

QUANTUM MULTI ASSET FUND

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.

Scheme Features



Fund Manager

Mr. Chirag Mehta

Work experience: 14 years

Mr. Nilesh Shetty

Work experience: 15 years.

Both have been managing this fund since July 11, 2012



Benchmark Index

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



Category of Scheme

Fund of Funds – Domestic



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



Inception Date (Date of Allotment)

July 11, 2012



Investment Options

Growth



Declaration of Net Asset Value (NAV)

Every Business Day



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.



Entry/ Sales Load

Not Applicable



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



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 = 0.26 %

Regular Plan – Total TER = 0.50%

(Base TER 0.50 % (inclusive of 0.26% Other Expenses & 0.24% Distributor Commission))

NAV

(as on August 30, 2019)

Growth Option

Direct Plan
(₹/Unit)

18.7564

Regular Plan
(₹/Unit)

18.7008

AUM ₹(In Crores)

(as on August 31, 2019)

Average AUM*

17.63

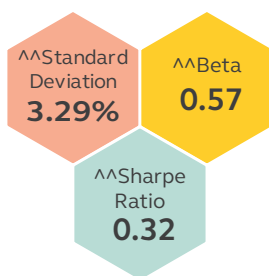
Absolute AUM

17.18

*Cumulative Daily AuM /No of days in the month

August 2019

Key Statistics



Brokerages & Commissions Details

Brokerages on Investments for August 2019	₹ 2,414.75
Distributor Commissions for August 2019	₹ 1,269.06

Quantum Multi Asset Fund Performance as on August 31, 2019

The Scheme is Co-Managed by Chirag Mehta and Nilesh Shetty.
For other Schemes Managed by Chirag Mehta and Nilesh Shetty, please see **page no.3,4**
Mr. Chirag Mehta & Mr. Nilesh Shetty are Fund Managers effective from July 11, 2012.

Performance of the scheme

Quantum Multi Asset Fund - Direct Plan

Period	Scheme Returns (%)	Benchmark Returns (%)#	Current Value ₹ 10,000 Invested at the beginning of a given period	
			Scheme (₹)	Benchmark (₹)#
Since Inception (11th July 2012)	9.21	9.88	18,756	19,600
Aug 31, 2012 to Aug 30, 2019 (7 years)	9.26	9.83	18,586	19,275
Aug 28, 2014 to Aug 30, 2019 (5 years)	7.49	8.92	14,361	15,338
Aug 31, 2016 to Aug 30, 2019 (3 years)	6.67	9.29	12,135	13,052
Aug 31, 2018 to Aug 30, 2019 (1 year)	5.69	10.47	10,567	11,044

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.
Returns 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%).

Performance of the scheme

Quantum Multi Asset Fund - Regular Plan

Period	Scheme Returns (%)	Benchmark Returns (%)#	Current Value ₹ 10,000 Invested at the beginning of a given period	
			Scheme (₹)	Benchmark (₹)#
Since Inception (1st April 2017)	6.53	10.72	11,652	12,789
Aug 31, 2018 to Aug 30, 2019 (1 year)	5.50	10.47	10,548	11,044

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.
Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).
Regular plan launched on 1 April 2017 but not yet completed 3 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%).

SIP Performance

SIP Performance of Quantum Multi Asset Fund - Direct Plan as on August 30, 2019

	Total Amount Invested (₹'000)	Mkt Value as on August 30, 19 (₹'000)	Scheme Returns (XIRR*) (%)	Customised Benchmark [§] Returns (XIRR*) (%)
SIP Since Inception	850.00	1,148.18	8.38	10.01
7 Years SIP	840.00	1,129.50	8.36	10.01
5 Years SIP	600.00	724.93	7.54	10.15
3 Years SIP	360.00	397.71	6.64	11.14
1 Year SIP	120.00	124.38	7.03	16.05

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

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.

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

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

Portfolio as on August 31, 2019

QUANTUM MULTI ASSET FUND

Name of Instrument	Quantity	Market Value In Lakhs	% to Net Assets
A) MUTUAL FUND UNITS			
1. Quantum Liquid Fund - Direct Plan Growth Option	3,491,045	913.22	53.15%
2. Quantum Long Term Equity Value Fund - Direct Plan Growth Option	784,206	404.81	23.56%
3. Quantum Dynamic Bond Fund - Direct Plan Growth Option	149,118	21.78	1.27%
Total of Mutual Fund Units		1,339.81	77.98%
B) EXCHANGE TRADED FUND UNITS			
1. Quantum Gold Fund	16,037	270.06	15.72%
2. Quantum Nifty ETF	11,073	124.35	7.24%
Total of Exchange Traded Fund Units		394.41	22.96%
Total (A + B)		1,734.22	100.94%
MONEY MARKET INSTRUMENTS			
A) TREPS's*			
Net Receivable/(payable)		33.01	1.92%
		-49.09	-2.86%
Grand Total		1,718.14	100.00%

*Cash & Cash Equivalents

^^ Note:

Risk Free Rate assumed to be 5.45% (FBIL Overnight MIBOR for 31st August 2019) 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.

PERFORMANCE OF THE FUNDS MANAGED BY CHIRAG MEHTA

QUANTUM GOLD SAVINGS FUND

Effective from May 19, 2011

Period	August 31, 2018 to August 30, 2019 (1 year)		August 31, 2016 to August 30, 2019 (3 year)		August 28, 2014 to August 30, 2019 (5 year)	
	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	25.21	31.28	6.15	7.90	5.12	7.24
Quantum Gold Savings Fund - Regular Plan	25.05	31.28	NA	NA	NA	NA

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

Returns 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 3 years period since its launch.

August 2019

QUANTUM GOLD FUND

Effective from May 1, 2009

Period	August 31, 2018 to August 30, 2019 (1 year)		August 31, 2016 to August 30, 2019 (3 year)		August 28, 2014 to August 30, 2019 (5 year)	
	Scheme Return (%)	Domestic Price of Gold Returns(%)	Scheme Return (%)	Domestic Price of Gold Returns(%)	Scheme Return (%)	Domestic Price of Gold Returns(%)
Quantum Gold Fund (ETF)	29.95	31.28	6.81	7.90	6.14	7.24

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

Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

Mr. Chirag Mehta manages 5 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 EQUITY FUND OF FUNDS

Effective from November 1, 2013

Period	August 31, 2018 to August 30, 2019 (1 year)		August 31, 2016 to August 30, 2019 (3 year)		August 28, 2014 to August 30, 2019 (5 year)	
	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	-7.83	-7.37	6.11	8.33	8.99	8.74
Quantum Equity Fund of Funds - Regular Plan - Growth Option	-7.98	-7.37	NA	NA	NA	NA

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

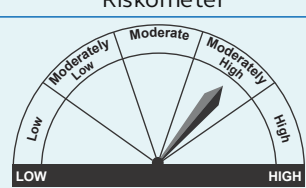
Returns are calculated on the basis of Compounded Annualized Growth Rate (CAGR).

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 3 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 (An Open Ended Fund of Funds Scheme Investing in schemes of Quantum Mutual Fund)	<ul style="list-style-type: none"> 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 	 <p>Investors understand that their principal will be at Moderately High Risk</p>

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

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.

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

The Factsheet Published as on 10 September 2019