



# SCHEME INFORMATION DOCUMENT



## QUANTUM DYNAMIC BOND FUND

(An Open-ended Dynamic Debt Scheme Investing Across Duration. A relatively high interest rate risk and relatively low credit risk.)

### Continuous Offer of Units at NAV Based Prices

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

#### PRODUCT LABEL

This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<ul style="list-style-type: none"> <li>Regular income over short to medium term and capital appreciation</li> <li>Investment in Debt / Money Market Instruments / Government Securities.</li> </ul>	 <p>Investors understand that their principal will be at Low to Moderate Risk</p>	
Tier I Benchmark: CRISIL Dynamic Bond A-III Index		

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

#### Potential Risk Class Matrix- Quantum Dynamic Bond Fund

Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI), along with a due diligence certificate from the Asset Management Company (AMC). The Units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Quantum Mutual Fund, Tax and Legal issues and general information on [www.QuantumAMC.com](http://www.QuantumAMC.com).

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

The Scheme Information Document should be read in conjunction with the SAI and not in isolation. This Scheme Information Document is dated October 31, 2023.

#### Quantum Asset Management Company Private Limited

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## HIGHLIGHTS/SUMMARY OF THE SCHEME

<b>Type of Scheme</b>	An Open-ended Dynamic Debt Scheme Investing Across Duration. A relatively high interest rate risk and relatively low credit risk.
<b>Category of Scheme</b>	Dynamic Bond Fund
<b>Scheme Code</b>	QTMM/O/D/DBF/15/03/0009
<b>Investment objective</b>	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.
<b>Liquidity</b>	The scheme offers purchase and redemptions of units on all Business Days on an ongoing basis at NAV based prices.
<b>Redemption</b>	<p>The redemption or repurchase proceeds shall be dispatched / credited to the registered bank account of the unitholders within 3 Working Days from receipt of valid redemption or repurchase request.</p> <p>Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM -COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders.</p>
<b>Benchmark - Tier 1</b>	<b>CRISIL Dynamic Bond Fund AIII Index</b>
<b>Transparency/NAV Disclosure</b>	<p>NAV shall be calculated and disclosed on every Business Day. AMC shall update the NAV under separate head on the website of the Fund (<a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a>) and on the website of Association of Mutual Funds in India <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 11.00 p.m. every business day.</p> <p>Investors may obtain latest NAV through SMS by a specific request to the AMC.</p>
<b>Load Structure</b>	<p>Entry Load: Not Applicable</p> <p>Pursuant to para-No. 10.4.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 there will be no entry load charged to the schemes of the Mutual Fund.</p> <p><b>Quantum Mutual Fund does not charge Entry Load since inception.</b></p> <p>Exit Load: Nil</p>
<b>Transaction Charges</b>	Pursuant to para-No. 10.5.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023, the AMC is allowed to deduct transaction charges of Rs. 100 for existing investors and Rs.150 for a first time investor per subscription of Rs.10,000 /- and above for the transaction / application received through distributors. The transaction

	<p>charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.</p> <p>Investors are requested to note that no transaction charges shall be deducted from the investment amount for transactions / applications received from the distributor (i.e. in Regular Plan) and full subscription amount will be invested in the Scheme.</p>
<b>Cash Investments</b>	<p>Pursuant to para-No. 16.7 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023, it is permitted to accept cash transactions to the extent of Rs. 50,000/- subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under and the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines.</p> <p>The Asset Management Company is presently evaluating systems and controls and is in discussions with bank(s) to accept Cash Investment in the Scheme. The information will be provided to investors in this regard as and when such facility will be available.</p>
<b>Option / Plan</b>	<p>The Scheme offers two Plans:</p> <p>(i) Direct Plan (ii) Regular Plan</p> <p>Each Plan offers three Options:</p> <p>A. Growth Option B. Monthly Payout of Income Distribution Cum Capital Withdrawal (IDCW) Option C. Monthly Reinvestment of Income Distribution Cum Capital Withdrawal (IDCW) Option</p>
<b>Launch of Regular Plan Effective April 01, 2017</b>	<p>Pursuant to para-No 2.5 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023, the Mutual Fund/AMC shall provide a separate plan for direct investment i.e. investments not routed through a distributor and such separate expense plan shall have lower expense ratio excluding distribution expenses, commission etc., and no commission shall be paid from such plans and the plan shall also have a separate NAV.</p> <p>Investors are requested to note that Quantum Mutual Fund has not charged / debited any distribution expenses to the schemes and has not paid any upfront or trail commission to distributors for investment routed through distributor whether empaneled with Quantum Mutual Fund or not till March 31, 2017.</p> <p>Therefore, the Scheme did not have a Separate Plan for receiving any investment applications either through distributors or directly from investors, and had not declare separate NAV for application either through distributors or directly from investors for the Scheme till March 31, 2017.</p>

	<p>Quantum Mutual Fund has introduced a Regular Plan with effect from April 01, 2017 for investors who wish to invest in units of the Scheme through Distributors and not directly with the Fund.</p> <p>The Existing Plan (plan till March 31, 2017) has been named / classified as the Direct Plan effective April 1, 2017 herein after referred to as 'Direct Plan'. The investments in the Direct Plan invested through distributors or directly with the Fund till March 31, 2017 shall remain under the Direct Plan.</p> <p>If Investors wish to transfer their accumulated unit balance held under the Direct Plan (through lumpsum / systematic Investments made through distributors) to Regular Plan, they will have to switch / redeem their investments and apply under the Regular Plan.</p>
<b>Minimum Application Amount</b>	<p>Growth Option - Rs. 500/-and in multiples of Re.1/- thereafter.</p> <p>Monthly Payout of Income Distribution Cum Capital Withdrawal (IDCW) Option - Rs. 500/- and in multiples of Re.1/- thereafter.</p> <p>Monthly Payout of Income Distribution Cum Capital Withdrawal (IDCW) Option - Rs. 500/- and in multiples of Re.1/- thereafter.</p>
<b>Minimum Additional Investment Amount (For all option/plan)</b>	Rs. 500 /- and in multiples of Re. 1/- thereafter / 50 units.
<b>Minimum Redemption Amount</b>	Rs. 500/- and multiples of Re. 1/- thereafter OR account balance whichever is less / 50 units.
<b>Option to hold units in Dematerialized Mode</b>	<p>The unit holders are given an option to hold the units in physical mode or in dematerialized mode.</p> <p>The Investor intending to hold the units in dematerialized mode will be required to have a beneficiary account with a Depository Participant and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription / additional purchase of the units of the Scheme.</p>

### SYSTEMATIC INVESTMENT PLAN (SIP)

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

### SYSTEMATIC TRANSFER PLAN (STP)

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

## SYSTEMATIC WITHDRAWAL PLAN (SWP)

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

### A. RISK FACTORS

#### Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down depending on the various factors and forces affecting the capital markets and money markets.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- The name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and the returns. Investors are therefore urged to study the terms of SID carefully and consult their Investment Advisor before they invest in the Scheme.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs.1,00,000/- (Rupees One Lakh only) made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

#### Scheme Specific Risk Factors

The performance of the Scheme may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems. As the Scheme will be investing in debt and money market instruments it may have the following risks:

#### Risk Factors Associated with Fixed Income and Money Market Instruments:

##### Interest Rate Risk/Market Risk:

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

##### Credit Risk or Default Risk:

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



**Liquidity Risks:**

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

**Concentration Risk:**

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

**Settlement Risk:**

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

**Re-investment Risk:**

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

Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme.

**NAV Performance Risk:**

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

Investors should understand that the investment pattern indicated, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there is no assurance that the Scheme's investment objective will be attained or that the Scheme shall be in a position to maintain the model percentage of investment pattern particularly under exceptional circumstances. Different types of securities in which the Scheme would invest as stated in the offer document carry different levels and types of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern.

e.g. corporate bonds carry a higher amount of risk than Government securities. Further even amongst corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

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

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

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

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

#### **Risk Associated with Investments in Investment in Corporate Debt Market Development Fund (CDMDF)**

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus, this backstop facility will help Fund Manager to generate better liquidity during market dislocation to help the scheme fulfill liquidity obligations under stress situation.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund ('CDMDF'), the Scheme shall invest 25 bps of its AUM in the units of the CDMDF. An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

The investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable investment limits) and the calculations of Potential Risk Class (PRC) Matrix,

Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

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

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (Mutual Funds) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at the applicable NAV. The two conditions mentioned above shall also be complied within each calendar quarter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

## **C. SPECIAL CONSIDERATIONS**

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

The AMC is providing Research / Advisory Service in Equities to the Sponsor & QIEF and in Fixed Income to the Sponsor, which is non-binding and non-discretionary in nature and not in conflict of interest with the activities of Quantum Mutual Fund. QIEF use such services for categories of Foreign Portfolio Investors (FPI) as prescribed in the SEBI Master Circular dated May 19, 2023 as amended from time to time. The AMC has process in place to prohibit access to inside information of various activities as envisaged under Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996 by segregating the Key Personnel, System and Back Office, Bank Account activity wise.

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

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

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

have an adverse impact on the Units of the Scheme because the timing of such Repurchase/Redemption may impact the ability of the other Unitholders to redeem their Units.

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

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

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

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

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

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

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

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

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

Investors should study this SID carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or repurchasing Units, before making a decision to invest/Repurchase Units.

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

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

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

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

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

## D. DEFINITIONS

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

“AMC” or “Asset Management Company” or “Investment Manager”	Quantum Asset Management Company Private Limited, incorporated under the provisions of the Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Asset Management Company for the Scheme(s) of Quantum Mutual Fund
“Applicable NAV”	The Net Asset Value applicable for Redemptions / Repurchase / Switches etc., based on the Business Day and relevant cut-off times on which the application is accepted at the official point of acceptance.
“Business Day”	<p>A day other than:</p> <ul style="list-style-type: none"> <li>i. Saturday and Sunday; or</li> <li>ii. A day on which the banks in Mumbai and / RBI are closed for business /clearing; or</li> <li>iii. A day on which the Stock Exchange, Mumbai and / or National Stock Exchange are closed; or</li> <li>iv. A day, which is a public and /or bank holiday at an Investor Service Centre (ISC) where the application is received; or</li> <li>v. A day on which Sale and Repurchase of Units is suspended by the AMC; or</li> <li>vi. A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time.</li> <li>vii. A day on which the money markets are closed / not accessible.</li> </ul> <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all ISCs.</p>
"Business Hours"	Presently 9.30 a.m. to 6.00 p.m. on any Business Day or such other time as may be decided by the Asset Management Company from time to time and the same may be different for different ISCs.
“Certificate of Deposits” or “CD’s”	CD’s are short term borrowings by banks. CD’s can be issued for maturities between 7 days up to a year from the date of issue.
“Commercial Paper” or “CP’s”	CP’s are short term instrument to enable non-banking companies to borrow funds for the short term. It is an unsecured money market instrument issued in the form of promissory note. CP’s can be issued for maturities between 7 days up to a year from the date of issue.
“Corporate Debt Securities”	(Bonds and Debentures) - Debt securities issued by the corporates. It can be further classified into bonds/debentures issued by the public sector and private sector companies.
“Consolidated Account Statement (CAS)”	Consolidated Account Statement is a statement containing details relating to all the transaction across all schemes of all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic

	withdrawal plan, systematic transfer Plan, bonus transactions, total purchase value / cost of investment, actual commission paid, scheme's average Total Expense Ratio etc.
"Custodian"	<p>A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which is Deutsche Bank A.G., Mumbai.</p> <p>For further details, investors are requested to refer Statement of Additional Information (SAI) available on the website of the AMC.</p>
"Depository"	A body corporate as defined in the Depositories Act, 1996 and includes National Securities Depository Limited (NSDL) and Central Depository Systems Limited (CDSL)
"Depository Participant"	A person registered as such under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
"Direct Plan"	A plan for investors who wish to invest in units of the Scheme directly with the Fund and not through Distributors. This plan shall have a lower expense ratio excluding distributor expense; commission etc. and no commission shall be paid / charged for distribution of units under the Direct Plan.
"Entry Load" or "Sales Load"	One time charge that investors pay at the time of entry into the Scheme. Presently, entry load cannot be charged by mutual fund schemes.
"Exit Load" or "Repurchase Load" or "Redemption Load"	Load on Repurchase / Redemption / Switch out of Units.
"FATCA"	Foreign Account Tax Compliance Act (FATCA) is a legislation to help counter tax evasion in the United States. FATCA has been introduced by the United States Department of Treasury and the U.S. Internal Revenue Service to encourage better tax compliance by preventing U.S. Persons from using banks and financial institutions to avoid U.S. taxation on their global income and assets. FATCA legislation will affect both individual and non-individual investors who are treated as 'U.S. Person' for US tax purposes.
"Foreign Portfolio Investor" or "FPI"	<p>FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.</p> <p>Any foreign institutional investor or qualified foreign investor who holds a valid certificate of registration shall be deemed to be a foreign portfolio investor till the expiry of the block of three years for which fees have been paid as per the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.</p>



"Fixed Income Securities"	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Special Purpose Vehicles (incorporated or otherwise) and any other entities, which yield at fixed rate by way of interest, premium, discount or a combination of any of them.
"Floating rate Instruments"	Floating rate instruments are debt/money market instruments, with interest rates that are re-set periodically. The periodicity of interest reset could be daily, monthly, annually, or any other periodicity that may be mutually agreed between the issuer and the Fund.
"G-secs" or "Government Securities"	Debt Securities issued by the Central Government.
"Investment Management Agreement"	The Investment Management Agreement dated October 07, 2005 entered into between Quantum Trustee Company Private Limited and Quantum Asset Management Company Private Limited, as amended from time to time.
"Investor Service Centres"; or "ISCs" or "Official Points of acceptance of transactions"	Office of Quantum Asset Management Company Private Limited or designated branches of KFin Technologies Limited (KFinTech), Points of Service Locations (PSL) of MF Utilities India Private Limited and such other centres /offices as may be designated by the AMC from time to time. All these locations are official points of acceptance of transactions and cut-off time as mentioned in the SID shall be reckoned at these official points.
"Load"	A charge that may be levied as a percentage of NAV at the time of entry into the scheme or at the time of exit from the scheme.
"Money Market Instruments"	Commercial papers, Commercial Bills, Treasury Bills, call or notice money, Certificate of Deposit, Tri-Party Repo, Usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.
"Mutual Fund" or "the Fund"	Quantum Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882 and registered with SEBI under the Securities and Exchange Board of India (Mutual Funds) Regulations, vide Registration No. MF/051/05/02 dated December 02, 2005.
"Net Asset Value" or "NAV"	Net Asset Value per Unit of the Scheme, calculated in the manner described in this SID or as may be prescribed by the SEBI Regulations from time to time.
"NRI"	A Non Resident Indian (NRI) is a person resident outside India, who is a citizen of India or is a person of Indian origin.
"NRSR Account"	Non-Resident Special Rupee Account.
"Open Ended Scheme"	Scheme of a mutual fund, which offers Units for sale without specifying any duration for, Redemption / Repurchase
"PSU Bonds"	Bonds issued by Public Sector Undertakings.



"Registrar and Transfer Agent" or "RTA"	KFin Technologies Limited (KFinTech) registered under the SEBI (Registrars to an Issue and Share Transfer Agents) Regulations 1993, currently acting as the registrar to the Scheme or any other registrar appointed by the AMC from time to time.
"Regular Plan"	A plan for investors who wish to invest in units of the Scheme through Distributors and not directly with the Fund.
"Repurchase / Redemption"	Repurchase / Redemption of Units of the Scheme as permitted.
"Sale / Subscription"	Sale or allotment of Units to the Unitholder upon subscription by the investor / applicant under the Scheme.
"Scheme" or "Quantum Dynamic Bond Fund" or "QDBF"	Quantum Dynamic Bond Fund, (including, as the context permits, all the Plan(s) and Options under the Scheme)
"Scheme Information Document" or "SID"	This document issued by Quantum Mutual Fund, for inviting subscription to Units of Quantum Dynamic Bond Fund, as amended from time to time in compliance with the SEBI Regulations.
"SEBI"	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
"SEBI Regulations" or "Regulations"	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
"Short term debt instruments"	Debt instruments which have residual maturity of less than 1 year.
"Sponsor" or "Settlor"	Quantum Advisors Private Limited
"Statement of Additional Information" or "SAI"	The Statement of Additional Information (SAI) contains details of the Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference and is legally a part of the SID.
"Stock Exchanges"	Bombay Stock Exchange Limited or The National Stock Exchange of India Limited
"Switch" or "Lateral Shift"	Repurchase / Redemption of a unit in any Scheme (including the Plans/Options therein) of the Mutual Fund against purchase of a unit in another Scheme (including the plans/options therein) of the Mutual Fund, subject to the applicable load structure and the completion of lock-in period, if any, of the units of the Scheme(s) from where the units are being switched.
"Systematic Investment Plan" or "SIP"	A plan enabling investors to invest in the scheme at periodical intervals by submitting post-dated cheques / payment instructions.

"Systematic Withdrawal Plan" or "SWP"	A plan enabling investors to withdraw sums from their unit accounts in the Scheme at periodic intervals.
"Systematic Transfer Plan" or "STP"	A plan enabling investors to transfer a fixed amount at periodical intervals into other schemes of Quantum Mutual Fund.
"Tri –party Repo on Government Securities"	Tri-party repo on Government Securities trade settlement, is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
"Treasury Bills" or "T-Bills"	T-Bills are short term debt instruments issued by Central Government. Currently Treasury Bills are issued with - 91 days, 182 days and 364 days maturity period.
"Trustee"	Quantum Trustee Company Private Limited incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as Trustee to the Schemes of Quantum Mutual Fund.
"Trust Deed"	The Trust Deed dated October 07, 2005 made by and between the Sponsor and Quantum Trustee Company Private Limited ("Trustee"), as amended from time to time, establishing an irrevocable trust, called Quantum Mutual Fund.
"Trust Fund"	Amounts settled/contributed by the Sponsors towards the corpus of the Quantum Mutual Fund and additions/ accretions thereto.
"Unit"	The interest of the Unitholder which consists of each Unit representing one undivided share in the assets of the Scheme.
"Unitholder" or "Investor" or "Client"	A person holding Units in the Scheme of the Quantum Mutual Fund offered under this Document

## Interpretation

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

- The terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- Words not defined herein shall have the same meaning as defined under SEBI Regulations.

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

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

#### **DUE DILIGENCE CERTIFICATE**

It is confirmed that:

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

*for Quantum Asset Management Company Private Limited*

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

**Place: Mumbai**  
**Date: October 31, 2023**

### A. TYPE AND CATEGORY OF THE SCHEME

1. Type of Scheme: An Open-ended Dynamic Debt Scheme Investing Across Duration. A relatively high interest rate risk and relatively low credit risk.
2. Category of Scheme: Dynamic Bond Fund

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

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.

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

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

Instruments	Indicative Allocation (% of Net Assets)		Risk Profile
	Maximum	Minimum	High/ Medium/ Low
Government Bond/Bills	100	25	Low to Moderately High
PSU Bonds	50	0	Moderate to High
Certificate of Deposits/ Commercial Paper / Short Term Debt Instruments	75	0	Low to Moderately High
Tri-Party Repo / Repos	100	0	Low

The Scheme will not invest in repo of corporate debt securities and Credit Default Swaps (CDS).

The Scheme shall not participate in Securities lending / borrowing and shall not invest in convertible Debt Instruments.

Pursuant to para-No. 4.6.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 the Scheme shall hold at least 10% of their net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities.

In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the aggregate asset allocation will not exceed 100% of the net assets of the scheme.

The Scheme will not invest in Securitized debt instruments, Foreign Securities, and derivatives.

The Scheme will not engage in short selling or carry forward transactions.

## COMPARISON OF EXISTING OPEN ENDED DEBT SCHEME

Name of the Scheme	Asset Allocation Pattern			Primary Investment Pattern	Differentiation	AUM Rs in Crore (As on September 30, 2023)	No. of Folios (As on September 30, 2023)
Quantum Liquid Fund	Type of instruments	Normal Allocation (% of Net Assets)	Risk Profile	To invest in Debt & Money Market Instruments	Open ended Liquid Scheme	596.14	5818
	Money Market Instruments and other short term debt instruments with maturity / residual maturity upto 91 days	100%	Low to Moderate				

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

The asset allocation pattern indicated above may change from time to time, depending on liquidity considerations or on account of high levels of subscriptions or Repurchase / Redemptions relative to Scheme size, or upon various defensive considerations including market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary substantially depending upon the perception of the AMC the intention being at all times to seek to protect the interests of the Unitholders. Such changes in the investment pattern will be for short term and only for defensive considerations. In the event of deviations from the above asset allocation table, the Fund Manager will carry out rebalancing within 30 Calendar Days in accordance to para-No. 2.9 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023. However, at all the times the portfolio will adhere to the overall investment objectives of the Scheme.

### Portfolio Rebalancing in case of Passive Breach

Pursuant to para-No. 2.9 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 In the event of deviation from the above asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the rebalancing shall be done within 30 Business Days. In case the rebalancing is not done within 30 Business Days, then justification in writing including details of efforts taken to rebalance the portfolio shall be place before the Investment Committee. The Investment Committee, if so desires, can extend the timelines upto 60 Business Days from the date of completion of 30 Business Days rebalancing period.

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

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

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

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

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

### **Debt markets and instruments**

Indian bond markets have grown over the years on the back of deregulation of interest rates, broad-basing of market participants, new instruments, improvement in market liquidity and increasing confidence in the trading and settlement systems. India is unique in developing markets in its success of screen based government bond trading - (NDS OM – Negotiated Dealing system – Online Module) and overnight fund deployment through a screen based order matching product known as Tri-Party Repo (TREP). As non- bank entities were phased out of the call money market, the Tri-Party Repo provided a good platform for funds deployment by mutual funds and insurance companies. It is a screen based, anonymous, clearing corporation settlement guarantee product which has resulted in its popularity and increasing volumes. Even the Repo markets have got a boost in recent times with the launch of screen based (basket and individual security) repo dealing system known as CROMS. As RBI has allowed shorting in government bond markets, the presence of an anonymous screen-based repo security borrowing mechanism is very useful for market participants. The Screen based government bond trading system – (NDS-OM) has gained in its popularity and now commands a substantial market share in the overall volume.

The major players in the Indian bond market are banks, insurance and provident /pension funds, financial institutions, mutual funds and FIIs. The debt market trading is largely institutional in nature and has limited direct retail participation. The investors invest in instruments which are issued by the government (centre and state), corporate, banks, financial institutions. The instruments are largely fixed rate but there also increasing issuances of floating rate instruments, zero coupon bonds, step up notes, perpetual bonds and other innovative structures. Indian bond market also has a long yield curve with the government issuing bonds of upto 40 year maturity. There have also been increasing instances of corporate issuing bonds with 15 year maturity.

The Indian bond market volumes have improved considerably in the last few years. Government bonds today match the volumes of the equity market. The government bond market is the largest debt segment and it also is the most liquid market. Corporate bond market size has grown, and daily volumes are on the rise, but it is still small in comparison to the government bond market. Another interesting feature of the Indian bond market is the presence of a robust overnight borrowing and lending market. The daily volumes in the Tri-Party Repo and market Repo suggests of a highly active and liquid overnight market. Money markets in India are dominated by Treasury bills issued by the government, Certificate of Deposits issued by banks and commercial papers issued by corporate.

Below is the summary of the key market instruments and its yield levels currently and over the last few years.

Instrument Type	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022	Mar 2023
Repo rate	8.00	7.50	6.75	6.25	6.00	6.25	4.40	4.00	4.00	6.5
364 Day Treasury Bills	8.70	7.72	7.06	6.10	6.47	6.69	4.49	3.77	4.45	7.16
10 year Government Bond	8.80	7.74	7.46	6.68	7.40	7.35	6.14	6.17	6.82	7.32
5 year AAA PSU Corporate Bond	9.56	8.31	8.22	7.42	8.59	8.15	6.67	6.28	6.35	7.79

(Source: Bloomberg; All data for the last day of working of month for respective years.)

#### **D. WHERE WILL THE SCHEME INVEST?**

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

The corpus of the Scheme will be invested in Debt Instruments, Money Market Instruments and other permitted securities which will include but not limited to:

(a) Debt and Money Market Instruments.

The corpus of the Scheme would be invested in the following debt and money market instruments will include but not restricted to:

1. Commercial Papers.
2. Certificate of Deposits.
3. Treasury Bills
4. Securities issued by Central and State Government and repos/reverse repos in such securities.
5. Securities guaranteed by the Central and State Government.
6. Non-convertible bonds/debentures issued by companies.
7. Tri-party Repo (TREPs).

The above list is not exhaustive and may include any other instrument as Mutual Fund may be permitted by SEBI/RBI/such other regulatory authority from time to time.

Investments will be in listed instruments, through secondary market purchases, initial public offers (IPO's), other public offers, private placements, rights offers, negotiated deals etc., as may be permitted under SEBI Regulations.

Investments in debentures and bonds will be in instruments which have been assigned investment grade ratings by an approved rating agency.

The Scheme may also enter into repurchase and reverse repurchase obligations in Government securities held by it as per the guidelines and regulations applicable to such transactions.

The Scheme may invest in other debt schemes managed by the AMC or in the debt schemes of any other Mutual Funds, provided it is in conformity with the investment objectives of the scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter

Scheme investment made by Schemes of the Fund or in the Schemes under the management of other asset management companies shall not exceed 5% of the net asset value of the Fund.

Transfer of investments from one Scheme to another Scheme in the Mutual Fund shall be allowed Pursuant to para No.12.30 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023. Also Pursuant to para-No. 9.11 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023, has prescribed the methodology for determination of price to be considered for inter scheme transfers.

### **Investment in Corporate Debt Market Development Fund**

As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), the Scheme and Quantum Asset Management Company Private Limited ('the AMC') shall invest such percentage of net assets in the units of the CDMDF.

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility at the time of market dislocation to benefit the wider corporate debt market. The primary motive to set up a back stop facility is to instill confidence amongst the participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. Further, in times of market dislocation, the Scheme shall have access to sell corporate debt securities held in the portfolio and CDMDF shall purchase listed corporate debt securities from the Scheme. The trigger and period for which the backstop facility will be open shall be as decided by SEBI.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund ('CDMDF'), scheme shall invest 25 bps of its AUM of the Scheme. Further, an incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF. However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.'

- a) The CDMDF shall deal only in following securities during normal times:
  - Low duration Government Securities
  - Treasury bills
  - Tri-party Repo on G-sec
  - Guaranteed corporate bond repo with maturity not exceeding 7 days
- b) Corporate debt securities to be bought by CDMDF during market dislocation include listed money market instruments. The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating.



- c) CDMDf shall follow the Fair Pricing document, while purchase of corporate debt securities during market dislocation as specified in SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 and circulars / guidelines/ letters issued by SEBI and AMFI from time to time
- d) CDMDf shall follow the loss waterfall accounting and guidelines w.r.t. purchase allocation and trade settlement of corporate debt securities bought by CDMDf, specified in SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.

## E. WHAT ARE THE INVESTMENT STRATEGIES?

### Investment Strategy:

The investment objective of the scheme is to generate income and capital appreciation through active management of a portfolio consisting of short term and long term debt and money market instruments.

The investment objective would be achieved in the following order of priority:

- **Legality & compliance** – Ensuring that the portfolio is at all times completely compliant with all rules and regulations – internal and external.
- **Portfolio Liquidity** – Ensuring that the Portfolio can be liquidated at minimal impact cost to the investors.
- **Yield and Return Enhancement** – After meeting the above objectives, the rigorous and in-depth research and analysis of the macro economic situation and fixed income markets should provide for timely investment opportunities which would enhance the total returns for an investor – on a risk adjusted basis.
- **Capital Preservation** – Ensuring that the investments are made in a manner to minimize market risks and choosing securities which have low default/downgrade risk.

Debt markets tend to be volatile and especially so in a developing market like in India where market depth and liquidity may not be consistent. Longer tenor instruments tend to be more volatile than short term instruments. And that the interest rates and bond prices generally tend to have an inverse relationship.

Thus, when interest rates rise, the price of a bond falls; and in that the price of a bond with longer maturity falls more than the one which has a shorter maturity.

This is also true when interest rates fall, the price of the bond rises; and in that the price of a bond with longer maturity rises more than the one which has a short term maturity.

The Quantum Dynamic Bond Fund has the flexibility to invest across the maturity curve. It can invest in short term as well as long term instruments. And based on the asset allocation table provided, it can invest in government as well as corporate bonds.

The investment strategy thus is to dynamically manage only the duration of the Scheme. Thus the Scheme has the flexibility to invest in short term and long term instruments. But the Scheme has limited ability to take credit exposures. As given in the asset allocation table, despite the dynamic nature of the Scheme, it is restricted in taking exposures in

corporate bonds, especially those issued by private sector and there are pre-defined limits for all instruments and investment categories. This is to ensure that the portfolio has better liquidity and is of relatively high credit quality.

The Scheme will thus be actively managed and the Fund Manager and the investment team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy as well as developments in global markets.

Thus, if the Fund Manager and the Investment Team believe that long term interest rates are going to rise, the Scheme can move to instruments which have low maturity and thus low duration and help protect the Scheme's performance.

Conversely, if the Fund Manager and Investment Team believe that long term interest rates are going to fall, the Scheme can invest in longer tenor instruments and thus benefit out of the larger rise in prices of longer tenor bonds.

Given that Indian macro data points and hence interest rates tend to be volatile, the flexibility of optimal maturity management is key to superior risk adjusted performance.

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

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

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

<b>Types of Risk</b>	<b>Risk Management Strategies</b>
<b>Interest Rate Risk</b>	<p><b><i>Measured through Average Maturity/ Duration / Portfolio Sensitivity to interest rate changes.</i></b></p> <p>Since the Scheme can invest in short term and long-term instruments; interest rate risk is inherent in the portfolio.</p> <p>The management of interest rate risk is then a function of the quality of the fixed income research inputs and the active investment management strategy.</p> <p>Since the Scheme will not invest in derivatives, the management of interest rate risk would be achieved by altering the Scheme maturity profile at appropriate times.</p>
<b>Credit and Default Risk</b>	<p><b><i>Measured through Portfolio credit quality. % allocation to instruments rated AAA / AA and so forth</i></b></p> <p>The Scheme broad asset allocation limits the investments in debt instruments issued by private (non-government) companies. This reduces the inherent credit / default risk of the portfolio.</p>

	<p>The internal guidelines of the AMC also limit the investment in lower rated instruments. The Scheme has to necessarily invest a major portion of its investments in government bonds and/or PSU Bonds thus lowering the overall credit risk in the portfolio.</p>
<b>Liquidity Risk</b>	<p><b><i>Measured through Trading Data / Portfolio Liquidity Report.</i></b></p> <p>With the overall improvement in the reporting and transparency of traded market data of all debt and money market instruments, the Investments Team can gauge the liquidity of individual instruments in the portfolio. By this, the Scheme can also determine the time taken to liquidate the position based on historical traded data.</p> <p>A portfolio liquidity report can help address any illiquid securities in the portfolio.</p>
<b>Concentration Risk</b>	<p><b><i>Measured through Portfolio holdings report and unit holder report</i></b></p> <p>Quantum Mutual fund has a well laid out investment policy, applicable to all its debt schemes, which has set pre-defined limits of exposure to each security based on its maturity and credit profile.</p> <p>This ensures that the portfolio is not overly concentrated to one issuer or industry.</p> <p>The other concentration risk of few investors holding a large share of the schemes corpus is addressed in some measure by SEBI's rule of 20/25.</p> <p>Adequate portfolio liquidity can also help limit the losses due from large portfolio redemption.</p>
<b>Counterparty risk</b>	<p><b><i>Measured through single counterparty exposure</i></b></p> <p>The Fund has single party counter-party limits to limit the damages from a failed settlement or delayed settlement by counterparty.</p> <p>Counterparty risk is also a function of the nature of the instrument and mode of settlement being followed.</p> <p>For instance, in government securities, the settlement of all trades are done through a clearing corporation thus ensuring lower likelihood of failed settlements and counterparty risk.</p>
<b>Settlement Risk</b>	<p><b><i>Measured through post trade failure in settlements</i></b></p> <p>Government securities, T-bills, SDLs, TRI-Party Repo are now settled through a counter party clearing mechanism operated and managed by CCIL (clearing Corporation of India Ltd). This has vastly reduced settlement failures in these securities.</p>

Although, corporate bonds are still settled on a DVP basis, but the trades are now routed through a clearing corporation. This limits settlement failures arising out of a bilateral settlement.

Our counterparty exposure norms also limit the risks of a failed settlement on the overall portfolio.

## INVESTMENT PROCESS AND RECORDING OF INVESTMENT DECISIONS

### INVESTMENT PROCESS

The research and investment process has been reviewed and approved by the Investment Committee

The Committee would oversee and review the investment process on an ongoing basis. All the statutory regulations including the SEBI & RBI Act, Regulations, guidelines and circulars issued from time to time would be adhered to. The investment decisions of the Scheme will be carried out by the Designated Fund Manager.

The performance of the Schemes would be periodically reviewed by the Board of Directors of the AMC & the Trustee.

A comprehensive Investment & Risk Policy and Procedures for investment in Fixed Income instruments has been put in place which governs the Investment Process.

The Investment process is systematic, disciplined and research driven.

All the investment decisions are arrived at after using a well-researched Top-Down approach carried out by the Investment Team and the Designated Fund Manager.

The research process combines the macro factors (broad economy) and micro factors (security level) for investment decisions. A brief description of the Top Down approach is as follows:

**Analysis of long term macro-economic indicators**

*GDP, inflation, monetary & fiscal policy and currency*

***Forecast the direction and the level of interest rates***



**Micro Analysis - Company and Instrument analysis**

*Credit Research, Market Research, Spreads and Liquidity Analysis*

*The macro & micro analysis narrows down to a list of securities based on the Investment objectives and risk parameters*



### Portfolio Construction

*Maturity profile, credit profile and risk (duration, liquidity) profile*

### Credit Rating Analysis

Minimum Investment grade

**Forecast the direction and the level of interest rates**



### Company Analysis

*Proprietary credit analysis – qualitative management assessment, fundamental factors, forecasts*

*The macro & micro analysis narrows down to a list of buyable credits for portfolio selection*



### Portfolio Selection

*Selection based on liquidity, yields, spreads and relative value*

### PORTFOLIO CONSTRUCTION:

The Fund follows a top down (Macro → Micro) approach to build its portfolio. The Investment Team takes a view on the direction of interest rates on the basis of its analysis of long-term factors and on the choice of security based on its micro analysis.

Thus, the macro and micro investment analysis leads to an efficient portfolio with regard to the following aspects:

1. Maturity profile
2. Credit quality
3. Spread differential to its benchmark
4. Liquidity
5. Holding period
6. Risk Profile (Average Maturity, Modified Duration)

### RECORDING OF INVESTMENT DECISIONS

The Fund Manager for the Scheme is responsible for making buy/sell decisions in respect of the securities. The investment decisions are made on a daily basis keeping in view the market conditions and all other relevant aspects.

The Managing Director and Chief Executive Officer is not involved in the investment decision making process.

Record of all investment decisions will be maintained with justifications for the same as required under the regulations.

It is the responsibility of the AMC to ensure that the investments are made as per the internal / Regulatory guidelines, Scheme's investment objective and in the best interest of the Unit holders of the Scheme.

All investment decisions shall be recorded in terms of SEBI Circular no MFD/CIR/6/73/2000 dated July 27, 2000 or as may be revised by SEBI from time to time.

## **PORTFOLIO TURNOVER**

Portfolio turnover in the Scheme will be a function of market opportunities. The economic environment changes on a continuous basis and exposes debt portfolio to systematic as well as non-systematic risk. The Scheme being an open-ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The Fund Manager will endeavor to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of arbitrage opportunities that exist for scrips/securities held in the portfolio rather than an indication of a change in AMC's view on a security, etc.

The Investment Team would strive to keep the portfolio turnover at lower levels but would take advantage of investment opportunities in the markets.

## **PERFORMANCE MEASUREMENT AND REPORTING**

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

The MD & CEO/Fund Manager will make presentations to the Board of the AMC and the Trustees periodically, indicating the performance of the Scheme. The Board of AMC and Trustee will review the performance of the Scheme in comparison to the benchmark.

The MD & CEO / Fund Manager will bring to the notice of the AMC Board, specific factors if any, which are impacting the performance of the Scheme. The Board on consideration of all relevant factors may, if necessary, give appropriate directions to the AMC. Similarly, the performance of the Scheme will be submitted to the Trustees. The MD & CEO/Fund Manager will explain to the Trustees, the details on the Schemes' performance vis-à-vis the benchmark returns. The Trustees and the AMC Board may also review the performance of the schemes vis-à-vis the benchmark and may take corrective action in case of unsatisfactory performance.

**The Portfolio Turnover Ratio for last one year: Not Applicable**

## **INVESTMENT BY AMC IN THE SCHEME**

The AMC may invest in the Scheme at any time during the continuous offer period subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI

Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme.

Further, the AMC shall, based on the risk value assigned to the scheme, invest minimum amount as a percentage of assets under management of the scheme, pursuant to para-No. 6.9.2 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023.

## **F. FUNDAMENTAL ATTRIBUTES**

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

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

An Open-ended Dynamic Debt Scheme Investing Across Duration. A relatively high interest rate risk and relatively low credit risk

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

#### **a) Main Objective -**

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.

#### **b) Investment pattern -**

The indicative portfolio break-up with minimum and maximum asset allocation is detailed in the section 'HOW WILL THE SCHEME ALLOCATE ITS ASSETS?' in this document.

### **(iii) Terms of Issue**

#### **a) Liquidity provisions such as listing, repurchase, redemption.**

The Scheme is open ended Debt Scheme with Purchase and Redemption of Units on any Business Day. The Units of the Scheme are not proposed to be listed on any stock exchange. However, the Mutual Fund may at its sole discretion list the Units of the Scheme on one or more stock exchanges at a later date. The procedure for repurchase/Redemption is as set out in the repurchase/Redemption of Units in Section III B of this SID.

#### **b) Aggregate fees and expenses charged to the Scheme.**

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

#### **c) The Scheme is not a guaranteed or assured return scheme and hence no safety net or guarantee is provided.**

In accordance with Regulation 18(15A) of the Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / option(s) thereunder or the trust or fee and expenses payable or any other

change which would modify the Scheme and the Plan(s) / option(s) thereunder and affect the interests of Unit Holders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal.
- A written communication about the proposed change is sent to each Unit Holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit Holders are given an option for a period of 30 (thirty) days to exit at the prevailing NAV without any Exit Load.

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

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

The Tier 1 Benchmark Index for the Scheme is the CRISIL Dynamic Bond A-III Index. Performance comparisons for the Scheme will be made vis-à-vis the Benchmark.

The CRISIL Dynamic Bond A - III Index is a benchmark that falls under cell AIII (A relatively high interest rate risk and relatively low credit risk) of Potential Risk Class Metrix the Benchmark that includes government securities and AAA rated debt instruments.

The Quantum Dynamic Bond Fund invests in all the above debt instruments across the maturity curve and thus the CRISIL Dynamic Bond A-III Index would be an ideal benchmark for the Scheme.

#### **H. WHO MANAGES THE SCHEME?**

<b>Name/Age of the Fund Manager</b>	<b>Educational Qualifications</b>	<b>Tenure of managing the Scheme</b>	<b>Brief Experience</b>	<b>Other Schemes Managed</b>
Mr. Pankaj Pathak– Fund Manager/ 37 Years	B.Sc. (Electronics), CFA, JAIIB & CAIIB from IIM	6.06 Years; Since May 01, 2017	Over 13 years of experience in Fixed income investments and Research.  He joined Quantum Asset Management Company Private Limited in August, 2013 as a Dealer Fixed Income and presently is Fund Manager – Fixed Income.  Prior to joining Quantum, he was associated with Bank of Maharashtra.	• Quantum Liquid Fund.



## I. WHAT ARE THE INVESTMENT RESTRICTIONS?

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

1. The Scheme shall not invest more than:

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

The above investment limit may be extended by upto 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to Compliance with overall 12%. Provided that such limit shall not be applicable for investment in Government Securities, treasury bills and Triparty Repo on Government Securities or treasury bills. Provided further that Investments within such limits can be made in mortgage backed securitized debts which are rated not below investment grade by a credit rating agency registered with SEBI.

2. The Scheme may invest upto 5% of its net assets in unrated debt instruments subject to conditions that such investments can be made only in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in MF Regulations & various circulars issued thereunder. All such investments shall be made with the prior approval of the Board of AMC & Trustee. Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as specified by the Board.

3. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of Repurchase / Redemption of Units or payment of interest and/or Income Distribution to the Unitholders, provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

4. Transfers of investments from one scheme to another scheme in the same mutual fund is permitted\* provided:

- a) such transfers are done at the prevailing market price<sup>^</sup> for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for the spot transaction);
- b) such transfer shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

<sup>^</sup> Pursuant to para-No. 9.11 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023, has prescribed the methodology for determination of price to be considered for inter-scheme transfers.

\*The Scheme shall comply with the guidelines provided for inter-scheme transfers as specified in Pursuant to para-No. 9.11 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023.

5. The Scheme may invest in another scheme under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the Fund.

6. Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements:

- I. The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:

- a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and
  - b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.  
For the purpose of this provision, 'Group' shall have the same meaning as defined in paragraph B(3)(b) of SEBI Circular no. SEBI/ HO/ IMD/ DF2/ CIR/P/ 2016/ 35 dated February 15, 2016.
- II. Investment limits as mentioned in point no. I shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.
- 7.** The Scheme shall not make any investment in any Fund of Funds scheme.
  - 8.** The Scheme shall take delivery of securities purchased and give delivery in case of securities sold and in no case shall engage in short selling or carry forward transactions.
  - 9.** The Fund shall get the securities purchased/ transferred in the name of the Fund on account of the concerned scheme, wherever the instruments are intended to be of long term nature.
  - 10.** The Scheme shall abide by the following guidelines for parking of funds in short term deposits Pursuant to para- No. 12.16 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023.
    - (i) "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
    - (ii) Such short-term deposits shall be held in the name of the Scheme.
    - (iii) The Scheme(s) shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
    - (iv) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
    - (v) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
    - (vi) The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme. Trustees/ AMC shall also take steps to ensure that a bank in which the Scheme has short term deposit does not invest in the Scheme until the Scheme has short term deposit with such bank.
    - (vii) No investment management and advisory fees will be charged for such investments in the respective Scheme.
  - 11.** The Scheme shall not make any investment in:-
    - a) any unlisted security of any associate or group company of the Sponsor; or
    - b) any security issued by way of private placement by an associate or group company of the sponsor; or
    - c) The listed securities of group companies of the Sponsor which is in excess of 25% of the net assets.

**12. No loans for any purpose can be advanced by the Scheme.**

The scheme shall not invest in securities of a particular sector in excess of 20% of net assets of the Scheme as per sectoral classification prescribed by AMFI. Further an additional investment to Financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs registered with National Housing Bank). An additional exposure of 5% of the net asset of the scheme in securitized debt instruments based on retail housing loan portfolio and / or affordable housing loan portfolio. However, the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme.

Further provided that the above sectoral limit is not applicable for:

- AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs).
- Tri-Party Repo
- Bank Certificate of Deposits
- Government of India securities
- Treasury Bills.

**13. The total exposure of the Scheme in a Group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.**

The investments by a scheme in debt and money market instruments of group companies of both the Sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such limit may be extended to 15% of the net asset of the scheme with the prior approval of the Board of Trustees.

**14. The Scheme shall hold at least 10% of their net assets in liquid assets For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities.**

**15. The Scheme shall not invest more than 10% of its NAV in Instruments having Special Features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption.**

**16. Scheme shall not invest more than 5% of its NAV in Instruments having Special Features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption issued by a single issuer.**

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

The AMC may alter these above stated restrictions from time to time to the extent the SEBI Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to

achieve its respective investment objective. The Trustee may from time to time alter these restrictions in conformity with the SEBI Regulations.

## J. HOW HAS THE SCHEME PERFORMED?

### A) Performance of Scheme as on September 29, 2023

#### Quantum Dynamic Bond Fund - Direct Plan - Growth Option

Period	Scheme Returns %	Tier – I Benchmark Returns % (CRISIL Dynamic Bond A -III Index)
1 Year*	7.85%	7.62%
3 Years**	5.15%	4.80%
5 Years**	7.34%	7.99%
7 Years**	6.80%	6.79%
Since Inception**	7.70%	7.53%

Past Performance may or may not be sustained in future.

\* Annualised \*\* CAGR Date of inception: May 19, 2015

#### Quantum Dynamic Bond Fund - Regular Plan - Growth Option

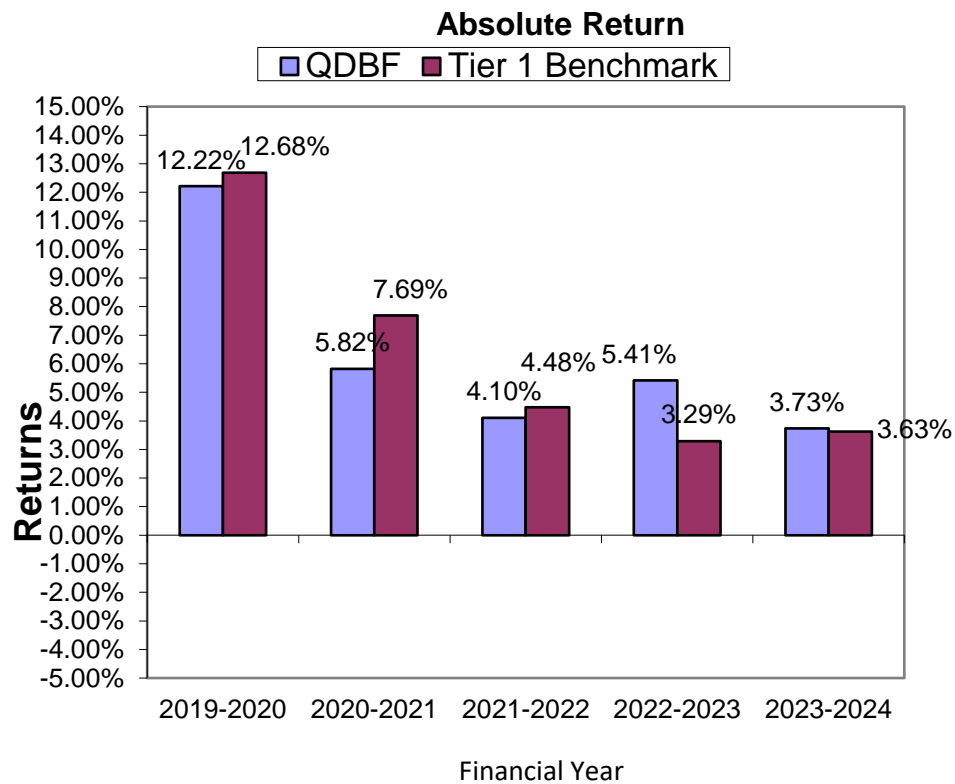
Period	Scheme Returns %	Tier – I Benchmark Returns % (CRISIL Dynamic Bond A - III Index)
1 Year*	7.66%	7.62%
3 Years**	5.01%	4.80%
5 Years**	7.20%	7.99%
Since Inception**	6.49%	6.80%

Past Performance may or may not be sustained in future.

\* Annualised \*\* CAGR Date of inception: April 01, 2017

### B) Absolute Returns for the last 5 Financial Years

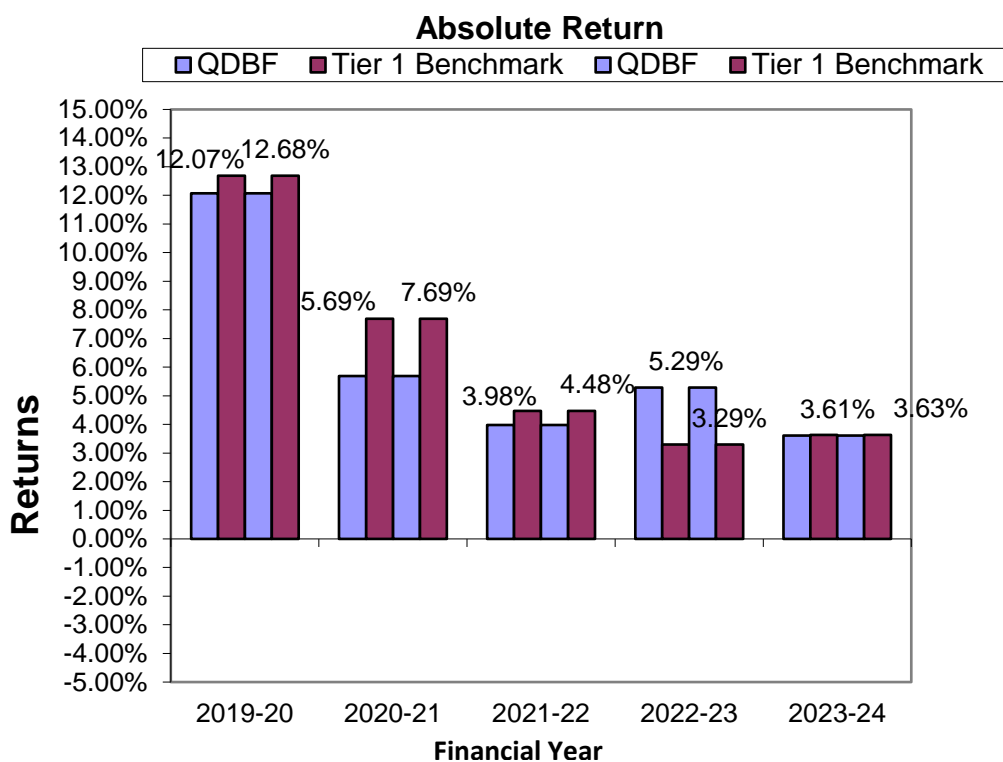
#### Quantum Dynamic Bond Fund - Direct Plan - Growth Option



Date of inception: May 19, 2015

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

**Absolute Returns for the last 5 Financial Years**  
**Quantum Dynamic Bond Fund - Regular Plan - Growth Option**



Date of inception: April 01, 2017

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

**K. SCHEME PORTFOLIO HOLDINGS AS ON SEPTEMBER 30, 2023**

(i) Top 10 Holdings by Issuer:

Issuer	% to NAV
7.26% GOI (MD 06/02/2033)	36.17%
7.18% GOI (MD 14/08/2033)	21.86%
7.1% GOI (MD 18/04/2029)	10.88%
7.18% GOI (MD 24/07/2037)	10.81%
9.09% IRFC NCD (MD 31/03/2026)	5.69%
7.58% NABARD Sr 23H NCD (MD 31/07/2026)	5.46%
7.3% GOI (MD 19/06/2053)	5.40%
TRI-Party Repo, cash & cash equivalents	3.73%
<b>Grand Total</b>	<b>100.00%</b>

(ii) Fund Allocation Toward Various Sectors

Sector Allocation	% to NAV
Government of India	85.12%
Finance	11.15%
TRI-Party Repo, cash & cash equivalents	3.73%
<b>Grand Total</b>	<b>100.00%</b>

(iii) To obtain scheme's latest monthly portfolio please refer the following link:

<https://www.quantumamc.com/portfolio/Combined/-1/1/0/0>

**L. AGGREGATE INVESTMENT IN THE SCHEME UNDER THE FOLLOWING CATEGORIES AS ON SEPTEMBER 30, 2023:**

AMC Board of Directors (Rs. In Lakhs)	Scheme's Fund Manager (Rs. In Lakhs)	Other Key Personnel (Rs. In Lakhs)
5.58	1.13	3.66

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

### A. NEW FUND OFFER (NFO)

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

### B. ONGOING OFFER DETAILS

<b>Ongoing Offer Period</b> This is the date from which the scheme will reopen for subscriptions /redemptions after the closure of the NFO period.	The continuous offer for the scheme commenced from May 25, 2015.
<b>Ongoing price for subscription</b> (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in.  Example: If the applicable NAV is Rs. 10/- , entry load is 0 then redemption price will be: $\text{Rs. } 10/- * (1+0) = \text{Rs. } 10/-$	At the applicable NAV
<b>Ongoing price for redemption</b> (sale) /switch outs (to other schemes /plans of the Mutual Fund) by investors. This is the price you will receive for redemptions /switch outs. Example: If the applicable NAV is Rs. 10/- , exit load is 2% then redemption price will be: $\text{Rs. } 10/- * (1-0.02) = \text{Rs. } 9.80/$	At the applicable NAV, subject to the prevailing exit load.



<p><b>Cut off timing for subscriptions/ redemptions/ switches</b></p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance</p>	<p>The cut-off times for determining Applicable NAV's for subscription, redemptions and switch-outs to be made at the Investor Service Centres / Official Points of Acceptance from time to time are as per the details given below:</p> <p><b>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</b></p> <ol style="list-style-type: none"> <li>In respect of valid application received up to 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/ purchase (including switch in) as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time (3.00 p.m.), the closing NAV of the day shall be applicable;</li> <li>In respect of valid application received after 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription / purchase (including switch in) as per the application are credited to the bank account of the Scheme on the same day or before the cut-off time of the next business day i.e. funds are available for utilization before the cut-off time (3.00 p.m.) of the next Business Day, the closing NAV of the next Business Day shall be applicable;</li> <li>However, irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/ purchase (including switch in) as per the application are credited to the bank account of the Scheme on or before the cut-off time of the subsequent Business day i.e. the funds are available for utilisation before the cut-off time of the subsequent Business day, the closing NAV of the such subsequent Business Day shall be applicable,.</li> </ol> <p>It may be noted that in case of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution Cum Capital Withdrawal Facility, the units will be allotted based on the funds available for utilization by the respective schemes / target schemes irrespective of the installment date of the SIP, STP or record date of Income Distribution.</p> <p><b>REDEMPTIONS INCLUDING SWITCH-OUTS:</b></p> <ol style="list-style-type: none"> <li>In respect of valid applications received up to 3 p.m. on a Business Day - the closing NAV of the day of receipt of application, shall be applicable.</li> <li>In respect of valid applications received after 3 p.m. on a Business Day - the closing NAV of the next Business Day shall be applicable.</li> </ol>
<p><b>Income Distribution Policy</b></p>	<p>Under this Option, the income can be distributed is subject to availability of distributable surplus, as computed in accordance with SEBI Regulations. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>In terms of SEBI guidelines, the Trustees shall fix the quantum of income distribution and the record date (which is the date that will be considered for the purpose of</p>

	<p>determining the eligibility of investors). Income Distribution if distributed, will be paid (subject to deduction of tax at source, if any) to those Unitholders whose names appear in the Register of Unitholders on the notified record date. The AMC shall, within one calendar day of the decision by the Trustee, issue notice to the public, communicating the decision, including the record date. The record date shall be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. In case of Units held in dematerialized mode, the Depositories (NSDL/ CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund who shall be eligible to receive the Income Distribution.</p> <p>The payment of dividend to the unitholders shall be made within seven working days from the record date.</p> <p>It must be distinctly understood that the actual income distribution and the frequency thereof will inter-alia, depend on the availability of distributable surplus as computed in accordance with SEBI Regulations. The decision of the Trustee in this regard shall be final. There is no assurance or guarantee to Unitholders as to the rate of income distribution nor will that income distribution be distributed regularly. On distribution of income, the NAV will stand reduced by the amount income distributed and statutory levy, if any, at the close of business hours on record date. The Trustee / AMC reserves the rights to change the record date from time to time.</p>
<p><b>Who can invest</b></p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<p><b>WHO CAN INVEST?</b></p> <p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three); or on an Anyone or Survivor basis</li> <li>2. A Hindu Undivided Family (HUF) through its Karta;</li> <li>3. Public Sector Undertakings, Association of Persons or a body of individuals whether incorporated or not;</li> <li>4. Minors through parent / legal guardian. There shall not be joint holding with minor investments;</li> <li>5. Partnership Firms &amp; Limited Liability Partnerships (LLP);</li> <li>6. Companies, Bodies Corporate and societies registered under the Societies Registration Act, 1860; Co-Operative Societies registered under the Co-Operative Societies Act, 1912, One Person Company.</li> </ol>

	<p>7. Banks &amp; Financial Institutions;</p> <p>8. Mutual Funds registered with SEBI / Alternative Investment Funds registered with SEBI;</p> <p>9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;</p> <p>10. Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (PIO) on repatriation basis or on non-repatriation basis;</p> <p>11. Foreign Portfolio Investors (FPI) registered with SEBI on repatriation basis;</p> <p>12. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</p> <p>13. Scientific and Industrial Researches, Multilateral Funding Agencies/ Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;</p> <p>14. Other schemes of Quantum Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations;</p> <p>15. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme;</p> <p>16. Such other individuals / institutions / body corporate etc., as may be decided by the AMC/Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> <p><b>WHO CANNOT INVEST?</b></p> <p>It should be noted that the following persons cannot invest in the Scheme(s):</p> <ol style="list-style-type: none"> <li>1. United States Person (US Person) as defined under regulations promulgated under the US Securities Act of 1933</li> <li>2. Person residing in USA and Canada</li> <li>3. NRI residing in any FATF (Financial Action Task Force) declared non-compliant country/territory.</li> </ol> <p>The Fund reserves the right to include/exclude new/existing categories of Investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p>
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	<p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1. RBI has vide Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000, granted a general permission to NRIs / Persons of Indian Origin residing abroad (PIOs) and Foreign Portfolio Investors (FPI) for purchasing/ Repurchasing / Redeeming Units of the mutual funds subject to conditions stipulated therein.</li> <li>2. If an Indian Resident / Non-Resident Indian (New as well as existing investors), at the time of initiating new purchase request including new SIP/ STP/ SWP is situated or located in USA / Canada, then such investor shall not be allowed to make such a request / invest using Electronic Mode such as Website, Email, WhatsApp, Fax etc. till the time investor returns back to India.</li> <li>3. All cheques and bank draft accompanying the application form should contain the application form number on its reverse side. It is mandatory for every applicant to provide the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete application will be rejected.</li> </ol>
<p><b>Where can the applications for purchase / redemptions switches be submitted?</b></p>	<p>Applications complete in all respects, can be submitted at:</p> <ol style="list-style-type: none"> <li>1. KFin Technologies Limited, Selenium Tower B, Plot number 31 &amp; 32, Financial District, Nanakramguda Serilingampally Mandal, Hyderabad - 500032 or its Investor Services Center/ Collection Center details mentioned on back cover page of this SID.</li> <li>2. Investors can purchase / redeem units of the Scheme through an online website of KFin Technologies Limited <a href="http://www.kfintech.com">www.kfintech.com</a>.</li> <li>3. Investors can purchase / redeem units of the Scheme through - KFinKart a mobile application of KFin Technologies Limited.</li> <li>4. Quantum Asset Management Company Private Limited 6<sup>th</sup> Floor, Hoechst House, Nariman Point, Mumbai - 400021 or its collection center details mentioned on back cover page of SID;</li> <li>5. Investors can purchase / redeem units of the Scheme through Electronic Mode - Website, Electronic Mail (Email), Email with Attachment, Fax, Fax Through Electronic Mail (Fax – Email), Short Messaging Services (SMS), WhatsApp Messenger, HIKE Messenger and Interactive Voice Response System (IVRS) and other Electronic Mode as may be permitted and notify by the AMC from time to time. Please refer SAI for the details terms and conditions for transactions through Electronic Mode.</li> <li>6. In order to facilitate transactions in mutual fund units, BSE has introduced BSE STAR MF Plat form and NSE has introduced Mutual Fund Service System (MFSS). Investors can purchase/redeem units of the Scheme by placing an order for purchase/redemption with the members (Stock Broker) / clearing members of stock</li> </ol>

	<p>exchanges/Distributors. These members (Stock Brokers) / clearing members would be availing the platform / mechanism provided by the stock exchanges for placing an order for purchase / redemption of units of the Scheme through Stock Exchange Infrastructure. Please refer SAI for detailed process on subscription / redemption of units of the scheme through stock exchange mechanism.</p> <p><b>7.</b> Investors can purchase / redeem units of the Scheme through MF Utility India Private Limited (MFUI) platform either electronically on <a href="http://www.mfuonline.com">www.mfuonline.com</a> or physically through the authorized Points of Service (“POS”) of MFUI, details of which are available on AMC website. Please refer SAI for detailed terms and conditions for transactions through MFUI platform.</p> <p><b>8.</b> Transaction Through MFCentral - Pursuant to para-No. 16.6 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 to comply with the requirements of RTA interoperable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the QRTA’s, Kfin Technologies Limited (“KFintech”) and Computer Age Management Services Limited (“CAMS”) have jointly developed MFCentral - A digital platform for Mutual Fund investors.</p> <p>Investors can purchase / redeem units of the schemes of units of the Scheme MFCentral either electronically <a href="http://www.mfcentral.com">www.mfcentral.com</a> or physically through the authorized Points of Service of MFCentral as and when available by MFCentral.</p>
<b>How to Apply</b>	Please refer to the SAI and Application form.
<b>Listing</b>	It is not proposed to list the units issued under this scheme. However, the Mutual Fund may at its sole discretion list the Units on one or more stock exchanges at a later date.
<b>Minimum Amount for purchase / redemption / switches</b>	<p>Initial purchase : Rs. 500 /- and in multiples of Re. 1 thereafter</p> <p>Additional Purchase : Rs. 500 /- and in multiples of Re.1 thereafter / 50 units</p> <p>Redemption / Switches: Rs.500 /- and multiple of Re.1 thereafter OR accounting balance whichever is less / 50 units.</p> <p>Pursuant to para-No. 6.10 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 the minimum application / redemption amount shall not be applicable for investments made by the Designated Employees of the AMC in scheme</p>
<b>Option to hold units in Dematerialized Mode</b>	<p>The unit holders are given an option to hold the units in physical mode or in dematerialized mode.</p> <p>The Investor intending to hold the units in dematerialized mode will be required to have a beneficiary account with a Depository Participant and will be required to mention the DP’s Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription / additional purchase of the units of the Scheme.</p>

<b>Plans / Options offered</b>	<p>The Scheme offers two plans :</p> <ul style="list-style-type: none"> <li>(i) Direct Plan</li> <li>(ii) Regular Plan</li> </ul> <p>Each Plan offers three Options:</p> <ul style="list-style-type: none"> <li>(a) Growth Option;</li> <li>(b) Monthly Payout of Income Distribution cum capital withdrawal Option ;</li> <li>(c) Monthly Re-investment of Income Distribution cum capital withdrawal Option.</li> </ul> <p><b>(a) Growth Option</b></p> <p>The Income will not be declared &amp; distributed under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.</p> <p><b>(b) Monthly Payout of Income Distribution cum capital withdrawal Option</b></p> <p>In the Monthly Payout of Income Distribution cum capital withdrawal Option, the Fund will endeavour to declare regular Income Distribution on a monthly basis.</p> <p>Income will be declared on every 25<sup>th</sup> of the month or on the next Business Day if 25<sup>th</sup> of the month is not a Business Day. The Income declared will be paid to the Unitholders within 7 working days from the declaration of the Income Distribution. If the Income payable to the Unitholder is less than or equal to Rs. 100/-, then the Income will be compulsorily reinvested in the Option.</p> <p>Income will be distributed from the available distributable surplus after the deduction of TDS and applicable surcharge, if any.</p> <p><b>(c) Monthly Re-investment of Income Distribution cum capital withdrawal Option</b></p> <p>In the Monthly Re-investment of Income Distribution cum capital withdrawal Option, the Fund will endeavour to declare regular income distribution on a Monthly basis. The income distributed under this Option would be re-invested to the credit of the Unitholder's account at the ex-Dividend NAV by way of additional Units of the Scheme and no Payout of Income Distribution cum capital withdrawal Option will take place. The income distributed so reinvested shall be constructive payment of Income distribution to Unitholders and constructive receipt of the same amount from each Unitholder for reinvestment in Units.</p> <p>The amount of Re-investment of Income will be net of tax deducted at source, wherever applicable. On reinvestment of Income Distributed, the number of Units to the credit of Unitholder will increase to the extent of the Re-investment of Income based on the Applicable NAV as explained above.</p>
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	<p>Please note that the Income Distribution is subject to availability of distributable surplus, if any. There is no assurance or guarantee to Unitholders as to the rate of Income distribution nor that the Income Distributed will be regularly paid, though it is the intention of the Mutual Fund to make regular Income distribution under this Option.</p> <p><b>Note:</b> Investors should indicate the Option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the Application Form. In case of valid applications received, without indicating any choice of Option, it will be considered as opted for Growth Option and processed accordingly.</p> <p>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:</p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
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3	Not mentioned	Regular	Direct Plan																																		
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6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
Minimum balance to be maintained and consequences of non-maintenance.	There is no minimum balance requirements.																																				
Special Products / Facilities Available	<p>The Scheme shall offer the following facilities on an going basis:</p> <p><b>1. Systematic Investment Plan (SIP)</b></p> <p>This facility enables investors to save and invest periodically over a long period of time.</p> <table><tr><th>Frequencies Available Under SIP</th><th>Daily</th><th>Weekly</th><th>Fortnightly</th><th>Monthly</th><th>Quarterly</th></tr><tr><td>Minimum</td><td>Rs. 100/-</td><td>Rs. 500/-</td><td>Rs. 500/-</td><td>Rs. 500/-</td><td>Rs. 500/-</td></tr></table>	Frequencies Available Under SIP	Daily	Weekly	Fortnightly	Monthly	Quarterly	Minimum	Rs. 100/-	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-																								
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Minimum	Rs. 100/-	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-																																

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

2.

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

3.

The request for enrollment of SIP in the prescribed form should be received at any official point of acceptance / Investor service center at least 21 Calendar Days in advance before the execution / commencement date.

4.

The request for discontinuation of SIP in the prescribed form should be received at any official point of acceptance / Investor Service Center at least 15 Business Days in advance before the execution / commencement date.

5.

The units will be allotted to the investor at applicable NAV of the respective Business Days on which the investment is sought to be made as per the applicable cut-off timing subject to the funds available for utilisation.

6.

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



	<p>reserves the right to discontinue the SIP facility provided to the investor/unitholder.</p> <p>7. An investor can also invest in the Scheme through SIP Facility through the Stock Exchange mechanism as such SIP frequency available under the Stock Exchange mechanism from time to time.</p> <p>8. The provision for Minimum Application Amount will not be applicable under SIP Investments.</p>																									
	<p><b>1. SYSTEMATIC WITHDRAWAL PLAN (SWP)</b></p> <p>This facility enables an investor to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request. The withdrawals can be made as follows:</p> <table><tr><td><b>Frequencies Available Under SWP</b></td><td><b>Weekly</b></td><td><b>Fortnightly</b></td><td><b>Monthly</b></td><td><b>Quarterly</b></td></tr><tr><td><b>Minimum Amount</b></td><td>Rs. 500/- and in multiples of Re. 1/- thereafter</td><td>Rs. 500/- and in multiples of Re. 1/- thereafter</td><td>Rs. 500/- and in multiples of Re. 1/- thereafter</td><td>Rs. 500/- and in multiples of Re. 1/- thereafter</td></tr><tr><td><b>Minimum No. of Installments / Instructions</b></td><td>25</td><td>13</td><td>6</td><td>4</td></tr><tr><td><b>Frequency of dates</b></td><td colspan="4">Weekly: 7,15,21,28  Fortnightly: 5 &amp; 21 OR 7 &amp; 25  Monthly / Quarterly : 5,7,15,21,25,28</td></tr><tr><td><b>Minimum Balance to Start SWP</b></td><td colspan="4">Rs. 5000/-</td></tr></table> <p>1. The withdrawals will commence from the start date mentioned by the investor in the SWP Application Form. The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought.</p> <p>2. The request for enrollment / processing of SWP will only be on a Business Day at the applicable NAV. In case during the term of SWP processing date falls on a non-Business Day, then such request will be processed on the next following Business Day at that day's applicable NAV.</p>	<b>Frequencies Available Under SWP</b>	<b>Weekly</b>	<b>Fortnightly</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Minimum Amount</b>	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	<b>Minimum No. of Installments / Instructions</b>	25	13	6	4	<b>Frequency of dates</b>	Weekly: 7,15,21,28  Fortnightly: 5 & 21 OR 7 & 25  Monthly / Quarterly : 5,7,15,21,25,28				<b>Minimum Balance to Start SWP</b>	Rs. 5000/-			
<b>Frequencies Available Under SWP</b>	<b>Weekly</b>	<b>Fortnightly</b>	<b>Monthly</b>	<b>Quarterly</b>																						
<b>Minimum Amount</b>	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter																						
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<b>Minimum Balance to Start SWP</b>	Rs. 5000/-																									



	<p>Business Day, then such request will be processed on the next following Business Day at that day's applicable NAV.</p> <ol style="list-style-type: none"> <li>The request for enrollment of STP in the prescribed form should be received at any official point of acceptance / Investor service center at least 10 Business Days in advance before the execution / commencement date.</li> <li>The request for discontinuation of STP in the prescribed form should be received at any official point of acceptance / Investor Service Center at least 10 Business Days in advance before the execution / commencement date.</li> <li>A request for STP will be treated as a request for Redemption from / Subscription into the respective Option(s) / Plan(s) of the Scheme(s) as opted by the Investor, at the applicable NAV, subject to applicable Load.</li> </ol> <p><b>TRANSFER OF INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL FACILITY</b></p> <p>The Investors who has invested under - Monthly Payout of Income Distribution cum capital withdrawal Option can avail this facility and invest their Income Distribution amount as and when declared by the Fund in any other Open Ended Scheme (Excluding ETFs) of the Fund at the applicable NAV based prices.</p> <p>The investors who want to avail this Facility may note the following:-</p> <ol style="list-style-type: none"> <li>The minimum amount of Transfer of Income will be Rs.100/- If the Income Distribution amount is less than Rs. 100 then the Income Distributed will be automatically reinvested in the Scheme itself and will not be transferred.</li> <li>The transfer will be treated as fresh subscription in the Transferee Scheme and invested at the applicable NAV on the Business Day immediately following the record date subject to the terms and conditions applicable to the Transferee Scheme.</li> <li>Account Statement will be sent to the Investor after effecting transfer in the Transferee Scheme.</li> </ol> <p><b>Switching Option</b></p> <p><b>Inter - Scheme switching</b></p> <p>Unitholders under the scheme have the option to switch part or all of their investments from one plan / options of the scheme to plan / option of the other scheme of Quantum Mutual Fund subject to terms and conditions of the respective scheme.</p> <p>The switch will be affected by way of redemption of units from one plan / option of a scheme and a reinvestment of the redemption proceeds in the plan / option of the other scheme of Quantum mutual Fund.</p>
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	<p>The switch must comply with the redemption rules and issue rules of the respective Scheme.</p> <p><b>Intra - Scheme switching</b></p> <p>Unitholders under the scheme have the option to switch part or all of their investments within the scheme from one plan / option to other plan / option.</p> <p>The switch will be affected by way of redemption of units from one plan / option of a scheme and a reinvestment of the redemption proceeds in the other plan / option of the scheme.</p>
<b>Account Statements</b>	<p><b>Account Statements / Allotment Confirmation:</b></p> <p>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS or issue units in the dematerialized form as soon as possible but not later than 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription.</p> <p>Thereafter, a Consolidated Account Statement for each calendar month shall be sent by mail / email on or before 15<sup>th</sup> of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. Such transactions in mutual funds shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan transactions. The CAS shall also include the total purchase value / cost of investment in each scheme.</p> <p>The CAS issued for the half year (September / March) shall include:</p> <ol style="list-style-type: none"> <li>1. The amount of actual gross commission paid to the distributors (in absolute terms) during the half-year period against the concerned investors /unit holders total investments in each scheme.</li> <li>2. Average Total Expense Ratio of the scheme (in percentage terms) for the half-year period for each Scheme's applicable plan (regular or direct or both) where the concerned investor / unit holder has actually invested in.</li> </ol>

	<p>The half-yearly CAS shall not be issued to those investors who do not have any holdings in Schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <p>For the purpose of sending the CAS, common investors / unitholders with the same holding pattern of the folio across mutual funds / depository shall be identified by their Permanent Account Number (PAN). In case of multiple holdings, it shall be identified on the basis of PAN of first holder and pattern of holding.</p> <p>The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.</p> <p>In the event of the folio is having more than one registered / joint holders, the CAS shall be sent to the first named unit holder and not to other registered / joint holders.</p> <p>The CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail as per the timeline specified by the SEBI from time to time i.e. on or before 21<sup>st</sup> day of succeeding month by the AMC / Registrar to all such investors / unit holders which do not have demat account and in whose folio no transactions has taken place during the period.</p> <p>The CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September / March), shall be sent by mail/ email as per the timeline specified by the SEBI from time to time i.e. on or before 21<sup>st</sup> day of succeeding month by the Depositories to all such investors / unit holders which has demat account with nil balance and no transaction in securities or in folio has taken place during the period.</p> <p>The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar &amp; Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.</p>
<b>Income Distribution</b>	<p>The Income Distribution payments shall be dispatched to the unitholders within 7 working days from the record date of the Income Distribution. In the event of failure of dispatch the Income Distribution payment within the stipulated 7 working days period, the AMC shall be liable to pay interest to the unitholders at such rate as may be specified by the SEBI for the period of such delay and the interest for the delayed payment of Income Distribution shall be calculated from the record date.</p>
<b>Redemption</b>	<p>The redemption or repurchase proceeds shall be dispatched / credited to the registered bank account of the unitholders within 3 working days from the date of redemption or repurchase.</p>

If the redemption request amount exceeds the balance lying to the credit of the Unit Holder's said account, then the Fund shall redeem the entire amount lying to the credit of the Unit Holder's account in that Scheme/Plan/option.

The minimum amount in rupees for Redemption shall be Rs. 500/- and multiple of Re. 1/- (Rupees Five Hundred only) or account balance whichever is less / 50 units.

Where Units under a Scheme are held under both Direct and Regular Plans and the Redemption / Switch request pertains to the Regular Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Direct Plan. However, when Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

**Redemption under dematerialized mode:**

1. The investor who holds units in demat mode is required to place request for redemption directly with the Depository Participants. The Investor should provide request for redemption to their Depository Participants along with Depository Instruction Slip and such other documents as may be specified by the Depository Participants.
2. If the investor wish to redeem the units hold in demat mode with the AMC in such case the investor is required to convert such units in the physical mode by submitting request for Rematerialization to the Depository Participants and after conversion of such units into the physical mode to the AMC for redemption of such units.
3. The investor can also redeem units holds in demat mode through Stock Exchange Infrastructure.
4. The redemption request submitted to the AMC / Registrar directly for units held in demat mode shall be rejected.
5. The investor who holds units in demat mode wherein the Depository is NSDL, can place redemption request only with their Depository Participant. If the investor wishes to redeem the units held in NSDL through AMC, then in such case the investor is first required to convert such units to the physical mode by submitting request for rematerilazation to the Depository Participant. After conversion of such units into the physical mode, the investor can submit the request for redemption to the AMC. The redemption request submitted directly to the AMC / Registrar are liable to be rejected.
6. The Investor should provide request for redemption to their Depository Participant along with the Depository Instruction Slip and such other documents as may be specified by the Depositor Participants.

	<p><b>7.</b> The investor can also redeem units held in demat mode through Stock Exchange Infrastructure.</p> <p><b>8.</b> The redemption request submitted to the AMC / Registrar directly for units held in demat mode shall be rejected.</p> <p>The Trustee may mandatory redeem units of any unitholders in the event that it is found that the unitholders has submitted information either in the application or otherwise that is false, misleading or incomplete or units are held by a unitholders in breach of the regulation.</p> <p>Units can be redeemed (sold back to the Mutual Fund) at the Redemption Price during the Ongoing Offer Period.</p> <p><b><u>Email ID and Mobile Number for communication</u></b></p> <p>Primary holders should provide their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.</p>
<b>Delay in payment of redemption / repurchase proceeds</b>	<p>In case of delay in payment of redemption proceeds, the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum). However, the AMC will not be liable to pay interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain details from the investor / unitholders for verification of identity or such other details relating to subscription of units under any applicable law or as may be requested by a regulatory body or any government authority which may result in delay in processing the application.</p>
<b>Right to Restrict Redemption of the Units</b>	<p><b>RIGHT TO RESTRICT REDEMPTION AND/OR SUSPEND REDEMPTION OF THE UNITS - Pursuant to para-No. 1.12 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023</b></p> <p>The Fund at its sole discretion reserves the right to restrict Redemption (including switch-out) of the Units of the Scheme of the Fund on circumstance leading to a systemic crisis or event that severely constricts market liquidity or the efficient markets such as:</p> <p><b>(a)</b> Liquidity Issue - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</p> <p><b>(b)</b> Market failures / Exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</p> <p><b>(c)</b> Operation Issue - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p>

	<p>The restriction may be imposed on redemption for a period not exceeding 10 working days in any 90 day period and subject to approval of the Board of AMC and Trustee on occurrence of the above event. The Restriction shall be informed to SEBI immediately.</p> <p>Redemption request up to Rs.2 Lakhs shall not be subject to such restriction and where redemption requests are above Rs.2 lakhs, the AMC shall redeem the first Rs.2 lakhs without such restriction and remaining part over and above Rs.2 lakhs shall be subject to such restriction.</p> <p>The AMC / Trustees reserve the right to change / modify the provisions pertaining to the right to restrict Redemption of the Units in the Scheme(s) of the Fund in accordance with SEBI (Mutual Funds) Regulations.</p>
<b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b>	<p>Presently, AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in demat mode or in physical mode will stand reduced by the numbers of units redeemed.</p>
<b>Lien on Units for Loans</b>	<p>The Units issued under the Scheme can be transferred, assigned or pledged in conformity with the guidelines and notifications issued by SEBI / government of India / any other regulatory body from time to time. Units under the Scheme may be offered as security by way of a lien / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs) or any other body. The Registrar and Transfer Agent will note and record the lien against such Units. A standard request letter for this purpose is available on request with the Registrar and Transfer Agent or the AMC. The Unit Holder will not be able to redeem / switch Units under lien until the lien holder provides written authorization to the Mutual Fund that the lien / charge may be vacated.</p> <p>As long as Units are under lien, the lien holder will have complete authority to exercise the lien, thereby redeeming such Units and receiving payment proceeds. In such instance, the Unit Holder will be informed by the Registrar and Transfer Agent through an account statement. In no case will the Units transferred from the Unit Holder to the lien holder. Income Distributed on Units under lien will be paid / re-invested to the credit of the Unit Holder and not the lien holder unless specified otherwise in the lien letter.</p>
<b>Process for Investments made in the name of a Minor through a Guardian</b>	<p>Process for Investments made in the name of a Minor through a Guardian Pursuant to para-No. 17.6 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023:</p>



	<ul style="list-style-type: none"> <li>i. Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the guardian only.</li> <li>ii. The AMC will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.</li> <li>iii. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.</li> <li>iv. No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age.</li> <li>v. Irrespective of the source of subscription, all redemption proceeds shall be credited only in the verified bank account to minor i.e. the account the minor may hold with the parents / legal guardian after completion of all KYC formalities.</li> </ul> <p>Please refer SAI for detail process and documentation</p>
<b>Swing Pricing</b>	<p>Swing pricing refers to a process for adjusting a scheme's Net Asset Value (NAV) to effectively pass on transaction costs stemming from significant net capital activity (i.e., flows into or out of the fund) to the investors associated with that activity. Swing pricing is aimed at reducing the impact of large redemptions, particularly during market dislocation, on existing investors by reducing dilution of the value of units of a Mutual Fund scheme.</p> <p>Market dislocation would be declared and notified by SEBI. Swing pricing will be applicable for a specified period as notified by SEBI.</p> <p>Subsequent to the announcement of market dislocation by SEBI, the swing pricing framework shall be mandated only for the Debt Schemes:</p> <ul style="list-style-type: none"> <li>(i) Which has <b>High or Very High risk</b> on the risk-o-meter in terms of SEBI circular SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 (as of the most recent period at the time of declaration of market dislocation); and</li> <li>(ii) classify themselves in the cells <b>A-III, B-II, B-III, C-I, C-II and C-III</b> of Potential Risk Class (PRC) Matrix in terms of SEBI circular SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/573 dated June 7, 2021</li> </ul> <p>Swing Factor:</p>

The minimum swing factor as given below will be applicable. This shall be made applicable to the schemes mentioned above and the NAV will be adjusted downwards for both the incoming and outgoing investors.

Minimum swing factor for open ended debt schemes			
Credit Risk of scheme → Interest Rate Risk of scheme ↓	Class A (CRV*≥12)	Class B (CRV≥10)	Class C (CRV<10)
Class I: (MD≤1 year)	NIL	NIL	1.50%
Class II: (MD≤3 years)	NIL	1.25%	1.75%
Class III: Any Macaulay duration (MD)	1.00%	1.50%	2.00%
*CRV: Credit Risk Value			

When swing pricing mechanism is triggered and swing factor is made applicable during market dislocation, both the incoming and exiting investors shall get NAV adjusted for swing pricing. Swing pricing shall be made applicable to all unitholders at PAN level, with an exemption for redemptions up to Rs.2 lakhs for each mutual fund scheme for market dislocation.

Illustration:

Consider a scheme having NAV of Rs 100 and swing factor of 1%, the NAV shall be adjusted as below on issue of notification of market dislocation by SEBI:

$$\begin{aligned}
 \text{Swing NAV} &= \text{unswung NAV} * (1 - \text{swing factor}) \\
 &= \text{Rs } 100 * (1 - 0.01) \\
 &= \text{Rs. } 100 * (0.99) \\
 &= \text{Rs. } 99
 \end{aligned}$$

If there is any exit load applicable as per scheme provisions, the same will be applied on swung NAV.

The scheme performance shall be computed based on unswung NAV.

## C. PERIODIC DISCLOSURES

<p><b>Net Asset Value</b></p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>NAV shall be calculated and disclosed on every Business Day. AMC shall update the NAV under separate head on the website of the Fund (<a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a>) and on the website of Association of Mutual Funds in India <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 11.00 p.m. every day.</p> <p>In case NAV of Corporate Debt Market Development Fund ('CDMDF') units are not available by 9:30 p.m. of same Business Day, then the NAV of the Scheme will be calculated and disclosed by 10.00 a.m. of the next Business Day.</p> <p>Investors may obtain latest NAV through SMS by a specific request to the AMC.</p> <p>Sale (Subscription) and Repurchase (Redemption) Price Illustration:</p> <p>Assumed NAV Rs.11.00 Per Unit, Entry Load – Nil, Exit Load – 1%</p> <p>Sale Price = NAV + (Entry Load (%) (if any) * NAV)  Sale Price = 11 + (0% * 11)  Sale Price = 11 + 0  Sale Price = Rs.11/-</p> <p>Repurchase Price = NAV – (Exit Load (%) * NAV)  Repurchase Price = 11 – (1% * 11)  Repurchase Price = 11 – 0.11  Repurchase Price = Rs.10.89</p>
<p><b>Fortnightly/ Monthly / Half yearly Portfolio Disclosure</b></p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>The Fund will disclose portfolio (along with ISIN) in user friendly &amp; downloadable spreadsheet format, as on the last day of the month / half year for the scheme on its website <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> &amp; on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of each month / half year.</p> <p>In case of unitholders whose email addresses are registered, the Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month / half year respectively. Further, pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/130 dated July 22, 2020, for debt schemes, portfolio disclosure shall be done on fortnightly basis within 5 days of every fortnight as prescribed by the said circular.</p> <p>The Fund will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English &amp; Hindi, disclosing the hosting of the half yearly statement of the scheme's portfolio on the AMC's website <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> &amp; on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholders.</p>
<p><b>Half Yearly Results</b></p>	<p>The Fund shall within one month from the close of each half year, (i.e. March 31 and on September 30), host a soft copy of its unaudited financial results on its website</p>

	<p>(<a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a>). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.</p>
<b>Annual Report</b>	<p>The AMC / Mutual Fund shall be sent the Scheme wise annual report or an abridged summary thereof within four months from the date of closure of the relevant accounting year i.e. March 31 each year to all investors / unit holders as per the following mode:</p> <ol style="list-style-type: none"> <li>by e-mail to the investors / Unit holders whose e-mail address is available with the AMC / Fund.</li> <li>in physical form to the investors / Unit holders whose email address is not registered with the AMC / Fund and/or those Unit holders who have opted / requested for the same.</li> </ol> <p>The physical copies of the scheme wise annual report or abridged summary shall be made available to the investors / unit holders at the registered office of the AMC.</p> <p>A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).</p> <p>The AMC / Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p>
<b>Product Labelling / Risk o Meter</b>	<p>The Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"> <li>Low Risk</li> <li>Low to Moderate Risk</li> <li>Moderate Risk</li> <li>Moderately High Risk</li> <li>High Risk and</li> <li>Very High Risk</li> </ol> <p>The evaluation of risk levels of a scheme shall be done in accordance with pursuant to para- No. 17.4 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19, 2023, any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be</p>

	<p>disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.</p> <p>The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.</p> <p>The Scheme Summary Document of the Scheme will be uploaded and available on the websites of the AMC, AMFI and Stock Exchanges.</p>
<b>Other Disclosures</b>	<p>To enhance investor awareness and information dissemination to investors, SEBI prescribes various additional disclosures to be made by Mutual Funds from time to time on its website/on the website of AMFI, stock exchanges, etc.</p> <p>These disclosures include Scheme Summary Documents, Investor charter (which details the services provided to Investors, Rights of Investors, various activities of Mutual Funds with timelines, DOs and DON'Ts for Investors, Grievance Redressal Mechanism, etc.)</p> <p>Investors may refer to the same.</p>
<b>Associate Transactions</b>	Please refer to Statement of Additional Information (SAI).
<b>Repurchase and Sale Price-Limits</b>	The repurchase price shall not be lower than 95% of the NAV subject to SEBI regulation as amended from time to time.

<b>Taxation:</b> The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors / authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes. (Mention the tax rates as per the applicable tax laws)	<b>(a) TAX ON INCOME DISTRIBUTION (IDCW OPTION)</b>		
	<b>INVESTOR</b>	<b>INCOME TAX RATE</b>	<b>TDS</b>
	Resident Individuals / HUF / Domestic Company	Applicable Slab rates + Surcharge as applicable + 4 % Health & Education Cess	10% (if income distributed is more than Rs.5,000 during Financial Year)
	Non-Resident	20% plus Surcharge as applicable + 4% Health & Education Cess	20% plus Surcharge as applicable + 4% Health & Education Cess
	<b>(b) Tax on Capital Gains *</b> <b>(For Investment done on or after 1<sup>st</sup> April, 2023)</b>  1. Resident Individuals, HUF, Domestic Companies  2. FII's  3. Non-Resident Indians  * The mentioned Tax Rates shall be increased by applicable surcharge if any, Health and Education Cess @4%. For further details on Taxation please refer the clause of Taxation of SAI. Investment done prior to 1 <sup>st</sup> April, 2023, earlier Tax structure would be applicable.		<b>SHORT TERM (IRRESPECTIVE OF HOLDING PERIOD)</b>  Applicable Slab Rates - Maximum 30%  Applicable Slab Rates - Maximum 30%  Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%)

<b>Investor services</b>	<p>Investor may contact the AMC for any Queries / Clarifications / Complaints to Mr. Chandrasen Manjrekar – Vice President Customer Relations at Email – CustomerCare@QuantumAMC.com, Telephone number – 1800 209 3863 / 1800 22 3863 (Toll Free).</p> <p>Ms. Rina Nathani – Investor Relation Officer (IRO) can be contacted at Quantum Asset Management Company Private Limited, 6th Floor, Hoechst House, Nariman Point, Mumbai – 400021, Telephone Number 022-61447800, Email IRO@Quantumamc.com.</p> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stockbroker or the investor grievance cell of the respective stock exchange.</p> <p>The AMC also has Grievance Policy which is available on AMC website <a href="https://www.quantumamc.com/policy">https://www.quantumamc.com/policy</a>.</p>
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#### **D. COMPUTATION OF NAV**

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

The NAV will be calculated and announced as of the close of every Business Day by 11:00 p.m. The valuation of the Scheme's ' assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and subject to such regulations as may be prescribed by SEBI from time to time.

The NAV shall be rounded off to the fourth decimal.

## IV. FEES AND EXPENSES

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

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

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

No NFO Expenses were charged to the Scheme and the entire NFO expenses were borne by the AMC.

### B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' Fee, Custodian Fees and marketing and operations expenses etc.

The estimated recurring expenses of the Scheme are as under:

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Up to 1.00%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Fees	
Marketing & Selling expense	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps) ^	
Goods and Service tax on expenses other than investment and advisory fees	
Goods and Service tax on brokerage and transaction cost	
Other expenses*	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i)</b>	Up to 1.00%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	NIL
Additional expenses under regulation 52 (6A) (c)	NIL

\*as permitted under the Regulations.;

^Investor Education and Awareness initiatives

Pursuant to para-No. 10.1.16 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

Regular Plan expense ratio will be higher of upto 0.15% or such other higher percentage as may be decided from time to time inclusive of Statutory Levies and Applicable Taxes (if any) in comparison of Direct Plan expense ratio within the Total



Expense Ratio limit, wherein distributor commission for distribution of units will be paid / charged under the Regular Plan.

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

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

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

No other additional expenses which are allowed to charge in terms of SEBI Regulations 52 (6A), (b) & (c) shall be charged to the Scheme.

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

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

As per Regulation 52(6) of SEBI (MF) Regulations, the total expenses of the Scheme, including Investment Management and Advisory Fees shall be subject to following limits as specified below:

Asset Under Management Slab	Total Expense Ratio % limits
On the first Rs.500 Crores of the daily net assets	2.00
On the next Rs.250 Crores of the daily net assets	1.75
On the next Rs.1,250 Crores of the daily net assets	1.50
On the next Rs.3,000 Crores of the daily net assets	1.35
On the next Rs.5,000 Crores of the daily net assets	1.25
On the next Rs.40,000 Crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 Crores of NAV shall be calculated and disclosed on every Business Days or part thereof
On balance of the assets	0.80

The maximum recurring expenses of the Scheme, including the investment management and advisory fee, together with additional expenses if any, shall not exceed the limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations 1996 read with the SEBI Master circular dated May 19,2023.

#### ILLUSTRATION OF IMPACT OF EXPENSE RATIO ON SCHEME'S RETURN:

Particular	Regular Plan	Direct Plan
Opening NAV at the beginning of the year (Rs.) (a)	100	100
Closing NAV before charging expense at the end of the year (b)	112	112
Scheme's gross returns for the year	12%	12%
Expense Charged during the year (other than Distribution Expenses/ Commission) (Rs.) (c)	1	1
Distribution Expenses/ Commission charged during the year (Rs.) (d)	0.15	0
NAV after charging expense (b-c-d)	110.85	111
Net Return to the Investor	10.85%	11%

The purpose of the above illustration is to explain the impact of expense ratio of the scheme. Above calculation are based on assumed NAV and Expenses. The actual NAV, expenses and return on your investment may be more or less.

#### C. LOAD STRUCTURE

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

Type of Load	Load chargeable (as % age of NAV)
Entry	Not Applicable Pursuant to para-No. 10.4.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 there will be no entry load charged to the schemes of the Mutual Fund. <b>Quantum Mutual Fund does not charge Entry Load since inception.</b>
Exit	NIL

The investor is requested to check the prevailing load structure of the scheme before investing. Any imposition or enhancement in the load shall be applicable on prospective investments only. The above-mentioned load structure shall be equally applicable to the special products such as Systematic Investment Plan (SIP) / Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) and Switches etc. However, no load shall be charged for switching between options/plans within the Scheme.

For any change in load structure AMC will issue an addendum which shall be attached to the SID and Key Information Memorandum (KIM) and display it on the website / Investor Service Centres. The introduction of Exit load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after introduction of such loads. Any other measures which the mutual fund may feel necessary.

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

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

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

Pursuant to para-No. 10.5.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 the AMC is allowed to deduct transaction charges of Rs. 100 for existing investors and Rs.150 for a first time investor per subscription of Rs.10,000 /- and above for the transaction / application received through distributors. The transaction charges shall be deducted by the AMC from the subscription amount received from the investor and paid to the distributor and the balance will be invested in the Scheme.

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

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

Not Applicable

Pursuant to para-No. 10.4.1 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

Please refer to SAI for details.



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

1. Disclosures regarding top 10 monetary penalties and action(s) taken during the last three years against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. : **Not Applicable**
2. Details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

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

**Trustee Company:** Nil

**AMC:** Nil

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

**Sponsor:** Nil.

**Trustee Company:** Nil

**AMC:** Nil

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

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

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

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

**Sponsor:** Nil.

**Trustee Company:** Nil

**AMC:** Nil

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

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

Sd/-

Jimmy A Patel  
Managing Director and Chief Executive Officer

Place: Mumbai

Date: October 31, 2023

**Quantum Asset Management Company Pvt. Ltd.**

**Mumbai:** 6th Floor, Hoechst House, Nariman Point, Mumbai - 400 021

**Ahmedabad:** BSQUARE Office Solutions, 6th Floor Shree Krishna Centre, Nr. Mithakhali Six Roads, Navrangpura, Ahmedabad - 380 009

**K-Fin Technologies Collection Centers**

Agartala KFin Technologies Ltd. OLS RMS CHOWMUHANI, MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT Agartala, Tripura West, Pin-799001 Agra KFin Technologies Ltd. House No. 17/2/4, 2nd Floor Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place , Agra -282002 (UP) Ahmedabad KFin Technologies Ltd. Office No. 401, 4th Floor ABC-I, Off. C.G. Road Ahmedabad-380 009 Ajmer KFin Technologies Ltd. 302, 3rd Floor, Ajmer Auto Building Opposite City Power House, Jaipur Road Ajmer - 305 001 Akola KFin Technologies Ltd. Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna , Akola 444001, Maharashtra Aligarh KFin Technologies Ltd. 1st Floor Sevti Complex Near Jain Temple, Samad Road Aligarh - 202001, Uttar Pradesh Allahabad KFin Technologies Ltd. Meena Bazar, 2nd Floor, 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj Allahabad - 211001 Alwar KFin Technologies Ltd. 137, Jai Complex Road No - 2 Alwar-301001 Amaravathi KFin Technologies Ltd. Shop No. 21, 2nd Floor Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601 Ambala KFin Technologies Ltd. 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001 Amritsar KFin Technologies Ltd. SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar , Punjab, Pin Code - 143001 Anand KFin Technologies Ltd. B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room, Grid Char Rasta , Anand - 388 001 Ananthapur KFin Technologies Ltd. #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock Anantapur - 515 001 Asansol KFin Technologies Ltd. 1st Floor, 112/N, G. T. ROAD BHANGA PACHIL, Paschim Bardhaman Asansol - 713303, West Bengal Aurangabad KFin Technologies Ltd. Shop no B 38, Motiwala Trade Center Nirla Bazar Aurangabad-431001 Azamgarh KFin Technologies Ltd. Shop no. 18 Gr. Floor Nagarpalika, Infront of Tresery office Azamgarh-276 001 Balasore KFin Technologies Ltd. 1-B. 1st Floor, Kalinga Hotel Lane Baleshwar, Baleshwar Sadar Balasore - 756001, Orissa Bangalore KFin Technologies Ltd. OLD NO : 35 , NEW NO-59, 1st Floor KAMALA NIVAS , PUTTANNA ROAD Basavanagudi Bangalore - 560 004 Bankura KFin Technologies Ltd. Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor , Ward No 24 Opp to PC Chandra, Bankura - 722101 Bareilly KFin Technologies Ltd. 1ST FLOOR REAR SIDE A -SQUARE BUILDING 54-CIVIL LINES, Ayub Khan Chauraha BAREILLY - 243 001 Baroda KFin Technologies Ltd. 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007 Begusarai KFin Technologies Ltd. SRI RAM MARKET , KALI ASTHAN CHOWK , MATIHANI ROAD , BEGUSARAI, BIHAR - 851101 Belgaum KFin Technologies Ltd. Premises No 101 , CTS NO 1893, Shree Guru Darshani Tower Anandwadi, Hindwadi, Belgaum 590011 Bellary KFin Technologies Ltd. GROUND FLOOR, 3RD OFFICE, NEAR WOMENS COLLEGE ROAD BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCADE Bellary 583103 Berhampur (Or) KFin Technologies Ltd. Opp -Divya Nandan Kalyan Mandap 3rd Lane Dharam Nagar, Near Lohiya Motor Berhampur-760001 Bhagalpur KFin Technologies Ltd. 2nd Floor, Chandralok Complex, Near Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001 Bharuch KFin Technologies Ltd. 123 Nexus business Hub, Near Gangotri Hotel B/s Rajeshwari Petroleum, Makampur Road Bharuch - 392 001 Bhatinda KFin Technologies Ltd. 2nd Floor, MCB -Z-3-01043 GONIANA RODA, OPPORITE NIPPON INDIA MF GT ROAD, NEAR HANUMAN CHOWK , BHATINDA -151001, Punjab Bhavnagar KFin Technologies Ltd. 303, STERLING POINT, WAGHAWADI ROAD, BHAVNAGAR - 364001 Bhilai KFin Technologies Ltd. Office No.2, 1st Floor Plot No. 9/6, Nehru Nagar [East] Bhilai, Durg BHILAI - 490020, Chhattisgarh Bhilwara KFin Technologies Ltd. Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara - 311001 (Rajasthan) Bhopal KFin Technologies Ltd. SF-13 Gurukripa Plaza, Plot No. 48A Opposite City Hospital, zone-2, M P Nagar Bhopal-462011 Bhubaneswar KFin Technologies Ltd. A/181 Back Side Of Shivam Honda Show Room Saheed Nagar Bhubaneswar-751007 Bikaner KFin Technologies Ltd. H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001 Bilaspur KFin Technologies Ltd. ANANDAM PLAZA, Shop.No.306 3rd Floor, Vyapar Vihar Main Road Bilaspur-495001 Bokaro KFin Technologies Ltd. CITY CENTRE, PLOT NO. HE-07, SECTOR-IV BOKARO STEEL CITY Bokaro Steel City - 827 004 Burdwan KFin Technologies Ltd. Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWAN-EAST PIN: 713101 Calicut KFin Technologies Ltd. Second Floor, Manimuriyil Centre Bank Road, Kasaba Village Calicut - 673 001 Chandigarh KFin Technologies Ltd. First floor, SCO 2469-70 Sector 22-C Chandigarh - 160022 Chennai KFin Technologies Ltd. 9th Floor, Capital Towers 180, Kodambakkam High Road Nungambakkam Chennai - 600034 Chinsura KFin Technologies Ltd. 96, DOCTORS LANE PO:CHINSURAH, DT: HOOGHLY Chinsura - 712101 Cochin KFin Technologies Ltd. Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015 Coimbatore KFin Technologies Ltd. 3rd Floor, 1057 Jaya Enclave, Avanashi Road Coimbatore- 641018 Cuttack KFin Technologies Ltd. SHOP NO-45, 2ND FLOOR, NETAJI SUBAS BOSE ARCADE BIG BAZAR BUILDING, ADJACENT TO RELIANCE TRENDS DARGHA BAZAR Cuttack - 753001 Darbhanga KFin Technologies Ltd. "H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004 Davangere KFin Technologies Ltd. D.No 162/6 , 1st Floor, 3rd Main, P J Extension Davangere taluk, Davangere Mandal Davangere : 577002 Dehradun KFin Technologies Ltd. Shop No-809/799 , Street No-2 A Rajendra Nagar Near Sheeshas Lounge, Kaulagarh Road Dehradun - 248 001 Deoria KFin Technologies Ltd. K. K. Plaza, Above Apurwa Sweets Civil Lines Road Deoria- 274001 Dhanbad KFin Technologies Ltd. 2008, New Market, 2ND Floor, Katras Road, Bank More, Dhanbad - 826001 Dhule KFin Technologies Ltd. Ground Floor Ideal Laundry, Lane No 4 Khol Galli, Near Muthoot Finance Opp Bhavasar General Store Dhule-424001 Durgapur KFin Technologies Ltd. MWAV-16 Bengal Ambuja 2nd Floor, City Centre, Dist: Burdwan Durgapur- 713216 Eluru KFin Technologies Ltd. DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET, OPP ANDHRA HOSPITALS, R R PETA ELURU-534 002 Erode KFin Technologies Ltd. No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex Erode - 638 003 Faridabad KFin Technologies Ltd. A-2B, 3rd Floor, Nehru Ground, Neelam Bata Road, Nit, Peer Ki Mazar, Faridabad - 121 001 Ferozpur KFin Technologies Ltd. The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir Ferozpur City -152002 Gandhidham KFin Technologies Ltd. Shop # 12, Shree Ambica Arcade, Plot # 300 Ward 12. Opp. CG High School, Near HDFC Bank , Gandhidham - 370201 Gandhinagar KFin Technologies Ltd. 123, First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar - 382011 Gaya KFin Technologies Ltd. Property No 711045129, Ground Floor, Hotel Skylark, Swaraiपुर Road, Gaya-823001, Bihar Ghaziabad KFin Technologies Ltd. FF - 31, Konark Building Rajnagar Ghaziabad - 201003 Ghazipur KFin Technologies Ltd. House No. 148/19, Mahua Bagh Raini Katra Ghazipur-233 001 Gonda KFin Technologies Ltd. House No. 782, Shiv Sadan, ITI Road Near Raghuvel Vidya Peeth, Civil Lines Gonda-271 001 Gorakhpur KFin Technologies Ltd. Shop No. 8-9 , 4th floor Cross Mall Gorakpur - 273 001 Gulbarga KFin Technologies Ltd. H NO 2-231, KRISHNA COMPLEX 2ND FLOOR Opp. Municipal corporation Office, Jagat Station Main Road, Kalaburagi Gulbarga : 585105 Guntur KFin Technologies Ltd. 2nd Shatter, 1st Floor Hno. 6-14-48, 14/2 Lane, Arundal Pet Guntur -522002 Gurgaon KFin Technologies Ltd. 2nd Floor, Vipul Agora M. G. Road Gurgaon - 122001 Guwahati KFin Technologies Ltd. Ganapati Enclave, 4th Floor Opposite Bora service, Ullubari Guwahati - 781007 Gwalior KFin Technologies Ltd. City Centre Near Axis Bank Gwalior - 474 011 Haldwani KFin Technologies Ltd. Shop No. 5, KMVN Shopping Complex Haldwani - 263139 Haridwar KFin Technologies Ltd. Shop No. - 17, Bhatia Complex Near Jamuna Palace Haridwar-249 410 Hassan KFin Technologies Ltd. HEMADRI ARCADE, 2ND MAIN ROAD SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL Hassan - 573201 Hissar KFin Technologies Ltd. Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar - 125001 Hoshiarpur KFin Technologies Ltd. The Mall Complex Unit # SF-6, 2nd Floor, Opposite Kapila Hospital , Sutheri Road, City- Hoshiarpur, Punjab, Pin Code - 146001 Hubli KFin Technologies Ltd. R R MAHALAXMI MANSION, ABOVE INDUSIND Bank , 2ND FLOOR, DESAI CROSS, PINTO ROAD, Hubballi 580029 Hyderabad KFin Technologies Ltd. No.303, Vamsee Estates Opp: Bigbazaar, Ameerpet Hyderabad - 500 016 Indore KFin Technologies Ltd. 101, Diamond Trade centre 3-4 Diamond Colony, New Palasia, Above khurana Bakery Indore - 452001 Jabalpur KFin Technologies Ltd. 2nd Floor, 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001 Jaipur KFin Technologies Ltd. Office no 101, 1st Floor, Okay Plus Tower , Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road , Jaipur - 302 001 Jalandhar KFin Technologies Ltd. Office No 7, 3rd Floor City Square building , E-H197 Civil Lines Jalandhar - 144 001 Jalgaon KFin Technologies Ltd. 3rd floor, 269 JAE Plaza Baliram Peth near Kishore Agencies Jalgaon - 425 001 Jalpaiguri KFin Technologies Ltd. D.B.C. Raod, Near Rupasree Cinema Hall, Opp to Nirla Hotel, Beside Kalamandir, Po & Dist Jalapiguri Jalpaiguri - 735101 Jammu KFin Technologies Ltd. 1D/D Extension 2 Valmiki Chowk, Gandhi Nagar Jammu - 180004 Jamnagar KFin Technologies Ltd. Office No 131, 1st Floor Madahv Plaza Opp SBI Bank, Nr. LAL Bunglow Jamnagar - 361001 Jamshedpur KFin Technologies Ltd. Madhukunj, 3rd Floor Q Road, Sakchi, Bistupur Jamshedpur - 831 001 Jhansi KFin Technologies Ltd. 1st Floor, Puja Tower, Near 48 Chambers ELITE Crossing Jhansi - 284 001 Jodhpur KFin Technologies Ltd. Shop No. 6, GROUND FLOOR, GANG TOWER OPPOSITE ARORA MOTER SERVICE CENTRE, NEAR BOMBAY MOTER CIRCLE , Jodhpur - 342 003 Junagadh KFin Technologies Ltd. Shop No. 201, 2nd Floor, V-ARCADE Complex Near vanzari chowk, M.G. Road Junagadh - 362001 Kannur KFin Technologies Ltd. 2ND FLOOR, GLOBAL VILLAGE, BANK ROAD, KANNUR - 670001,

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D-8, SHRI RAM COMPLEX OPPOSITE MULTI PURPOSE SCHOOL, GUMANPURA , Kota - 324007 Kottayam KFin Technologies Ltd. 1st Floor Csiascension Square Railway Station Road Collectorate P O Kottayam - 686 002 Kurnool KFin Technologies Ltd. Shop No:47, 2nd Floor S komda Shopping mall Kurnool-518 001 Lucknow KFin Technologies Ltd. 1st Floor,A. A. Complex 5 Park Road, Hazratganj, Thaper House Lucknow - 226001 Ludhiana KFin Technologies Ltd. Second floor, SCO 122, Above Hdfc Mutual fund , Feroze Gandhi Market Ludhiana - 141001 Madurai KFin Technologies Ltd. G-16/17,AR Plaza, 1st floor, North Veli Street, Madurai - 625001 Malda KFin Technologies Ltd. RAM KRISHNA PALLY; GROUND FLOOR ENGLISH BAZAR MALDA - 732101 Mangalore KFin Technologies Ltd. SHOP NO - 305 MARIAN PARADISE PLAZA 3RD FLOOR, BUNTS HOSTEL ROAD , MANGALORE - 575003 DAKSHINA KANNADA KARNATAKA Margao KFin Technologies Ltd. SHOP NO 21, OSIA MALL, 1ST FLOOR NEAR KTC BUS STAND, SGDPA MARKET COMPLEX Margao-Goa -403601 Mathura KFin Technologies Ltd. Shop No. 9, Ground Floor Vihari Lal Plaza, Opposite Brijwasi Centrum Near New Bus Stand Mathura - 281001 Meerut KFin Technologies Ltd. Shop No:- 111, First Floor, Shivam Plaza Near Canara Bank,Opposite Eves Petrol Pump Meerut - 250 001 Mehsana KFin Technologies Ltd. FF-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana-384002 Mirzapur KFin Technologies Ltd. Triveni Campus, Near SBI Life Ratanganj Mirzapur-231001 Moga KFin Technologies Ltd. 1st Floor,Dutt Road, Mandir Wali Gali Civil Lines, Barat Ghar Moga-142001 Moradabad KFin Technologies Ltd. Chadha Complex, G. M. D. Road Near Tadi Khana, Chowk Moradabad - 244 001 Morena KFin Technologies Ltd. House No. HIG 959, Near Court Front of Dr. Lal Lab, Old Housing Board Colony Morena -476 001 Mumbai KFin Technologies Ltd. 6/8 Ground Floor, Crossely House Near BSE ( Bombay Stock Exchange) Next Union Bank , Fort Mumbai - 400001 Muzaffarpur KFin Technologies Ltd. First Floor Saroj Complex Diwam Road, Near Kalyani Chowk Muzaffarpur-842001 Mysore KFin Technologies Ltd. NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS SARASWATHI PURAM Mysore - 570 009 Nadiad KFin Technologies Ltd. 311-3rd Floor City Center Near Paras Circle Nadiad - 387001 Nagercoil KFin Technologies Ltd. HNO 45, 1st Floor East Car Street, Nagarcoil - 629001 Nagpur KFin Technologies Ltd. Block No. B / 1 & 2 , Shree Apratment Plot No. 2 , Khare Town Mata Mandir Road, Dharampeth Nagpur - 440 010 Nanded KFin Technologies Ltd. Shop No. 4, First Floor, Opp.Bank Of India Santkrupa Market, Gurudwara Road Nanded-431601 Noida KFin Technologies Ltd. S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra - 422002 Navsari KFin Technologies Ltd. 103 , 1ST FLOOR LANDMARK MALL NEAR SAYAJI LIBRARY , Navsari - 396 445 New Delhi KFin Technologies Ltd. 305 New Delhi House 27 Barakhamba Road New Delhi-110 001 Noida KFin Technologies Ltd. F-21,2nd Floor,Near Kalyan Jewelers Sector-18 Noida - 201301(U.P) Palghat KFin Technologies Ltd. No.20 & 21, Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001 Panipat KFin Technologies Ltd. Shop No. 20, 1st Floor BMK Market , Behind HIVE Hotel, G.T. Road Panipat - 132103 , Haryana Panjim KFin Technologies Ltd. H. No: T-9, T-10, Affran plaza, 3rd Floor,Near Don Bosco High School, Panjim Goa, 403001 Pathankot KFin Technologies Ltd. 2nd Floor, Sahni Arcade Complex Adj.Indra colony Gate Railway Road, Pathankot - 145001 Patiala KFin Technologies Ltd. B- 17/423 Opp Modi College, Lower Mall Patiala 147001 Patna KFin Technologies Ltd. 3A, 3rd floor ,Anand tower, Opp ICICI Bank Beside chankya cinema hall; Exhibition road Patna - 800001. Pondicherry KFin Technologies Ltd. No -122(10b)), Muthumariamman koil street , Pondicherry - 605 001 Pune KFin Technologies Ltd. Office No 207-210, 2nd Floor Kamla Arcade, Jangli Maharaj Road Opposite Balgandharva, Shivaji Nagar Pune - 411005 Raipur KFin Technologies Ltd. Office No.S-13 Second Floor, Raheja Tower Fafadih Chowk, Jail Road Raipur - 492 001 Rajahmundry KFin Technologies Ltd. No. 46-23-10/A , Tirumala Arcade, 2nd floor, Ganuga Veedhi ,Danavaipeta, Rajahmundry, East Godavari Dist ,AP-533103 Rajkot KFin Technologies Ltd. 302 Metro Plaza Near Moti Tanki Chowk Rajkot - 360 001 Ranchi KFin Technologies Ltd. Room no 103, 1st Floor, Commerce Tower Beside Mahabir Towers Main Road Ranchi - 834 001 Renukoot KFin Technologies Ltd. C/o Mallick Medical Store Bangali Katra Main Road, Renukoot Dist. Sonebhadra (U.P.)-231 217 Rewa KFin Technologies Ltd. Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital Rewa-486 001 Rohtak KFin Technologies Ltd. Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001 Roorkee KFin Technologies Ltd. Near Shri Dwarkadhish, Dharm Shala, Ramnagar, Roorkee - 247 667 Rourkela KFin Technologies Ltd. 2nd Floor, Main Road UDIT NAGAR Rourkela - 769 012 SUNDARGARH Sagar KFin Technologies Ltd. II floor ,Above shiva kanch mandir 5 civil lines Sagar-470002 Salem KFin Technologies Ltd. No.6 NS Complex Omalur Main Road Salem-636009 Sambalpur KFin Technologies Ltd. SAHEJ PLAZA; First Floor; Shop No. 219 Golebazar Sambalpur-768001 Satna KFin Technologies Ltd. 1st Floor Gopal Complex Near Bus Stand Rewa Road Satna (M.P.)-485 001 Shillong KFin Technologies Ltd. Annex Mani Bhawan Lower Thana Road,Near R K M Lp School Shillong - 793 001 Shimla KFin Technologies Ltd. 1st Floor, Hills View Complex Near Tara Hall Shimla - 171 001 Shimoga KFin Technologies Ltd. JAYARAMA NILAYA, 2ND CORSS, MISSION COMPOUND, SHIMOGA 577201 Shivpuri KFin Technologies Ltd. Near Hotel Vanasthali, In Front of Sawarkar Park, A. B. Road, Shivpuri Shivpuri-473 551 Sikar KFin Technologies Ltd. 1st Floor, Super Towers, Near Taparya Bagichi Behind Ram Mandir, Station Road Sikar-332001 Silchar KFin Technologies Ltd. 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala Silchar - 788001 Siliguri KFin Technologies Ltd. 2nd Floor, Nanak Complex Sevoke Road, Siliguri - 734001 Sitapur KFin Technologies Ltd. 12/12, Surya Complex Station Road Sitapur - 261001 Solan KFin Technologies Ltd. Disha Complex, 1st Floor Above Axis Bank, Rajgarh Road Solan-173 212 Solapur KFin Technologies Ltd. Shop No 106. Krishna complex 477 Dakshin Kasaba, Datta Chowk Solapur-413 007 Sonepat KFin Technologies Ltd. Shop no. 205 PP Tower Opp income tax office,Subhash chowk Sonepat-131001 Sri Ganganagar KFin Technologies Ltd. Shop No. 5, Opposite Bihani Petrol Pump NH - 15, near Baba Ramdev Mandir Sri Ganga Nagar - 335001 Sultanpur KFin Technologies Ltd. 1st Floor, Ramashanker Market Civil Line Sultanpur-228 001 Surat KFin Technologies Ltd. Ground Floor, Empire State building, Near Udhna Darwaja, Ring Road, Surat-395002 Tirunelveli KFin Technologies Ltd. Jeney Building, 55/18, S N Road, 2nd Floor Near Arvind Eye Hospital Tirunelveli - 627 001 Tirupathi KFin Technologies Ltd. Shop No:18-1-421/f1 CITY Center, K.T.Road, Airtel Backside office Tirupati - 517501 Tiruvalla KFin Technologies Ltd. 2nd Floor, Erinjery Complex, Opp Axis Bank, Near Kotak Securities, Ramanchira Tiruvalla - 689107 Trichur KFin Technologies Ltd. 4TH FLOOR, CROWN TOWER, SHAKTHAN NAGAR, OPP. HEAD POST OFFICE THRISSUR - 680001 Trichy KFin Technologies Ltd. No 23C/1 E V R road, Near Vekkaliannan Kalyana Mandapam , Putthur Trichy - 620 017 Trivandrum KFin Technologies Ltd. MARVEL TOWER , 1ST FLOOR, URA-42 (UPPALAM ROAD RESIDENCE ASSOCIATION) STATUE, TRIVANDRUM-695001 Tuticorin KFin Technologies Ltd. No 4B/A-34, Mani nagar Mangal Mall Palayamkottai Road Tuticorin - 628003 Udaipur KFin Technologies Ltd. Shop No. 202, 2nd Floor business centre 1C Madhuvan, Opp G P O Chetak Circle Udaipur-313001 Ujjain KFin Technologies Ltd. Heritage Shop No. 227,87 Vishvavidhyalaya Marg Station Road,Near ICICI bank Above Vishal Megha Mart Ujjain-456001 Valsad KFin Technologies Ltd. 406 Dreamland Arcade Opp Jade Blue, Tiithal Road Valsad - 396001 Vapi KFin Technologies Ltd. A-8, Second Floor, Solitaire Business Center, Opp DCB Bank, GIDC Char rastha, Silvassa Road, Vapi - 396191 Varanasi KFin Technologies Ltd. D.64 / 52, G - 4 Arihant Complex , Second Floor Madhopur , Shivpurva Sagra ,Near Petrol Pump Varanasi - 221 010 Vellore KFin Technologies Ltd. No 2/19, 1st floor,Vellore city centre, Anna salai,Vellore 632001 Vijayawada KFin Technologies Ltd. Hno 26-23, 1st Floor Sundarammastreet, GandhiNagar Vijayawada - 520 003 Visakhapatnam KFin Technologies Ltd. 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE , SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM BESIDE TAJ HOTEL LADGE, VISAKHAPATNAM - 530016 Warangal KFin Technologies Ltd. Shop No22 , Ground Floor Warangal City Center,15-1-237 Mulugu Road Junction Warangal - 506002 Yamuna Nagar KFin Technologies Ltd. B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk Yamuna Nagar-135 001 Vashi KFin Technologies Ltd. Vashi Plaza,Shop no. 324,C Wing 1st Floor,Sector 17,Vashi Mumbai - 400705 Vile Parle KFin Technologies Ltd. Shop No.1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road, Vile Parle (East), Mumbai - 400057 Borivali KFin Technologies Ltd. Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali (West), Mumbai - 400 092 Thane KFin Technologies Ltd. Room No. 302 3rd Floor, Ganga Prasad Near RBL Bank Ltd,Ram Maruti Cross Road, Naupada Thane West Mumbai - 400602 Hyderabad(Gachibowli) KFin Technologies Ltd Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25 Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal Hyderabad - 500032

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