SCHEME INFORMATION DOCUMENT

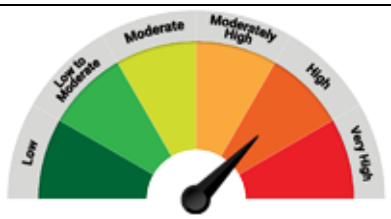
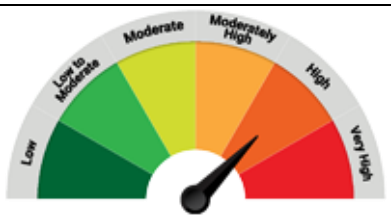
QUANTUM GOLD SAVINGS FUND

(An Open-ended Fund of Fund Scheme investing in Quantum Gold Fund)

Continuous Offer of Units at NAV Based Prices

MUTUAL FUND	TRUSTEE	SPONSOR	INVESTMENT MANAGER
Quantum Mutual Fund **6th Floor, Hoechst House, Nariman Point, Mumbai - 400021**	**Quantum Trustee Company Private Ltd.** **6th Floor, Hoechst House, Nariman Point, Mumbai - 400021** **CIN - U67190MH2005PTC156119**	**Quantum Advisors Private Ltd.** **6th Floor, Hoechst House, Nariman Point, Mumbai - 400021** **CIN - U65990MH1990PTC055279**	**Quantum Asset Management Company Private Ltd.** **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
• Long term returns • Investments in units of Quantum Gold Fund - Exchange Traded Fund whose underlying investments are in physical gold.		
Tier I Benchmark: Domestic Price of Physical Gold	Investors understand that their principal will be at High Risk	

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

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.

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.

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.

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Type of Scheme	An Open Ended Fund of Fund Scheme investing in Quantum Gold Fund.
Category of Scheme	Fund of Fund – Domestic
Scheme Code	QTMM/O/E/FOD/11/03/0007
Investment Objective	The investment objective of the Scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund - Replicating / Tracking Gold - an Exchange Traded Fund The performance of the Scheme may differ from that of Quantum Gold Fund and the domestic prices of gold due to expenses and certain other factors. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.
Liquidity	The Scheme offers purchases and redemptions of units on all Business Days on an ongoing basis at NAV based prices.
Redemption	The redemption or repurchase will be paid after 1 day of payout schedule of the underlying scheme. The scheme being Domestic Fund of Fund scheme, the Scheme will receive the redemption payment within 3 working days from the underlying scheme. According, the redemption or repurchase proceed shall be credited to the registered bank account within 4 working days in case of electronic payment and in case of physical payout within 6 working days from the date of valid redemption or repurchase request in accordance with AMFI Letter No. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16,2023 - timelines for redemption of units stipulated in SEBI Master circular of May 19, 2023 – List of exceptional situations and additional timelines for redemption payment.
Benchmark -Tier I	Domestic price of physical gold.
Transparency/NAV Disclosure	NAV shall be calculated and disclosed on every Business Day. AMC shall update the NAV under separate head on the website of the Fund (www.QuantumAMC.com) and on the website of Association of Mutual Funds in India www.amfiindia.com by 10.00 a.m. of the next business day. Investors may obtain latest NAV through SMS by a specific request to the AMC.
Monthly / Half Yearly Portfolio Disclosure	The Fund will disclose portfolio (along with ISIN) in user friendly & downloadable spreadsheet format, as on the last day of the month / half year for the scheme on its website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com within 10 days from the close of each month / half year. In case of unitholders whose email addresses are registered, the Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month / half year respectively. The Fund will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English & Hindi, disclosing the hosting of the half yearly statement of the scheme's portfolio on the AMC's website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com. The Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholders.

Half Yearly Results	The Fund shall within one month from the close of each half year, (i.e. March 31 and on September 30), host a soft copy of its unaudited financial results on its website (www.QuantumAMC.com). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.
Load Structure	<table><tr><th>Type of Load</th><th>Load chargeable (as % of NAV)</th></tr><tr><td>Entry Load/Switch In Load</td><td>Not Applicable *</td></tr><tr><td>Exit Load</td><td>NIL</td></tr></table> (*)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. **Quantum Mutual Fund does not charge Entry Load since inception.**
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.
Cash Investments	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. 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.
Option / Plan	The Scheme offers two Plans (i) Direct Plan (ii) Regular Plan The Scheme offers one option - Growth Option
Launch of Regular Plan Effective April 01, 2017	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. Investors are requested to note 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. 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. 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. 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. 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.
Minimum Application Amount (For All Option / Plan)	Rs. 500 /- and multiples of Re. 1/- thereafter
Minimum Additional Amounts / Units – (For All Option / Plan)	Rs. 500/- and multiples of Re.1/- thereafter / 50 Units.
Minimum Redemption Amount (For All Option / Plan)	Rs. 500/- and multiples of Re.1/- thereafter or account balance whichever is less / 50 units.
Option to hold units in Dematerialized Mode	The unit holders are given an option to hold the units in physical mode or in dematerialized mode. The Investor intending to hold the units in dematerialized mode will be required to have a beneficiary account with a Depository Participant and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription / additional purchase of the units of the Scheme. It may be noted that in case of option to hold units in dematerialized mode under Systematic Investment Plan (SIP), the units will be credited to Investor's demat account on weekly basis on every Monday subject to realization of funds in the last week. For eg. Units will be credited to investor's demat account on following Monday for realization status of funds received in the last week from Monday to Friday. It may be noted that the facilities viz. Switch in and out / Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) are currently not available in the dematerialized mode.

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/-			

BENEFITS OF INVESTING IN QUANTUM GOLD SAVINGS FUND (FUND OF FUND SCHEME)

(i) **"Open door for non-demat a/c holders:** Investors can invest in this Scheme through the physical mode across the country thereby making it easily available and convenient **for non demat a/c holders"**

(ii) **Systematic Investment Plan (SIP):** a long term disciplined investment technique under which you invest a fixed sum of money on a daily/ weekly/ monthly/ quarterly basis in the Scheme at the prevailing NAV. This allows the investor to save and invest regularly.

This investment technique enables the investor the following benefits:

- Small, regular investments: A simple way to enter the market by investing small amounts. Small but regular investments go a long way in creating wealth over time.

- Rupee cost averaging: Fewer units during rising markets and more units during falling markets, thereby reduces the average cost per unit

- No need for 'timing the markets': No need to select the right time and quantity to buy and sell as timing the market is time consuming and risky. It eliminates the need to actively track the markets.

(iii) **Availability of add-on facilities:** Ease of availing add on facilities like Systematic Transfer Plan/ Systematic Withdrawal Plan / Systematic Investment Plan/ auto switch /trigger facility etc.

(iv) **Liquidity:** An investor of Gold Savings Fund can subscribe and redeem units on all Business Days directly from the AMC, while purchase and sale of gold ETF units is a factor of liquidity on the stock exchange.

(v) Ease of investing: Investing in gold through Quantum Gold Savings Fund, the investor can directly subscribe/ redeem units through the physical mode at the various designated investor service centre across the country/ investing online thereby making it easily accessible and convenient.

(vi) Cost Effective: Investing in gold through the Quantum Gold Savings Fund in physical application mode enables the investor to invest in a low cost manner as the investor does not have to incur the following charges applicable for investing through the dematerialized mode.

Example if an investor subscribing Rs. 50,000/- each in Gold ETF through the dematerialized mode and Gold Savings Fund through physical application would incur following charges:-

Charges	**Gold ETF through Demat Mode**	**Gold Savings Fund through Physical Application Mode**
Account Opening Charges	Nil	Nil
Annual Maintenance charges of Demat Account	Rs. 0 - Rs. 1200	Nil
Delivery brokerage charges	Rs. 25 - Rs.300	Nil
DP Transaction charges	Rs. 25	Nil
Annual Scheme Recurring Expenses*	Rs.385	Rs. 495**
Total	Rs. 435 - Rs. 1910	Rs. 495

Delivery brokerage in the above example is in the range of 0.05% to 0.35%. The above charges may vary as per different brokers. Charges like trading account opening charges, goods and services tax, education cess, exchange levy and stamp duty is applicable on the transactions in dematerialized mode.

* Annual Scheme Recurring Expenses as shown above is as per the expense levied to Quantum Gold Fund ETF which is 0.78% p.a. as on September 30, 2023 thereby the expense charged to Quantum Gold Savings Fund - Direct Plan maximum would be 0.21% as the total expense under both the schemes would not exceed 1.00% p.a.

** Investment in QGSF 50000*0.21% + QGSF Investing in QGF - ETF 50000*0.78% = 105+390 = 495

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 fluctuate, 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 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 offer carefully and consult their Investment Advisor before they invest in the Scheme.

- The sponsor is not responsible or liable for any loss or shortfall resulting from the operation of the scheme beyond the initial contribution of Rs.1,00,000/- (Rupees One Lac only) made by it towards setting up the Fund.

- The present scheme is not a guaranteed or an assured return scheme.

Scheme Specific Risk Factors

- The Scheme will invest predominantly in the units of Quantum Gold Fund (QGF), a mutual fund scheme Replicating / Tracking Gold - in the form of an Exchange Traded Fund. The Scheme's performance may depend upon the performance of QGF. Any change in the investment policy or the fundamental attributes of QGF could affect the performance of the Scheme. All risks associated with underlying scheme, including performance of their underlying physical gold, asset class risk, passive investment risk, indirect taxation risk, etc., will therefore be applicable in this Scheme. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying scheme.

- The Scheme's NAV will react to the gold price movements and movements in the NAV of Quantum Gold Fund. The factor that may affect the price of gold, among other things include demand and supply for gold in India and in the global market, Indian and foreign exchange rates, inflation trends, trading in gold as commodity, legal restriction on movement / trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to / from India, trends and restrictions on export / import of gold in and out of India, etc.

- The portfolio disclosure of the scheme will be limited to providing the particulars of the Quantum Gold Fund where the scheme has invested and will not include the investments made by Quantum Gold Fund. However, as the scheme proposes to invest only in underlying scheme, the underlying assets will by and large be physical gold.

- The investors of the scheme will bear dual loads i.e. those of the scheme and those of Quantum Gold Fund. Hence, the investor under the scheme may receive lower pre-tax returns than what they could have received if they had invested directly in underlying scheme in the same proportions.

- Although the units of Quantum Gold Fund are listed on the stock exchange, there can be no assurance that an active secondary market for Quantum Gold Fund will develop or be maintained.

- Trading in units of Quantum Gold Fund on the stock exchanges may be halted because of market conditions or for reasons that in view of stock exchange authorities or SEBI, trading in the units of Quantum Gold Fund is not advisable. In addition, trading of units of Quantum Gold Fund is subject to trading halts caused by extraordinary market volatility and pursuant to circuit filter rules of the stock exchanges and SEBI. There can be no assurance that the requirements of stock exchanges necessary to maintain the listing of the units of Quantum Gold Fund will continue to be met or will remain unchanged.

- The units of Quantum Gold Fund may trade above or below their NAV. The NAV of Quantum Gold Fund will fluctuate with changes in the market value of its holdings. The trading prices of the units of Quantum Gold Fund will fluctuate in accordance with changes in its NAV as well as market supply and demand for the units of Quantum Gold Fund. However, given that units of Quantum Gold Fund can be created and redeemed in Creation Units Size directly with Fund, it is expected that large discounts or premiums to the NAV of Quantum Gold Fund will not sustain due to arbitrage opportunity available.

- Any changes in trading regulations by the stock exchanges or SEBI may affect the ability of market maker to arbitrage resulting into wider premium / discount to NAV of Quantum Gold Fund.

Risk Associated with Investing in Debt and Liquid Schemes:

- The Scheme may invest in Debt and Liquid Schemes of Mutual Funds for liquidity purpose, hence all the risk associated with the underlying Debt and liquid schemes, including performance of the underlying Debt and liquid schemes, Interest Rate Risk/Market Risk, Credit Risk or Default Risk, Liquidity and Settlement Risks, Re-investment Risk, Performance Risk etc., will therefore be applicable to the scheme. Any changes in the investment policy or the fundamental attributes of the underlying Debt and liquid schemes could affect the performance of the Scheme. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying Debt and liquid schemes.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme / Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme / Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavor 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 / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, 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 Fixed income to 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 Sponsor, the mutual funds and investment companies managed by them, their affiliates, their associate companies, subsidiaries of the Sponsor and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these affiliates, associates, the Sponsor, subsidiaries of the Sponsor 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.

In case the Scheme undertakes stock lending under the SEBI Regulations, the Scheme may, at times, be exposed to counter party risk.

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 Unit holders 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 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 subscription / 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"	A day other than: **(i)** Saturday and Sunday; or **(ii)** A day on which the banks in Mumbai and / RBI are closed for business /clearing; or **(iii)** A day on which the Stock Exchange, Mumbai and / or National Stock Exchange are closed; or **(iv)** A day, which is a public and/or bank holiday at an Investor Service Centre (ISC)

	where the application is received; or **(v)** A day on which Sale and Repurchase of Units is suspended by the AMC; or **(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. **(vii)** A day on which the money markets are closed / not accessible. The AMC reserves the right to declare any day as a Business Day or otherwise at any or ISCs.
"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.
"Custodian"	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 AG, Mumbai. For further details, investors are requested to refer Statement of Additional Information (SAI) available on the website of the AMC.
"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, total purchase value / cost of investment, actual commission paid, scheme's average Total Expense Ratio etc.
"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" / DP	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.
"Fund of Fund Scheme"	A mutual fund scheme that invest primarily in other schemes of the same mutual fund or other mutual funds.
"Foreign Portfolio Investor" or "FPI"	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. 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.
"Quantum Gold Fund" or "QGF"	Quantum Gold Fund a scheme of Quantum Mutual Fund Replicating / Tracking Gold which is in the form of an Exchange Traded Fund, at present listed on NSE.
"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 Ltd. 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.
"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.
"Money Market Instruments"	Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills,CBLO/ Tri-Party Repo and any other like instruments as specified by the Reserve Bank of India from time to time.
"NAV" or "Net Asset Value"	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.
"Option" or "Plan"	Growth Option offered under the scheme shall include any prospective option(s) / Plan (s) issued by the scheme in accordance with SEBI Regulations.
"Open Ended Scheme"	Scheme of a mutual fund, which offers Units for sale without specifying any duration for, Redemption / Repurchase.
"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 Information Document (SID)"	This document issued by Quantum Mutual Fund, for inviting subscription to Units of Quantum Gold Savings Fund, as amended from time to time in compliance with the SEBI Regulations.
"Statement of Additional Information (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.
"Scheme" or "Quantum Gold Savings Fund" or "QGSF"	Quantum Gold Savings Fund (including, as the context permits, all the Plan(s) and Option(s) under the Scheme).
"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.
"Sponsor" or "Settlor"	Quantum Advisors Private 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.

"Stock Exchanges"	BSE Limited or The National Stock Exchange of India Limited.
"Systematic Investment Plan" or "SIP"	A plan enabling investors to invest in the scheme at periodic intervals by submitting post-dated cheques / payment instructions.
"Systematic Transfer Plan" or "STP"	A plan enabling investors to transfer a fixed amount at Periodical intervals into other schemes of Quantum Mutual Fund.
"Systematic Withdrawal Plan" or "SWP"	A plan enabling investors to withdraw sums from their unit accounts in the Scheme at periodic intervals.
"Tri –party Repo"	Tri - party Repo 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.
"Trustee"	Quantum Trustee Company Private Limited a company 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 Sponsor 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:

i. 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.

ii. 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.

iii. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the Investors to make a well-informed decision regarding investments in the Scheme.

iv. KFin Technologies Limited - Registrar & Transfer Agent and Deutsche Bank AG - 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

a. Type of Scheme: An Open ended Fund of Fund Scheme investing in Quantum Gold Fund.
b. Category of Scheme: Fund of Fund – Domestic

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The investment objective of the scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund -Replicating / Tracking Gold which is an Exchange Traded Fund

The performance of Scheme may differ from that of Quantum Gold Fund and the domestic prices of gold due to expenses and certain other factors. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

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 (% to net assets)	Risk Profile
Units of Quantum Gold Fund	95% to 100%*	High
Money Market instruments, Short-term Corporate debt securities, Tri-Party Repo and units of Debt and Liquid Schemes of Mutual Funds	0% to 5%	Low to Moderately High

***** As the scheme invests 95% to 100% of the net assets into the units of Quantum Gold Fund, the scheme will, by and large, be passively managed scheme.

It may be clearly understood that the percentages above are only indicative and not absolute.

The Scheme would invest in money market instruments, short-term corporate debt securities, Tri-party Repo and units of debt and liquid schemes of mutual funds, in order to meet the liquidity requirements of the Scheme.

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:

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

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

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

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

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

D. WHERE WILL THE SCHEME INVEST?

Mode of Investment

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 Scheme predominantly invests in units of Quantum Gold Fund. The scheme may also invest up to 5% in debt, money market instruments and units of Debt and Liquid Schemes of mutual funds.

a. Purchase of units of Quantum Gold Fund: The investments could be made either directly with the underlying fund or through the secondary market.

b. The securities in which the Investment Manager may invest under the Scheme will be through the primary as well as secondary markets, private placement, preferential/firm allotments, auctions/book building and such others. These securities may be those listed on the various stock exchanges recognized by SEBI or to be listed securities and the investment will be in conformity with the pertinent rules and regulations, internal restrictions applicable at the time of making the investment.

The AMC uses a "passive" approach to try and achieve the scheme's investment objective.

E. WHAT ARE THE INVESTMENT STRATEGIES?

Investment Strategy / Philosophy

The AMC uses 'passive' approach to try and achieve the Scheme's investment objective. The Scheme would predominantly invest in the units of Quantum Gold Fund. The AMC does not make any judgments about the investment merit of a Quantum Gold Fund nor will it attempt to apply any economic, financial or market analysis.

Passive approach eliminates active management risks in regards to over / underperformance vis-à-vis the benchmark.

The Scheme will buy / sell units from the underlying scheme i.e. Quantum Gold ETF in Creation of Unit Size or through the secondary market through stock exchange route to achieve the investment objectives. The Scheme would endeavor to stay invested in the underlying scheme practically to the maximum extent possible at all times. However, the Scheme would also maintain some funds for meeting expenses and redemption purposes, in order to meet the liquidity requirements of the Scheme as prescribed in the Asset Allocation.

Quantum Gold Fund which is the underlying investment of this Scheme endeavors to track domestic prices of gold by investments in physical gold. It is also a passively managed scheme. On an average the Quantum Gold Fund has been 99.99% invested in gold since its inception in February 2008. This track record in terms of the investment allocation to physical gold evidences the extent to which the fund attempts to track the underlying.

Tracking error means the variance between returns of the underlying benchmark (gold ETF units in this case) and the NAV of the Scheme for any given period.

Tracking Error means the extent to which the NAV of the Scheme moves in a manner inconsistent with the movements of the benchmark on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the scheme, payouts of IDCW if any, whole cash not invested at all times as it may keep a portion of funds in cash to meet redemption etc. Tracking error quantifies how closely a manager's return pattern follows that of a benchmark index, and is defined as the standard deviation of the funds excess return over the underlying / benchmark index return.

Given the structure of Quantum Gold Fund, the AMC expects the tracking error to be lower. The AMC will endeavor to keep the tracking error as low as possible. Under normal circumstances, such tracking errors (with respect to the underlying i.e. Quantum Gold Fund) are not expected to exceed 2% per annum. However, this may vary when the markets are very volatile and also when the inflows / outflows in the fund are too excessive.

A tracking error may result due to conditions that are beyond the control of the fund manager:

(a) The Scheme would buy the underlying units on the exchange platform. The price at which the Scheme buys underlying units and it's NAV (based on London AM fix and RBI reference rate) are likely to be different thereby causing deviation and creating tracking error.

(b) The underlying units bought will incur a brokerage cost which would again lead to deviation in the Scheme and the underlying NAVs.

(c) Tracking error would also arise on account of time lag between allotment of NAV to the investor and availability of actual funds for deployment as explained in above para. On account of this time lag, the procurement price of the underlying units would be different than the NAV at which allotment is made leading to tracking errors.

RISK CONTROL / RISK MANAGEMENT STRATEGY

Risk is an important part of investment function. Effective risk management is critical to fund management for achieving financial goals. Investment made by the Scheme shall be made in accordance with investment objective of the Scheme and provisions of SEBI (Mutual Funds) Regulations, 1996.

The Fund has identified the following Risks and designed Risk Management Strategy which is the part of the investment process to manage such risks.

Type of Risks	Risk Management Strategy
Risk of deviating away from the investment objective of tracking gold prices through investments in units of Quantum Gold Fund (ETF)	The approach adapted to managing the Scheme would be a passive investment approach. The Scheme endeavors to stay near fully invested at all times. Brokerage paid for buying units on the exchange may also lead to increase in deviation. To mitigate the same, the Scheme will analyze from time to time different ways of taking exposure to units of Quantum Gold Fund from the perspective of risk and return and decide the same in the best interest of investors. For e.g. : Investing directly with the fund by purchasing and delivering physical gold to create / purchase new units whenever possible will help to avoid payment of any brokerage charges. However, the bid ask spreads in the underlying units and time lag for availability of fund for deployment may lead to small deviations.
Price Risk	**Buying / selling on the exchange:** On account of the usual bid-ask spread, the Scheme may pay / receive premium / discount while purchasing / selling the underlying units on the exchange.
	The fair value of the units of the Quantum Gold ETF would be calculated on a real time basis and orders would be placed near the real time fair value to avoid overpaying while purchases or receiving less while selling other than a reasonable bid ask spread. **Buying / selling directly through the Quantum Gold Fund** There is price risk involved when buying physical gold for purchase of units on account of the possibility of the difference between the purchase price of gold and the gold price computed by the underlying fund for valuation purposes. The Scheme may choose to buy gold by placing the order to buy at London AM Fixing price which is used for valuation for the underlying fund and thereby avoid price risk to a greater extent. In case of redeeming units directly with the fund, the fund would deliver gold on a T+1 basis which causes time lag and also the same would have to be sold on the open market which can be at a premium / discount. However, the Scheme would usually sell the units on the exchange.
Liquidity Risk	It is found that sufficient liquidity is provided by the authorized participants of Quantum Gold Fund. In case of liquidity issues, the fund can opt for the alternative way of buying / selling units in exchange of the underlying. The underlying can then be bought / sold in order to deploy funds or to raise cash for redemptions.

RECORDING OF INVESTMENT DECISIONS

The Investment Decisions are made by the AMC's portfolio team. The Portfolio Team comprises of the Fund Manager, who head the team, and the Associate Fund Manager as and when appointed by the AMC. The Investment decisions of the Scheme will be carried out by the designated Fund Manager.

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.

In respect of investment in units of Quantum Gold Fund, record of each investment decision mentioning the number of units, average rate of purchase, total amount invested, date of purchase and date of settlement will be maintained.

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

All investment decisions shall be recorded pursuant to para-No 12.23 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023 or as may be revised by SEBI from time to time.

PERFORMANCE MEASUREMENT AND REPORTING

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

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

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

PORTFOLIO TURNOVER

The scheme is an open-ended scheme. It is therefore expected that there would be a number of subscriptions and redemption on a daily basis that may require purchase and sale of the securities. Therefore, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio.

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.

F. FUNDAMENTAL ATTRIBUTES

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

(i) Type of a scheme

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

(ii) Investment Objective

a. Main Objective

The investment objective of the scheme is to provide capital appreciation by predominantly investing in units of Quantum Gold Fund Replicating / Tracking Gold which is an - Exchange Traded Fund

The performance of Scheme may differ from that of Quantum Gold Fund and the domestic prices of gold due to expenses and certain other factors. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

b. Investment pattern

Units of Quantum Gold Fund / Money Market instruments / Short-term Corporate debt securities / Tri-party Repo / units of Debt and Liquid Schemes of Mutual Funds. Portfolio break-up with minimum and maximum asset allocation is mentioned under paragraph 'Asset Allocation'.

(iii) Terms of Issue

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

   The Scheme is open ended Fund of Fund scheme with Purchase and Redemption of Units on any Business Day. The Units are not proposed to be listed on any stock exchange. 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.

   The 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) or the trust or fee and expenses payable or any other change which would modify the Scheme 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.

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

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The scheme's performance will be benchmarked against the price of physical Gold, Tier 1 Benchmark Index. The Benchmark has been selected as the Scheme being Fund of Fund scheme predominantly investing in Quantum Gold Fund – Exchange Traded Fund investing in physical gold. Therefore, the aforesaid benchmark is most suited for comparing performance of the Scheme.

H. WHO MANAGES THE SCHEME?

Name/Age of the Fund Manager	Educational Qualifications	Tenure of managing the Scheme	Brief Experience	Other Schemes Managed
Chirag Mehta – Fund Manager/ 42 Years	MMS (Finance), M.Com, CAIA	12.04 Years; Since May 19, 2011	Quantum Asset Management Company Private Limited from May, 2009 – till date. Mr. Chirag Mehta is the Chief Investment Officer and has more than 18 years of experience in the research and investments functions in the field of commodities and alternative investment strategies. He is a qualified CAIA (Chartered Alternative Investment Analyst) and has also completed his master's in management studies specializing in Finance. He has interned at Kotak & Co. Ltd and has also attended the Federation of Indian Commodities Exchanges as part of his internship.	• Quantum Equity Fund of Funds. • Quantum Multi Asset Fund of Funds. • Quantum India ESG Equity Fund.

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

INVESTMENT RESTRICTIONS

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

1. The funds of the Scheme shall be invested predominantly in units of QGF in accordance with the investment objective, except to the extent necessary to meet the liquidity requirements for repurchases or redemptions, as disclosed in this SID.

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

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

4. 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 or as may be permitted by the Regulation from time to time.

5. 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.

6. The Scheme shall not make any investment in a Fund of Funds Scheme.

7. 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. Investments shall be made with the prior approval of the Board of AMC & Trustee.

8. The Scheme shall not invest more than 10% of its NAV in debt instruments issued by a single issuer rated not below investment grade by a credit rating agency authorised to carry out such activity under the Securities and Exchange Board of India Act, 1992 and this limit may be extended to 12% of the NAV of the Scheme subject to prior approval of the Board of the AMC and the Trustee. Provided that such limit shall not be applicable for investment in Government Securities, Treasury Bill and Triparty Repo on Government Securities or treasury bills.

9. The Scheme shall not invest in unlisted debt instruments including commercial papers, except government securities and other money market instruments. Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such condition as may be specified by the SEBI from time to time.

10. The Scheme shall not invest in ADR/GDR, foreign securities, derivative instruments and securitized debt and shall not lend securities. However, underlying schemes may have ADR / GDR, foreign securities, derivative instruments and securitized debt in their investment strategies.

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 30, 2023

Quantum Gold Savings Fund - Direct Plan - Growth Option

Period	Scheme Returns %	Tier – I Benchmark Returns % (Domestic price of gold.)
1 Year*	14.09%	14.33%
3 Years**	3.63%	4.52%
5 Years**	12.55%	13.57%
7 Years**	8.09%	8.85%
10 Years**	5.55%	6.69%
Since Inception**	6.85%	8.07%

Past Performance may or may not be sustained in future
* Annualized **CAGR Date of Inception: May 19, 2011.

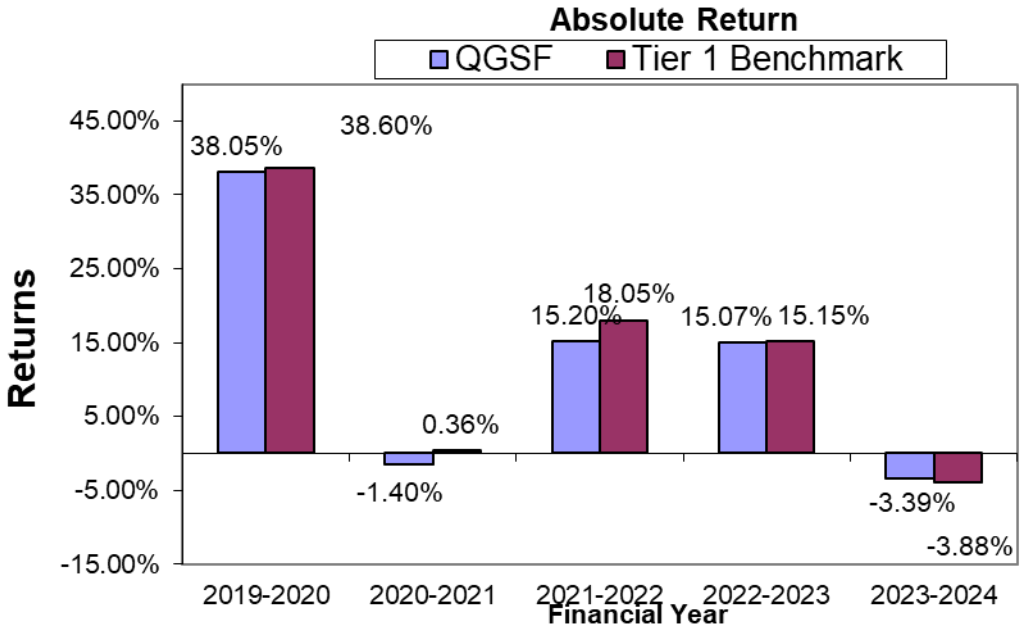
Quantum Gold Savings Fund - Regular Plan - Growth Option

Period	Scheme Returns %	Tier – I Benchmark Returns % (Domestic price of gold.)
1 Year*	13.92%	14.33%
3 Years**	3.49%	4.52%
5 Years**	12.41%	13.57%
Since Inception**	9.92%	11.13%

Past Performance may or may not be sustained in future
* Annualized **CAGR Date of Inception: April 01, 2017.

B) Absolute Returns for the last 5 Financial Years

Quantum Gold Savings Fund – Direct Plan - Growth Option

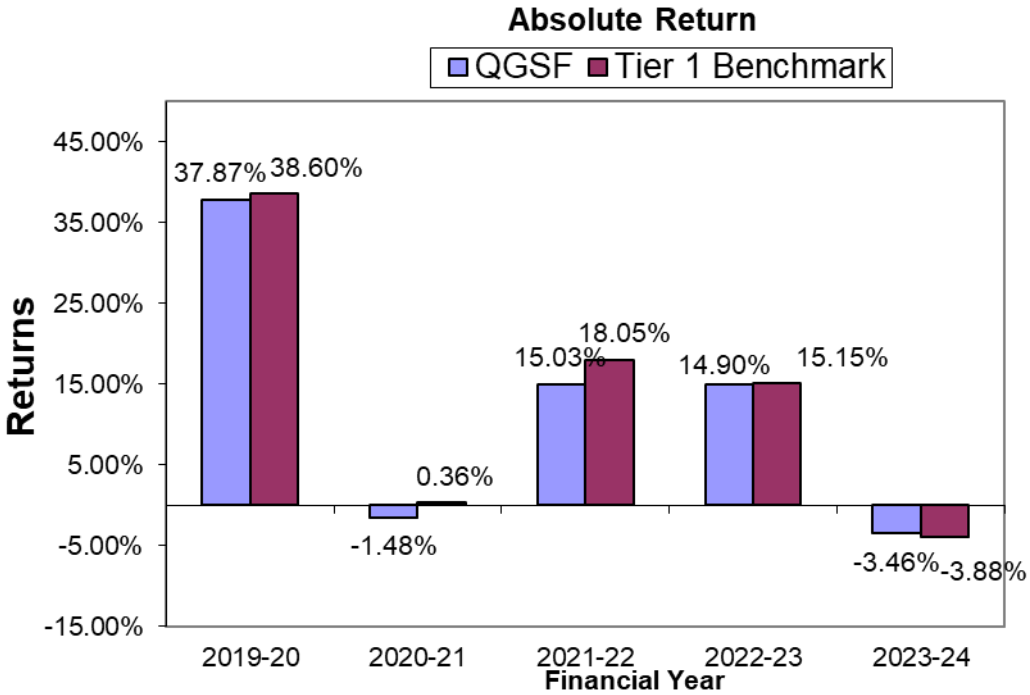


Date of Inception: May 19, 2011

Past performance may or may not be sustained in future.

Absolute Returns for the last 5 Financial Years

Quantum Gold Savings 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
Quantum Gold Fund (an ETF)	99.97%
TRI-Party Repo, cash & cash equivalents	0.03%
Grand Total	**100.00%**

(ii) Fund Allocation Toward Various Sectors:

Sector Allocation	% to NAV
Units of Quantum Gold Fund Schemes	99.97%
TRI-Party Repo, cash & cash equivalents	0.03%
Grand Total	**100.00%**

(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)
2.31	9.84	1.61

M. INTRODUCTION TO GOLD FUNDS

Since the beginning of civilization, gold has been associated with wealth, prestige and power. It is a highly sought-after precious metal which, for many centuries, has been used as money, a store of value and in jewellery.

Even today, after gold has been officially delinked from currencies, it has a huge role to play in the global economy. Gold is still widely considered to be an asset whose intrinsic value and purchasing power will not be widely subjected to the vagaries of inflation. So, during times of high inflation or depreciating currencies, people have turned to gold as a store of value. As the economic factors which influence the value of gold is often contrarian to their impact on other financial assets, gold is used as an effective asset-allocation and diversification tool.

It comes as no surprise that gold is much sought after in today's uncertain times given its time tested history of being an effective portfolio diversifier and a store of value.

N. INTRODUCTION TO GOLD EXCHANGE TRADED FUND (ETF)

Gold ETFs are investment vehicles that provide exposure to physical gold. The underlying asset for the ETF is physical gold. So, the value of the ETF unit depends on the underlying value of the gold. They offer investors a smart way of investing in the gold bullion without the necessity of actually physically holding gold and storing it. It is akin to buying gold in demat form. The ETFs are passively managed, resulting in lower expenses, which translate to better returns for the investors. As the ETFs are listed on a stock exchange, any investor can buy it like an equity share through the broker.

Gold ETFs are essentially passively managed mutual fund schemes which follow an "in kind" creation / redemption mechanism. This "in kind" mechanism means that units are created and redeemed for exchange of physical gold. In other words, large investors / institutions can purchase units of Gold ETF by depositing the underlying physical gold

with the mutual fund / AMC. Also, large investor / institutions on redemption would receive the physical gold in exchange of units. This "in Kind" mechanism helps to track gold prices efficiently and limits the tracking error.

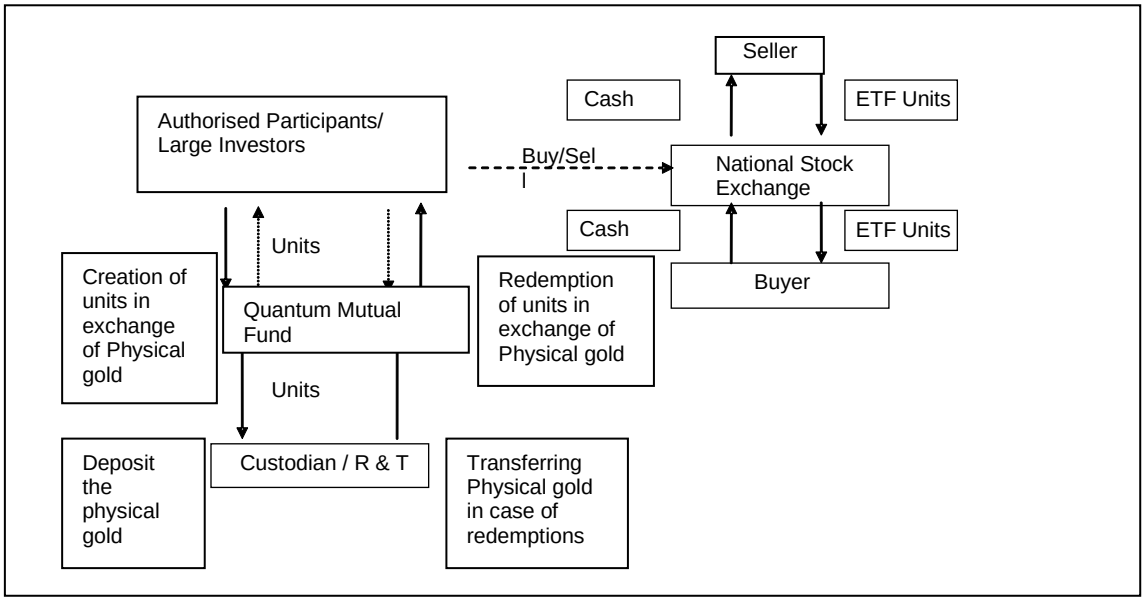
Long-term investors can diversify their portfolio at a low cost and be insulated from the impact of short-term trading activity. As the security is exchange traded, the fund does not incur extra transaction cost for buying / selling the underlying on account of frequent subscriptions and redemptions. Shorter-term investors can also avail of ETFs to improve their liquidity - they can trade intra-day at near NAV quotes.

The ETFs are also more economical for the investor. Apart from being highly transparent investment vehicles, The ETFs charge lower annual expenses. Over the long term, these cost advantages can compound into a significant difference for the investor.

O. QUANTUM GOLD FUND

Quantum Gold Fund is an open ended Exchange Traded mutual fund scheme Replicating / Tracking domestic market prices of gold through investments in physical Gold. The investment objective of the scheme is to generate returns that are in line with the performance of gold and gold related instruments, subject to tracking errors. The scheme invests at least 95% of its net assets in physical gold.

P. HOW QUANTUM GOLD FUND WORKS



Quantum Gold Fund is available in denominations corresponding to as low as 0.01 gram of gold per unit.

Quantum Gold Fund units can be bought and sold like an equity share on the exchange through any broker member's terminal. Units purchased will get credited to investor's demat account.

Units can be bought / sold at real time prices closely corresponding with the movement in gold prices as opposed to end of the day prices.

It offers investors a smart way of investing in the gold bullion without the necessity of actually physically holding gold and storing it. It provides investors as an excellent means for asset allocation by diversification into gold bullion with relative ease.

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 and the Units are available for continuous subscription and redemption.

B. ONGOING OFFER DETAILS

Ongoing Offer Period This is the date from which the scheme has reopen for subscriptions / redemptions after the closure of the NFO period.	The continuous offer for the scheme commenced from May 26, 2011.
Ongoing price for subscription (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: Rs. 10/-* (1+0) = Rs. 10/-	At the applicable NAV.
Ongoing price for redemption (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: Rs. 10* (1-0.02) = Rs. 9.80	At the applicable NAV subject to the prevailing exit loads.
Cut off timing for subscriptions / redemptions / switches. This is the time before which your application (complete in all respects) should reach the official points of acceptance.	**SUBSCRIPTION / PURCHASE INCLUDING SWITCH-INS:-** 1. In respect of valid application received up to 3.00 p.m. on a Business Day at the Official Point 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; 2. In respect of valid application received after 3.00 p.m. on a Business Day at the Official Point(s) of acceptance and funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the Scheme on same day or before the cut-off time of the next business day i.e. funds are available for utilization before the cut-off time of next Business Day- the closing NAV of the next Business Day shall be applicable;

	3. However, irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the Scheme on or before the cut - off time of the subsequent Business Day i.e. funds are available for utilization before the cut-off time of subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable; It may be noted that in case of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution Cum Capital Withdrawal Facility, the units will be allotted based on the funds available for utilization by the respective schemes / target schemes irrespective of the installment date of the SIP, STP or record date of Income Distribution. **REDEMPTIONS INCLUDING SWITCH–OUTS:** 1. 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. 2. 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.
Income Distribution Policy (erstwhile known as Dividend Policy)	The Scheme does not offer any Income Distribution cum Capital Withdrawal option / plan.
Who can invest 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.	**WHO CAN INVEST?** 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): **1.** Resident adult individuals either singly or jointly (not exceeding three); or on an Anyone or Survivor basis; **2.** A Hindu Undivided Family (HUF) through its Karta; **3.** Public Sector Undertakings, Association of Persons or a body of individuals whether incorporated or not; **4.** Minors through parent/legal guardian There shall not be joint holding with minor investments; **5.** Partnership Firms & Limited Liability Partnerships (LLP); **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. **7.** Banks & Financial Institutions; **8.** Mutual Funds registered with SEBI / Alternative Investment Funds registered with SEBI; **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; **10.** Non-Resident Indians (NRIs) / Persons of Indian origin residing abroad (PIO) on repatriation basis or on non-repatriation basis; **11.** Foreign Portfolio Investors (FPI) registered with SEBI on repatriation basis; **12.** Army, Air Force, Navy and other para-military units and bodies created by such institutions; **13.** Scientific and Industrial Researches Multilateral Funding Agencies / Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; **14.** Other schemes of Quantum Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations; **15.** Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; **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.
	WHO CANNOT INVEST? It should be noted that the following persons **cannot** invest in the Scheme(s): 1. United States Person (US Person) as defined under regulations promulgated under the US Securities Act of 1933 2. Person residing in USA and Canada 3. NRI residing in any FATF (Financial Action Task Force) non-compliant country / territory. The Fund reserves the right to include / exclude new / existing categories of Investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.

	Note: **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 FIIs and Foreign Portfolio Investors (FPI) for purchasing / Repurchasing / Redeeming Units of the mutual funds subject to conditions stipulated therein. **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. **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.
Where can the applications for purchase / redemption switches be submitted?	Applications complete in all respects, can be submitted at: **(a)** KFin Technologies Limited, Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda Serilingampally Mandal, Hyderabad – 500032 or its Investor Services Center / Collection Center details mentioned on back cover page of this SID. **(b)** Investors can purchase / redeem units of the Scheme through an online website of KFin Technologies Limited www.kfintech.com. **(c)** Investors can purchase / redeem units of the Scheme through - KFinKart a mobile application of K Fin Technologies Private Limited. **(d)** Quantum Asset Management Company Private Limited 6th Floor, Hoechst House, Nariman Point, Mumbai - 400021or its collection center details mentioned on back cover page of SID; **(e)** 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, 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. **(f)** In order to facilitate transactions in mutual fund units BSE has

	introduce BSE STAR MF Plat form and NSE has introduce Mutual Fund Service System (MFSS). Investors can purchase / redeem units of the Scheme by placing an order for purchase / redemption with the members (Stock Broker) / clearing members of stock exchanges / Distributors. These members (Stock Brokers) / clearing members / Distributors would be availing the platform / mechanism provided by the stock exchanges for placing an order for purchase / redemption of units of the Scheme through Stock Exchange Infrastructure. Please refer SAI for detailed process on subscription / redemption of units of the scheme through stock exchange mechanism. **(g)** Investors can purchase / redeem units of the Scheme through MF Utility India Private Limited (MFUI) platform either electronically on www.mfuindia.com or physically through the authorized Points of Service ("POS") of MFUI, details of which are available on AMC website. Please refer SAI for detailed terms and conditions for transactions through MFUI platform. **(h)** 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. Investors can purchase / redeem units of the schemes on MFCentral either electronically www.mfcentral.com or physically through the authorized Points of Service of MFCentral as and when available by MFCentral.
How to Apply	Please refer to the SAI and Application form.
Listing	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.
Minimum Application Amount for purchase / redemption / switches	Initial purchase : Rs. 500/- and in multiples of Re. 1/- thereafter Additional Purchase : Rs. 500/- and in multiples of Re.1/- thereafter / 50 units The provision for Minimum Application amount will not be applicable in case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) Redemption / Switches: Rs.500/- and multiple of Re.1/- thereafter OR accounting balance whichever is less / 50 units.

<table>
<tr><td></td><td>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.</td></tr>
<tr><td>Minimum balance to be maintained and consequences of non-maintenance.</td><td>There is no minimum balance requirements.</td></tr>
<tr><td>Option to hold units in Dematerialized Mode</td><td>The unit holders are given an option to hold the units in physical mode or in dematerialized mode.

The Investor intending to hold the units in dematerialized mode will be required to have a beneficiary account with a Depository Participant and will be required to mention the DP’s Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription / additional purchase of the units of the Scheme.</td></tr>
<tr><td>Plans / Option offered under the Scheme:</td><td>The Scheme offers two plans :

(i) Direct Plan
(ii) Regular Plan

The Scheme offers only one option - Growth Option
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:

<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>

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.</td></tr>
</table>

Special Products / Facilities available	**1. Systematic Investment Plan (SIP)** This facility enables investors to save and invest periodically over a long period of time.

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				

1. 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.

2. 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.

3. 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.

4. 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.

5. 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 reserves the right to discontinue the SIP facility provided to the investor/unitholder.

6. 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.

7. The provision for Minimum Application Amount will not be applicable under SIP Investments.

2. Systematic Withdrawal Plan (SWP)

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:

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/-			

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.

2. The request for enrollment / processing of SWP will only be on a Business Day at the applicable NAV subject to applicable load. 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 Days at that day's applicable NAV.

3. The request for enrollment of SWP 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.

4. The request for discontinuation of SWP 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.

3. Systematic Transfer Plan (STP)

This facility enables an investor to transfer fixed amounts from their accounts in the Scheme to the other schemes (other than exchange traded fund) launched by the Mutual Fund from time to time.

Frequencies Available Under STP	**Daily**	**Weekly**	**Fortnightly**	**Monthly**	**Quart-erly**
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/-				

1. The provisions of Minimum Redemption Amount in the Scheme and Minimum Application Amount for the Transferee scheme(s) will not be applicable under STP.

2. The STP will commence from the date mentioned by the investor in the STP Application Form.

3. The request for enrollment / processing of STP will only be on a Business Day at the applicable NAV subject to applicable load. 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 at that day's applicable NAV. **4.** 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 Day in advance before the execution / commencement date. **5.** 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. **6.** 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.
	SWITCHING OPTION **Inter - Scheme switching** 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. 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. The switch must comply with the redemption rules and issue rules of the respective Scheme. **Intra - Scheme switching** 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. 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. No exit load shall be levied in case of switch from one plan / option to other plan / option within the scheme.
Accounts Statements	**Account Statements / Allotment Confirmation:**

	On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS or issue units in the dematerialized form as soon as possible but not later than 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription. Thereafter, a Consolidated Account Statement for each calendar month shall be sent by mail / email on or before 15th of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month. 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. The CAS issued for the half year (September / March) shall include: 1. The amount of actual gross commission paid to the distributors (in absolute terms) during the half-year period against the concerned investors /unit holders total investments in each scheme. 2. Average Total Expense Ratio of the scheme (in percentage terms) for the half-year period for each Scheme's applicable plan (regular or direct or both) where the concerned investor / unit holder has actually invested in. The half-yearly CAS shall not be issued to those investors who do not have any holdings in Schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. 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. 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. 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. 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 21st 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. The CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September / March), shall be sent by mail/ email as per the timeline specified by the SEBI from time to time i.e. on or before 21st day of succeeding month by the Depositories to all such investors / unit holders which has demat account with nil balance and no transaction in securities or in folio has taken place during the period. The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar & Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.
Redemption	The redemption or repurchase will be paid after 1 day of payout schedule of the underlying scheme. The scheme being Domestic Fund of Fund scheme, the Scheme will receive the redemption payment within 3 working days from the underlying scheme. According, the redemption or repurchase proceed shall be credited to the registered bank account within 4 working days in case of electronic payment and in case of physical payout within 6 working days from the date of valid redemption or repurchase request in accordance with AMFI Letter No. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16,2023 - timelines for redemption of units stipulated in SEBI Master Circular dated May 19, 2023 – List of exceptional situations and additional timelines for redemption payment. If the redemption request amount exceeds the balance lying to the credit of the Unit Holder's said account, then the fund shall redeem the entire amount lying to the credit of the Unit Holder's account in that Scheme / Plan / option. The minimum amount in rupees for Redemption shall be Rs. 500/- and multiples of Re. 1/- 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 the demat mode is required to place request for redemption directly with the Depository Participants. The Investor should provide request for redemption to their Depository Participants along with Depository Instruction Slip and such other documents as may be specified by the Depository Participants. 2. If the investor wish to redeem the units hold in demat mode with the AMC in such case the investor is required to convert such units in the physical mode by submitting request for Rematerilazation to the Depository Participants and after conversion of such units into the physical mode to the AMC for redemption of such units. 3. The investor can also redeem units holds in demat mode through Stock Exchange Infrastructure. 4. The redemption request submitted to the AMC / Registrar directly for units held in demat mode shall be rejected. The Trustee may 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. Units can be redeemed (sold back to the Mutual Fund) at the Redemption Price during the Ongoing Offer Period. **<u>Email ID and Mobile Number for communication</u>** 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.
Delay in payment of redemption / repurchase proceeds	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 beyond 10 Business Days (presently @ 15% per annum). However, the AMC will not be liable to pay any 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.
Right to Restrict Redemption of the Units	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.

	The Fund at its sole discretion reserves the right to restrict Redemption (including switch-out) of the Units of the Scheme of the Fund on circumstance leading to a systemic crisis or event that severely constricts market liquidity or the efficient markets such as: **(a)** Liquidity Issue - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. **(b)** Market failures / Exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. **(c)** Operation Issue - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). The restriction may be imposed on redemption for a period not exceeding 10 working days in any 90 days period and subject to approval of the Board of AMC and Trustee on occurrence of the above event. The Restriction shall be informed to SEBI immediately. Redemption request up to Rs. 2 Lakhs shall not be subject to such restriction and where redemption requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction. The AMC / Trustee reserves the right to change / modify the provisions pertaining to the right to restrict Redemption of the Units in the Scheme(s) of the Fund in accordance with SEBI (Mutual Funds) Regulations.
The policy regarding Reissue of/ repurchased units, including the maximum extent the manner of reissue, the entity (the Scheme or the AMC) involved in the same.	Presently, AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in demat mode or in physical mode will stand reduced by the numbers of units redeemed.
Lien on Units for Loans	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. 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 Distribution 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.
Process for Investments made in the name of a Minor through a Guardian	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: 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. ii. The AMC will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. iii. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account. iv. No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed once the minor attains majority i.e. 18 years of age. v. Irrespective of the source of subscription, all redemption proceeds shall be credited only in the verified bank account to minor i.e. the account the minor may hold with the parents / legal guardian after completion of all KYC formalities. Please refer SAI for detail process and documentation.

C. PERIODIC DISCLOSURES

Net Asset Value 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.	NAV shall be calculated and disclosed on every Business Day. AMC shall update the NAV under separate head on the website of the Fund (www.QuantumAMC.com) and on the website of Association of Mutual Funds in India www.amfiindia.com by 10.00 a.m. of the next business day. Investors may obtain latest NAV through SMS by a specific request to the AMC. Sale (Subscription) and Repurchase (Redemption) Price Illustration: Assumed NAV Rs.11.00 Per Unit, Entry Load – Nil, Exit Load – 1% Sale Price = NAV + (Entry Load (%) (if any) * NAV) Sale Price = 11 + (0% * 11) Sale Price = 11 + 0 Sale Price = Rs.11/- Repurchase Price = NAV – (Exit Load (%) * NAV) Repurchase Price = 11 – (1% * 11) Repurchase Price = 11 – 0.11 Repurchase Price = Rs.10.89
Monthly / Half yearly Portfolio Disclosure : 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.	The Fund will disclose portfolio (along with ISIN) in user friendly & downloadable spreadsheet format, as on the last day of the month / half year for the scheme on its website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com within 10 days from the close of each month / half year. In case of unitholders whose email addresses are registered, the Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month / half year respectively. The Fund will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English & Hindi, disclosing the hosting of the half yearly statement of the scheme's portfolio on the AMC's website www.QuantumAMC.com & on the website of AMFI www.amfiindia.com. The Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholders.
Half Yearly Results	The Fund shall within one month from the close of each half year, (i.e. March 31 and on September 30), host a soft copy of its unaudited financial results on its website (www.QuantumAMC.com). Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.
Annual Report	The AMC / Mutual Fund shall be sent the Scheme wise annual report or an abridged summary thereof within four months from the date of closure of the relevant accounting year i.e. March 31 each year to all investors / unit holders as

	per the following mode: (i) by e-mail to the investors / Unit holders whose e-mail address is available with the AMC / Fund. (ii) in physical form to the investors / Unit holders whose email address is not registered with the AMC / Fund and/or those Unit holders who have opted / requested for the same. The physical copies of the scheme wise annual report or abridged summary shall be made available to the investors / unit holders at the registered office of the AMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI). 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.
Product Labelling & Risk O Meter	The Risk-o-meter shall have following six levels of risk: i. Low Risk ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk v. High Risk and vi. Very High Risk The evaluation of risk levels of a scheme shall be done 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 along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month. The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website. The Scheme Summary Document of the Scheme will be uploaded and available on the websites of the AMC, AMFI and Stock Exchanges.

Other Disclosures	To enhance investor awareness and information dissemination to investors, SEBI prescribes various additional disclosures to be made by Mutual Funds from time to time on its website/on the website of AMFI, stock exchanges, etc. These disclosures include Scheme Summary Documents, Investor charter (which details the services provided to Investors, Rights of Investors, various activities of Mutual Funds with timelines, DOs and DON'Ts for Investors, Grievance Redressal Mechanism, etc.) Investors may refer to the same.
Associate Transactions	Please refer to Statement of Additional Information (SAI).
Repurchase and Sale Price-Limits	The repurchase price shall not be lower than 95% of the NAV subject to SEBI regulation as amended from time to time.
Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes. (Mention the tax rates as per the applicable tax laws).	**a) TAX ON INCOME DISTRIBUTION (IDCW OPTION)** **INVESTOR** / **INCOME TAX RATE** / **TDS** 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) Tax on Capital Gains *** **(For Investment done on or after 1st April, 2023)** — **SHORT TERM (IRRESPECTIVE OF HOLDING PERIOD)** 1. Resident Individuals, HUF, Domestic Companies — Applicable Slab Rates - Maximum 30% 2. FII's — Applicable Slab Rates - Maximum 30% 3. Non-Resident Indians — Applicable Slab Rates - Maximum 30% (TDS deducted @ 30%) *** The mentioned Tax Rates shall be increased by applicable surcharge if any, Health and Education Cess @4%. For further details on Taxation please refer the clause of Taxation of SAI. Investment done prior to 1st April, 2023, earlier Tax structure would be applicable.**
Investor services	Investor may contact the AMC for any Queries / Clarifications / Complaints to Mr. Chandrasen Manjrekar – Vice President Customer Relations at Email – CustomerCare@QuantumAMC.com, Telephone number – 1800 209 3863 / 1800

	22 3863 (Toll Free), Fax number 022- 1800 22 3864 (Toll Free). 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 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. The AMC has Grievance Policy which is available on AMC website https://www.quantumamc.com/policy.

D. COMPUTATION OF NAV

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

The NAV shall be calculated for every Business Day and announced by next Business Day up to 10.00 a.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.

NAV shall be rounded off to the fourth decimal.

The underlying units will be valued at closing market price of underlying units as traded on the principal exchange. In case the units of underlying ETF get classified as thinly traded / non traded the same may be valued as per the underlying NAV of the fund. For the purpose of determination of the thinly traded / non traded securities the definitions in the SEBI Regulations pertaining to equity schemes shall be applied, since there are not specific references to Gold based units. Computation of NAV will be done after taking into account income distribution, if any, and the distribution tax thereon, if applicable. The income earned and the profits realized in respect of the units remain invested and are reflected in the NAV of the Units.

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

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 stationery, bank charges etc.

No initial issue expenses were charged to the Scheme and the entire initial issue expense was borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

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

The estimated recurring expenses of the Scheme are as under:

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	NIL
Trustee fee	Up to 0.50%
Audit fees	
Custodian fees	
Registrar & Transfer Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and Income Distribution redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)^	
Goods and Services tax on expenses other than investment and advisory fees	
Goods and Services tax on brokerage and transaction cost	
Other expenses*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (a)	Up to 0.50%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	NIL
Additional expenses under regulation 52 (6A) (c)	NIL

*as permitted under the Regulations.

Pursuant to para-No. 10.1.16 of SEBI Master Circular No. SEBI /HO/IMD/ IMD-PoD-1 / P/ CIR / 2023/74 dated May 19,2023, the Scheme being Fund of Funds scheme investing more than 80% of its NAV in the underlying domestic fund shall not be required to set aside 2 bps of the daily net assets towards investor education and awareness initiatives.

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.

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.

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.

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. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund viz. www.QuantumAMC.com. The Fund would update the current expense ratio of the scheme on the website at least three working days prior to the effective date of the change. Investor can refer https://www.quantumamc.com/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).

As per Regulation 52(6)(a) of SEBI (MF) Regulations, the total expenses of the Scheme, including weighted average of charges levied by the underlying scheme shall not exceed 1.00% of the daily net assets of the scheme. Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme subject to the overall ceilings as stated above.

Investment Management and Advisory Fees:

The investors may note that no Investment Management Fee will be charged to the Scheme. The total expenses charged to the Scheme shall not be more than 1.00 % of the daily net asset of the Scheme and underling Scheme i.e. Quantum Gold Fund. For example if expenses charged to Quantum Gold Fund is 0.75% of the daily net assets, then the expenses charged to the Scheme will be 0.25% of the daily net assets OR if expenses charged to Quantum Gold Fund is 0.50 % of the daily net assets, then the expenses charged to the Scheme will be 0.50% of the daily net assets.

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.

Expense Ratio of Underlying Schemes as on September 30, 2023:

Underlying Scheme	Expense Ratio (p.a.)
Quantum Gold Fund	0.78

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	1	1

Expenses/ Commission) (Rs.) (c)		
Distribution Expenses/ Commission charged during the year (Rs.) (d)	0.15	0
NAV after charging expense (b-c-d)	110.85	111
Net Return to the Investor	10.85%	11%

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

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. This amount may be used by the AMC to take care of marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC www.QuantumAMC.com or may call at (toll free no. 1-800-22-3863).

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.
Exit Load	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 facilities such as Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) and Switches etc. However, no load shall be charged for switching between options /plans within the Scheme.

For any change in load structure the 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 Goods and 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 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 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 Private Limited (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

INVESTOR SERVICE CENTERS/ OFFICIAL POINT OF ACCEPTANCE

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 (U.P) 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 Nirala 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 ARCHADE 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 CanaraBank, 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 Sheesha 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. 208, 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 2ndFloor, 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, Ist 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, Swaraipuri 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 Raghukul 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 Shoping 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 JAEE Plaza Baliram Peth near Kishore Agencies Jalgaon - 425 001 Jalpaiguri KFIn Technologies Ltd. D.B.C. Raod, Near Rupasree Cinema Hall, Opp to Nirala 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 Plazza 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 Shoping mall Kurnool-518 001 Lucknow KFIn Technologies Ltd. Ist 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 Nagerkoil 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 Nasik 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 Securites, 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 Vekkaliamman 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, Tithal 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 Sigra ,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, Serilimgampally Mandal Hyderabad - 500032

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