



QUANTUM MULTI ASSET FUND

An Open-ended Fund of Funds Scheme

Scheme Features

Nature of Scheme	An Open-ended Fund of Funds Scheme
Investment Objective	The investment objective of the Scheme is to generate modest capital appreciation while trying to reduce risk (by diversifying risks across asset classes) from a combined portfolio of equity, debt / money markets and Gold schemes of Quantum Mutual Fund. The Scheme may invest in the units of debt / money market schemes of other mutual funds to gain exposure to debt as an asset class to manage any investment and regulatory constraints that arise/ that prevent the Scheme from increasing investments in the schemes of Quantum Mutual Fund. There can be no assurance that the investment objective of the Scheme will be realized.
Benchmark Index	Crisil Composite Bond Fund Index (40%)+S&P BSE Sensex Total return Index (40%)+Domestic price of gold (20%)
Fund Manager	Mr. Chirag Mehta (Since July 11, 2012)
Fund Manager's Total Experience	11 yrs
Fund Manager	Mr. Nilesh Shetty (Since July 11, 2012)
Total Experience	12 yrs
Inception Date (Date of Allotment)	July 11, 2012
Current Expense Ratio Direct Plan	0.26% - (0.22% Other Expenses + 0.04% GST (18% GST on 0.22% Other Expenses)
Current Expense Ratio Regular Plan	0.38% - (0.32% Other Expenses + 0.06% GST (18% GST on 0.32% Other Expenses)
Total Expense Ratio (Weighted Average for the Month) Direct Plan	0.26% (Inclusive of Statutory Levies and Taxes)
Total Expense Ratio (Weighted Average for the Month) Regular Plan	0.38% (Inclusive of Statutory Levies and Taxes)
Investment Options	Growth
Minimum Application Amount (Under each Option)	Purchase: ₹500/- and in multiples of ₹1/- thereafter. Additional Purchase: ₹500/- and in multiples of ₹1/- thereafter/50 units
Declaration of Net Asset Value (NAV)	Every Business Day
Redemption Proceeds	Processed through RTGS/NEFT mode on T+3 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+3 basis from the date of transaction where the required Bank details of investor are not available.
Entry/ Sales Load	Not Applicable Upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.
Exit Load	Repurchase/ Redemption/ Switch Out - a) On or before 90 days from the date of allotment 1.00%. b) After 90 days from the date of allotment Nil

Product Labeling

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
Quantum Multi Asset Fund (An Open-ended Fund of Funds Scheme)	<ul style="list-style-type: none"> Long term capital appreciation & Current income Investments in portfolio of schemes of Quantum Mutual Fund whose underlying investments are in equity and equity related securities of companies, debt and money market instruments and physical gold. 	<p>Investors understand that their principal will be at Moderately High Risk</p>

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

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

#The mentioned Tax Rates shall be increased by applicable surcharge, if any Education Cess @ 2% and Secondary higher education cess @ 1% where ever as applicable. Equity oriented schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes.

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

Quantum Multi Asset Fund Performance as on August 31, 2017

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

For other Schemes Managed by Chirag Mehta and Nilesh Shetty. please see **page no.04,05**

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

Performance of the Scheme

Period	Scheme Returns (%)	Benchmark Returns (%) #	Value of Investment of ₹ 10,000@	
			Scheme Returns (₹)	Benchmark Returns (₹) #
Quantum Multi Asset Fund				
August 31, 2016 to August 31, 2017 (1 year)	7.69	8.78	10,769	10,878
August 28, 2014 to August 31, 2017 (3 years)	8.39	8.01	12,745	12,612
August 31, 2012 to August 31, 2017 (5 years)	10.52	9.82	16,495	15,981
Since Inception (11th July 2012)	10.41	9.89	16,646	16,249

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

Indicates CRISIL Composite Bond Fund Index (40%) + S&P BSE Total Return Index (40%) + Domestic price of Gold (20%) @ shows the current value of ₹10,000/- invested at the beginning of a given period

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

Quantum Mutual Fund since its launch did not have Separate Plans for receiving any investment applications either through distributors or directly from investors till March 31, 2017. Effective from April 1, 2017, the Existing Plan has been classified as Direct Plan and a new Regular Plan has been launched to receive the investment applications through distributors, with both the plans having different expenses structure. The performance details provided herein is of the plan now classified as Direct Plan as stated above. Different Plans shall have different expense structure.

SIP Performance of Quantum Multi Asset Fund as on August 31, 2017

	Since Inception SIP	5 Years SIP	3 Years SIP	1 Year SIP
Total Amount Invested (₹'000)	610.00	600.00	360.00	120.00
Mkt Value as on August 31, 2017 (₹'000)	791.82	775.24	416.20	125.81
Returns (XIRR*) (%)	10.24	10.23	9.72	9.30
Benchmark Returns (XIRR*) (%) #	9.86	9.86	9.64	12.64

^^Standard Deviation: 4.84% Beta: 0.74 Sharpe Ratio: 0.47

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

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

Load is not taken into consideration and Returns are for Growth Option using applicable NAV on the SIP day (5th of every month). Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years and since Inception.

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

Brokerages & Commissions Details.

Brokerages on Investments for August 2017	₹ 4,041.97
Distributor commissions paid during August 2017	₹ 11.91

NAV (as on August 31, 2017)	Direct Plan (₹/Unit)	Regular Plan (₹/Unit)
Growth Option	16.6456	16.6464

AUM (as on August 31, 2017)	₹(In Crores)
Average AUM*	11.74
Absolute AUM	12.18

*Cumulative Daily AuM /No of days in the month

Portfolio as on August 31, 2017

Name of Instrument	Quantity	Market Value In Lakhs	% to Net Assets
A) MUTUAL FUND UNITS			
1. Quantum Liquid Fund - Direct Plan Growth Option	19,41,907	448.14	36.81
2. Quantum Long Term Equity Fund - Direct Plan Growth Option	6,81,415	344.93	28.33
3. Quantum Dynamic Bond Fund - Direct Plan Growth Option	11,35,288	147.39	12.11
Total of Mutual Fund Units		940.46	77.25
B) EXCHANGE TRADED FUND UNITS			
1. Quantum Gold Fund (an ETF)	13,236	174.72	14.35
2. Quantum Nifty ETF	7,292	78.16	6.42
Total of Exchange Traded Fund Units		252.88	20.77
Total (A+B)		1,193.34	98.02
MONEY MARKET INSTRUMENTS			
A) Collateralised Borrowing & Lending Obligation (CBLO)*		25.12	2.06
Net Receivable/(payable)		-0.87	-0.08
Grand Total		1,217.59	100.00

* Cash & Cash Equivalents

^^ Note:

Risk Free Rate assumed to be 5.96% (FBIL Overnight MIBOR for 31st August 2017) for calculating Sharpe Ratio.

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

Definitions

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

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

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

SCHEME PERFORMANCE - FUND MANAGER-WISE

ATUL KUMAR / NILESH SHETTY

QUANTUM LONG TERM EQUITY FUND

Mr. Atul Kumar effective from November 15, 2006

Mr. Nilesh Shetty effective from March 28, 2011

Period	August 31, 2016 to August 31, 2017 (1 year)		August 28, 2014 to August 31, 2017 (3 years)		August 31, 2012 to August 31, 2017 (5 years)	
	Scheme Return %	Benchmark Return (%)#	Scheme Return %	Benchmark Return (%)#	Scheme Return %	Benchmark Return (%)#
Quantum Long Term Equity Fund	10.45	12.98	11.77	7.45	17.86	14.39

Past performance may or may not be sustained in the future. Load is not taken into consideration and Returns are for Growth Option.

S&P BSE 30 TRI

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

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

Quantum Mutual Fund since its launch did not have Separate Plans for receiving any investment applications either through distributors or directly from investors till March 31, 2017. Effective from April 1, 2017, the Existing Plan has been classified as Direct Plan and a new Regular Plan has been launched to receive the investment applications through distributors, with both the plans having different expenses structure. The performance details provided herein is of the plan now classified as Direct Plan as stated above. Different Plans shall have different expense structure.

CHIRAG MEHTA

QUANTUM GOLD FUND

Mr. Chirag Mehta effective from May 01, 2009 .

Period	August 31, 2016 to August 31, 2017 (1 year)		August 28, 2014 to August 31, 2017 (3 years)		August 31, 2012 to August 31, 2017 (5 years)	
	Scheme Return %	Benchmark Return (%)#	Scheme Return %	Benchmark Return (%)#	Scheme Return %	Benchmark Return (%)#
Quantum Gold Fund (ETF)	-7.15	-6.21	0.89	1.96	-2.01	-1.01

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

Domestic price of Gold

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

Mr. Chirag Mehta manages 4 schemes of the Quantum Mutual Fund.

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

CHIRAG MEHTA

QUANTUM GOLD SAVINGS FUND

Mr. Chirag Mehta effective from May 19, 2011.

Period	August 31, 2016 to August 31, 2017 (1 year)		August 28, 2014 to August 31, 2017 (3 years)		August 31, 2012 to August 31, 2017 (5 years)	
	Scheme Return %	Benchmark Return (%)#	Scheme Return %	Benchmark Return (%)#	Scheme Return %	Benchmark Return (%)#
Quantum Gold Savings Funds	-6.04	-6.21	0.30	1.96	-2.23	-1.01

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

Domestic price of Gold

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

Mr. Chirag Mehta manages 4 schemes of the Quantum Mutual Fund.

Quantum Mutual Fund since its launch did not have Separate Plans for receiving any investment applications either through distributors or directly from investors till March 31, 2017. Effective from April 1, 2017, the Existing Plan has been classified as Direct Plan and a new Regular Plan has been launched to receive the investment applications through distributors, with both the plans having different expenses structure. The performance details provided herein is of the plan now classified as Direct Plan as stated above. Different Plans shall have different expense structure.

The Factsheet Published as on 14 September 2017

QUANTUM EQUITY FUND OF THE FUNDS

Mr. Chirag Mehta effective from November 1, 2013

Period	August 31, 2016 to August 31, 2017 (1 year)		August 28, 2014 to August 31, 2017 (3 years)		August 31, 2012 to August 31, 2017 (5 years)	
	Scheme Return %	Benchmark Return (%)#	Scheme Return %	Benchmark Return (%)#	Scheme Return %	Benchmark Return (%)#
Quantum Equity Fund of Funds	16.06	15.02	14.30	10.22	19.95	15.32

Past performance may or may not be sustained in the future. Load is not taken into consideration and Returns are for Growth Option.

S&P BSE 200 Index

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

Mr. Chirag Mehta manages 4 schemes of the Quantum Mutual Fund.

Quantum Mutual Fund since its launch did not have Separate Plans for receiving any investment applications either through distributors or directly from investors till March 31, 2017. Effective from April 1, 2017, the Existing Plan has been classified as Direct Plan and a new Regular Plan has been launched to receive the investment applications through distributors, with both the plans having different expenses structure. The performance details provided herein is of the plan now classified as Direct Plan as stated above. Different Plans shall have different expense structure.

The Factsheet Published as on 14 September 2017