fund - Direct Plan - Growth Option

Current Value ₹10.000 Invested at the beginning of a given period Additional Additional Benchmark Benchmark Benchmark Benchmark CRISIL 10 Year Scheme Returns CRISIL Composite CRISIL 10 Year Scheme **CRISIL Composite** Period Gilt Index Bond Fund Index Returns (₹) (%) Bond Fund Index (₹) Gilt Index Returns (%) Returns (%) (₹) Since Inception (19th May 2015) 9.18% 9.26% 7.91% 16,259 16,322 15,237 Nov 30, 2015 to Nov 27, 2020 (5 years) 9.15% 9.30% 8.06% 15,490 15,596 14,729 Nov 30, 2017 to Nov 27, 2020 (3 years) 7.94% 9.31% 7.89% 12,570 13,056 12,555 Nov 29, 2019 to Nov 27, 2020 (1 year) 9.85% 12 02% 8 45% 10,982 11,198 10 843

#### 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. 44 for GIPS related disclosure.

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

#### Performance of the Scheme

#### Regular Plan

Quantum Dynamic Bond Fund - Regular Plan - Growth Option

Current Value ₹10,000 Invested at the beginning of a given period Additional Additional Benchmark Benchmark Benchmark Benchmark Scheme Returns CRISIL Composite CRISIL Composite CRISIL 10 Year Scheme CRISIL 10 Year Gilt Index Returns (%) (%) Bond Fund Index (₹) Bond Fund Index Period Returns (%) Returns (₹) Returns (₹) 7.88% 8.81% 6.62% 13,624 12,647 Since Inception (01st Apr 2017) 13,205 Nov 30, 2017 to Nov 27, 2020 (3 years) 7.81% 9.31% 7.89% 12 526 13,056 12,555 10.843 Nov 29, 2019 to Nov 27, 2020 (1 year) 970% 12 02% 8 45% 10 967 11,198

#### 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. 44 for GIPS related disclosure.

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

Regular plan launched on 1 April 2017 but not yet completed 5 years period since its launch.

#### Portfolio as on November 30, 2020 **QUANTUM DYNAMIC BOND FUND** Market Value % to Net Yield to Rating Name of Instrument In Lakhs Asset Maturity **DEBT INSTRUMENTS** A) Listed /Awaiting listing on Stock Exchanges 1. 6.4% NABARD Sr 20K NCD (MD 31/07/2023) ICRA AAA 523.19 7.21% 4.50% Total of Bonds 523.19 7.21% ii. Government Securities 1. 5.77% GOI (MD 03/08/2030) 3,958.73 54.57% 5.91% Sovereign 2. 7.17% GOI (MD 08/01/2028) 2,265.86 31.23% 5.80% Sovereign 0.74% 4.14% 3. 7.37% GOI (MD 16/04/2023) Sovereign 53.61 **Total of Government Securities** 6,278.20 86.54% **B. Privately Placed/Unlisted** NII NII C. Securitized Debt Instruments NIL NIL **Total of Debt Instruments** 6,801.39 93.75% MONEY MARKET INSTRUMENTS a. TREPS 3.96% 2.94% 286.94 Net Receivable/(payable) 166.17 2.29% 7,254.50 100.00% **Grand Total**



<sup>\*</sup>Cash & Cash Equivalents



#### **GIPS Compliance**

- 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.

#### PERFORMANCE OF THE FUNDS MANAGED BY PANKAJ PATHAK

#### QUANTUM LIQUID FUND

Mr. Pankaj Pathak Managing since March 01, 2017

- 3 3 3						
Period	Nov 30, 2019 to Nov 30, 2020 (1 year)		Nov 30, 2017 to Nov 30, 2020 (3 years)		Nov 30, 2015 to Nov 30, 2020 (5 years)	
	Scheme Return (%)	Crisil Liquid Fund Index Returns# (%)	Scheme Return (%)	Crisil Liquid Fund Index Returns# (%)	Scheme Return (%)	Crisil Liquid Fund Index Returns# (%)
Quantum Liquid Fund - Direct Plan - Growth Option	3.84%	4.80%	5.53%	6.43%	5.91%	6.70%
Quantum Liquid Fund - Regular Plan - Growth Option	3.74%	4.80%	5.46%	6.43%	NA	NA

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

#Benchmark returns.

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. Pankaj Pathak manages 2 schemes of the Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

#### **Product Labeling**

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Dynamic Bond Fund (An Open Ended Dynamic Debt Scheme Investing Across Duration)	Regular income over short to medium term and capital appreciation     Investment in Debt / Money Market Instruments / Government Securities.	Investors understand that their principal will be at Moderate Risk

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

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	10% without Indexation (on transfer of long term capital assets being unlisted securities)	20% with Indexation	10% without Indexation (on transfer of long term capital assets being unlisted securities)
Short Term	Maximum 30%	30%	30%	Maximum 30%	30%	40%

<sup>&</sup>quot;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.



# 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.

1000

800

600

40N

200

#### Scheme Features



#### Fund Manager & Associate Fund Manager

#### Mr. Chirag Mehta

Work experience: 15 years. He has been managing this fund since May 19, 2011.

#### Ms. Ghazal Jain

Work experience: 4 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 Expanses & 0.15% Distributor Commission)

# Benchmark Index

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

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

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

#### Œ

#### **Exit Load**

Nil

NAV	Direct Plan	Regular Plan
(as on November 27, 2020)	(₹/Unit)	(₹/Unit)
Growth Option	19.7430	19.6668

#### **AUM** ₹(In Crores) (as on November 30, 2020)

Average AUM*	Absolute AUM
65.00	63.72

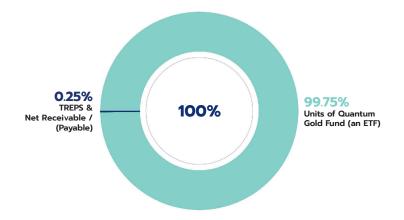
<sup>\*</sup>Cumulative Daily AuM / No of days in the month







Total	100.00%
TREP's & Net Receivable / (Payable)	0.25%
Units of Quantum Gold Fund (an ETF)	99.75%



#### Quantum Gold Savings Fund Performance as on November 27, 2020

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

Mr. Chirag Mehta is the Fund Manager effective from May 19, 2011.

Ms. Ghazal Jain is the Associate Fund Manager effective from June 2, 2020.

For other Schemes Managed by Mr. Chirag Mehta and Ms. Ghazal Jain please see page no. 49 & 50

#### Performance of the Scheme

Direct Plan

Quantum Gold Savings Fund - Direct Plan

	Current Value ₹10,000 Invested at the beginning of a given period			
		Benchmark		Benchmark
Period	Scheme Returns (%)	Domestic Price of Gold Returns (%)	Scheme (₹)	Domestic Price of Gold Returns (₹)
Since Inception (19th May 2011)	7.39%	8.61%	19,743	21,981
Nov 29, 2013 to Nov 27, 2020 (7 years)	5.68%	8.19%	14,725	17,353
Nov 30, 2015 to Nov 27, 2020 (5 years)	12.85%	13.85%	18,295	19,122
Nov 30, 2017 to Nov 27, 2020 (3 years)	17.37%	18.24%	16,155	16,514
Nov 29, 2019 to Nov 27, 2020 (1 year)	27.43%	27.89%	12,734	12,780

#### 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. 48 for GIPS related disclosure.

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



#### Performance of the Scheme

Quantum Gold Savings Fund - Regular Plan

		Value of investme	ent of Rs. 10,000@	
		Benchmark		Benchmark
Period	Scheme Returns (%)	Domestic Price of Gold Returns (%)	Scheme (₹)	Domestic Price of Gold Returns (₹)
Since Inception (01st Apr 2017)	14.00%	15.06%	16,158	16,715
Nov 30, 2017 to Nov 27, 2020 (3 years)	17.25%	18.24%	16,107	16,514
Nov 29, 2019 to Nov 27, 2020 (1 year)	27.35%	27.89%	12,726	12,780

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. 48 for GIPS related disclosure.

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

Regular plan launched on 1 April 2017 but not yet completed 5 years period since its launch.

# SIP Performance as on November 27, 2020

	Total Amount Invested (₹'000)	Mkt Value as on Nov 27, 20 (₹'000)	Scheme Returns (XIRR*) (%)	Domestic Price of Gold Returns (XIRR*)#%
SIP Since Inception	1,140.00	1,737.00	8.64%	9.61%
7 Years SIP	840.00	1,268.95	11.64%	12.56%
5 Years SIP	600.00	871.15	15.01%	15.55%
3 Years SIP	360.00	484.38	20.50%	20.93%
1 Year SIP	120.00	126.97	11.38%	10.36%

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 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 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.

#Benchmark Returns

# Portfolio as on November 30, 2020 **QUANTUM GOLD SAVINGS FUND**

L 600			
Name of Instrument	Quantity	Market/ Fair Value (Rs. in Lakhs)	% to Net
.400			
A. EXCHANGE TRADED FUND UNITS			
1. Quantum Gold Fund	2,99,130	6,355.47	99.75%
Total of Exchange Traded Fund Units		6,355.47	99.75%
B. MONEY MARKET INSTRUMENTS			
a. TREPS		22.43	0.35%
Net Receivable/(payable)		-6.35	-0.10%
Grand Total		6,371.55	100.00%

<sup>\*</sup> Cash & Cash Equivalents



#### **GIPS Compliance**

- 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.



#### PERFORMANCE OF THE FUNDS MANAGED BY CHIRAG MEHTA

#### **QUANTUM MULTI ASSET FUND OF FUNDS\***

Mr. Chirag Mehta is effective from July, 2012.

Co-managing along with Mr. Nilesh Shetty effective from July 11, 2012

Period	Nov 29, 2019 to		Nov 30, 2017 to		Nov 30, 2015 to	
	Nov 27, 2020 (1 year)		Nov 27, 2020 (3 years)		Nov 27, 2020 (5 years)	
	Scheme	Benchmark	Scheme	Benchmark	Scheme	Benchmark
	Return (%)	Return# (%)	Return (%)	Return# (%)	Return (%)	Return# (%)
Quantum Multi Asset Fund of Funds - Direct Plan	11.83%	15.66%	8.13%	12.64%	9.32%	12.07%
Quantum Multi Asset Fund of Funds - Regular Plan	11.53%	15.66%	7.91%	12.64%	NA	NA

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

"Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE SENSEX Total Return Index (40%) + Domestic price of Gold (20%). 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.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

\*With effect from 1st January 2020, the name of "Quantum Multi Asset Fund" has been changed to "Quantum Multi Asset Fund of Funds"

#### QUANTUM INDIA ESG EQUITY FUND

Mr. Chirag Mehta effective from July 12, 2019. Co-managing with Ms. Sneha Joshi effective from July 12, 2019

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)
Quantum India ESG Equity Funds - Direct Plan	18.87%	15.12%	NA	NA	NA	NA
Quantum India ESG Equity Funds - Regular Plan	18.14%	15.12%	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.

Direct and Regular plan not yet completed 3 and 5 years period since its launch.

#Benchmark Return

#### QUANTUM EQUITY FUND OF FUNDS

Mr Chirag Mehta is the Fund Manager effective from November 01, 2013.

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)
Quantum Equity Fund of Funds - Direct Plan - Growth Option	7.29%	10.12%	4.29%	7.97%	9.59%	11.69%
Quantum Equity Fund of Funds - Regular Plan - Growth Option	7.03%	10.12%	4.09%	7.97%	NA	NA

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

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.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.



#### PERFORMANCE OF THE FUNDS MANAGED BY CHIRAG MEHTA & GHAZAL JAIN

#### QUANTUM GOLD FUND

Mr. Chirag Mehta effective from May 1, 2009. Co-managing with Ms. Ghazal Jain effective from June 2, 2020

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)
Quantum Gold Fund	26.64%	27.89%	17.07%	18.24%	12.69%	13.85%

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

#Benchmark returns.

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	This product is suitable for investors who are seeking*	Riskometer
Quantum Gold Savings Fund (An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund)	Long term returns     Investments in units of Quantum Gold     Fund - Exchange Traded Fund whose underlying investments are in physical gold.	Investors understand that their principal will be at Moderately High Risk

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

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%

<sup>&</sup>quot;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.

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



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

<sup>\*</sup>Portfolio Turnover Ratio is the percentage of a funds assets that have changed over the course of a year

# QUANTUM MULTI ASSET FUND OF FUNDS\*

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

# ී 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 can be no assurance that the investment objective of the Scheme will be realized.

DUU

400

200

#### Scheme Features



#### **Fund Manager**

Mr. Chirag Mehta

Work experience: 15 years

Mr. Nilesh Shetty

Work experience: 16 years.

Both have been managing this fund since July 11, 2012

#### Category of Scheme

Fund of Funds - Domestic

#### Inception Date (Date of Allotment)

July 11, 2012

#### 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 = 0.10 %

Regular Plan – Total TER = 0.47% (Base TER 0.47% (Inclusive 0.10% Other Expanses & 0.37% Distributor Commission)

# Benchmark Index

Crisil Composite Bond Fund Index (40%)+ S&P BSE SENSEX Total Return Index (40%)+ Domestic price of gold (20%)

# 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 MULTI ASSET FUND OF FUNDS\*

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

# \*\*Standard Deviation 7.87% \*\*ABeta 0.84 \*\*Sharpe Ratio 0.60



#### Scheme Features

# Redemption Proceeds

Processed through RTGS/NEFT mode on T+3 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+3 basis from the date of transaction where the required Bank details of investor are not available.

#### Exit Load

Repurchase/ Redemption/ Switch Out -

- a) On or before 90 days from the date of allotment 1.00%.
- b) After 90 days from the date of allotment Nil

NAV	Direct Plan	Regular Plan
(as on November 27, 2020)	(₹/Unit)	(₹/Unit)
Growth Option	21.3899	21.2567

AUM ₹(In Crores) (as on November 30, 2020)					
Average A	JM*	Absolute AUM			
25.66		26.71			

<sup>\*</sup>Cumulative Daily AuM / No of days in the month

<sup>&</sup>quot;Quantum Multi Asset Fund of Funds".



<sup>\*</sup>With effect from 1st January 2020, the name of

<sup>&</sup>quot;Quantum Multi Asset Fund" has been changed to

The Scheme is Co-Managed by **Chirag Mehta and** Nilesh Shetty.

Mr. Chirag Mehta & Mr. Nilesh Shetty are Fund Managers effective from July 11, 2012.

For other Schemes Managed by Mr. Chirag Mehta and Mr. Nilesh Shetty please see page no. 55 & 56

	Dir	rect Plan					
Quantum Multi Asset Fund of Funds - Direct Plan							
		₹10,000 Invested at g of a given period					
Period	Scheme Returns (%)	Benchmark Returns (%)#	Scheme (₹)	Benchmark Returns (₹)#			
Since Inception (11th Jul 2012)	9.49%	10.71%	21,390	23,476			
Nov 29, 2013 to Nov 27, 2020 (7 years)	9.50%	11.27%	18,874	21,123			
Nov 30, 2015 to Nov 27, 2020 (5 years)	9.32%	12.07%	15,611	17,677			
Nov 30, 2017 to Nov 27, 2020 (3 years)	8.13%	12.64%	12,638	14,283			
Nov 29, 2019 to Nov 27, 2020 (1 year)	11.83%	15.66%	11,180	11,561			

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on Page no. 54 for GIPS related disclosure.

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

"Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE SENSEX Total Return Index (40%) + Domestic price of Gold (20%). It is a customized index and it is rebalanced daily.

#### Performance of the Scheme

Regular Plan

Quantum Multi Asset Fund of Funds - Regular Plan

		₹10,000 Invested at 1 of a given period		
Period	Scheme Returns (%)	Benchmark Returns (%)#	Scheme (₹)	Benchmark Returns (₹)#
Since Inception (01st Apr 2017)	7.97%	12.35%	13,245	15,319
Nov 30, 2017 to Nov 27, 2020 (3 years)	7.91%	12.64%	12,562	14,283
Nov 29, 2019 to Nov 27, 2020 (1 year)	11.53%	15.66%	11,150	11,562

Past performance may or may not be sustained in the future. Load is not taken into consideration in scheme returns calculation.

Different Plans shall have a different expense structure.

Refer to the section "GIPS Compliance" on Page no. 54 for GIPS related disclosure.

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

Regular plan launched on 1 April 2017 but not yet completed 5 years period since its launch.

"Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE SENSEX Total Return Index (40%) + Domestic price of Gold (20%). It is a customized index and it is rebalanced daily.



#### SIP Performance as on November 30, 2020

	Total Amount Invested (₹'000)	Mkt Value as on Nov 27, 20 (₹'000)	Scheme Returns (XIRR*) (%)	Customised Benchmark <sup>\$</sup> Returns (XIRR*) (%)
SIP Since Inception	1,000.00	1,474.62	9.14%	11.44%
7 Years SIP	840.00	1,153.18	8.95%	11.81%
5 Years SIP	600.00	754.41	9.16%	13.09%
3 Years SIP	360.00	418.92	10.22%	15.30%
1 Year SIP	120.00	131.22	18.49%	23.23%

Past performance may or may not be sustained in the future. The above SIP performance is for Quantum Multi Asset Fund of Funds - Direct plan - Growth option. Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). 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 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 and since Inception.

Returns are net of total expenses

Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE Sensex Total Return Index (40%) + Domestic price of Gold (20%). It is a customized index and it is rebalanced daily.

\*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments.

#### Portfolio as on November 30, 2020 QUANTUM MULTI ASSET FUND OF FUNDS

Name of Instrument	Quantity	Market/ Fair Value (Rs. in Lakhs)	% to Net Assets
A. MUTUAL FUND UNITS			
1. Quantum Liquid Fund - Direct Plan - Growth Option	42,89,247	1,180.19	44.18%
2. Quantum Long Term Equity Value Fund - Direct Plan - Growth Option	7,89,059	454.89	17.03%
3. Quantum Dynamic Bond Fund - Direct Plan - Growth Option	12,47,740	202.87	7.59%
4. Quantum India ESG Equity Fund - Direct Plan - Growth Option	4,20,989	52.92	1.98%
Total of Mutual Fund Units		1,890.87	70.78%
B. EXCHANGE TRADED FUND UNITS			
1. Quantum Gold Fund	17,587	373.66	13.99%
2. Quantum Nifty ETF	21,693	291.34	10.91%
Total of Exchange Traded Fund Units		665.00	24.90%
Total (A + B)		2,555.87	95.68%
MONEY MARKET INSTRUMENTS			
a. TREPS		49.20	1.84%
Net Receivable/(payable)		66.29	2.48%
Grand Total		2,671.36	100.00%

<sup>\*</sup> Cash & Cash Equivalents

#### ^^ Note

Risk Free Rate assumed to be 3.40% (FBIL Overnight MIBOR for 27th November 2020) for calculating Sharpe Ratio.

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

#### Definitions

Standard deviation measures historical volatility. A high standard deviation suggests high volatility, while lower standard deviation would refer to more stability

Beta is the tendency of a fund's returns to respond to market swings. A beta of 1 indicates that the fund price will move with the market. A beta of less than 1 means that these security will be less volatile than the market. A beta of greater than 1 indicates that the security's price will be more volatile than the market.

Sharpe Ratio is used to characterise how well the return of an asset compensates the investor for the risk taken. The greater a portfolio's Sharpe ratio, the better its risk-adjusted performance has been.



#### **GIPS Compliance**

- 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.



#### PERFORMANCE OF FUNDS MANAGED BY CHIRAG MEHTA

#### QUANTUM GOLD FUND

Mr. Chirag Mehta effective from May 1, 2009. Co-managing with Ms. Ghazal Jain effective from June 2, 2020

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		1	0, 2017 to 020 (3 years)	Nov 30, 2015 to Nov 27, 2020 (5 years)		
	Scheme Domestic Return (%) Price of Gold Returns#(%)		Scheme Domestic Return (%) Price of Gold Returns# (%)		Scheme Return (%)	Domestic Price of Gold Returns# (%)	
Quantum Gold Fund	26.64%	27.89%	17.07%	18.24%	12.69%	13.85%	

Past performance may or may not be sustained in the future

#Benchmark returns.

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.

#### **QUANTUM GOLD SAVINGS FUND**

Mr. Chirag Mehta effective from May 19, 2011. Co-managing with Ms. Ghazal Jain effective from June 2, 2020

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)
Quantum Gold Savings Fund - Direct Plan	27.43%	27.89%	17.37%	18.24%	12.85%	13.85%
Quantum Gold Savings Fund - Regular Plan	27.35%	27.89%	17.25%	18.24%	NA	NA

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

#Benchmark returns.

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 and Ms. Ghazal Jain manages 2 Schemes of the Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

#### **QUANTUM EQUITY FUND OF FUNDS**

Mr. Chirag Mehta is Effective from November 01, 2013

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)
Quantum Equity Fund of Funds - Direct Plan - Growth Option	7.29%	10.12%	4.29%	7.97%	9.59%	11.69%
Quantum Equity Fund of Funds - Regular Plan - Growth Option	7.03%	10.12%	4.09%	7.97%	NA	NA

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

\*Benchmark returns.

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.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch



#### QUANTUM INDIA ESG EQUITY FUND

Mr. Chirag Mehta effective from July 12, 2019. Co-managing with Ms. Sneha Joshi effective from July 12, 2019

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)
Quantum India ESG Equity Funds - Direct Plan	18.87%	15.12%	NA	NA	NA	NA
Quantum India ESG Equity Funds - Regular Plan	18.14%	15.12%	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 1 Schemes of the Quantum Mutual Fund.

Direct and Regular plan not yet completed 3 and 5 years period since its launch.

#### PERFORMANCE OF THE FUNDS MANAGED BY NILESH SHETTY

#### QUANTUM LONG TERM EQUITY VALUE FUND

Mr. Atul Kumar is managing the Scheme from November 15, 2006 to November 30, 2020.

Mr. Sorbh Gupta is Co-Fund Manager from December 01,2020. Co-managing with Mr. Nilesh Shetty effective from March 28, 2011.

P	eriod	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
Ī		Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)
	Quantum Long Term Equity Value Fund - Direct Plan - Growth Option	7.74%	10.12%	3.09%	7.97%	8.46%	11.69%
	Quantum Long Term Equity Value Fund - egular Plan - Growth Option	7.21%	10.12%	2.71%	7.97%	NA	NA

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

"Benchmark returns.

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. Atul Kumar & Mr. Nilesh Shetty co-manages 2 schemes of Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.



#### Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Multi Asset Fund of Funds (An Open Ended Fund of Funds Scheme Investing in schemes of Quantum Mutual Fund)	Long term capital appreciation & Current income     Investments in portfolio of schemes of Quantum Mutual     Fund whose underlying investments are in equity , debt/     money market instruments and gold	LOW HIGH
		Investors understand that their principal will be at Moderately High Risk

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



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



# QUANTUM **GOLD FUND**

An Open Ended Scheme Replicating/ Tracking Gold

# **ී Investment Objective**

To generate returns that are in line with the performance of gold and gold related instruments subject to tracking errors. investment in related However, gold 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.

#### **Scheme Features**



#### **Fund Manager**

#### Mr. Chirag Mehta

Work experience: 15 years. He has been managing this fund since May 01, 2009

#### Ms. Ghazal Jain

Work experience: 4 years. She has been managing this fund since June 2, 2020

# Category of Scheme

**Exchange Traded Fund** 



#### Inception Date (Date of Allotment)

February 22, 2008



#### 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.

#### Total TER = 0.78%

{Base TER 0.70% (Inclusive of 0.42% Management Fees & 0.28% Other Expanses) + 0.08% GST (18% GST on 0.42% Management Fees)}



#### **Benchmark Index**

Domestic Price of Physical Gold



#### **Minimum Application Amount** (Under each Option)

Directly with Fund: The investors can create / redeem in exchange of Portfolio Deposit and Cash Component in creation unit size at NAV based Price. On the Exchange: Approx equal to price of 1/2 gram of Gold quoted on the NSE. On NSE, the units can be purchased / sold in minimum lot of 1 units and in multiples therefore.



#### **Investment Options**

Growth



# **QUANTUM** An Open Ended Scheme Replicating/

Tracking Gold

# **Key Statistics** ^^Tracking Error 0.093%



#### **Scheme Features**

#### Redemption Proceeds

Processed through RTGS/NEFT mode on T+3 basis from the date of transaction where theinvestor's Bank details are

Processed through cheque on T+3 basis from the date of transaction where the required Bank details of investor are not available.

#### **Exit Load**

(retail investor can exit the scheme only through secondary market)

NAV (as on November 27, 2020)	(₹/Unit)
Growth Option	2103.9583

#### **AUM** ₹(In Crores)

(as on November 30, 2020)

Average AUM\* **Absolute AUM** 131.72 125.18

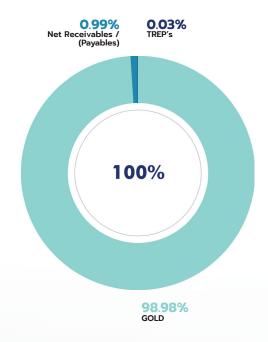
\*Cumulative Daily AuM / No of days in the month

Gold	No. of Bars
GOLD .995 1KG BAR AT MUMBAI LOCATION	228
GOLD .995 1KG BAR AT AHMEDABAD LOCATION	14
GOLD .999 100 GRAMS AT AHMEDABAD LOCATIO	N 186





GOLD	98.98%
Net Receivables / (Payables)	0.99%
TREP's	0.03%
Total	100.00%



#### Quantum Gold Fund Performance as on November 27, 2020

The Scheme is Co-Managed by Chirag Mehta and Ghazal Jain. Mr. Chirag Mehta is the Fund Manager effective from May 19, 2011

Ms. Ghazal Jain is the Associate Fund Manager effective from  $June\ 2,\ 2020$ 

For other Schemes Managed by Mr. Chirag Mehta and Ms. Ghazal Jain please see page no. 61 & 62

600

#### Performance of the Scheme

Quantum Gold Fund

	Current Value ₹10,000 Invested at the beginning of a given period			
		Benchmark		Benchmark
Period	Scheme Returns (%)	Domestic Price of Gold Returns (%)	Scheme (₹)	Domestic Price of Gold (₹)
Since Inception (22nd Feb 2008)	10.42	11.28	35,487	39,156
Nov 30, 2010 to Nov 27, 2020 (10 years)	7.71	8.80	21,007	23,232
Nov 29, 2013 to Nov 27, 2020 (7 years)	7.10	8.19	16,164	17,353
Nov 30, 2015 to Nov 27, 2020 (5 years)	12.69	13.85	18,169	19,122
Nov 30, 2017 to Nov 27, 2020 (3 years)	17.07	18.24	16,033	16,514
Nov 29, 2019 to Nov 27, 2020 (1 year)	26.64	27.89	12,656	12,780

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

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

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

Refer to the section "GIPS Compliance" on Page no. 61 for GIPS related disclosure.





# Portfolio as on November 30, 2020 **QUANTUM GOLD FUND**

Name of Instrument	Quantity	Market Value In Lakhs	% to Net Assets
Gold			
1. GOLD .995 1KG BAR AT MUMBAI LOCATION	228	10,840.09	86.59%
2. GOLD .995 1KG BAR AT AHMEDABAD LOCATION	14	664.95	5.31%
3. GOLD .999 100 GRAMS AT AHMEDABAD LOCATION	186	886.65	7.08%
Total of Gold		12,391.69	98.98%
MONEY MARKET INSTRUMENTS			
A. TREPS		4.36	0.03%
Net Receivable/(payable)		122.34	0.99%
Grand Total		12,518.39	100.00%

<sup>\*</sup> Cash & Cash Equivalents



#### **GIPS Compliance**

- 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.



#### PERFORMANCE OF THE FUNDS MANAGED BY CHIRAG MEHTA

#### **QUANTUM MULTI ASSET FUND OF FUNDS\***

Mr. Chirag Mehta is effective from July 11,2012.

Co-managing along with Mr. Nilesh Shetty effective from July 11, 2012

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	Benchmark Return*	Scheme Return (%)	Benchmark Return*	Scheme Return (%)	Benchmark Return*
Quantum Multi Asset Fund of Funds - Direct Plan	11.83%	15.66%	8.13%	12.64%	9.32%	12.07%
Quantum Multi Asset Fund of Funds - Regular Plan	11.53%	15.66%	7.91%	12.64%	NA	NA

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

#Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE SENSEX Total Return Index (40%) + Domestic price of Gold (20%). 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.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.

\*With effect from 1st January 2020, the name of "Quantum Multi Asset Fund" has been changed to "Quantum Multi Asset Fund of Funds"



#### PERFORMANCE OF THE FUNDS MANAGED BY CHIRAG MEHTA

#### QUANTUM INDIA ESG EQUITY FUND

Mr. Chirag Mehta effective from July 12, 2019.

Co-managing along with Ms. Sneha Joshi effective from July 12, 2019

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)	Scheme Return (%)	NIFTY 100 ESG TRI Returns# (%)
Quantum India ESG Equity Funds - Direct Plan	18.87%	15.12%	NA	NA	NA	NA
Quantum India ESG Equity Funds - Regular Plan	18.14%	15.12%	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.

Direct and Regular plan not yet completed 3 and 5 years period since its launch.

#Benchmark Return

#### PERFORMANCE OF THE FUNDS MANAGED BY CHIRAG MEHTA

#### QUANTUM EQUITY FUND OF FUNDS

Mr. Chirag Mehta is effective from November 01, 2013.

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)	Scheme Return (%)	S&P BSE 200 TRI Returns# (%)
Quantum Equity Fund of Funds - Direct Plan - Growth Option	7.29%	10.12%	4.29%	7.97%	9.59%	11.69%
Quantum Equity Fund of Funds - Regular Plan - Growth Option	7.03%	10.12%	4.09%	7.97%	NA	NA

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

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.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since it's launch.

#### PERFORMANCE OF THE FUNDS MANAGED BY CHIRAG MEHTA

#### **QUANTUM GOLD SAVINGS FUND**

Mr. Chirag Mehta effective from May 19, 2011.

Co-managing along with Ms. Ghazal Jain effective from June 2, 2020

Period	Nov 29, 2019 to Nov 27, 2020 (1 year)		Nov 30, 2017 to Nov 27, 2020 (3 years)		Nov 30, 2015 to Nov 27, 2020 (5 years)	
	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)	Scheme Return (%)	Domestic Price of Gold Returns# (%)
Quantum Gold Savings Fund - Direct Plan	27.43%	27.89%	17.37%	18.24%	12.85%	13.85%
Quantum Gold Savings Fund - Regular Plan	27.35%	27.89%	17.25%	18.24%	NA	NA

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

#Benchmark returns.

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 and Ms. Ghazal Jain manages 2 Schemes of the Quantum Mutual Fund.

Regular plan launched on 1st April 2017 but not yet completed 5 years period since its launch.



# Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Gold Fund (An Open Ended Scheme Replicating / Tracking Gold)	Long term returns     Investments in physical gold.	Investors understand that their principal will be at Moderately High Risk

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

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 listed securities)	20% with Indexation	20% without Indexation (on transfer of long term capital assets being listed 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.

TCS @ 0.075% applicable on all creation and redemption transactions till 31/03/2021. Effective 1st April, 2021 TCS rate would be 0.10 %.

#### ^^ Note:

**Tracking Error** is calculated on Annualised basis using 3 years history of daily returns.

Definitions

Tracking Error: is a measure of how closely a fund follows the index to which it is benchmarked. The more passively the fund is managed, the smaller the tracking error. In the case of Exchange Traded Funds, the lower the Tracking Error, the better

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





# QUANTUM NIFTY ETF

An Open Ended Scheme Replicating / Tracking Nifty 50 Index

# **March** Investment Objective

The investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavor to achieve return equivalent to 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, managing expenses and other factors which may cause tracking error.

1000

600

400

200

#### Scheme Features



#### **Fund Manager**

#### Mr. Hitendra Parekh

Work experience: 28 years. He has been managing this fund since July 10, 2008

# Category of Scheme

**Exchange Traded Fund** 



#### Inception Date (Date of Allotment)

July 10, 2008



#### **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.

#### Total TER = 0.094%

{Base TER 0.0914% (Inclusive of 0.0145% Management Fees & 0.0769% Other Expenses) + 0.0026% GST (18% GST on 0.0145% Management Fees)}



#### Benchmark Index

Nifty 50 TRI



# Minimum Application Amount (Under each Option)

Directly with Fund: The investors can create / redeem in exchange of Portfolio Deposit and Cash Component in creation unit size at NAV based Price. On the Exchange: At prices which may be close to the NAV of QNIFTY Units. On NSE, the units can be purchased / sold in minimum lot of 1 unit and in multiples thereof. The units of QNIFTY issued under the scheme will be approximately equal to the price of 1/10 (one-tenth) of the Nifty 50 Index.



#### **Investment Options**

Growth



# QUANTUM NIFTY ETF An Open Ended Scheme Replicating / Tracking Nifty 50 Index

# \*\*Tracking Error 0.147% 800 600 400

Brokerages & Commissions Details	
Brokerages on Investments for November 2020	₹ 111.94
Distributor commissions for November 2020	NIL
Portfolio Turnover Ratio (Last one year)	5.88%

#### Scheme Features

# Redemption Proceeds

Processed through RTGS/NEFT mode on T+3 basis from the date of transaction where theinvestor's Bank details are available.

Processed through cheque on T+3 basis from the date of transaction where the required Bank details of investor are not available.

#### Exit Load

NIII

(retail Investor can exit the scheme only through secondary market)

#### Taxation#

The amount of Long Term Capital Gain in excess of ₹1,00,000/- in a year will be taxable @ 10% Tax on Short Term Capital Gains - 15%

NAV (as on November 27, 2020)	(₹/Unit)
Growth Option	1341.6604

AUM ₹(Ir	n Crores)
(as on Novem	ber 30, 2020)
Average AUM*	Absolute AUM

\*Cumulative Daily AuM / No of days in the month

"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.





The Scheme is Managed by Mr. Hitendra Parekh

Mr. Hitendra Parekh is the Fund Manager effective from July 10, 2008.

#### Performance of the Scheme

#### Quantum Nifty ETF

Current Value ₹10,000 Invested at

		Benchmark	Additional Benchmark		Benchmark	Additional Benchmark	
Period	Scheme Returns (%)	Nifty 50 Total Returns Index (%)	S&P BSE Sensex TRI Returns (%)	Scheme (₹)	Nifty 50 Total Index (₹)	S&P BSE Sensex TRI (₹)	
Since Inception (10th Jul 2008)	10.89%	10.94%	11.30%	36,010	36,197	37,686	
Nov 30, 2010 to Nov 27, 2020 (10 years)	9.36%	9.60%	10.03%	24,476	25,012	26,017	
Nov 29, 2013 to Nov 27, 2020 (7 years)	12.30%	12.56%	12.84%	22,527	22,890	23,299	
Nov 30, 2015 to Nov 27, 2020 (5 years)	11.46%	11.74%	12.46%	17,194	17,416	17,986	
Nov 30, 2017 to Nov 27, 2020 (3 years)	9.36%	9.63%	11.35%	13,071	13,169	13,798	
Nov 29, 2019 to Nov 27, 2020 (1 year)	8.29%	8.74%	9.54%	10,826	10,872	10,952	

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

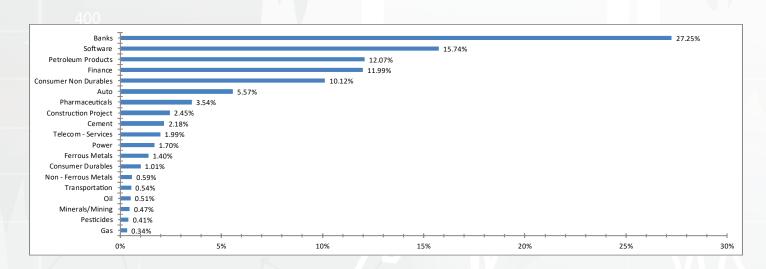
Returns are net of total expenses and are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

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

Dividend of Rs. 80 was declared on 9 March 2018. Scheme return calculated above is inclusive of dividend amount.

Refer to the section "GIPS Compliance" on Page no. 68 for GIPS related disclosure.

#### Industry Allocation (% of Net Assets) as on November 30, 2020







# Portfolio as on November 30, 2020 **Quantum Nifty ETF**

Name of Instrument	Industry +	Quantity	Market/ Fair Value (Rs. in Lakhs)	% to NAV	
EQUITY & EQUITY RELATED A) Listed /Awaiting listing on Stock Exchanges					
1. HDFC Bank Limited	Banks	6,590	94.95	11.21%	
2. Reliance Industries Limited	Petroleum Products	4,901	94.58	11.16%	
3. Housing Development Finance Corporation Limited	Finance	2,716	61.28	7.23%	
4. Infosys Limited	Software	5,554	61.09	7.21%	
5. ICICI Bank Limited	Banks	10,454	49.48	5.84%	
6. Tata Consultancy Services Limited	Software	1,593	42.69	5.04%	
7. Kotak Mahindra Bank Limited	Banks	2,220	42.34	5.00%	
8. Hindustan Unilever Limited	Consumer Non Durables	1,353	28.93	3.41%	
9. ITC Limited	Consumer Non Durables	13,244	25.65	3.03%	
10. Axis Bank Limited	Banks	3,750	22.56	2.66%	
11. Larsen & Toubro Limited	Construction Project	1,848	20.74	2.45%	
12. Bajaj Finance Limited	Finance	401	19.68	2.32%	
13. Bharti Airtel Limited	Telecom - Services	3,632	16.83	1.99%	
14. Asian Paints Limited	Consumer Non Durables	682	15.11	1.78%	
15. State Bank of India	Banks	5,806	14.18	1.67%	
16. Maruti Suzuki India Limited	Auto	201	14.14	1.67%	
17. HCL Technologies Limited	Software	1,642	13.50	1.59%	
18. Mahindra & Mahindra Limited	Auto	1,448	10.45	1.23%	
19. Nestle India Limited	Consumer Non Durables	54	9.66	1.14%	
20. Dr. Reddy's Laboratories Limited	Pharmaceuticals	184	8.89	1.05%	
21. Titan Company Limited	Consumer Durables	631	8.59	1.01%	
22. UltraTech Cement Limited	Cement	175	8.40	0.99%	
23. Sun Pharmaceutical Industries Limited	Pharmaceuticals	1,633	8.36	0.99%	
24. Tech Mahindra Limited	Software	936	8.21	0.97%	
25. Bajaj Finserv Limited	Finance	91	7.97	0.94%	
26. Wipro Limited	Software	2,248	7.88	0.93%	
27. HDFC Life Insurance Company Limited	Finance	1,192	7.71	0.91%	
28. Power Grid Corporation of India Limited	Power	3,878	7.46	0.88%	
29. IndusInd Bank Limited	Banks	858	7.36	0.87%	
30. Divi's Laboratories Limited	Pharmaceuticals	193	6.96	0.82%	
31. NTPC Limited	Power	7,335	6.95	0.82%	
32. Tata Steel Limited	Ferrous Metals	1,142	6.59	0.78%	
33. Britannia Industries Limited	Consumer Non Durables	178	6.48	0.76%	
34. Bajaj Auto Limited	Auto	197	6.25	0.74%	
35. Hero MotoCorp Limited	Auto	196	6.09	0.72%	
36. Cipla Limited	Pharmaceuticals	769	5.73	0.68%	
37. Eicher Motors Limited	Auto	210	5.32	0.63%	
38. JSW Steel Limited	Ferrous Metals	1,499	5.25	0.62%	
39. Grasim Industries Limited	Cement	597	5.23	0.62%	
40. Hindalco Industries Limited	Non - Ferrous Metals	2,209	5.00	0.59%	
41. SBI Life Insurance Company Limited	Finance	591	5.00	0.59%	
42. Tata Motors Limited	Auto	2,711	4.89	0.58%	
43. Shree Cement Limited	Cement	20	4.86	0.57%	
44. Adani Ports and Special Economic Zone Limited	Transportation	1,107	4.56	0.54%	
45. Bharat Petroleum Corporation Limited	Petroleum Products	1,214	4.53	0.53%	
46. Oil & Natural Gas Corporation Limited	Oil	5,520	4.33	0.51%	
47. Coal India Limited	Minerals/Mining	3,170	3.98	0.47%	
48. UPL Limited	Pesticides	832	3.48	0.47%	
49. Indian Oil Corporation Limited	Petroleum Products	3,846	3.25	0.38%	
50. GAIL (India) Limited	Gas	2,798	2.87	0.34%	



51. Yes Bank Limited**	Banks	2,453	0.00	0.00%
B. Unlisted			NIL	NIL
Total of all Equity			846.27	99.87%
MONEY MARKET INSTRUMENTS				
A. TREPS			0.66	0.08%
Net Receivable/(payable)			0.27	0.05%
Grand Total			847.20	100.00%

\*\*Ministry of Finance had come out with Reconstruction Plan for Yes Bank in which it was mentioned there shall be a lock-in period of 3 years from the commencement of the schem to the extent of 75% of equity shares held in Yes Bank as on 13th June 2020. Scheme had 3,269 Yes Bank shares out of which 25% of holding was sold and balance 75% of holding i.e. 2,453 shares are under lock in period for 3 years till 12th March, 2023. As approved by Valuation Committee, same will be valued at Zero price till lock in period. Post completion of 3 years period, any realisation value from the sale of 2,453 shares shall be distributed proportionately to the Unit Holder(s) as per their unit balance appearing in unit holder register/ Benpos as on 13th June 2020.

^^ Note: Tracking Error is calculated on Annualised basis using 3 years history of daily returns.

#### **Definitions**

Tracking Error is a measure of how closely a fund follows the index to which it is benchmarked. The more passively the fund is managed, the smaller the tracking error. In the case of Exchange Traded Funds, the lower the Tracking Error, the better.

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

#### 

#### **GIPS Compliance**

- 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.

#### Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Nifty ETF (An Open Ended Scheme Replicating / Tracking Nifty 50 Index)	Long term capital appreciation     Investments in equity and equity related securities of companies in Nifty 50 Index.	Investors understand that their principal will be at Moderately High Risk

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

400

200



# **₹** COMPARISON CHART

Name of the Scheme	Ass	et Allocation Pat	tern		Primary Investment pattern	Differentiation	(As on	No. of Foli (As on
						N		Nov 30, 202
	Type of Instruments	Normal Allocation	Min. Allocation	Max. Allocation				
	Listed Equity & Equity Related	(% of Net Assets)	(% of Net Assets)	(% of Net Assets)				
Quantum Long	Securities of Companies	95% to 99%	65%	99%	To invest in shares of	An Open-ended Equity Scheme		
Term Equity	To be listed Equity & Equity Related Securities of Companies	0% to 3%	0%	5%	companies included	Following a	792.36	3029
Value Fund	Money Market Instruments	1% to 5%	1%	35%	in BSE-200 Index	Value Investment Strategy		
	Liquid Schemes of Mutual Funds	0% to 5% 0% 5%						
	Equid Seremes of Matadi Faires	0.0 00 5.0	0.0	370				
Quantum	Type of Instruments	Normal Al	location (% of N	let Assets)				
iquid Fund	Money Market Instruments & other short term debt instruments having max. re-opening tenor of not more than 91 days in maturity		100%		To invest in debt & Money Market Instruments	Open ended Liquid Scheme	530.07	6276
	Time of Instruments	Name I All		(-4. A4-)				
Quantum	Type of Instruments		ocation (% of N		To invest in	An Open Ended		
Gold Fund	Physical Gold	Min. Allocation (% of No. 95%	et Assets) Max. Alloc	ation (% of Net Assets) 100%	Physical Gold	Scheme Replicating/ Tracking Gold	125.18	7658
	Money Market Instrument	0%		5%		" " " "		
	y	0 /0		3.0				
t	Type of Instruments	Normal Al	location (% of N	let Assets)	<b>.</b>	An open ended		
Quantum		Min. Allocation (% of N	et Assets) Max. Alloc	ation (% of Net Assets)	To invest in stocks of companies	Scheme Replicating/	8.47	359
Nifty ETF	Securities covered by the Nifty 50 Index	95%		100%	comprising Nifty 50 Index	Tracking Nifty 50 Index	U. <del>T</del> /	339
	Money Market Instrument	0%		5%				
	Type of Instruments	Normal All	ocation (% of N	let Assets)		An open ended		
Quantum Tax	Type of Instruments		-	-	To invest in			
Saving Fund	Equity & Equity-related Securities	Min. Allocation (% of No. 80%	et Assets) Max. Alloc	ation (% of Net Assets)	Shares of Companies included in BSE-200 Index	scheme with a statutory lock in of	78.59	9089
	Debt & Money Market Instruments	0%		20%	DUE 200 HIGH	3 yr & tax benefit		
	a manay market madements	0.0		20.0				
Quantum Equity Fund of Funds	Type of Instruments		ocation (% of N			An open ended		
	Open-ended diversified equity	Min. Allocation (% of N	et Assets) Max. Alloc	ation (% of Net Assets)	To invest in a	Fund of Funds		
	schemes of mutual fund registered with SEBI	95%		100%	portfolio of open-ended diversified equity schemes of mutual funds registered	scheme investing in Open-ended Diversified Equity	53.9	4528
	Money Market Instruments & Liquid Schemes of Mutual Funds	0%		5%	with SEBI	Schemes of Mutual Funds		
	Type of Instruments	Normal All	ocation (% of N	let Assets)				
	-	Min. Allocation (% of Net Assets) Max. Allocation (% of Net		ation (% of Net Assets)		An open ended Fund of Funds		
Quantum Gold	Units of Quantum Gold Fund	95%		100%	To invest in a	scheme investing in	63.72	6519
Saving Fund	Money Market Instruments, Short-term Corporate debt securities CBLO and unit of Debt and Liquid Schemes of Mutual Funds	0%		5%	the unit of Quantum Gold Fund ETF	Quantum Gold Fund		
	Type of Instruments	Normal All	ocation (% of N	let Assets)				
O	U.S. (E. V. C.)		et Assets) Max. Alloc	ation (% of Net Assets)		An open ended		
Quantum Multi	Units of Equity Schemes	25%		65%	To invest in a the units of	Fund of Funds		
Asset Fund of	Units of Debt/Money Market Schemes Units of Gold Scheme	25% 10%		65% 20%	Equity, Debt/Money Markets and Gold Schemes	scheme investing in schemes of	26.71	1842
Funds*	Money Market instruments, Short term Corporate debt securities, CBLO TRI- Party Repo, Repo/Reverse repo in Govt. Securities & treasury bills only			5%	of Quantum Mutual fund	Quantum Mutual Fund		
				A N				
	Type of Instruments Normal Allocation (% of Net Assets)				To generate income and			
Quantum			et Assets) Max. Alloc	ation (% of Net Assets) 100%	capital appreciation through	An open ended		
	Government Bond/Bill				active management of	Dynamic Debt 72 55	72.55	1790
Dynamic Bond	Government Bond/Bill PSU Bond	25% 0%		50%	portfolio consisting of short term			
Dynamic Bond	PSU Bond Certificate of Deposits/Commercial	25% 0%		50%	and long term debt and money			
Dynamic Bond	PSU Bond Certificate of Deposits/Commercial Paper/Short Term Debt Instrument	25% 0% 0%		50% 75%				
Dynamic Bond	PSU Bond Certificate of Deposits/Commercial	25% 0%		50%	and long term debt and money			
Dynamic Bond Fund	PSU Bond Certificate of Deposits/Commercial Paper/Short Term Debt Instrument	25% 0% 0% 0%	ocation (% of N	50% 75% 100%	and long term debt and money			
Dynamic Bond Fund Quantum	PSU Bond Certificate of Deposits/Commercial Paper/Short Term Debt Instrument CBLO/Repos	25% 0% 0% 0% 0% Normal All		50% 75% 100% let Assets)	and long term debt and money market instrument	An open ended equity scheme		
Quantum Dynamic Bond Fund  Quantum India ESG Equity Fund	PSU Bond Certificate of Deposits/Commercial Paper/Short Term Debt Instrument CBLO/Repos	25% 0% 0% 0%		50% 75% 100% let Assets)	and long term debt and money market instrument	Across Duration  An open ended	24.82	3608

 $<sup>*</sup>With\ effect\ from\ 1st\ January\ 2020,\ the\ name\ of\ Quantum\ Multi\ Asset\ Fund\ has\ been\ changed\ to\ Quantum\ Multi\ Asset\ Fund\ of\ Funds.$ 



DETAILS	QUA	ANTUM LO	ONG TERM EQUITY VALU	JE FUND	QUANTUM TAX SAV	/ING FIND	QUANTUM	I LIQUID FUND
Type of Scheme	An Open End	ded Equity Sch	eme following a Value Investment Stro	ıtegy	An Open Ended Equity Linked Saving S of 3 years and Tax Benefit	cheme with a Statutory Lock in	An Open Ended Liqui	d Scheme
This Product is suitable for Investors who are seeking*	Long term capital appreciation     Invests primarily in equity and equity related securities of companies in S&P BSE 200 index				Long term capital appreciation     Invests primarily in equity and equity S&P BSE 200 index and to save tax to	<u> </u>		t term / money market instruments.
Riskometer	Investors understand that their principal will be at Moderately High Risk				Investors understand that	Investors understand that their principal will be at Moderately High Risk		Moderate  Wederate  Wedera
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 S&P BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets.				with low to moderate I	objective of the Scheme is to provide optimal return levels of risk and high liquidity through judicion arket and debt instruments.		
Fund Manager	Mr. Atul Kumar (since November 15, 2006 till November 30, 2020) Mr. Sorbh Gupta Co-fund manager (Since December 01, 2020) Mr. Nilesh Shetty is Co-fund manager (Since March 28, 2011)  Mr. Sorbh Gupta Co-fund manager (Since October 1, 2016)						Mr. Pankaj Pathak (Sir	nce March 1, 2017)
Fund Manager Total Experience	19 yrs. / 12 yrs. / 15 yrs. 19 yrs. / 12 yrs.					10 yrs		
Inception Date (Date of Allotment)	March 13, 2006 December 23, 2008				April 7, 2006			
Entry Load					ne 30, 2009 has notified that, w.e.f. August 0 outor, based on his assessment of various facto			f the Mutual Fund and the upfront
Exit Load	from the allotme R e m a i n i n (i) if redeemed o (ii) if redeemed the date of a	nent Exit Load Per n g 90% a or switched out a d or switched out allotment ed or switched ou	ithed out during exit load period i.e. 73 iois : 730 days from the date of allotmer in function in the date of allotmer in function in parts or fon or before 365 days from the date of all on or after 365 days but before 730 days from the date of allotmer in the date of all the	ull: lotment 2% rys from 1%	NIL NIL		Day 1 Day 2 Day 3 Day 4 Day 5 Day 6 Day 7 Onwards	Proceeds 0.0070% 0.0065% 0.0065% 0.0060% 0.0055% 0.0055% 0.0055% NIL
investment rian								
		ld indicate the l plan as under:	Direct / Kegular Plan for which the sub	scription is made	by indicating the choice in the application forn	n. In case of valid application receiv	ed without indicating any	choice of plan then the application will be
	Sc	cenario	Broker Code mentioned by the	e investor   F	Plan mentioned by the investor	Default Plan to be cap	tured	
	1		Not mentioned	N	lot mentioned	Direct Plan		
	2	:	Not mentioned	[	Direct	Direct Plan		
	3 Not mentioned Regular Direct Plan		Not mentioned					
					tegolul	Direct Plan		
Default Plan	4		Mentioned		Direct	Direct Plan		
Default Plan	5		Mentioned Direct					
Default Plan	5	5		N	Direct	Direct Plan Direct Plan Direct Plan		
Default Plan	5 6 7	5	Direct Direct Mentioned	R R	Direct Lot mentioned Regular	Direct Plan Direct Plan Direct Plan Regular Plan		
Default Plan	5 6 7 8 In cases of wi	5 7 3 3	Direct Direct Mentioned Mentioned complete ARN codes mentioned on the	R R N e application form	Direct  Iof mentioned  Regular  Regular  Iof mentioned  Iof mentioned  , the application shall be processed under Reg	Direct Plan Direct Plan Direct Plan Regular Plan Regular Plan Ular Plan. The AMC shall contact an		ode within 30 calendar days of the receipt of the
Default Plan	5 6 7 8 In cases of wi	5 7 3 3 vrong/invalid/in	Direct Direct Mentioned Mentioned Complete ARN codes mentioned on the vestor/ distributor. In case, the correct	R R N e application form, code is not receiv	Direct  lot mentioned  tegular  tegular  lot mentioned  the application shall be processed under Reg ed within 30 calendar days, the AMC shall rep	Direct Plan Direct Plan Direct Plan Regular Plan Regular Plan Regular Plan Direct Plan Regular Plan Regular Plan Regular Plan Regular Plan Romer Plan Rome	Plan from the date of appli	ication.
Default Plan	5 6 7 8 In cases of wrapplication fc	5 7 3 3 vrong/invalid/in	Direct Direct Mentioned Mentioned complete ARN codes mentioned on th vestor/ distributor. In case, the correct Option will in turn have two Facilitie	R R N e application form, code is not receiv	Direct  lot mentioned  legular  legular  lot mentioned  , the application shall be processed under Reg ed within 30 calendar days, the AMC shall rep	Direct Plan Direct Plan Direct Plan Regular Plan Regular Plan Ular Plan. The AMC shall contact an arccess the transaction under Direct till in turn have two Facilities,	Plan from the date of appli Growth, Daily Dividend	I Reinvestment & Monthly Dividend.
	5 6 7 8 In cases of wrapplication for Growth & Divid Facility and Divid Growth Option i	orong/invalid/in orm from the in dend (Dividend vidend Re-invest in case Growth C	Direct Direct Mentioned Mentioned complete ARN codes mentioned on th vestor/ distributor. In case, the correct Option will in turn have two Facilitie	R R R e application form code is not receives, Dividend Payou	Direct  lot mentioned  Regular  lot mentioned  the application shall be processed under Reged within 30 calendar days, the AMC shall rep  tit Growth & Dividend (Dividend Option w Dividend Payout Facility and Dividend Growth Option in case Growth Option or I	Direct Plan Direct Plan Direct Plan Regular Plan Regular Plan Ular Plan. The AMC shall contact an rocess the transaction under Direct lill in turn have two Facilities, Re-investment Facility) Dividend Option is not indicated.	Plan from the date of appli Growth, Daily Dividend Growth Option in case investment Option is no Dividend Transfer facilit investors can transfer	ication.  Reinvestment & Monthly Dividend.  Monthly Dividend Option or Daily Dividend Re- tindicated.  v is available in the Monthly Dividend option, where
Investment Options	5 6 7 8 In cases of wa application for Growth & Dividend Reinwe Facility and Dividend Reinwe Facility is not in	yrong/invalid/in  yrong/invalid/in  dend (Dividend dend (Dividend in case Growth C in case Growth C adiacted.	Direct Direct Mentioned Mentioned Complete ARN codes mentioned on the vestor/ distributor. In case, the correct Option will in turn have two Facilitie ment Facility) Option or Dividend Option is not indicate in case Dividend Reinvestment Facility	R R R e application form code is not receiv s, Dividend Payou	Direct  lot mentioned  legular  legular  lot mentioned  , the application shall be processed under Reg ed within 30 calendar days, the AMC shall rep  itt Growth & Dividend (Dividend Option w Dividend Payout Facility and Dividend  Growth Option in case Growth Option or 1  brividend Reinvestment Facility in case D	Direct Plan Direct Plan Pirect Plan Regular Plan Regular Plan Ular Plan. The AMC shall contact an rocess the transaction under Direct lill in turn have two Facilities, Re-investment Facility) Dividend Option is not indicated. ividend Reinvestment Facility or	Plan from the date of appli Growth, Daily Dividency Growth Option in case investment Option is no Dividend Transfer facilit investors can transfer fund to any others can Growth Option ₹ 5,000 Monthly Dividend Payor thereafter, Daily Dividen	I Reinvestment & Monthly Dividend.  I Monthly Dividend Option or Daily Dividend Retindicated.  y is available in the Monthly Dividend option, where their dividend amount as and when declared by the e(excluding ETF schemes) of the applicable NAV.  Joyand in multiples of ₹ 1/- thereafter, ut option ₹ 10,000/- and in multiples of ₹ 1/- did Re-investment option ₹ 1,000/- /- thereafter, Additional Investment - ₹ 500/- au
Investment Options  Default Option <sup>5</sup> Minimum Application Amount	5 6 7 8 In cases of wa application for Growth & Dividend Reinwe Facility and Dividend Reinwe Facility is not in	yrong/invalid/in  yrong/invalid/in  dend (Dividend dend (Dividend in case Growth C in case Growth C adiacted.	Direct  Direct  Mentioned  Mentioned  complete ARN codes mentioned on the vestor/ distributor. In case, the correct Option will in turn have two Facilitie timent Facility)  Option or Dividend Option is not indicate rin case Dividend Reinvestment Facility  1/-thereafter,	R R R e application form code is not receiv s, Dividend Payou	ibirect  lot mentioned  tegular  lot mentioned  tegular  lot mentioned  the application shall be processed under Reg  led within 30 calendar days, the AMC shall rep  tit Growth & Dividend (Dividend Option w Dividend Payout Facility and Dividend  Growth Option in case Growth Option or I  tit Dividend Reinvestment Facility in case D  Dividend Payout Facility is not indicated.  ₹ 500 and in multiples of ₹ 500 there  Additional Investment in all schemes w	Direct Plan  Direct Plan  Direct Plan  Regular Plan  Regular Plan  Resular Plan  Note: The AMC shall contact an arrocess the transaction under Direct lill in turn have two Facilities, Re-investment Facility)  Dividend Option is not indicated, ividend Reinvestment Facility or after, ould be ₹ 500 and	Plan from the date of appli Growth, Daily Dividence Growth Option in case investment Option is no Dividend Transfer facilit investors can transfer fund to any other schem Growth option ₹ 5,000 Monthly Dividend Payou thereafter, Daily Divider and in multiples of ₹ 1	I Reinvestment & Monthly Dividend.  I Monthly Dividend Option or Daily Dividend Retindicated.  y is available in the Monthly Dividend option, where their dividend amount as and when declared by the e(excluding ETF schemes) of the applicable NAV.  Joyand in multiples of ₹ 1/- thereafter, ut option ₹ 10,000/- and in multiples of ₹ 1/- did Re-investment point ₹ 1,000/- /- thereafter, Additional Investment - ₹ 500/- are
Investment Options  Default Option <sup>s</sup> Minimum Application Amount (Under each option)	5 6 7 8 In cases of wn application for Growth & Dividend Reinve Facility and Dividend Reinve Facility is not in Additional Invest	or o	Direct  Direct  Mentioned  Mentioned  complete ARN codes mentioned on the vestor/ distributor. In case, the correct Option will in turn have two Facilitie timent Facility)  Option or Dividend Option is not indicate rin case Dividend Reinvestment Facility  1/-thereafter,	R R R e application form code is not receiv s, Dividend Payou	ibirect  lot mentioned  legular  legular  lot mentioned  , the application shall be processed under Reg ed within 30 calendar days, the AMC shall rep  it Growth & Dividend (Dividend Option w Dividend Payout Facility and Dividend Growth Option in case Growth Option or Dividend Reinvestment Facility in case D Dividend Payout Facility is not indicated.  ₹ 500 and in multiples of ₹ 500 there Additional Investment in all schemes w in multiples of 500 thereafter	Direct Plan  Direct Plan  Direct Plan  Regular Plan  Regular Plan  Resular Plan  Note: The AMC shall contact an arrocess the transaction under Direct lill in turn have two Facilities, Re-investment Facility)  Dividend Option is not indicated, ividend Reinvestment Facility or after, ould be ₹ 500 and	Plan from the date of appli Growth, Daily Dividenc Growth Option in cose investment Option is no Dividend Transfer facilit investors can transfer fund to any other schem Growth option ₹ 5,00C Monthly Dividend Payor thereafter, Daily Divider and in multiples of ₹ 1/- the	I Reinvestment & Monthly Dividend.  I Monthly Dividend Option or Daily Dividend Retindicated.  y is available in the Monthly Dividend option, where their dividend amount as and when declared by the e(excluding ETF schemes) of the applicable NAV.  Joyand in multiples of ₹ 1/- thereafter, ut option ₹ 10,000/- and in multiples of ₹ 1/- did Re-investment option ₹ 1,000/- /- thereafter, Additional Investment - ₹ 500/- au

SInvestors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, a separate Application form will have to be filled. In case applications are received where option/ sub-option for investment is not selected, the default option/ Sub-option will be applicable.

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





DETAILS	QUANTU	M EQUITY FUND OF FUND	s		QUANTUM GOLD S	AVINGS FUND	QUANTUM MULTI ASSET FUND OF FUNDS*	
Type of Scheme	An Open Ended Fund Schemes of Mutual	of Funds scheme Investing in Open End unds	ed Diversified Equit	y An C	An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund		An Open Ended Fund of Funds Scheme Investing in schemes of Quantum Mutual Fund	
This Product is suitable for Investors who are seeking*	Long term capital appreciation     Investments in portfolio of open-ended diversified equity schemes of mutual funds registrered with SEBI whose underlying investments are in equity and equity related securities of diversified companies			ds • Inve	Long term returns     Investments in units of Quantum Gold Fund — Exchange Traded Fund whose underlying investments are in physical gold		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	
Riskometer	Investors understand that their principal will be at Moderately High Risk				Investors understand that their principal will be at Moderately High Risk		Investors understand that their principal will be at Moderately High Risk	
Investment Objectives	The Investments objective of the scheme is to generate long-term capital appreciation by investing in a portfolio of open-ended diversified equity scheme of mutual funds registered with SEBI. There can be no assurance of positive returns form following the stated investment strategy.				The Investments objective of the scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund Replicating / Tracking Gold an Exchange Traded Fund The Performance of the scheme may differ from the 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.		The Investments 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 scheme of other mutual funds to gain exposure to debt as an asset class to manage an investment and regulatory constraints that arise / that prevent the Scheme from increasing investment in the scheme of Quantum Mutual Fund.  There can be no assurance that the investment objective of the Scheme will be realized.	
Fund Manager	Mr. Chirag Mehta (Since November 1, 2013)				irag Mehta (Since May 19, 20 azal Jain (Since June 2, 2020		Mr. Chirag Mehta (Since July 11, 2012) Mr. Nilesh Shetty (Since July 11, 2012)	
Fund Manager Total Experience	14 yrs			14 yrs	/ 4 yrs		14 yrs 15 yrs	
Inception Date (Date of Allotment)	July 20, 2009			May 1	9, 2011		July 11, 2012	
Entry Load		l circular no. SEBI/IMD/CIR No. 4/168 tion will be paid by the investor directly					charged to the scheme of the Mutual Fund and the upfront tributor)	
Exit Load	Provisions % of Exit Loa 10% of units if redeemed or switched out on or before 365 days from the date of allotment 8 date of allotment 90% of units if redeemed or switched out on or before 365 days from the date allotment 19% of units if redeemed or switched out on or before 365 days 19% from the date allotment 19% of units if redeemed or switched out on or before 365 days 19% from the date allotment 19% of units if redeemed or switched out on or before 365 days 19% from the date allotment 19% of units if redeemed or switched out on or before 365 days from the date allotment 19% of units if redeemed or switched out on or before 365 days from the date allotment 19% of units if redeemed or switched out on or before 365 days from the date of units if redeemed or switched out on or before 365 days from the date of units if redeemed or switched out on or before 365 days from the date of units if redeemed or switched out on or before 365 days from the date of units if redeemed or switched out on or before 365 days from the date of units if redeemed or switched out on or before 365 days from the date of units if redeemed or switched out on or before 365 days from the date of units if redeemed or switched out on or before 365 days from the date of units if redeemed or switched out on or before 365 days from the date of units if redeemed or switched out on or before 365 days from the date of units if redeemed or switched out on or before 365 days from the date of units if			NIL fi	NIL for the prospective investment made on or after December 11, 2017.		a. 1.00% if redeemed or switch out on or before 90 days from the d allotment of units.  b. NIL if redeemed or switch out after 90 days from the date of allot of units.	
		out of units after 365 days from the date of a	illotment NIL	-				
Investment Plan	Direct Plan / Regular Pl							
	Investors should indicate	the Direct / Regular Plan for which the subsc	ription is made by in	ndicating the cho	ice in the application torm. In case	e ot valid application received without in	dicating any choice of plan then the application will be processed for plan as unde	
	Scenario	Broker Code mentioned by	the investor	Plan menti	oned by the investor	Default Plan to be cap	otured	
	1	Not mentioned		Not mentione	d	Direct Plan		
	2	Not mentioned	V	Direct		Direct Plan		
	3	Not mentioned		Regular		Direct Plan		
Default Plan	4	Mentioned		Direct		Direct Plan		
	5	Direct		Not mentione	d	Direct Plan		
	6	Direct		Regular	gular Direct Plan			
	7	7 Mentioned Re		Regular	lar Regular Plan			
	8 Mentioned No.		Not mentione	mentioned Regular Plan				
		olete ARN codes mentioned on the application. In case, the correct code is not received with					N code within 30 calendar days of the receipt of the application form from	
nvestment Options		end Option will in turn have two Facilities, D			h Option		Growth Option	
Default Option <sup>s</sup>	Growth Option in case Gr	owth Option or Dividend Option is not indical callity in case Dividend Reinvestment Facility						
		s of ₹1/- therefore, Additional Investment w	ould be₹ 500/- and		)/- and in multiples of ₹1/- there )/- and in multiples of ₹ 1/- there	fore, Additional Investment would be eafter / 50 units	₹ 500/- and in multiples of ₹1/- therefore, Additional Investment would bu ₹ 500/- and in multiples of ₹ 1/- thereafter / 50 units	
Amount	₹ 500/- and in multiple in multiples of ₹ 1/- the						- / 1000	
Amount (Under each option)				NIL			NIL	
Minimum Application Amount (Under each option) Lock-in Period Net Asset Value (NAV)	in multiples of ₹ 1/- the			NIL	Business Day		NIL  Every Business Day	

Slavestors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, a separate Application form will have to be filled. In case applications are received where option/sub-option for investment is not selected, the default option/Sub-option will be applicable.



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

<sup>\*\*</sup>With effect from 1st January 2020, the name of "Quantum Multi Asset Fund" has been changed to "Quantum Multi Asset Fund of Funds".



	Q	UANTUM DYNAMIC E	BOND FUND		QUANTUM GOLD FUND	QUANTUM NIFTY ETF	
Type of Scheme	An Open Ended Dynamic Debt Scheme Investing Across Duration			on	An Open Ended Scheme Replicating / Tracking Gold  An Open Ended Scheme Replicating / Tracking Nift		
This Product is suitable for Investors who are seeking*	Regular income over short to medium term and capital appreciation     Investment in Debt / Money Market Instruments / Government Securities				Long term returns     Investments in physical gold	Long term capital appreciation     investments in equity and equity related securities of companies in     Nifty 50 Index	
Riskometer	Investors understand that their principal will be at Moderate Risk				Investors understand that their principal will be at Moderately High Risk	Investors understand that their principal will be at Moderately High Risk	
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				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.	The investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavor to achieve return equivalent to Nifty by "Possive" 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, managing expenses and other factors which may cause tracking error.	
Fund Manager	Mr. Pankaj Pathak (Since March 01, 2017)				Mr. Chirag Mehta (Since May 1, 2009) Ms. Ghazal Jain (Since June 2, 2020)	Mr. Hitendra Parekh (Since July 10, 2008)	
Fund Manager Total Experience	10 yrs				14 yrs / 4 yrs	27 yrs.	
Inception Date (Date of Allotment)	May 19, 2015				February 22, 2008	July 10, 2008	
Entry Load	Not Applicable* (*In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 there will be no entry load charged to the schemes of the Mutual Fund and the upfrant commission to distribution will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor)				Not Applicable* (*In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has notified that, w.e.f. August 01, 2009 hiere will be no entry load charged to the schemes of the Mutual Fund and the upfront commission to distribution will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor)		
Exit Load	NIL				NIL	NIL	
Investment Plan	Direct Plan / Regular Plan				NIL	NIL	
	Investors 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:					WYY	
	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor				
		by me mivesion	by me micesion	io be cupioleu			
	1	Not mentioned	Not mentioned	Direct Plan			
Default Plan	1 2	, , , , , , , , , , , , , , , , , , ,	·				
Default Plan	1 2 3	Not mentioned	Not mentioned	Direct Plan			
Default Plan	I	Not mentioned  Not mentioned	Not mentioned Direct	Direct Plan Direct Plan		VA	
Default Plan	3 4 5	Not mentioned  Not mentioned  Not mentioned	Not mentioned Direct Regular	Direct Plan Direct Plan Direct Plan		NA	
Default Plan	3 4 5 6	Not mentioned Not mentioned Not mentioned Mentioned	Not mentioned Direct Regular Direct	Direct Plan		NA	
Default Plan	3 4 5	Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct	Not mentioned Direct Regular Direct Not mentioned	Direct Plan Direct Plan Direct Plan Direct Plan Direct Plan Direct Plan		NA	
Default Plan	3 4 5 6 7 8	Not mentioned Not mentioned Not mentioned Mentioned Direct Direct Mentioned Mentioned	Not mentioned  Direct  Regular  Direct  Not mentioned  Regular  Regular  Not mentioned	Direct Plan Regular Plan Regular Plan Regular Plan		NA	
Default Plan	3 4 5 6 7 8 In cases of wrishall be proce within 30 calcuse, the corre	Not mentioned Not mentioned Not mentioned Mentioned Direct Direct Mentioned	Not mentioned Direct Regular Direct Not mentioned Regular Regular Not mentioned ned on the application shall contact and obta	Direct Plan Regular Plan Regular Plan form, the application in the correct ARN code investor / distributor. In		VA	
Default Plan  Investment Options  Default Option <sup>5</sup>	3 4 5 6 7 8 In cases of writing 30 cale case, the correttransaction ur Growth Option Dividend Transtr their t	Not mentioned Not mentioned Not mentioned Mentioned Direct Direct Mentioned Mentioned Mentioned Mentioned Mentioned Mentioned aRN codes mentioned sessed under Regular Plan. The AIMClendar days of the receipt of the apprect code is not received within 30 c	Not mentioned Direct Regular Direct Not mentioned Regular Regular Not mentioned ned on the application shall contact and obto lication form from the alendar days, the AMC application. and Monthly Dividend thly Dividend option, w	Direct Plan Regular Plan Regular Plan form, the application in the correct ARN code investor / distributor. In shall reprocess the	NA	NA NA	
Investment Options	3 4 5 6 7 8 In cases of wn shall be proce within 30 cale case, the corre transaction ur Growth Optior Dividend Tran transfer their transfer their ETF schemes) ₹ 500/- and	Not mentioned Not mentioned Not mentioned Mentioned Direct Direct Mentioned Mentioned Mentioned Mentioned Mentioned Mentioned Mentioned Mentioned Mentioned rong/incomplete ARN codes mentio essed under Regular Plan. The AMC lendar days of the receipt of the opp rect code is not received within 30 c onder Direct Plan from the date of qu n, Monthly Dividend Poyout Option nofer facility is available in the Mon dividend amount as an when deda	Not mentioned Direct Regular Direct Not mentioned Regular Not mentioned Regular Not mentioned ned on the application shall contact and obta dication form from the alendar days, the AMC application. and Monthly Dividend option, were do the fund to any	Direct Plan Regular Plan Regular Plan Regular Plan form, the application in the correct ARN code investor / distributor. In shall reprocess the			
Investment Options Default Option <sup>s</sup> Minimum Application Amount	3 4 5 6 7 8 In cases of wn shall be proce within 30 cale case, the corre transaction ur Growth Optior Dividend Tran transfer their transfer their ETF schemes) ₹ 500/- and	Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct  Direct  Mentioned  Menti	Not mentioned Direct Regular Direct Not mentioned Regular Not mentioned Regular Not mentioned ned on the application shall contact and obta dication form from the alendar days, the AMC application. and Monthly Dividend option, were do the fund to any	Direct Plan Regular Plan Regular Plan Regular Plan form, the application in the correct ARN code investor / distributor. In shall reprocess the	NA  Directly with Fund: The Investors can create / redeem in exchange of portfolio Deposit and Cash Component in creation of unit size at NAV based Price.  On the Exchange: Approx equal to price of ½ gram of Gold quoted on the NSE.  On NSE, the units can be purchased / sold in minimum lot of 1 unit and in	NA  Directly with Fund: The investors can create / redeem in exchange of Portfolio Deposit and Cash Component in creation unit size at NAV Price2000 Units and in multiples of thereof.  On the Exchange: At prices which may be dose to the NAV of Q Nifty Units. On NSE, the units can be purchased / sold in minimum lot of 1 unit and in multiples thereof. The units of Q Nifty issued under the scheme will be	
Investment Options Default Option <sup>5</sup> Minimum Application Amount (Under each option)	3 4 5 6 7 8 In cases of write and transaction or transaction or transaction or transaction transaction transaction or transac	Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct  Direct  Mentioned  Ment	Not mentioned Direct Regular Direct Not mentioned Regular Not mentioned Regular Not mentioned ned on the application shall contact and obta dication form from the alendar days, the AMC application. and Monthly Dividend option, were do the fund to any	Direct Plan Regular Plan Regular Plan Regular Plan form, the application in the correct ARN code investor / distributor. In shall reprocess the	NA  Directly with Fund: The Investors can create / redeem in exchange of portfolio Deposit and Cash Component in creation of unit size at NAV based Price. On the Exchange: Approx equal to price of ½ gram of Gold quoted on the NSE. On NSE, the units can be purchased / sold in minimum lot of 1 unit and in multiples thereof.	NA  Directly with Fund: The investors can create / redeem in exchange of Portfolio Deposit and Cash Component in creation unit size at NAV Price2000 Units an in multiples of thereof.  On the Exchange: At prices which may be close to the NAV of Q Nifty Units. On NSE, the units can be purchased / sold in minimum lot of 1 unit and in multiples thereof. The units of Q Nifty issued under the scheme will be approximately equal to the price of 1/10 (one-tenth) of the Nifty 50 Index.	

<sup>\*</sup>Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, a separate Application form will have to be filled. In case applications are received where option/sub-option for investment is not selected, the default option/Sub option will be applicable.

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





DETAILS	OLIANTUM	INDIA ESG EQUITY FUND										
	An Open ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme											
Type of Scheme												
This Product is suitable for Investors who are seeking*	Inny stem capital appreciation     Invests in shares of companies that meet Quantum's Environment, Social, Governance (ESG) criteria.											
Riskometer	Investors understand that their principal will be at High Risk.											
Investment Objectives	The Investment Objective	of the scheme is to achieve long-term capital appreciat	ion by investing in share of companies that mee	t Quantum's Environment, Social and Governance (	ESG) criteria.							
Fund Manager	Mr. Chirag Mehta - Fund Manager (Since July 12, 2019) Ms. Sneha Joshi - Associate Fund Manager (Since July 12, 2019)											
Fund Manager Total Experience	Mr. Chirag Mehta - 14	yrs / Ms. Sneha Joshi - 6 Yrs.										
Inception Date (Date of Allotment)	July 12, 2019											
Entry Load	Not Applicable											
Exit Load		or switched out on or before 365 days from the date of allotm at on or after 365 days from the date of allotment: NIL Note:			ment: 1%.							
		in on or uner 303 days norm the date of unformerit: ME Note:	reaemphons/ Switch outs of offits will be dolle out to	iisi iii i iisi ooi (i ii o) busis.								
Investment Plan	Direct Plan / Regular Plan											
			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:									
	Investor should indicate the I	Direct / Regular Plan for which the subscription is made by indic	ating the choice in the application form. In case of vali	d application received without indicating any choice of pla	n then the application will be processed for plan as under:							
					n then the application will be processed for plan as under:							
	Investor should indicate the I	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	n then the application will be processed for plan as under:							
	Scenario				n then the application will be processed for plan as under:							
Default Disc	Scenario 1	Broker Code mentioned by the investor  Not mentioned	Plan mentioned by the investor Not mentioned	Default Plan to be captured Direct Plan	n then the application will be processed for plan as under:							
Default Plan	Scenario 1 2	Broker Code mentioned by the investor Not mentioned Not mentioned	Plan mentioned by the investor Not mentioned Direct	Default Plan to be captured Direct Plan Direct Plan	n then the application will be processed for plan as under:							
Default Plan	Scenario   1   2   3	Broker Code mentioned by the investor Not mentioned Not mentioned Not mentioned	Plan mentioned by the investor Not mentioned Direct Regular	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan	n then the application will be processed for plan as under:							
Default Plan	Scenario   1   2   3   4	Broker Code mentioned by the investor Not mentioned Not mentioned Not mentioned Mentioned	Plan mentioned by the investor Not mentioned Direct Regular Direct Not mentioned	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan  Direct Plan	n then the application will be processed for plan as under:							
Default Plan	Scenario 1 2 3 4 5	Broker Code mentioned by the investor  Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct	Plan mentioned by the investor Not mentioned Direct Regular Direct Not mentioned Regular	Default Plan to be captured  Direct Plan	n then the application will be processed for plan as under:							
Default Plan	Scenario 1 2 3 4 5 6 7	Broker Code mentioned by the investor Not mentioned Not mentioned Not mentioned Mentioned Direct Direct	Plan mentioned by the investor Not mentioned Direct Regular Direct Not mentioned	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Regular Plan	n then the application will be processed for plan as under:							
Default Plan	Scenario 1 2 3 4 5	Broker Code mentioned by the investor  Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct  Direct  Mentioned	Plan mentioned by the investor Not mentioned Direct Regulor Direct Not mentioned Regulor Regulor	Default Plan to be captured  Direct Plan	n then the application will be processed for plan as under:							
Default Plan	Scenario	Broker Code mentioned by the investor  Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct  Direct  Mentioned	Plan mentioned by the investor  Not mentioned  Direct  Regular  Direct  Not mentioned  Regular  Regular  Regular  Not mentioned	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Regular Plan  Regular Plan								
Default Plan	Scenario	Broker Code mentioned by the investor  Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct  Mentioned  Mentioned  Mentioned  Mentioned	Plan mentioned by the investor  Not mentioned  Direct  Regular  Direct  Not mentioned  Regular  Regular  Regular  Not mentioned	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Regular Plan  Regular Plan								
Default Plan	Scenario	Broker Code mentioned by the investor  Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct  Mentioned  Mentioned  Mentioned  Mentioned	Plan mentioned by the investor  Not mentioned  Direct  Regular  Direct  Not mentioned  Regular  Regular  Regular  Not mentioned	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Regular Plan  Regular Plan								
	Scenario  1 2 3 4 5 6 7 8 In cases of wrong/involid/in from the investor/ distributo	Broker Code mentioned by the investor  Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct  Mentioned  Mentioned  Mentioned  Mentioned	Plan mentioned by the investor  Not mentioned  Direct  Regular  Direct  Not mentioned  Regular  Regular  Regular  Not mentioned	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Regular Plan  Regular Plan								
Investment Options	Scenario  1 2 3 4 5 6 7 8 In cases of wrong/involid/in from the investor/ distributo	Broker Code mentioned by the investor  Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct  Mentioned  Mentioned  Mentioned  Mentioned	Plan mentioned by the investor Not mentioned Direct Regular Direct Not mentioned Regular Regular Rot mentioned And the processed under Regular Plan. The process the transaction under	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Regular Plan  Regular Plan								
Investment Options Default Option  Minimum Application Amount	Scenario  1 2 3 4 5 6 7 8 In cases of wrong/involid/in from the investor/ distributo	Broker Code mentioned by the investor Not mentioned Not mentioned Mentioned Direct Direct Mentioned Mentioned Mentioned Mentioned Mentioned Mentioned	Plan mentioned by the investor Not mentioned Direct Regular Direct Not mentioned Regular Regular Rot mentioned And the processed under Regular Plan. The process the transaction under	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Regular Plan  Regular Plan								
Investment Options Default Option  Minimum Application Amount (Under each option)	Scenario  1 2 3 4 5 6 7 8 In cases of wrong/involid/in from the investor/ distributo Growth Option  ₹ 500/- and in multiples o	Broker Code mentioned by the investor Not mentioned Not mentioned Mentioned Direct Direct Mentioned Mentioned Mentioned Mentioned Mentioned Mentioned	Plan mentioned by the investor Not mentioned Direct Regular Direct Not mentioned Regular Regular Rot mentioned And the processed under Regular Plan. The process the transaction under	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Regular Plan  Regular Plan								
Investment Options Default Option  Minimum Application Amount (Under each option)	Scenario  1 2 3 4 5 6 7 8 In cases of wrong/invalid/in from the investor/ distributo  Growth Option  ₹ 500/- and in multiples o	Broker Code mentioned by the investor  Not mentioned  Not mentioned  Not mentioned  Mentioned  Direct  Direct  Mentioned  Mentioned  Mentioned  Mentioned  Mentioned  It complete ARN codes mentioned on the application form, the r. In case, the cornect code is not received within 30 calendar	Plan mentioned by the investor Not mentioned Direct Regular Direct Not mentioned Regular Regular Rot mentioned And the processed under Regular Plan. The process the transaction under	Default Plan to be captured  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Direct Plan  Regular Plan  Regular Plan								



# **PROOF TO READ FACTSHEET**

#### **Fund Manager**

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

#### **Application Amount for Fresh Subscription**

This is the minimum investment amount for a new investor in a mutual fund scheme.

#### **Minimum Additional Amount**

This is the minimum investment amount for an existing investor in a mutual fund scheme.

#### **Yield to Maturity**

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

#### SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹500 every 15th of the month in an equity fund for a period of three years.

#### NAV

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

#### Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

#### **Entry Load**

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is  $\stackrel{?}{\sim}$  100 and the entry load is 1%, the investor will enter the fund at  $\stackrel{?}{\sim}$  101.

#### Note

SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor

#### Exit Load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹100 and the exit load is 1%, the redemption price would be ₹99 Per Unit.

#### **Modified Duration**

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

#### **Standard Deviation**

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its means its range of performance is wide, implying greater volatility.

#### **Sharpe Ratio**

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

#### Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

#### **AUM**

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

#### **Holdings**

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

#### **Nature of Scheme**

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

#### Rating Profile

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



# • STATUTORY DETAILS & RISK FACTORS

#### Disclaimer, Statutory Details & Risk Factors:

- Mutual fund investments are subject to market risks, read all scheme related documents carefully.
  - Please visit www.Quantummf.com to read scheme specific risk factors. Investors in the Scheme(s) are not being offered a guaranteed or assured rate of return and there can be no assurance that the schemes objective will be achieved and the NAV of the scheme(s) may go up and down depending upon the factors and forces affecting securities market. Investment in mutual fund units involves investment risk such as trading volumes, settlement risk, liquidity risk, default risk including possible loss of capital. Past performance of the sponsor / AMC / Mutual Fund does not indicate the future performance of the Scheme(s). Statutory Details: Quantum Mutual Fund (the Fund) has been constituted as a Trust under the Indian Trusts Act, 1882. Sponsor: Quantum Advisors Private Limited. (liability of Sponsor limited to `1,00,000/-) Trustee: Quantum Trustee Company Private Limited Investment Manager: Quantum Asset Management Company Private Limited. The Sponsor, Trustee and Investment Manager are incorporated under the Companies Act, 1956.
- Scheme Specific Risk Factors: The investors of Quantum Equity Fund of Funds, Quantum Gold Savings Fund and Quantum Multi Asset Fund of Funds will bear the recurring expenses, transaction charges and loads if any of the Schemes in addition to the expenses, transaction charges and loads of the underlying Schemes.
- Disclaimer of NSEIL: Quantum Nifty ETF (Q NIFTY) is benchmarked to Nifty 50 TRI Index are not sponsored, endorsed, sold or promoted by National Stock Exchange Indices Limited (NSEIL). NSEIL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall NSEIL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index. Please refer SID of the Q NIFTY for full Disclaimer clause in relation to the "Nifty 50 TRI Index".
- Disclaimer of NSE: It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document (SID) of Quantum Gold Fund (QGF) and Quantum Nifty ETF (Q NIFTY) has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the SIDs. The investors are advised to refer to the SID of Q NIFTY for the full text of the Disclaimer clause of NSE.

**Want To Have The Latest** Information **About Us?** 

**Website** : www.QuantumAMC.com ⊠ Email : CustomerCare@QuantumAMC.com □ SMS : <QUANTUM> to 9243-22-3863

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









www.facebook.com/QuantumAMC www.linkedin.com/Company/quantum-mutual-fund www.youtube.com/QuantumMF





Registered Office:

Quantum Asset Management Company Pvt Ltd.

7th Floor, Hoechst House, Nariman Point, Mumbai - 400 021 Corporate Identity Number(CIN): U65990MH2005PTC156152

The Factsheet Published as on 16 December 2020

