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# Monthly Update of our Mutual Fund Schemes

Factsheet – Nov'24

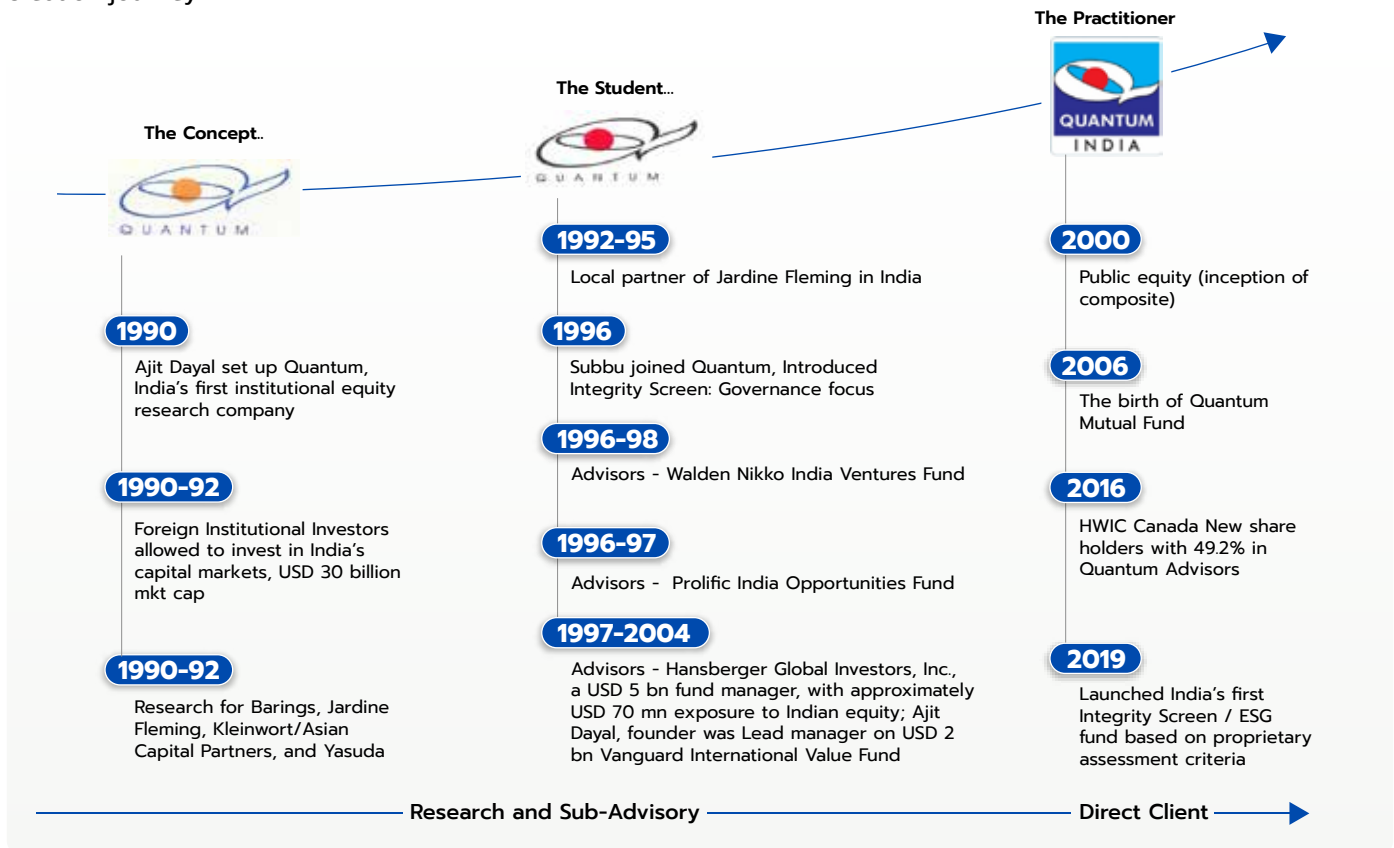


*#InvestWithoutStress*

*Mutual Fund investments are subject to market risks, read all scheme related documents carefully.*

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Founded in 2006, Quantum Mutual Fund has established a strong legacy in delivering simple yet thoughtful investment solutions, tailored to meet the needs of all investors. Guided by a disciplined approach to investment and research, we are committed to safeguarding portfolios through the inevitable market fluctuations. We prioritise transparency, consistency, and a deep understanding of market dynamics. Quantum Mutual Fund is a reliable partner in their wealth creation journey.



## Quantum Fundamentals

Our approach to investments is built with a focus on – People, Philosophy, Process, and Predictability of Outcomes. These aren't just buzzwords; they're the cornerstones that could help you decide where to place your trust. Through our journey, we've always put our thoughtful investors, first and strived to improve the ecosystem for investing.



### People

What is the background?  
What is the experience?



### Philosophy

Is there a clearly defined investment philosophy across all market situations or is this an opportunistic collect AUM and ride-the-wave, "sell-what-is-hot" manager?



### Process

What is the research and investment process and how reliable is it?



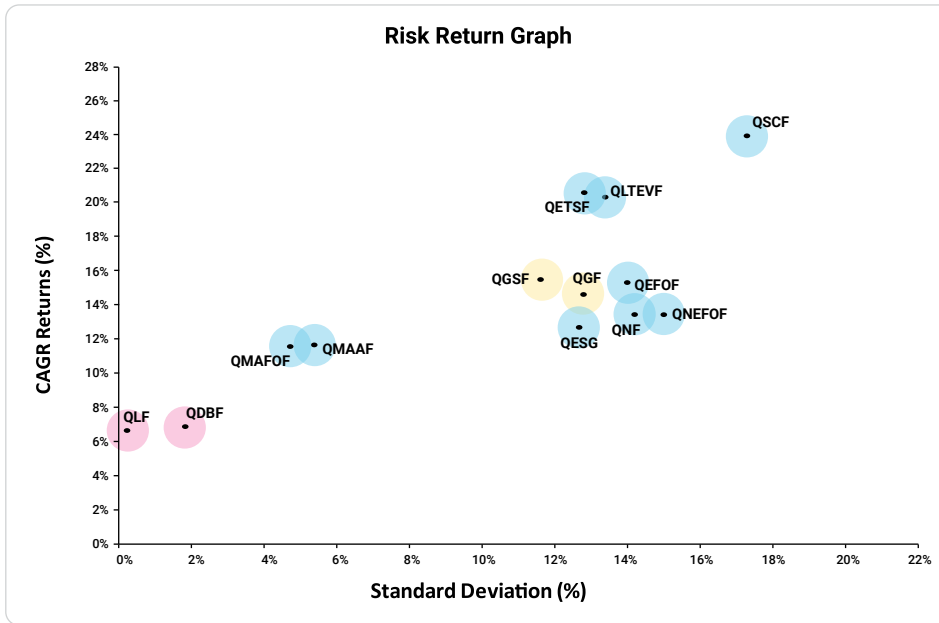
### Predictability of Performance

Given the process, is the performance as predictable as it should be?

With Quantum, Predictability of Outcomes in our investments processes are within your reach. Our Unique Estimated Upside Potential chart, diligently estimated every month since April 2008, is a testament to aligning past estimations with the present figures. The Quantum Long Term Equity Value Fund's track record is an indicator of the fund's upside potential with a reasonable degree of certainty.

## Quantum's Calibrated Process Driven Range of Funds

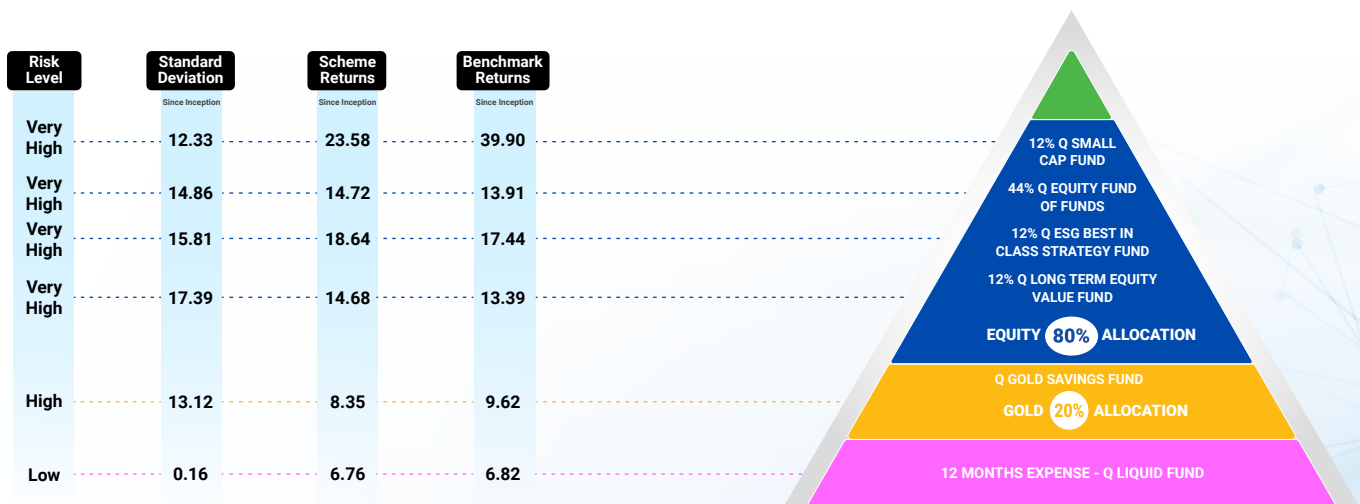
Quantum Mutual Fund is known for its simple and thoughtful approach towards investing. We provide a carefully curated range of 13 funds tailored to suit diverse investor needs. In the interest of doing what's best for our investors, Quantum has been meticulously adding funds over the years across the asset classes of Equity, Debt and Gold to create a one stop shop for all your needs.



Funds	Investment Strategy
QLTEVF & QETSF	Value Style of Investing
QESG	Environment, Social & Governance
QEFOF	Equity Fund of Fund
QMAFOF	Invests in Equity, Gold & Debt
QMAAF	Dynamic Asset Allocation between Equity, Debt & Gold
QSCF	Invests in Small Cap
QNF	Passive Equity ETF
QNEFOF	Passive Equity ETF Fund of Fund
QGF & QGSF	Invests in Gold & Gold ETF
QLF & QDBF	Invests in sovereign debt securities, PSU Bonds, etc.

**Note:** Graph is based on 3 years data CAGR Return & Standard Deviation data. Quantum Small Cap Fund and Quantum Multi Asset Allocation Fund are plotted based on theoretical risk return profile. Data as on November 30th, 2024. Past Performance may or may not be sustained in the Future. The above performance is of the Direct Plan. To view complete performance for the schemes refer from page 39.

## Navigate Unpredictability: Achieve your Financial Goals with Quantum's 12|20:80\* (Barah Bees Assi) Asset Allocation Approach



Data as of November 30th, 2024. **Past Performance may or may not be sustained in the Future.** The above performance is of the Direct Plan. To view complete performance for the schemes, refer to pages 39 to 43. Please note the above is a suggested fund allocation and not to be considered as an investment advice or recommendation. Quantum Long Term Equity Value Fund- Tier I Benchmark: BSE 500 TRI, Quantum Small Cap Fund - Tier I Benchmark: BSE 250 Small Cap TRI, Quantum ESG Best In Class Strategy Fund- Tier I Benchmark: NIFTY100 ESG TRI, Quantum Gold Savings Fund - Tier I Benchmark: Domestic Price of Physical Gold, Quantum Liquid Fund- Tier I Benchmark: CRISIL Liquid Debt A-I Index. Quantum Equity Fund of Funds - Tier I Benchmark BSE 200 TRI Note - Please note that name of "Quantum India ESG Equity Fund" scheme has changed to "Quantum ESG Best In Class Strategy Fund" effective 1st Feb 2024.

**A Simple One Stop Solution for your Lifelong Investment and Financial Needs - No matter what happens in the world around you!**

\*Please note the above is a suggested Asset allocation and not to be considered as an investment advice / recommendation.



## Christy Mathai

### Fund Manager, Equity

Index	Performance (November 2024)
BSE Sensex	0.5%
BSE Midcap Index	0.3%
BSE Small cap	0.4%
S&P 500	5.8%
MSCI Emerging Markets Index	-3.5%
Sectoral Performance	
BSE Healthcare	-0.5 %
BSE Auto	-1.1 %
BSE Information Technology	5.8 %
BSE FMCG	-1.8 %
BSE Bankex	1.0 %
BSE Capital Goods	2.3 %
BSE Metal	-1.7 %

After 5.7% (BSE Sensex) decline in the month of October 2024, Indian markets stabilised with frontline indices such as Sensex registering growth of 0.5%. The pace of FII selling which was in the vicinity of USD 10.9bn in October has reduced in the month of November to USD 2.2bn. FII Selling was largely concentrated in large cap space and as a result mid/small cap indices fared better than large caps post the sell-off. Globally, S&P 500 and Dow Jones outperformed the BSE Sensex driven by US presidential election and hope of corporate tax cuts/strong dollar. MSCI EM Index declined by -3.5% driven by China.

A key event from market perspective was the US elections.

While it's too early to gauge the impact of Trump policies; it clearly will influence global trade and there could be few areas where India may benefit. Case in point is India IT services, who have borne the brunt of increased cost of doing business due to talent localisation in Trump previous tenure. Incrementally, higher earnings by US corporates because of the policies adopted including tax cuts may lead to higher technology spends and opportunities for Indian IT firms. The weaker rupee/stronger dollar is a solid tailwind to the IT sector as exports from India become lucrative.

Global manufacturing may see an accelerated move away from China if any extra tariffs are placed on imports from China into US. India may be one of the beneficiaries. Pharma sector could be a key beneficiary in diversion of trade from China, especially generic drug and active pharmaceutical ingredient (API) suppliers.

Quantum Long Term Equity Value Fund (QLTEVF) saw an increase of 0.89% in its NAV in the month of November 2024; Tier-I benchmark BSE 500 and Tier-II Benchmark BSE 200 increased by 0.06% and 0.11% respectively. Financial and IT Services and not owning expensive consumer staples also helped our performance. Auto and not owning industrials were drag on portfolio. During the month, we continued to add to financial space, mostly banks and insurance. Cash in the scheme at the end of month stood at 15.3%.

The recent earnings season witnessed steep earnings cuts in quite a few sectors. The key sectors which led the bulk of decline were in Energy, Cement, consumer discretionary and Insurance. The margin expansion witnessed last year, driven by lower input cost has clearly moderated and current EBITDA growth year-over-year is negative, highlighting margin concerns.

Large components within Energy sector reported poor earnings due to weak GRM (gross refining margins); infra focused themes are impacted due to lack of capex spends by government. Heightened competition coupled with slowdown in consumptions continues to put pressure on sectors such as paints/cement/fmcg. Going forward, we expect a gradual recovery in earnings as we progress through the year driven by cyclical recovery in many of these sectors.

Key updates w.r.t to some of portfolio companies/sectors in the month gone-by:

- For the lending companies, there has been an uptick in slippages and some of the companies have increased provision towards the same, resulting in lower profitability. Weak asset quality is primarily concentrated in MFI (Micro-finance) and segments within unsecured such as certain categories of personal loans and credit cards. Clearly for larger private banks, segments such as MFI, credit card and personal are small as % of total advances. And the quality of books written by the large banks remains superior compared to other players. With normalizing credit costs, we expect differentiation between banks with better underwriting to be more evident.
- In one of our portfolio companies in utility space there was a development wherein APM (Administered Pricing Mechanism) gas allocation to the industry was reduced, impacting profitability. While this is a hit to profitability, incrementally we expect most of these players to gradually start increasing the pricing to end consumers. Even with reduced APM gas supply the blended pricing to end consumer remain attractive vs competing fuel.

In our view, valuation despite the market correction in the past two months remains elevated. Thus, we are cautiously deploying the cash in the fund. The key near term risks to watch out for are slowing domestic economy (which should pick up in the second half post certain policy intervention) and factors such as weaker global macros and geopolitical tension across the middle east. Thus, investors should maintain the right asset allocation at all points in time and prudently invest towards equity.



Data source: Ace Equity

Refer page no. 11 for product label of Quantum Long Term Equity Value Fund

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.





## Pankaj Pathak

### Fund Manager, Fixed Income

In November the debt market was **largely influenced by the US elections**, which introduced considerable macroeconomic uncertainties. President elect Donald Trump's inclinations towards higher trade tariffs and lower taxes have pushed inflation expectation higher and raised fiscal risk in the US. This sparked what became known as the **"Trump trade"**, marking a sharp rise in long term US treasury yields and stronger Dollar.

During the month, **the 10 US treasury yield** surged from approximately 3.6% in mid-September to a high of 4.45%, before easing by 20 basis points as concerns related to the election began to fade. **The Indian 10-year benchmark government bond yield also moved up to 6.87%**

during the month. However, the trump trade fizzled out somewhat towards the end of the months pulling down bond yields from their monthly peak. At monthly closing both the **US treasury and the Indian bond yields ended lower compared to the previous month.**

**Decline in Indian bond yields at the month end was also influenced by the Q2 GDP number which came at 5.4%, significantly lower than broader market expectation of 6.7%.** The weak GDP performance has heightened speculation of a policy rate cut and liquidity easing from the RBI, potentially **shifting focus from inflation control to growth support in the coming quarters.**

Corporate bond yields saw a slight uptick, but the **spread between G-sec and corporate bonds** of corresponding maturities widened significantly by the month-end, on account of easing G-sec yields.

In the money market, **T-bill rates** for the 6-month and longer segments edged up, closing the month at 6.65%, while rates for the 3-month segment declined to 6.47% due to the prevailing liquidity conditions and lower T-bill supply. Meanwhile, the 3-month **AAA PSU CP/CD rates remained in the range of 7.17%-7.20%.**

Although **banking system liquidity stayed in surplus** through most of November (averaging Rs1.38 lakh crore), much of that was due to pick up in government spending. While the **core liquidity declined significantly** from surplus of ~Rs5 lakh crore in October, 2024 to Rs. 1.39 lakh crore by November 22, 2024. The decline in core liquidity surplus was primarily due to the RBI's sales of foreign exchange and seasonal pick up in cash withdrawals.

Liquidity condition is **expected to tighten further** in coming months as cash withdrawals tend to pick up during the January to March quarter. FPI selling could further tighten the liquidity condition.

With **moderation in credit growth, the gap between bank credit and deposits is narrowing.** This trend suggests that the pressure for CD issuances by banks could ease in the coming months, potentially narrowing spreads between CPs/CDs and T-bills, provided liquidity remains favorable.

#### Outlook

The RBI's shift to a "neutral" stance in the last monetary policy can be seen as a step towards eventual rate cuts. **With GDP growth showing signs of sluggishness**, bets on potential rate cuts have increased further. The RBI might wait for the recent spike in food prices to cool-off, before start cutting rates. **We would expect rate cuts to start from February 2025.** Nevertheless, **the RBI may announce some liquidity easing measures including a potential CRR cut in the December monetary policy.**

Globally, focus will be on the US payroll report, with a weak print potentially boosting December rate cut expectations. Leadership changes in the US and CPI data from the US and India will also shape market sentiment.

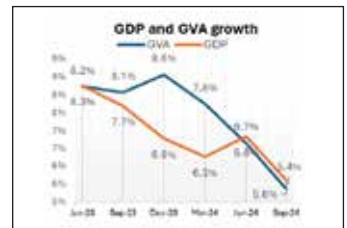
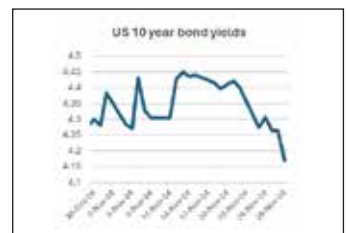
**We maintain our medium-term positive outlook** (refer Bull Case Revisited) on long-term bonds considering -

- Continued strengthening in demand from insurances companies, pension and provident funds
- India's inclusion in the global bond indices to continue to add to the demand
- Potential Increase in demand from banks owing to RBI's proposed LCR norms (Liquidity Coverage Ratio)
- Government's focus on fiscal consolidation and debt reduction
- Declining domestic inflation and anticipated rate cuts by the RBI
- Global Synchronized Rate Cutting Cycle
- Strong External Balances

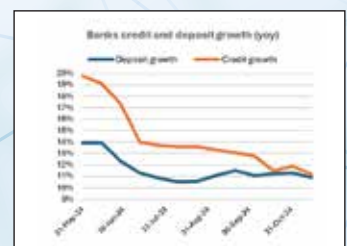
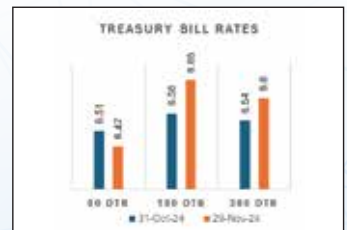
**Intensifying geopolitical tensions, however, could be a risk.** This could lead to a surge in crude oil prices and prolonged disruptions in global supply chains.

Given the above factors, we expect the bond yields to go down (prices to go up). In this declining interest rate environment, investors with medium to long investment horizon, should consider dynamic bond funds. These funds can allocate to long-duration bonds while keeping flexibility to adjust portfolio position if market conditions change. This adaptability allows investors to remain invested for a longer period.

Investors with a short-term investment horizon and with little desire to take risks can invest in liquid funds which invest in government securities and do not invest in private sector companies which carry lower liquidity and higher risk of capital loss in case of default.



Source for the above charts: RBI, MOSPI, Bloomberg. Data up to November 29, 2024. Liquidity data up to Nov 22, 2024



Source for the above charts: RBI, MOSPI, Bloomberg. Data up to November 15, 2024. Data for GVA and GDP up to Q2 FY25

Source: RBI, MOSPI, Bloomberg

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## Chirag Mehta

### Chief Investment Officer

The bull market that commenced following the rate cut announcement in the latter half of September encountered significant challenges in November. Shortly after gold reached an all-time high of \$2,790 per troy ounce, it found difficult to maintain the elevated level and began to experience a correction. The gold market underwent considerable volatility during November, primarily influenced by critical events such as the U.S. elections, the Federal Reserve's rate cut announcement, and various geopolitical developments.

Following former President Trump's electoral victory, the gold market experienced a notable decline, losing approximately 3% the day after the announcement of the results. This downward trend continued, with a further decrease of 5.3% one week later, and by November 14, the price had fallen by 6.6%. This situation

mirrors the initial phase of Donald Trump's first term, during which gold prices also declined for the first 6 to 8 months, ultimately decreasing by around -12% where it bottomed. However, as his policies began to take shape and plans were implemented, gold prices gradually increased, rising by approximately 49% by the end of his term.

Despite Trump's views on matters such as "America First," strict tariffs, and support for cryptocurrencies, the implementation of these policies may pose challenges for his administration, potentially leading to a negative impact on the U.S. dollar, which could be perceived as isolating and impacting other nations increasing the need to diversify away from the dollar dominance. In this context, it is reasonable to anticipate that gold may benefit in the long term, gradually appreciating as time progresses and developments unfold.

The Federal Reserve has been reducing interest rates over the past few months, implementing cuts of 50 basis points in September and 25 basis points in November, as part of its strategy to support employment and growth while inflation trends lower towards its target of 2%. During the press conference following the November meeting, Federal Reserve officials conveyed an increasing confidence in the economic outlook, particularly concerning inflation and the labour market. Policymakers noted that inflation is gradually approaching the Fed's target of 2% and described the current labour market as robust. However, market expectations regarding potential future rate cuts remain mixed, with the CME's FedWatch tool indicating a 63.1% probability of an additional rate reduction at the forthcoming December meeting.

While inflation appears to be under control, the Consumer Price Index (CPI) in the United States rose from 2.4% to 2.6%, marking the first increase in seven months. The higher inflation print contributed to a strengthening of the U.S. dollar in November as it signalled that the Fed may want to be cautious in reducing rates until the economy isn't plummeting. Although this short-term effect negatively impacted assets such as gold, the long-term implications may differ. With the new administration under President Trump planning to implement higher tariffs and increase domestic production, inflation as well as growth could be significantly affected. In a scenario of slowing growth and rising inflation, the conundrum may compel Fed to reduce rates despite inflationary pressures, this will bode well for gold.

The U.S. Bureau of Labor Statistics reported the addition of 146,000 jobs in November, representing a healthy addition following a disappointing report in October. This stability in the labour market has positively influenced the U.S. dollar, contributing to its appreciation against other currencies. The relationship between employment figures and currency strength highlights the broader economic context, as a resilient labour market may impact future monetary policy decisions by the Federal Reserve. Overall, there remains a demand for workers despite ongoing price pressures and elevated borrowing costs. This development is encouraging for Federal Reserve officials, who no longer perceive the labour market as a source of inflation and are now focused on preserving employment opportunities.

Amidst the ongoing geopolitical conflicts in the Middle East and the situation between Ukraine and Russia, a green light for Ukraine to utilize U.S. missiles raises questions regarding the U.S. stance on international conflicts. The threat of imposition of higher tariffs on Russia, coupled with increased support for Ukraine, may exacerbate geopolitical tensions and potentially pave the way for further conflict. Such developments could result in increased volatility and risk associated with the U.S. dollar, which, in turn, may create a favourable environment for assets like gold.

Overall, while gold has experienced volatility and a decline in the short term, it remains a robust asset from a long-term perspective. As the policies and implications introduced by the new U.S. administration unfold, it will be intriguing to observe their effects on the U.S. dollar and other financial assets. Considering the prevailing geopolitical and economic developments, the outlook for gold remains positive.

In conclusion, investors may find it prudent to consider gold as a strategic component of their portfolios, particularly in times of uncertainty. The historical resilience of gold in times of stress, combined with the potential for increased market volatility, underscores its relevance in a diversified investment strategy. As global dynamics continue to evolve, gold's role as a diversifier against economic instability and currency fluctuations is likely to be reaffirmed.

Data Sources: World Gold Council, Bloomberg

# QUANTUM SMALL CAP FUND

An Open Ended-Equity Scheme Predominantly Investing in Small Cap Stocks



## Fund Details (as on November 30, 2024)

**Category of Scheme** Small Cap Fund

### Investment Objective

The Investment Objective of the Scheme to generate capital appreciation by investing predominantly in Small Cap Stocks.

There is no assurance that the investment objective of the scheme will be achieved.

### Inception Date (Date of Allotment)

November 03, 2023

### Benchmark Index

BSE 250 Small Cap TRI

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 29, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
Growth	12.56	12.36

### AUM ₹ (In Crores) (as on November 30, 2024)

Average AUM\* : 94.38

Absolute AUM : 99.43

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

### Fund Manager

**Mr. Chirag Mehta** (Work experience: 22 years)

He has been managing this fund effective from November 03, 2023.

**Mrs. Abhilasha Satale** (Work experience: 18 years)

She has been managing this fund effective from November 03, 2023.

### Entry Load

Not Applicable

### Exit Load

• NIL: If 10% of units If redeemed or switched out on or before 365 days from the date of allotment.

• 1%: If Remaining 90% of units if redeemed or switched out on or before 365 days from the date of allotment.

• NIL: If redeemed or switched out after 365 days from the date of allotment.

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

### Total Expense Ratio (As on month end)

Direct Plan – Total TER : 0.60%

Regular Plan – Total TER : 2.10%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

### 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.

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: ₹ 67,154.00

Distributor commissions for November 2024: ₹ 4,23,776.00

Portfolio Turnover Ratio (Last one year): 11.94%

### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available.

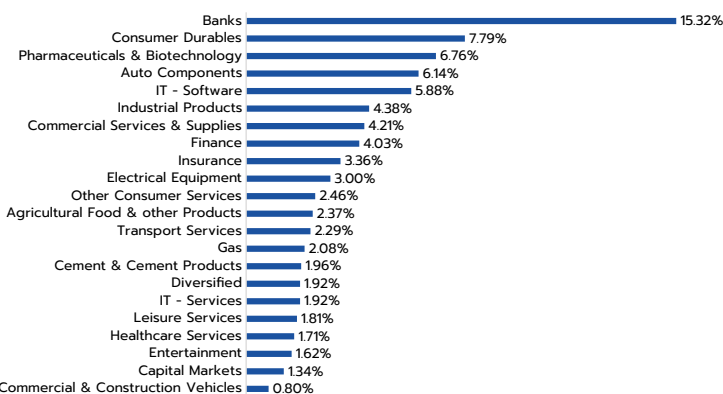
Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.

## Portfolio as on November 30, 2024

Name of Instrument	Industry	% to NAV	Annualised Yield to Maturity
<b>EQUITY &amp; EQUITY RELATED</b>			
<b>A) Listed / Awaiting listing on Stock Exchanges</b>			
1. Supriya Lifescience Ltd	Pharmaceuticals & Biotechnology	3.56%	
2. Eris Lifesciences Ltd	Pharmaceuticals & Biotechnology	3.20%	
3. Karur Vysya Bank Ltd	Banks	2.94%	
4. Crompton Greaves Consumer Electricals Ltd	Consumer Durables	2.63%	
5. EPL Ltd	Industrial Products	2.56%	
6. ICICI Prudential Life Insurance Company Ltd	Insurance	2.48%	
7. MPS Ltd	Other Consumer Services	2.46%	
8. CMS Info System Ltd	Commercial Services & Supplies	2.39%	
9. CCL Products (India) Ltd	Agricultural Food & other Products	2.37%	
10. HDFC Bank Ltd	Banks	2.35%	
11. Genus Power Infrastructures Ltd	Electrical Equipment	2.33%	
12. Mastek Ltd	IT - Software	2.24%	
13. City Union Bank Ltd	Banks	2.17%	
14. Gujarat State Petronet Ltd	Gas	2.08%	
15. CSB Bank Ltd	Banks	2.08%	
16. Mayur Uniquoters Ltd	Consumer Durables	2.05%	
17. Can Fin Homes Ltd	Finance	2.04%	
18. Aavas Financiers Ltd	Finance	1.99%	
19. Nuvoco Vistas Corporation Ltd	Cement & Cement Products	1.96%	
20. InterGlobe Aviation Ltd	Transport Services	1.95%	
21. Cyient Ltd	IT - Services	1.92%	
22. Kotak Mahindra Bank Ltd	Banks	1.92%	
23. Godrej Industries Ltd	Diversified	1.92%	
24. Carysil Ltd	Consumer Durables	1.92%	
25. TeamLease Services Ltd	Commercial Services & Supplies	1.82%	
26. Kirloskar Pneumatic Company Ltd	Industrial Products	1.82%	
27. Lemon Tree Hotels Ltd	Leisure Services	1.81%	
28. Sandhar Technologies Ltd	Auto Components	1.78%	
29. PVR INOX Ltd	Entertainment	1.62%	
30. Lumax Industries Ltd	Auto Components	1.58%	
31. Birlasoft Ltd	IT - Software	1.54%	
32. Craftsman Automation Ltd	Auto Components	1.39%	
33. Equitas Small Finance Bank Ltd	Banks	1.39%	
34. Krishna Institute Of Medical Sciences Ltd	Healthcare Services	1.30%	
35. IndusInd Bank Ltd	Banks	1.20%	
36. V-Guard Industries Ltd	Consumer Durables	1.19%	
37. Wipro Ltd	IT - Software	1.10%	
38. Sansera Engineering Ltd	Auto Components	1.04%	
39. Infosys Ltd	IT - Software	1.00%	
40. Star Health And Allied Insurance Company Ltd	Insurance	0.88%	
41. UTI Asset Management Company Ltd	Capital Markets	0.88%	
42. Sanghvi Movers Ltd	Agricultural, Commercial & Construction Vehicles	0.80%	
43. TD Power Systems Ltd	Electrical Equipment	0.67%	
44. IDFC First Bank Ltd	Banks	0.64%	
45. ICICI Bank Ltd	Banks	0.63%	
46. Computer Age Management Services Ltd	Capital Markets	0.46%	
47. Narayana Hrudayalaya Ltd	Healthcare Services	0.41%	
48. Exide Industries Ltd	Auto Components	0.35%	
49. Mahindra Logistics Ltd	Transport Services	0.34%	
<b>B) Unlisted</b>		<b>NIL</b>	
<b>Total of all Equity</b>		<b>83.15%</b>	
<b>MONEY MARKET INSTRUMENTS</b>			
<b>A. TREPS*</b>		<b>16.35%</b>	<b>6.63%</b>
<b>Net Receivable/(payable)</b>		<b>0.50%</b>	
<b>Grand Total</b>		<b>100.00%</b>	

\* Cash & Cash Equivalents

## Industry Allocation (% of Net Assets) as on November 30, 2024





# QUANTUM SMALL CAP FUND

An Open Ended-Equity Scheme Predominantly Investing in Small Cap Stocks



## If you had invested INR 10,000 every month

### SIP Performance as on November 29, 2024

	Since Inception	1 Year
Total Amount Invested (₹'000)	130	120
Mkt Value of scheme as on November 29, 24 (₹'000)	145	133
Tier I - Benchmark* Returns (₹'000)	148	134
Returns (XIRR) (%)	21.56%	21.20%
Tier I - Benchmark* Returns (%)	24.61%	22.10%

#BSE 250 Small Cap TRI

**Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Small Cap Fund - Direct plan - Growth option. Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years, 7 years, 10 years and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years, 10 years and since inception. \*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. Returns are net of total expenses.

### GIPS Compliance

- Quantum Asset Management Company Pvt. Ltd. claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.
- Indian Rupee (INR) is the currency used to express performance and other statistics.

### Product Label

Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<b>Quantum Small Cap Fund</b> (An Open Ended-Equity Scheme Predominantly Investing in Small Cap Stocks) Tier I Benchmark: BSE 250 Small Cap TRI	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in Small Cap Stock</li> </ul>	<p>The risk of the scheme is Very High Risk</p>	<p>The risk of the benchmark is Very High Risk</p>

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

#### Note:

Since the scheme has not completed 3 and 5 years, performance data will not be available.

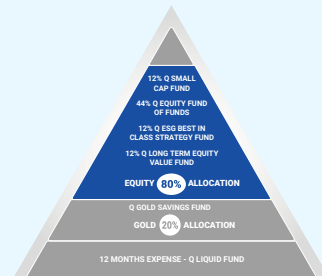
Stamp Duty applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act, 1899

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

Brokerage and STT have been expensed out of the Scheme.

Please refer to page no. 47 for details on taxation.

## Choose a Small-Cap Fund with a Big Difference – QSCF in our Asset Allocation Strategy



Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.



Know More

# QUANTUM LONG TERM EQUITY VALUE FUND

An Open Ended Equity Scheme following a Value Investment Strategy



## Fund Details (as on November 30, 2024)

Category of Scheme Value Fund

### Investment Objective

To achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets. There is no assurance that the investment objective of the Scheme will be achieved.

### Inception Date (Date of Allotment)

March 13, 2006

### Benchmark Index

Tier I Benchmark - BSE 500 TRI  
Tier II Benchmark - BSE 200 TRI

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 29, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
IDCW	131.25	126.08
Growth	130.14	125.37

### AUM ₹ (In Crores) (as on November 30, 2024)

Average AUM\* : 1,175.75  
Absolute AUM : 1,189.36

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

### Fund Manager

**Mr. George Thomas** (Work experience: 11 years)  
He has been managing this fund effective from April 01, 2022.

**Mr. Christy Mathai** (Work experience: 10 years)  
He has been managing this fund effective from November 23, 2022.

### Key Statistics

^^Standard Deviation : 12.01%  
^^Beta : 0.86  
^^Sharpe Ratio : 1.04

### Entry Load

Not Applicable

### Exit Load

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

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

### Total Expense Ratio (As on month end)

Direct Plan – Total TER : 1.10%  
Regular Plan – Total TER : 2.00%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

### Brokerages & Commissions Details

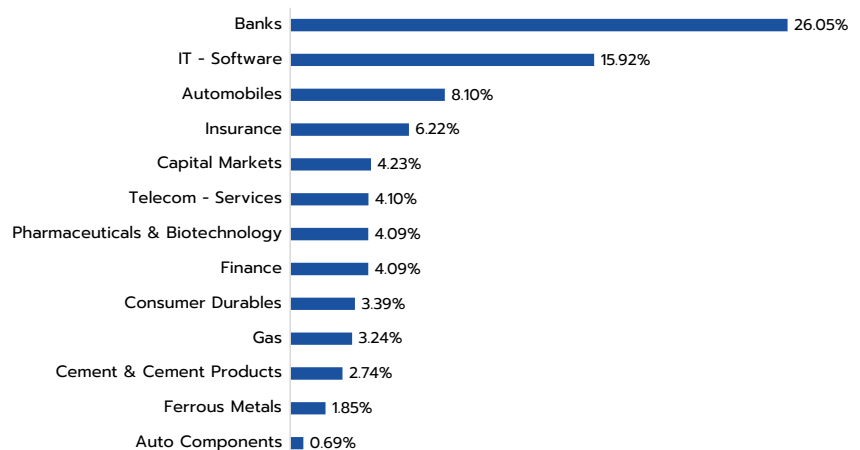
Brokerages on Investments for November 2024: ₹74,793.00  
Distributor commissions for November 2024: ₹3,07,023.00  
Portfolio Turnover Ratio (Last one year): 11.72%

## Portfolio as on November 30, 2024

Name of Instrument	Industry / Rating	% to NAV	Annualised Yield to Maturity
<b>EQUITY &amp; EQUITY RELATED</b>			
<b>A) Listed /Awaiting listing on Stock Exchanges</b>			
1. HDFC Bank Ltd	Banks	8.23%	
2. ICI Bank Ltd	Banks	6.35%	
3. Infosys Ltd	IT - Software	5.37%	
4. State Bank of India	Banks	4.11%	
5. Bharti Airtel Ltd	Telecom - Services	4.10%	
6. Wipro Ltd	IT - Software	3.87%	
7. ICI Prudential Life Insurance Company Ltd	Insurance	3.60%	
8. Tech Mahindra Ltd	IT - Software	3.54%	
9. Eicher Motors Ltd	Automobiles	3.49%	
10. Crompton Greaves Consumer Electricals Ltd	Consumer Durables	3.39%	
11. Kotak Mahindra Bank Ltd	Banks	3.14%	
12. Tata Consultancy Services Ltd	IT - Software	3.14%	
13. Cipla Ltd	Pharmaceuticals & Biotechnology	2.96%	
14. LIC Housing Finance Ltd	Finance	2.92%	
15. Nuvoco Vistas Corporation Ltd	Cement & Cement Products	2.74%	
16. Axis Bank Ltd	Banks	2.41%	
17. Aditya Birla Sun Life AMC Ltd	Capital Markets	2.41%	
18. ICI Lombard General Insurance Company Ltd	Insurance	2.04%	
19. Tata Steel Ltd	Ferrous Metals	1.85%	
20. ICI Securities Ltd	Capital Markets	1.82%	
21. IndusInd Bank Ltd	Banks	1.81%	
22. Gujarat State Petronet Ltd	Gas	1.70%	
23. Hero MotoCorp Ltd	Automobiles	1.69%	
24. Mahindra & Mahindra Ltd	Automobiles	1.65%	
25. GAIL (India) Ltd	Gas	1.54%	
26. Bajaj Auto Ltd	Automobiles	1.27%	
27. Shriram Finance Ltd	Finance	1.17%	
28. Lupin Ltd	Pharmaceuticals & Biotechnology	1.13%	
29. Exide Industries Ltd	Auto Components	0.69%	
30. Star Health And Allied Insurance Company Ltd	Insurance	0.58%	
<b>B) Unlisted</b>		<b>NIL</b>	
<b>Total of all Equity</b>		<b>84.71%</b>	
<b>MONEY MARKET INSTRUMENTS</b>			
<b>A. Treasury Bills (T-Bill)</b>			
1. 364 Days Tbill (MD 03/04/2025)	SOV	0.04%	6.58%
<b>Total of T-Bill</b>		<b>0.04%</b>	
<b>B. TREPS*</b>		<b>15.37%</b>	6.71%
<b>Total of Money Market Instruments</b>		<b>15.41%</b>	
<b>Net Receivable/(payable)</b>		<b>-0.12%</b>	
<b>Grand Total</b>		<b>100.00%</b>	

\* Cash & Cash Equivalents

## Industry Allocation (% of Net Assets) as on November 30, 2024



# QUANTUM LONG TERM EQUITY VALUE FUND

An Open Ended Equity Scheme following a Value Investment Strategy



## Fund Details (as on November 30, 2024)

### 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

### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.

## If you had invested INR 10,000 every month

### SIP Performance as on November 29, 2024

	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹'000)	2,240	1,200	840	600	360	120
Mkt Value of scheme as on November 30, 24 (₹'000)	10,847	2,771	1,660	1,073	521	134
Tier I - Benchmark <sup>#</sup> Value (₹'000)	10,221	2,910	1,657	1,026	491	129
Tier II - Benchmark <sup>###</sup> Value (₹'000)	10,031	2,848	1,619	1,001	483	128
Additional Benchmark <sup>####</sup> Value (₹'000)	8,921	2,634	1,489	920	456	127
Scheme Returns (XIRR) (%)	14.99%	16%	19.18%	23.60%	25.83%	22.59%
Tier I - Benchmark <sup>#</sup> Returns (%)	14.47%	16.91%	19.13%	21.70%	21.35%	14.09%
Tier II - Benchmark <sup>###</sup> Returns (%)	14.30%	16.52%	18.48%	20.70%	20.26%	13.30%
Additional Benchmark <sup>####</sup> Returns (%)	13.26%	15.06%	16.13%	17.23%	16.06%	12.07%

**Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Long Term Equity Value Fund - Direct plan - Growth option. Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years, 7 years, 10 years and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years, 10 years and since Inception. \*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. ##As TRI data is not available since inception of the scheme, Tier II benchmark performance is calculated using composite CAGR BSE 200 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006. Returns are net of total expenses  
#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI.

## GIPS Compliance

- Quantum Asset Management Company Pvt. Ltd. claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.
- Indian Rupee (INR) is the currency used to express performance and other statistics.
- Using Price Return for a benchmark is allowed by SEBI where the Total Return index values are not available. This requirement is different from GIPS Standards wherein the GIPS compliant firms are required to provide benchmark returns in based on Total Return Index value only.
- "To meet the local regulatory requirement, with effect of December 1, 2021, the primary benchmark of the scheme has been changed from BSE 200 TRI to BSE 500 TRI. Returns of the erstwhile primary benchmark i.e. BSE 200 TRI would continue to be reported."

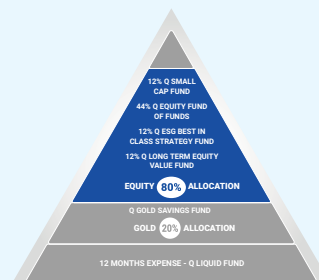
## Product Label

Name of the Scheme and Benchmarks	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark	Risk-o-meter of Tier II Benchmark
<b>Quantum Long Term Equity Value Fund</b>  (An Open Ended Equity Scheme following a Value Investment Strategy)  Tier I Benchmark: BSE 500 TRI Tier II Benchmark: BSE 200 TRI	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Invests primarily in equity and equity related securities of companies in BSE 200 index.</li> </ul>	<p>The risk of the scheme is Very High Risk</p>	<p>The risk of the benchmark is Very High Risk</p>	<p>The risk of the benchmark is Very High Risk</p>

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

**^^ Note:**  
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR for 29th November 2024) for calculating Sharpe Ratio.  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
Stamp Duty applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act, 1899  
TRANSACTION CHARGES: No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan  
Brokerage and STT have been expensed out of the Scheme  
Please refer to page no. 47 for details on taxation.

## Add Predictable Outcomes to your Equity Portfolio – QLTEVF in our Asset Allocation Strategy



Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.



Know More

# QUANTUM ELSS TAX SAVER FUND

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



## Fund Details (as on November 30, 2024)

**Category of Scheme** Equity Linked Saving Scheme (ELSS)

### Investment Objective

To achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets. There is no assurance that the investment objective of the Scheme will be achieved.

### Inception Date (Date of Allotment)

December 23, 2008

### Benchmark Index

Tier I Benchmark - BSE 500 TRI  
Tier II Benchmark - BSE 200 TRI

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 29, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
IDCW	129.47	124.40
Growth	129.47	124.40

### AUM ₹ (In Crores) (as on November 30, 2024)

Average AUM\* : 211.65  
Absolute AUM : 214.84

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

### Fund Manager

**Mr. George Thomas** (Work experience: 11 years)  
He has been managing the fund since April 1, 2022.

**Mr. Christy Mathai** (Work experience: 10 years)  
He has been managing this fund effective from November 23, 2022.

### Key Statistics

^^Standard Deviation : 11.84%  
^^Beta : 0.84  
^^Sharpe Ratio : 1.06

### Entry Load

Not Applicable

### Exit Load

NIL

### Lock-in Period

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

### Total Expense Ratio (As on month end)

Direct Plan – Total TER : 0.90%  
Regular Plan – Total TER : 2.00%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: ₹34,702.00  
Distributor commissions for November 2024: ₹3,00,205.00  
Portfolio Turnover Ratio (Last one year) 17.34%

### Minimum Application Amount (Under each Option)

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

### Redemption Proceeds

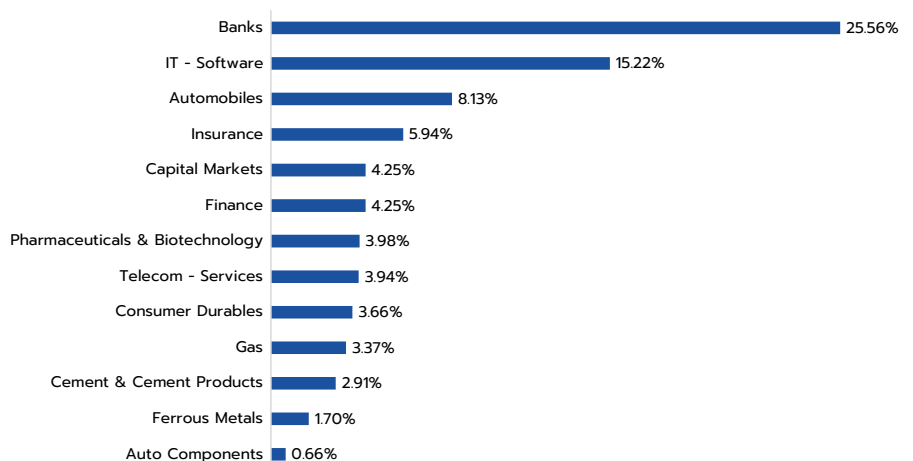
Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.

## Portfolio as on November 30, 2024

Name of Instrument	Industry	% to NAV	Annualised Yield to Maturity
<b>EQUITY &amp; EQUITY RELATED</b>			
<b>A) Listed /Awaiting listing on Stock Exchanges</b>			
1. HDFC Bank Ltd	Banks	8.22%	
2. ICICI Bank Ltd	Banks	5.79%	
3. Infosys Ltd	IT - Software	5.22%	
4. State Bank of India	Banks	4.13%	
5. Bharti Airtel Ltd	Telecom - Services	3.94%	
6. Wipro Ltd	IT - Software	3.87%	
7. Crompton Greaves Consumer Electricals Ltd	Consumer Durables	3.66%	
8. ICICI Prudential Life Insurance Company Ltd	Insurance	3.45%	
9. Eicher Motors Ltd	Automobiles	3.32%	
10. Tech Mahindra Ltd	IT - Software	3.30%	
11. Kotak Mahindra Bank Ltd	Banks	3.12%	
12. Nuvoco Vistas Corporation Ltd	Cement & Cement Products	2.91%	
13. LIC Housing Finance Ltd	Finance	2.87%	
14. Tata Consultancy Services Ltd	IT - Software	2.83%	
15. Cipla Ltd	Pharmaceuticals & Biotechnology	2.75%	
16. Aditya Birla Sun Life AMC Ltd	Capital Markets	2.65%	
17. Axis Bank Ltd	Banks	2.44%	
18. ICICI Lombard General Insurance Company Ltd	Insurance	1.91%	
19. IndusInd Bank Ltd	Banks	1.86%	
20. Gujarat State Petronet Ltd	Gas	1.83%	
21. Mahindra & Mahindra Ltd	Automobiles	1.80%	
22. Tata Steel Ltd	Ferrous Metals	1.70%	
23. Hero MotoCorp Ltd	Automobiles	1.67%	
24. ICICI Securities Ltd	Capital Markets	1.60%	
25. GAIL (India) Ltd	Gas	1.54%	
26. Shriram Finance Ltd	Finance	1.38%	
27. Bajaj Auto Ltd	Automobiles	1.34%	
28. Lupin Ltd	Pharmaceuticals & Biotechnology	1.23%	
29. Exide Industries Ltd	Auto Components	0.66%	
30. Star Health And Allied Insurance Company Ltd	Insurance	0.58%	
<b>B) Unlisted</b>		<b>NIL</b>	
<b>Total of all Equity</b>		<b>83.57%</b>	
<b>MONEY MARKET INSTRUMENTS</b>			
<b>A. TREPS*</b>		16.43%	6.63%
<b>Net Receivable/(payable)</b>		<b>0.00%</b>	
<b>Grand Total</b>		<b>100.00%</b>	

\* Cash & Cash Equivalents

## Industry Allocation (% of Net Assets) as on November 30, 2024





# QUANTUM ELSS TAX SAVER FUND

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



## If you had invested INR 10,000 every month

### SIP Performance as on November 29, 2024

	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹'000)	1,910	1,200	840	600	360	120
Mkt Value of scheme as on November 30, 24 (₹'000)	7,266	2,779	1,662	1,073	521	134
Tier I - Benchmark# Value (₹'000)	7,423	2,910	1,657	1,026	491	129
Tier II - Benchmark## Value (₹'000)	7,252	2,848	1,619	1,001	483	128
Additional Benchmark### Value (₹'000)	6,492	2,634	1,489	920	456	127
Returns (XIRR) (%)	15.22%	16.06%	19.21%	23.59%	25.78%	22.36%
Tier I - Benchmark# Returns (%)	15.45%	16.91%	19.13%	21.70%	21.35%	14.09%
Tier II - Benchmark## Returns (%)	15.20%	16.52%	18.48%	20.70%	20.26%	13.30%
Additional Benchmark### Returns (%)	14.02%	15.06%	16.13%	17.23%	16.06%	12.07%

**Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum ELSS Tax Saver Fund - Direct plan - Growth option. Scheme performance has been calculated using applicable NAV on the SIP day (5th of every month). Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years, 7 years, 10 years, and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years, 10 years and since Inception. \*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. Returns are net of total expenses  
#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI.

### GIPS Compliance

- Quantum Asset Management Company Pvt. Ltd. claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.
- Indian Rupee (INR) is the currency used to express performance and other statistics.
- To meet the local regulatory requirement, with effect of December 1, 2021, the primary benchmark of the scheme has been changed from BSE 200 TRI to BSE 500 TRI. Returns of the erstwhile primary benchmark i.e. BSE 200 TRI would continue to be reported.

### Product Label

Name of the Scheme and Benchmarks	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark	Risk-o-meter of Tier II Benchmark
<b>Quantum ELSS Tax Saver Fund</b> (An Open Ended Equity Linked Saving Scheme with a Statutory Lock in of 3 years and Tax Benefit) Tier I Benchmark: BSE 500 TRI Tier II Benchmark: BSE 200 TRI	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Invests primarily in equity and equity related securities of companies in BSE 200 index and to save tax u/s 80 C of the Income Tax Act. Investments in this product are subject to lock in period of 3 years.</li> </ul>	<p>The risk of the scheme is Very High Risk</p>	<p>The risk of the benchmark is Very High Risk</p>	<p>The risk of the benchmark is Very High Risk</p>

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

#### Note:

Name of Quantum Tax Saving Fund has been changed to Quantum ELSS Tax Saver Fund effective 1st December, 2023.

Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR for 29th November 2024) for calculating Sharpe Ratio.

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

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

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

Brokerage and STT have been expensed out of the Scheme.

Please refer to page no. 47 for details on taxation.

# QUANTUM MULTI ASSET ALLOCATION FUND

An Open-Ended Scheme Investing in Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments



## Fund Details (as on November 30, 2024)

**Category of Scheme** Multi Asset Allocation

### Investment Objective

The investment objective of the Scheme is to generate long term capital appreciation /income by investing in Diversified portfolio of Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments. There is no assurance that the investment objective of the scheme will be achieved.

### Inception Date (Date of Allotment)

March 07, 2024

### Benchmark Index

NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%)

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 29, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
Growth Option	10.97	10.85

### AUM ₹ (In Crores) (as on November 30, 2024)

Average AUM\* : 28.95  
Absolute AUM : 29.59

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

### Fund Manager

**Mr. Chirag Mehta** (Work experience: 22 years)  
He has been managing this fund effective from March 07, 2024.

**Mr. Pankaj Pathak** (Work experience: 14 years)  
He has been managing this fund effective from March 07, 2024.

### Entry Load

Not Applicable

### Exit Load

- 1.00%: If redeemed or switch out on or before 90 days from the date of allotment of units.
- NIL: If redeemed or switch out after 90 days from the date of allotment of units.

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

### Total Expense Ratio (As on month end)

Direct Plan – Total TER : 0.37%  
Regular Plan – Total TER : 1.97%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: ₹14,807.00  
Distributor commissions for November 2024: ₹1,50,141.00  
Portfolio Turnover Ratio (Last one year) NA

### 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.

Minimum Redemption Amount: ₹500/- and multiple of ₹1/- thereafter or account balance whichever is less / 50 Units

### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available.

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

## Portfolio as on November 30, 2024

Name of Instrument	Industry/Rating	% to NAV	Annualised Yield to Maturity
<b>EQUITY &amp; EQUITY RELATED</b>			
<b>A) Listed /Awaiting listing on Stock Exchanges</b>			
1. HDFC Bank Ltd	Banks	3.45%	
2. Infosys Ltd	IT - Software	2.32%	
3. ICICI Bank Ltd	Banks	1.93%	
4. State Bank of India	Banks	1.78%	
5. Bharti Airtel Ltd	Telecom - Services	1.77%	
6. Wipro Ltd	IT - Software	1.63%	
7. ICICI Prudential Life Insurance Company Ltd	Insurance	1.56%	
8. Tech Mahindra Ltd	IT - Software	1.38%	
9. Eicher Motors Ltd	Automobiles	1.34%	
10. Tata Consultancy Services Ltd	IT - Software	1.32%	
11. Kotak Mahindra Bank Ltd	Banks	1.32%	
12. Crompton Greaves Consumer Electricals Ltd	Consumer Durables	1.26%	
13. Cipla Ltd	Pharmaceuticals & Biotechnology	1.25%	
14. LIC Housing Finance Ltd	Finance	1.25%	
15. Nuvoco Vistas Corporation Ltd	Cement & Cement Products	1.18%	
16. Axis Bank Ltd	Banks	1.01%	
17. Mahindra & Mahindra Ltd	Automobiles	0.98%	
18. Hindustan Unilever Ltd	Diversified FMCG	0.88%	
19. Tata Steel Ltd	Ferrous Metals	0.80%	
20. HCL Technologies Ltd	IT - Software	0.77%	
21. Bajaj Finance Ltd	Finance	0.72%	
22. IndusInd Bank Ltd	Banks	0.70%	
23. NTPC Ltd	Power	0.68%	
24. Gujarat State Petronet Ltd	Gas	0.68%	
25. Tata Motors Ltd	Automobiles	0.66%	
26. Hero MotoCorp Ltd	Automobiles	0.66%	
27. Bajaj Auto Ltd	Automobiles	0.64%	
28. Maruti Suzuki India Ltd	Automobiles	0.58%	
29. Power Grid Corporation of India Ltd	Power	0.56%	
30. Titan Company Ltd	Consumer Durables	0.51%	
31. Asian Paints Ltd	Consumer Durables	0.44%	
32. Bajaj Finserv Ltd	Finance	0.30%	
33. Nestle India Ltd	Food Products	0.28%	
34. HDFC Life Insurance Company Ltd	Insurance	0.26%	
35. Tata Consumer Products Ltd	Agricultural Food & other Products	0.24%	
36. Dr. Reddy's Laboratories Ltd	Pharmaceuticals & Biotechnology	0.24%	
37. SBI Life Insurance Company Ltd	Insurance	0.22%	
38. Britannia Industries Ltd	Food Products	0.16%	
<b>B) Unlisted</b>		<b>NIL</b>	
<b>Total of all Equity</b>		<b>37.71%</b>	
<b>EXCHANGE TRADED FUND UNITS</b>			
1. Quantum Gold Fund -Exchange Traded Fund (ETF)		11.44%	
<b>Total of Exchange Traded Fund Units</b>		<b>11.44%</b>	
<b>DEBT INSTRUMENTS</b>			
<b>A. Listed /Awaiting listing on Stock Exchanges</b>			
<b>i. Government Securities</b>			
1. 7.34% GOI (MD 22/04/2064)	SOV	17.58%	7.16%
2. 7.18% GOI (MD 24/07/2037)	SOV	17.33%	6.99%
3. 7.1% GOI (MD 08/04/2034)	SOV	11.91%	6.90%
<b>Total of Government Securities</b>		<b>46.82%</b>	
<b>B) Privately Placed/Unlisted</b>		<b>NIL</b>	
<b>C) Securitised Debt Instruments</b>		<b>NIL</b>	
<b>Total of Debt Instruments</b>		<b>46.82%</b>	
<b>MONEY MARKET INSTRUMENTS</b>			
<b>A. TREPAS*</b>		3.27%	6.63%
<b>Net Receivable/(payable)</b>		<b>0.76%</b>	
<b>Grand Total</b>		<b>100.00%</b>	

\* Cash & Cash Equivalents

# QUANTUM MULTI ASSET ALLOCATION FUND

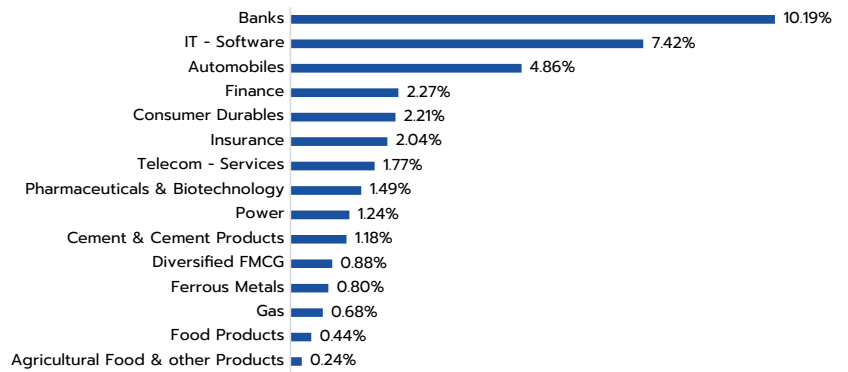
An Open-Ended Scheme Investing in Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments



## 📄 GIPS Compliance

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- Indian Rupee (INR) is the currency used to express performance and other statistics.

## 📊 Industry Allocation (% of Net Assets) as on November 30, 2024



## 🏷️ Product Label

Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<p><b>Quantum Multi Asset Allocation Fund</b> (An Open-Ended Scheme Investing in Equity &amp; Equity Related Instruments, Debt &amp; Money Market Instruments and Gold Related Instruments)</p> <p>Tier I Benchmark: NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%)</p>	<ul style="list-style-type: none"> <li>Long term capital appreciation and current income</li> <li>Investment in a Diversified Portfolio of Equity &amp; Equity Related Instruments, Debt &amp; Money Market Instruments and Gold Related Instruments</li> </ul>	<p>The risk of the scheme is High Risk</p>	<p>The risk of the benchmark is Moderately High Risk</p>

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

### Note:

Since the scheme has not completed 1, 3 and 5 years, performance data will not be available

Please refer to page no. 47 for details on taxation.

# QUANTUM EQUITY FUND OF FUNDS

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



## Fund Details (as on November 30, 2024)

**Category of Scheme** Fund of Funds – Domestic

### Investment Objective

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

### Inception Date (Date of Allotment)

July 20, 2009

### Benchmark Index

Tier I Benchmark - BSE 200 - Total Return Index

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 29, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
IDCW	82.555	81.251
Growth	82.555	81.251

### AUM ₹(In Crores) (as on November 30, 2024)

Average AUM\* : 126.64

Absolute AUM : 128.11

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

### Fund Manager

**Mr. Chirag Mehta** (Work experience: 22 years)

He has been managing this fund since November 1, 2013

### Key Statistics

	QEFOF*	Benchmark BSE 200 TRI
^^Standard Deviation (Annualised) <small>Measures the up/down movement over time also known as volatility</small>	12.34%	13.38%
^^Beta <small>Measures how QEFOF moved relative to the Index which is 100</small>	0.90	1.00
^^Sharpe Ratio <small>Measures the return relative to the volatility</small>	0.69	0.70

Calculated over a 3-Yr period, Monthly Rolling Return basis. Data as of November 2024.

### Entry Load

Not Applicable

### Exit Load

- NIL: If 10% of units if redeemed or switched out on or before 365 days from the date of allotment
- 1%: If Remaining 90% of units if redeemed or switched out on or before 365 days from the date allotment
- NIL: If redeemed or switched out of units after 365 days from the date of allotment.

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

### Total Expense Ratio (As on month end)

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

Direct Plan – Total TER : 0.51%

Regular Plan – Total TER : 0.75%

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: Nil

Distributor commissions for November 2024: ₹21,612.00

### 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

## Portfolio as on November 30, 2024

Name of Instrument	% to NAV	Annualised Yield to Maturity
<b>MUTUAL FUND UNITS</b>		
1. ICICI Prudential Focused Equity Fund - Direct Plan - Growth Option	12.70%	
2. Invesco India Contra Fund - Direct Plan - Growth Option	12.67%	
3. Sundaram Large and Midcap Fund - Direct Plan - Growth Option	12.64%	
4. SBI Magnum MIDCAP FUND - Direct Plan - Growth Option	12.54%	
5. 360 ONE Focused Equity Fund - Direct Plan - Growth Option	12.34%	
6. Mirae Asset Large Cap Fund - Direct Plan - Growth Option	12.27%	
7. Canara Robeco Bluechip Equity Fund - Direct Plan - Growth Option	12.13%	
8. Kotak Flexicap Fund - Direct Plan - Growth Option	11.96%	
<b>Total of Mutual Fund Units</b>	<b>99.25%</b>	
<b>MONEY MARKET INSTRUMENTS</b>		
<b>A. TREPS*</b>	<b>0.84%</b>	<b>6.63%</b>
<b>Net Receivable/(payable)</b>	<b>-0.09%</b>	
<b>Grand Total</b>	<b>100.00%</b>	

\* Cash & Cash Equivalents

## If you had invested INR 10,000 every month

### SIP Performance as on November 29, 2024

	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹'000)	1,840	1,200	840	600	360	120
Mkt Value of scheme as on November 30, 24 (₹'000)	6,424	2,684	1,572	995	494	131
Tier I - Benchmark# Value (₹'000)	6,505	2,848	1,619	1,001	483	128
Additional Benchmark## Value (₹'000)	5,855	2,634	1,489	920	456	127
Returns (XIRR) (%)	14.88%	15.41%	17.64%	20.46%	21.80%	18.70%
Tier I - Benchmark# Returns (%)	15.03%	16.52%	18.48%	20.70%	20.26%	13.30%
Additional Benchmark## Returns (%)	13.84%	15.06%	16.13%	17.23%	16.06%	12.07%

#BSE 200 TRI, ##BSE Sensex TRI

**Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Equity Fund of Funds - Direct plan - Growth option. Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years, 7 years, 10 years and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years, 10 years and since Inception. \*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. Returns are net of total expenses.

## GIPS Compliance

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- Indian Rupee (INR) is the currency used to express performance and other statistics.

## Product Label

Name of the Scheme & Tier I Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<b>Quantum Equity Fund of Funds</b>  (An Open Ended Fund of Funds scheme Investing in Open Ended Diversified Equity Schemes of Mutual Funds)  Tier I Benchmark: BSE 200 TRI	<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Investments in portfolio of open-ended diversified equity schemes of mutual funds registered with SEBI whose underlying investments are in equity and equity related securities of diversified companies</li> </ul>	<p>The risk of the scheme is Very High Risk</p>	<p>The risk of the benchmark is Very High Risk</p>

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

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.



# QUANTUM EQUITY FUND OF FUNDS

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



## Fund Details (as on November 30, 2024)

### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.

### Research Services

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

### ^^ Note:

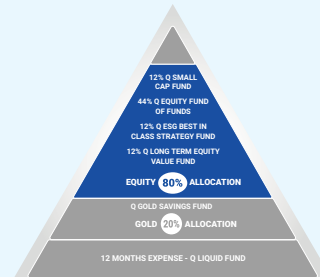
Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR for 29th November 2024) for calculating Sharpe Ratio.

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

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

Please refer to page no. 47 for details on taxation.

## Equity Investing for a Greener Future – QEFOF in our Asset Allocation Strategy



Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.



Know More

# QUANTUM ESG BEST IN CLASS STRATEGY FUND

An Open-ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme assessed through a Best In Class Strategy



## Fund Details (as on November 30, 2024)

**Category of Scheme** Thematic Scheme

### Investment Objective

The Investment Objective of the scheme is to achieve long-term capital appreciation by investing in share of companies identified based on the Environment, Social and Governance (ESG) theme following Best in Class Strategy. There is no assurance that the Investment Objective of the Scheme will be achieved.

### Inception Date (Date of Allotment)

July 12, 2019

### Benchmark Index

Tier I Benchmark - Nifty 100 ESG Total Return Index

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 29, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
Growth	25.13	24.03

### AUM ₹ (In Crores) (as on November 30, 2024)

Average AUM*	: 88.67
Absolute AUM	: 90.15

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

### Fund Manager

**Mr. Chirag Mehta** (Work experience: 22 years)

**Mr. Rajorshi Palit** (Associate Fund Manager w.e.f 4th November 2024)

### Key Statistics

^^Standard Deviation	: 12.89%
^^Beta	: 0.89
^^Sharpe Ratio	: 0.55
Weighted Average ESG Score of the Scheme	: 73.44

SEBI Registered ESG Rating Provider (ERP)  
Name is Stakeholders Empowerment Services (SES)

### Entry Load

Not Applicable

### Exit Load

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

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

### Total Expense Ratio (As on month end)

Direct Plan – Total TER	: 0.85%
Regular Plan – Total TER	: 2.10%

### Brokerages & Commissions Details

Brokerages on Investments for November 2024:	NA
Distributor commissions for November 2024:	₹2,09,342.00
Portfolio Turnover Ratio (Last one year):	17.43%

### Minimum Application Amount (Under each Option)

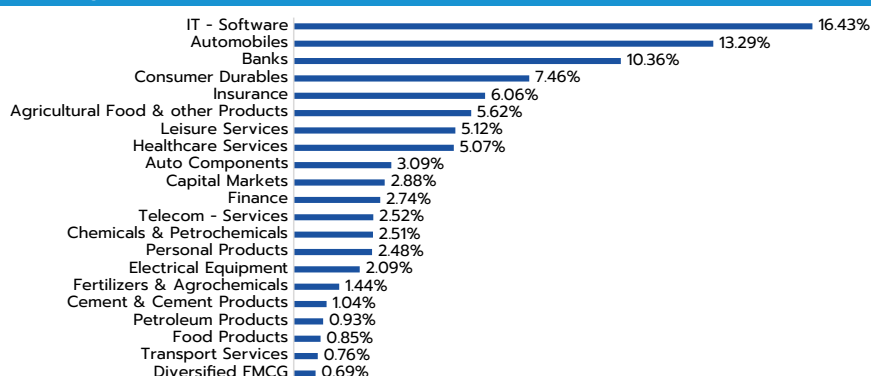
Purchase: ₹500/- and in multiples of ₹1/- thereafter.  
Additional Purchase: ₹500/- and in multiples of ₹1/- thereafter.

## Portfolio as on November 30, 2024

Name of Instrument	Industry	% to NAV	Annualised Yield to Maturity	ESG Scores
<b>EQUITY &amp; EQUITY RELATED</b>				
<b>A) Listed /Awaiting listing on Stock Exchanges</b>				
1. The Indian Hotels Company Ltd	Leisure Services	5.12%		75.50
2. TVS Motor Company Ltd	Automobiles	4.94%		71.40
3. HDFC Bank Ltd	Banks	3.90%		80.20
4. Persistent Systems Ltd	IT - Software	3.06%		77.40
5. Infosys Ltd	IT - Software	2.73%		77.20
6. Tata Consultancy Services Ltd	IT - Software	2.53%		72.60
7. Tata Communications Ltd	Telecom - Services	2.52%		70.90
8. Tata Consumer Products Ltd	Agricultural Food & other Products	2.52%		63.10
9. ICICI Bank Ltd	Banks	2.45%		75.80
10. ICICI Prudential Life Insurance Company Ltd	Insurance	2.30%		76.20
11. Bosch Ltd	Auto Components	2.29%		70.10
12. Marico Ltd	Agricultural Food & other Products	2.28%		74.00
13. Thermax Ltd	Electrical Equipment	2.09%		67.10
14. Voltas Ltd	Consumer Durables	2.06%		69.80
15. ICICI Lombard General Insurance Company Ltd	Insurance	2.03%		74.70
16. Mahindra & Mahindra Ltd	Automobiles	2.00%		72.40
17. HCL Technologies Ltd	IT - Software	1.97%		79.90
18. Havells India Ltd	Consumer Durables	1.84%		67.10
19. Kotak Mahindra Bank Ltd	Banks	1.82%		76.70
20. Central Depository Services (India) Ltd	Capital Markets	1.79%		77.20
21. Wipro Ltd	IT - Software	1.76%		78.80
22. HDFC Life Insurance Company Ltd	Insurance	1.73%		76.90
23. Tech Mahindra Ltd	IT - Software	1.70%		78.80
24. Narayana Hrudayalaya Ltd	Healthcare Services	1.65%		73.70
25. Maruti Suzuki India Ltd	Automobiles	1.64%		74.00
26. Tata Motors Ltd	Automobiles	1.63%		78.80
27. Coforge Ltd	IT - Software	1.63%		69.00
28. Syngene International Ltd	Healthcare Services	1.50%		76.20
29. Tata Chemicals Ltd	Chemicals & Petrochemicals	1.49%		69.40
30. Titan Company Ltd	Consumer Durables	1.46%		69.40
31. Colgate Palmolive (India) Ltd	Personal Products	1.44%		72.50
32. Rallis India Ltd	Fertilizers & Agrochemicals	1.44%		71.30
33. Bajaj Finance Ltd	Finance	1.42%		78.80
34. Bajaj Finserv Ltd	Finance	1.32%		78.60
35. IndusInd Bank Ltd	Banks	1.24%		80.20
36. Bajaj Auto Ltd	Automobiles	1.18%		68.70
37. Krishna Institute Of Medical Sciences Ltd	Healthcare Services	1.17%		70.30
38. Crompton Greaves Consumer Electricals Ltd	Consumer Durables	1.10%		71.00
39. Computer Age Management Services Ltd	Capital Markets	1.09%		73.00
40. Mphasis Ltd	IT - Software	1.05%		75.10
41. Hero MotoCorp Ltd	Automobiles	1.05%		75.50
42. Nuvoco Vistas Corporation Ltd	Cement & Cement Products	1.04%		66.60
43. Godrej Consumer Products Ltd	Personal Products	1.04%		76.00
44. Vinati Organics Ltd	Chemicals & Petrochemicals	1.02%		59.00
45. Asian Paints Ltd	Consumer Durables	1.00%		74.20
46. The Federal Bank Ltd	Banks	0.95%		81.10
47. Castrol India Ltd	Petroleum Products	0.93%		67.20
48. Nestle India Ltd	Food Products	0.85%		69.60
49. Eicher Motors Ltd	Automobiles	0.85%		73.20
50. CCL Products (India) Ltd	Agricultural Food & other Products	0.82%		60.50
51. Sundram Fasteners Ltd	Auto Components	0.80%		67.30
52. Mahindra Logistics Ltd	Transport Services	0.76%		67.50
53. Dr. Lal Path Labs Ltd	Healthcare Services	0.75%		71.30
54. Hindustan Unilever Ltd	Diversified FMCG	0.69%		72.00
<b>B) Unlisted</b>		<b>NIL</b>		
<b>Total of all Equity</b>		<b>93.43%</b>		
<b>MONEY MARKET INSTRUMENTS</b>				
<b>A. TREPS*</b>		<b>6.60%</b>	<b>6.63%</b>	
<b>Net Receivable/(payable)</b>		<b>-0.03%</b>		
<b>Grand Total</b>		<b>100.00%</b>		

\* Cash & Cash Equivalents

## Industry Allocation (% of Net Assets) as on November 30, 2024



# QUANTUM ESG BEST IN CLASS STRATEGY FUND

An Open-ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme assessed through a Best In Class Strategy



## Fund Details (as on November 30, 2024)

### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available.

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

## If you had invested INR 10,000 every month

### SIP Performance as on November 29, 2024

	Since Inception	5 Years	3 Years	1 Year
Total Amount Invested (₹'000)	640	600	360	120
Mkt Value of scheme as on November 30, 24 (₹'000)	1,078	977	481	131
Tier I - Benchmark# Value (₹'000)	1,045	947	468	128
Additional Benchmark### Value (₹'000)	1,010	920	456	127
Scheme Returns (XIRR) (%)	19.66%	19.69%	19.92%	17.46%
Tier I - Benchmark# Returns (%)	18.47%	18.42%	17.90%	12.33%
Additional Benchmark### Returns (%)	17.18%	17.23%	16.06%	12.07%

#NIFTY100 ESG TRI, ##BSE Sensex TRI.

**Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum ESG Best In Class Strategy Fund - Direct plan - Growth option. Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP.

Returns are net of total expenses

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

## GIPS Compliance

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- Indian Rupee (INR) is the currency used to express performance and other statistics.

## Product Label

Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<b>Quantum ESG Best In Class Strategy Fund</b> (An Open-ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme assessed through a Best In Class Strategy) Tier I Benchmark: NIFTY100 ESG TRI	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Invests in shares of companies that meet Quantum's Environment, Social, Governance (ESG) criteria</li> </ul>	<p>The risk of the scheme is Very High Risk</p>	<p>The risk of the benchmark is Very High Risk</p>

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

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

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

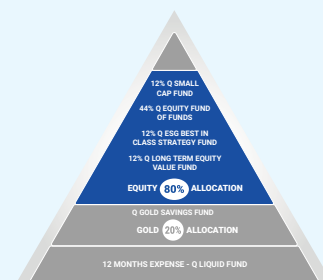
Brokerage and STT have been expensed out of the Scheme.

Please refer to page no. 47 for details on taxation.

^^Note:

Name of Quantum India ESG Equity Fund has been changed to Quantum ESG Best In Class Strategy Fund effective from 1st February, 2024.

## Equity Investing for a Greener Future – QESG in our Asset Allocation Strategy



Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.



Know More

# QUANTUM LIQUID FUND

An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.



## Fund Details (as on November 30, 2024)

**Category of Scheme** Liquid Fund

### Investment Objective

To provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.

### Inception Date (Date of Allotment)

07 April, 2006

### Benchmark Index

#Tier I Benchmark - CRISIL Liquid Debt A-I Index

#Tier-I Benchmark of the scheme has been changed from CRISIL Liquid Fund AI Index to CRISIL Liquid Debt A-I Index w.e.f. April 03, 2023

### Declaration of Net Asset Value (NAV)

All Calendar Days

**NAV of Plans/Options** (as on November 30, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
Daily IDCW	10.0085	10.0002
Monthly IDCW	10.0198	10.0172
Growth	33.9191	33.7019
Unclaimed IDCW Plan Below 3 Years	10.6645	--
Unclaimed IDCW Plan Above 3 years	10.0000	--
Unclaimed Redemption Plan Above 3 years	10.0000	--
Unclaimed Redemption Plan Below 3 years	10.2551	--

**AUM ₹ (In Crores)** (as on November 30, 2024)

Average AUM\* : 484.79

Absolute AUM : 504.04

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

### Fund Manager

**Mr. Pankaj Pathak** (Work experience: 14 years)

He has been managing this fund since March 01, 2017

### Quantum Liquid Fund

#### Portfolio Information

Annualised Portfolio YTM*	: 6.85%
Macaulay's Duration	: 33 days
Modified Duration	: 31 days
<b>Weighted Average Maturity</b>	
At the end of the month	: 33 days
Average during the month	: 37 days

As on November 30, 2024

\*in case of semi annual YTM, it will be annualised

### Entry Load

Not Applicable

### Exit Load

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

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

The above mentioned Exit Load shall be equally applicable to Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Switches including existing instalment of existing SIPs/ STPs / SWPs falling due after the effective date. However, no exit load will be charged for switching between option / plan within the scheme.

### Total Expense Ratio (As on month end)

Direct Plan – Total TER : 0.15%

Regular Plan – Total TER : 0.25%

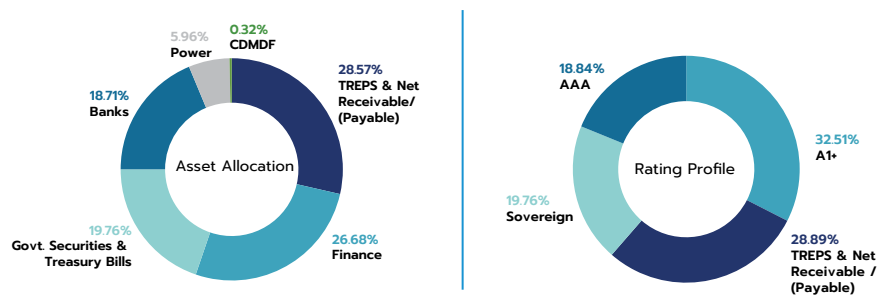
TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

## Portfolio as on November 30, 2024

Name of Instrument	Rating	Residual Maturity (in days)	% to NAV	Annualised Yield to Maturity
<b>DEBT INSTRUMENTS</b>				
<b>A. Listed /Awaiting listing on Stock Exchanges</b>				
<b>i. Bonds</b>				
1. 8.20%Power Grid Corp Ltd Strp C NCD(MD23/01/2025)	CRISIL AAA	54	5.96%	7.11%
2. 7.05% NHB Taxable NCD (MD 18/12/2024)	CRISIL AAA	18	4.96%	7.01%
3. 5.96% NABARD SR 22F NCD (MD 06/02/2025)	CRISIL AAA	68	4.95%	7.27%
4. 6.88% NHB Taxable NCD (MD 21/01/2025)	CRISIL AAA	52	2.97%	7.24%
<b>Total of Bonds</b>			<b>18.84%</b>	
<b>ii. State Government Securities</b>				
1. 8.07% Gujrat SDL (MD 11/02/2025)	SOV	73	4.97%	6.55%
2. 8.24% Maharashtra SDL (MD 24/12/2024)	SOV	24	2.98%	6.56%
<b>Total of State Government Securities</b>			<b>7.95%</b>	
<b>B) Privately Placed/Unlisted</b>				
<b>C) Securitized Debt Instruments</b>				
<b>Total of Debt Instruments</b>				
<b>26.79%</b>				
<b>MONEY MARKET INSTRUMENTS</b>				
<b>A. Treasury Bills (T-Bill)</b>				
1. 91 Days Tbill (MD 09/01/2025)	SOV	40	5.91%	6.46%
2. 364 Days Tbill (MD 23/01/2025)	SOV	54	5.90%	6.47%
<b>Total of T-Bill</b>			<b>11.81%</b>	
<b>B. Commercial Papers (CP)</b>				
1. Export Import Bank of India CP (MD 24/01/2025)	CRISIL A1+	55	4.91%	7.17%
<b>Total of CPs</b>			<b>4.91%</b>	
<b>C. Certificate of Deposits (CD)</b>				
1. Canara Bank CD (MD 16/01/2025)	CRISIL A1+	47	8.85%	7.16%
2. Bank of Baroda CD (MD 05/12/2024)	IND A1+	5	4.96%	6.90%
3. Small Ind Dev Bk of India CD (MD 11/12/2024)	CRISIL A1+	11	4.95%	6.93%
4. Punjab National Bank CD (MD 06/02/2025)	CRISIL A1+	68	4.90%	7.20%
5. Small Ind Dev Bk of India CD (MD 10/01/2025)	CARE A1+	41	3.94%	7.14%
<b>Total of CDs</b>			<b>27.60%</b>	
<b>D. TREPS*</b>				
<b>Total of Money Market Instruments</b>			<b>26.98%</b>	<b>6.71%</b>
<b>71.30%</b>				
<b>OTHERS</b>				
1. Corporate Debt Market Development Fund Class A2			0.32%	
<b>Net Receivable/(payable)</b>			<b>159%</b>	
<b>Grand Total</b>			<b>100.00%</b>	

\* Cash & Cash Equivalents

## Asset Allocation & Rating Profile (% of Net Assets) as on November 30, 2024



## Income Distribution History (Monthly IDCW)

Record Date	Gross IDCW per unit (₹)	
	Individual/Non Individual	Regular Plan
25-Sep-24	0.05496385	0.05416577
25-Oct-24	0.05623147	0.05535843
25-Nov-24	0.05507864	0.05422757

\*Investors are paid IDCW post deduction of TDS on Gross IDCW as applicable as per Finance Act 2020

## GIPS Compliance

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- Indian Rupee (INR) is the currency used to express performance and other statistics.
- Using Price Return for a benchmark is allowed by SEBI where the Total Return index values are not available. This requirement is different from GIPS Standards wherein the GIPS compliant firms are required to provide benchmark returns in based on Total Return Index value only



# QUANTUM LIQUID FUND

An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk.

## Fund Details (as on November 30, 2024)

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: ₹11,000.00

Distributor commissions for November 2024: ₹16,171.00

### Minimum Application Amount (Under each Option)

Growth Option: ₹5,000/- and in multiples of ₹1/- thereafter.  
Monthly Income Distribution cum Capital Withdrawal (IDCW) Option: ₹10,000/- and in multiples of ₹1/- thereafter. Daily Income Distribution cum Capital Withdrawal Reinvestment Option: ₹1,00,000/- and in multiples of ₹1/- thereafter.  
Additional Investment: ₹500/- and in multiples of ₹1/- thereafter /50 units (For all options)


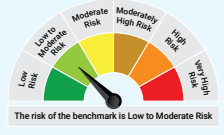
### Redemption Proceeds

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

### PRC Matrix

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

## Product Label

Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<b>Quantum Liquid Fund</b>  (An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk)  Tier I Benchmark: CRISIL Liquid Debt A-I Index	<ul style="list-style-type: none"> <li>Income over the short term</li> <li>Investments in debt / money market instruments</li> </ul>	 <p>The risk of the scheme is Low Risk</p>	 <p>The risk of the benchmark is Low to Moderate Risk</p>

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

Quantum Liquid Fund Aum of Rs. 504.04 Crores includes amount payable to investors on account of Unclaimed Dividend below 3 years amounting to Rs. 0.02 Crores & Unclaimed Redemption below 3 years amounting to Rs. 0.10 Crores.

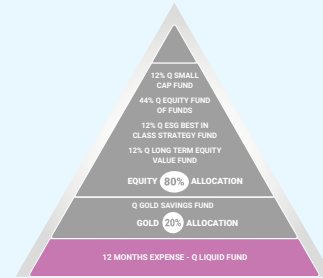
TRANSACTION CHARGES: No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan.

Brokerage and STT have been expensed out of the Scheme.

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

Please refer to page no. 47 for details on taxation.

## Be Better Prepared for Contingencies – QLF in our Asset Allocation Strategy



Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.



Know More

# QUANTUM DYNAMIC BOND FUND

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



## Fund Details (as on November 30, 2024)

**Category of Scheme** Dynamic Bond Fund

### Investment Objective

To generate income and capital appreciation through active management of a portfolio consisting of short term and long term debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

### Inception Date (Date of Allotment)

May 19, 2015

### Benchmark Index

#Tier I Benchmark - CRISIL Dynamic Bond A-III Index

#Tier-I Benchmark of the scheme has been changed from CRISIL Dynamic Bond Fund All Index to CRISIL Dynamic Bond A-III Index w.e.f. April 03, 2023

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 29, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
Monthly IDCW	10.3238	10.3853
Growth	20.6938	20.4215

### AUM ₹(In Crores) (as on November 30, 2024)

Average AUM\* : 110.66

Absolute AUM : 110.77

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

### Fund Manager

**Mr. Pankaj Pathak** (Work experience: 14 years)

He has been managing this fund since March 01, 2017

### Quantum Dynamic Bond Fund

#### Portfolio Information

Annualised Portfolio YTM*	: 7.00%
Residual Maturity	: 25.31 years
Macaulay's Duration	: 10.35 years
Modified Duration	: 9.95 years

As on November 29, 2024

\*in case of semi annual YTM, it will be annualised

### Entry Load

Not Applicable

### Exit Load

NIL

### Total Expense Ratio (As on month end)

Direct Plan – Total TER : 0.51%

Regular Plan – Total TER : 0.96%

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

### 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

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: Nil

Distributor commissions for November 2024: ₹20,480.00

### Redemption Proceeds

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

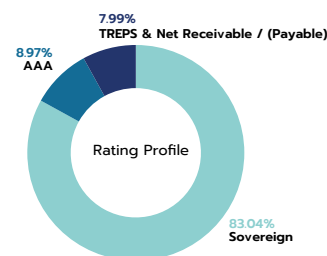
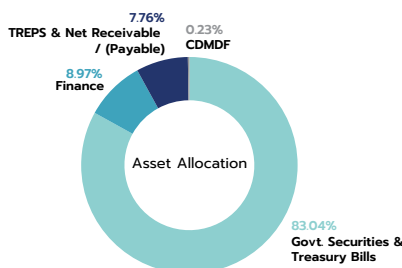
Processed through cheque on T+1 basis from the date of transaction where the required Bank details of investor are not available.

## Portfolio as on November 30, 2024

Name of Instrument	Rating	Residual Maturity (in days)	% to NAV	Annualised Yield to Maturity
<b>DEBT INSTRUMENTS</b>				
<b>A. Listed /Awaiting listing on Stock Exchanges</b>				
<b>i. Bonds</b>				
1. 7.68% NABARD Sr 24F NCD (MD 30/04/2029)	CRISIL AAA	1612	4.54%	7.48%
2. 6.9% IRFC Ltd NCD (MD 05/06/2035)	CRISIL AAA	3839	4.43%	7.16%
<b>Total of Bonds</b>			<b>8.97%</b>	
<b>ii. Government Securities</b>				
1. 7.34% GOI (MD 22/04/2064)	SOV	14388	42.26%	7.16%
2. 7.3% GOI (MD 19/06/2053)	SOV	10428	17.77%	7.13%
3. 6.92% GOI (MD 18/11/2039)	SOV	5466	9.08%	6.98%
4. 7.32% GOI (MD 13/11/2030)	SOV	2174	4.64%	6.87%
5. 7.1% GOI (MD 08/04/2034)	SOV	3416	4.61%	6.90%
<b>Total of Government Securities</b>			<b>78.36%</b>	
<b>iii. State Government Securities</b>				
1. 7.7% Maharashtra SDL (MD 08/11/2034)	SOV	3630	4.68%	7.29%
<b>Total of State Government Securities</b>			<b>4.68%</b>	
<b>B) Privately Placed/Unlisted</b>				
<b>C) Securitized Debt Instruments</b>				
<b>Total of Debt Instruments</b>				
<b>92.01%</b>				
<b>MONEY MARKET INSTRUMENTS</b>				
<b>A. TREPS*</b>				
<b>5.95%</b>				
<b>6.71%</b>				
<b>OTHERS</b>				
1. Corporate Debt Market Development Fund Class A2				
<b>0.23%</b>				
<b>Net Receivable/(payable)</b>				
<b>1.81%</b>				
<b>Grand Total</b>				
<b>100.00%</b>				

\* Cash & Cash Equivalents

## Asset Allocation & Rating Profile (% of Net Assets) as on November 30, 2024



## Income Distribution History (Monthly IDCW)

Record Date	Gross IDCW per unit (₹)	
	Individual/Non Individual	
	Direct Plan	Regular Plan
25-Sep-24	0.08268777	0.07893098
25-Oct-24	0.07042996	0.06713033
25-Nov-24	0.07237138	0.06880476

\*Investors are paid IDCW post deduction of TDS on Gross IDCW as applicable as per Finance Act 2020

## GIPS Compliance

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- Indian Rupee (INR) is the currency used to express performance and other statistics.

# QUANTUM DYNAMIC BOND FUND

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

## Product Label

Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<p><b>Quantum Dynamic Bond Fund</b></p> <p>(An Open-ended Dynamic Debt Scheme Investing Across Duration. A relatively high interest rate risk and relatively low credit risk.)</p> <p>Tier I Benchmark: CRISIL Dynamic Bond A-III Index</p>	<ul style="list-style-type: none"> <li>Regular income over short to medium term and capital appreciation</li> <li>Investment in Debt / Money Market Instruments / Government Securities</li> </ul>	 <p>The risk of the scheme is Moderate Risk</p>	 <p>The risk of the benchmark is Moderate Risk</p>

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

## PRC Matrix

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

Note:  
Stamp Duty applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act,1899  
TRANSACTION CHARGES: No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan  
Brokerage and STT have been expensed out of the Scheme.  
Please refer to page no. 47 for details on taxation.

# QUANTUM GOLD SAVINGS FUND

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



## Fund Details (as on November 30, 2024)

**Category of Scheme** Fund of Fund – Domestic

### Investment Objective

To provide capital appreciation by predominantly investing in units of Quantum Gold Fund Replicating / Tracking Gold an Exchange Traded Fund. The performance of the Scheme may differ from that of Quantum Gold Fund and the domestic prices of gold due to expenses and certain other factors. There can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

### Inception Date (Date of Allotment)

May 19, 2011

### Benchmark Index

Tier I Benchmark – Domestic Price of Physical Gold

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 29, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
Growth	29.6428	29.3482

### AUM ₹(In Crores) (as on November 30, 2024)

Average AUM\* : 141.83

Absolute AUM : 143.05

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

### Fund Manager

**Mr. Chirag Mehta** (Work experience: 22 years)

He has been managing this fund since May 19, 2011.

### Entry Load

Not Applicable

### Exit Load

NIL

### Total Expense Ratio (As on month end)

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

Direct Plan – Total TER : 0.06%

Regular Plan – Total TER : 0.21%

### 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

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: ₹50,227.00

Distributor commissions for November 2024: ₹37,586.00

### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available.

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

## Portfolio as on November 30, 2024

Name of Instrument	% to NAV	Annualised Yield to Maturity
<b>EXCHANGE TRADED FUND UNITS</b>		
1. Quantum Gold Fund -Exchange Traded Fund (ETF)	99.98%	
<b>Total of Exchange Traded Fund Units</b>	<b>99.98%</b>	
<b>MONEY MARKET INSTRUMENTS</b>		
<b>A. TREPS*</b>	0.03%	6.63%
<b>Net Receivable/(payable)</b>	<b>-0.01%</b>	
<b>Grand Total</b>	<b>100.00%</b>	

\* Cash & Cash Equivalents

## If you had invested INR 10,000 every month

### SIP Performance as on November 29, 2024

	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹'000)	1,620	1,200	840	600	360	120
Mkt Value of scheme as on November 30, 24 (₹'000)	3,259	2,269	1,378	841	464	132
Tier I - Benchmark# Value (₹'000)	3,542	2,401	1,434	864	471	133
Additional Benchmark### Value (₹'000)	2,571	1,654	1,051	700	407	126
Scheme Returns (XIRR) (%)	9.79%	12.27%	13.94%	13.56%	17.35%	19.74%
Tier I - Benchmark# Returns (%)	10.91%	13.33%	15.06%	14.66%	18.48%	21.58%
Additional Benchmark### Returns (%)	6.57%	6.26%	6.33%	6.14%	8.22%	9.93%

**Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Gold Savings Fund - Direct plan - Growth option. Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years, 7 years, 10 years and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years, 10 years and since Inception. \*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. Returns are net of total expenses; #Domestic Price of Physical Gold, ##CRISIL 10 Year Gilt Index.

## GIPS Compliance

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- Indian Rupee (INR) is the currency used to express performance and other statistics.

## Product Label

Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<b>Quantum Gold Savings Fund</b>  (An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund)  Tier I Benchmark: Domestic Price of Physical Gold	<ul style="list-style-type: none"> <li>Long term returns</li> <li>Investments in units of Quantum Gold Fund – Exchange Traded Fund whose underlying investments are in physical gold</li> </ul>	<p>The risk of the scheme is High Risk</p>	<p>The risk of the benchmark is High Risk</p>

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

# QUANTUM GOLD SAVINGS FUND

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

Note:

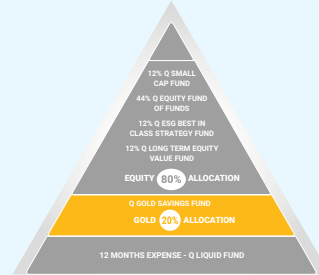
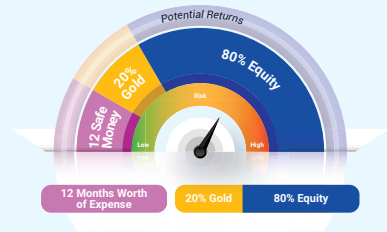
\*Portfolio Turnover Ratio is the percentage of a funds assets that have changed over the course of a year

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.

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

Please refer to page no. 47 for details on taxation.

## Invest in Gold – the Smart & Thoughtful Way – QGSF in our Asset Allocation Strategy



Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.



Know More



# QUANTUM MULTI ASSET FUND OF FUNDS

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



## Fund Details (as on November 30, 2024)

**Category of Scheme** Fund of Funds – Domestic

### 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.

### Inception Date (Date of Allotment)

July 11, 2012

### Benchmark Index

CRISIL Dynamic Bond Fund AIII Index (20%) + CRISIL Liquid Fund AI Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). w.e.f. April 03, 2023, benchmark of the scheme has been changed to CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%)

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 29, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
Growth	32.3088	31.6466

### AUM ₹(In Crores) (as on November 30, 2024)

Average AUM\* : 59.71  
Absolute AUM : 59.91

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

### Fund Manager

**Mr. Chirag Mehta** (Work experience: 22 years)

He has been managing this fund since July 11, 2012.

### Key Statistics

^^Standard Deviation : 4.64%  
^^Beta : 0.85  
^^Sharpe Ratio : 0.89

### Entry Load

Not Applicable

### Exit Load

Repurchase/ Redemption/ Switch Out -

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

### Total Expense Ratio (As on month end)

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

Direct Plan – Total TER : 0.10%  
Regular Plan – Total TER : 0.47%

### 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

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: Nil  
Distributor commissions for November 2024: ₹12,745.00

### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available. Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.

## Portfolio as on November 30, 2024

Name of Instrument	% to NAV	Annualised Yield to Maturity
<b>A.MUTUAL FUND UNITS</b>		
1. Quantum Dynamic Bond Fund - Direct Plan - Growth Option	29.86%	
2. Quantum Liquid Fund - Direct Plan Growth Option	20.37%	
3. Quantum Long Term Equity Value Fund - Direct Plan - Growth Option	5.80%	
4. Quantum ESG Best In Class Strategy Fund - Direct Plan Growth Option	4.61%	
<b>Total of Mutual Fund Units</b>	<b>60.64%</b>	
<b>B.EXCHANGE TRADED FUND UNITS</b>		
1. Quantum Nifty 50 ETF	22.93%	
2. Quantum Gold Fund -Exchange Traded Fund (ETF)	13.65%	
<b>Total of Exchange Traded Fund Units</b>	<b>36.58%</b>	
<b>Total (A + B)</b>	<b>97.22%</b>	
<b>MONEY MARKET INSTRUMENTS</b>		
<b>A. TREPS*</b>	2.79%	6.63%
<b>Net Receivable/(payable)</b>	<b>-0.01%</b>	
<b>Grand Total</b>	<b>100.00%</b>	

\* Cash & Cash Equivalents

## If you had invested INR 10,000 every month

### SIP Performance as on November 29, 2024

	Since Inception	10 Years	7 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹'000)	1,480	1,200	840	600	360	120
Mkt Value of scheme as on November 30, 24 (₹'000)	2,837	2,034	1,242	808	438	128
Tier I - Benchmark# Value (₹'000)	3,044	2,165	1,289	816	436	127
Additional Benchmark### Value (₹'000)	3,877	2,634	1,489	920	456	127
Scheme Returns (XIRR) (%)	10.05%	10.20%	11.03%	11.90%	13.32%	12.14%
Tier I - Benchmark# Returns (%)	11.09%	11.38%	12.05%	12.33%	12.94%	11.54%
Additional Benchmark### Returns (%)	14.65%	15.06%	16.13%	17.23%	16.06%	12.07%

Past performance may or may not be sustained in the future. The above SIP performance is for Quantum Multi Asset Fund of Funds - Direct plan - Growth option. Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years, 7 years and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years and since inception. Returns are net of total expenses; #CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). w.e.f. April 3, 2023, benchmark of the scheme has been changed. It is a customized index and it is rebalanced daily. ##BSE Sensex TRI \*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments.

## GIPS Compliance

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- Indian Rupee (INR) is the currency used to express performance and other statistics.

## Product Label

Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<b>Quantum Multi Asset Fund of Funds</b>  (An Open Ended Fund of Funds Scheme Investing in schemes of Quantum Mutual Fund)  Tier I Benchmark: CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%)	<ul style="list-style-type: none"> <li>Long term capital appreciation and current income</li> <li>Investments in portfolio of schemes of Quantum Mutual Fund whose underlying investments are in equity, debt / money market Instruments and gold</li> </ul>	<p>The risk of the scheme is Moderately High Risk</p>	<p>The risk of the benchmark is Moderately High Risk</p>

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

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.

^^ Note:

Risk Free Rate assumed to be 6.76% (FBIL Overnight MIBOR for 29th November 2024) for calculating Sharpe Ratio. Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Stamp Duty applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act,1899  
Please refer to page no. 47 for details on taxation.

# QUANTUM NIFTY 50 ETF FUND OF FUND

An open ended fund of fund scheme investing in units of Quantum Nifty 50 ETF



## Fund Details (as on November 30, 2024)

**Category of Scheme** Fund of Funds - Domestic

### Investment Objective

The investment objective of the Scheme is to provide capital appreciation by investing in units of Quantum Nifty 50 ETF - Replicating / Tracking Nifty 50 Index. There is no assurance that the investment objective of the Scheme will be achieved.

### Inception Date (Date of Allotment)

August 05, 2022

### Benchmark Index

Tier I Benchmark - Nifty 50 TRI

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV of Plans/Options (as on November 29, 2024)

	Direct (₹/Unit)	Regular (₹/Unit)
Growth	14.1443	14.1049

### AUM ₹(In Crores) (as on November 30, 2024)

Average AUM\* : 23.52

Absolute AUM : 24.00

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

### Fund Manager

**Mr. Hitendra Parekh** (Work experience: 32 years)

He has been managing this fund since August 05, 2022

### Entry Load

Not Applicable

### Exit Load

NIL

### Total Expense Ratio (As on month end)

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

Direct Plan – Total TER : 0.06%

Regular Plan – Total TER : 0.18%

### 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

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: ₹11,852.00

Distributor commissions for November 2024: ₹1,554.00

### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available.

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

Equity oriented schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes.

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

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

Brokerage and STT have been expensed out of the Scheme.

Please refer to page no. 47 for details on taxation.

## Portfolio as on November 30, 2024

Name of Instrument	% to NAV	Annualised Yield to Maturity
<b>EXCHANGE TRADED FUND UNITS</b>		
1. Quantum Nifty 50 ETF	99.91%	
<b>Total of Exchange Traded Fund Units</b>	<b>99.91%</b>	
<b>MONEY MARKET INSTRUMENTS</b>		
<b>A. TREPS*</b>	0.17%	6.63%
<b>Net Receivable/(payable)</b>	<b>-0.08%</b>	
<b>Grand Total</b>	<b>100.00%</b>	

\* Cash & Cash Equivalents

## If you had invested INR 10,000 every month

### SIP Performance as on November 29, 2024

	Since Inception	1 Year
Total Amount Invested (₹'000)	280	120
Mkt Value of scheme as on November 30, 24 (₹'000)	340	127
Tier I - Benchmark# Value (₹'000)	341	127
Additional Benchmark### Value (₹'000)	338	127
Scheme Returns (XIRR) (%)	17.18%	10.75%
Tier I - Benchmark# Returns (%)	17.44%	11.01%
Additional Benchmark### Returns (%)	16.66%	12.07%

**Past performance may or may not be sustained in the future.** The above SIP performance is for Quantum Nifty ETF Fund of Funds - Direct plan - Growth option. Load is not taken into consideration using applicable NAV on the SIP day (5th of every month). Return on SIP and Benchmark are annualized and compounded investment return for cash flows resulting out of uniform and regular monthly subscriptions as on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day) and have been worked out using the Excel spreadsheet function known as XIRR. XIRR calculates the internal rate of return for series of cash flow. Assuming ₹10,000 invested every month on 5th day of every month (in case 5th is a non-Business Day, then the next Business Day), the 1 year, 3 years, 5 years, 7 years and since inception returns from SIP are annualized and compounded investment return computed on the assumption that SIP installments were received across the time periods from the start date of SIP from the end of the relevant period viz. 1 year, 3 years, 5 years, 7 years and since Inception. Returns are net of total expenses. \*XIRR - XIRR calculates the internal rate of return to measure and compare the profitability of series of investments. #Nifty 50 TRI ##BSE Sensex TRI.

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- Indian Rupee (INR) is the currency used to express performance and other statistics.

## Product Label

Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<b>Quantum Nifty 50 ETF Fund of Fund</b> (An Open ended Fund of Fund Scheme investing in units of Quantum Nifty 50 ETF) Tier I Benchmark: Nifty 50 TRI	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments in units of Quantum Nifty 50 ETF – Exchange Traded Fund</li> </ul>		

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

Investors may please note that they will be bearing the recurring expenses of this Scheme in addition to the expenses of the underlying Schemes.

## SIP the Nifty 50 with Convenience & Efficiency, starting at Rs. 500 – QN50ETF FOF in our Asset Allocation Strategy

12 Months Worth of Expense | 20% Gold | 80% Equity

100% Q ESG BEST IN CLASS STRATEGY FUND  
80% EQUITY ALLOCATION  
20% GOLD ALLOCATION  
12 MONTHS EXPENSE - Q LIQUID FUND

Know More

Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.

# QUANTUM GOLD FUND

An Open Ended Scheme Replicating/Tracking Gold



## Fund Details (as on November 30, 2024)

**Category of Scheme** Exchange Traded Fund

### Investment Objective

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. However, investment in gold related instruments will be made if and when SEBI permits mutual funds to invest, in gold related instruments. The Scheme is designed to provide returns that before expenses, closely correspond to the returns provided by gold. There is no assurance that the Investment Objective of the Scheme will be achieved.

### Inception Date (Date of Allotment)

February 22, 2008

### Benchmark Index

Tier I Benchmark - Domestic Price of Physical Gold

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV (₹/Unit) (as on November 29, 2024)

64.1015

### AUM ₹(In Crores) (as on November 30, 2024)

Average AUM\* : 238.01

Absolute AUM : 239.68

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

### Fund Manager

**Mr. Chirag Mehta** (Work experience: 22 years)

He has been managing this fund since June 1, 2024

### Script Code

NSE: QGOLDHALF BSE: 590099

### Key Statistics

Tracking Error : 0.150%

### Entry Load

Not Applicable

### Exit Load

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

### Total Expense Ratio (As on month end)

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

Direct Plan – Total TER : 0.78%

### Minimum Application Amount (Under each Option)

Directly with Fund: The investors can create / redeem in exchange of Portfolio Deposit and Cash Component in creation unit size at NAV based Price. On the Exchange: Approx equal to price of 1/100 gram of Gold quoted on the NSE. On NSE, the units can be purchased / sold in minimum lot of 1 units and in multiples therefore.

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: Nil

Distributor commissions for November 2024: Nil

### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available.

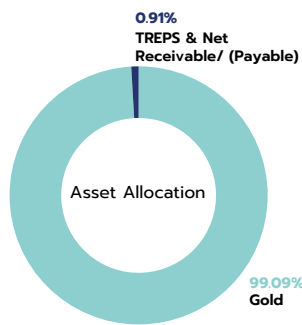
Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.

## Portfolio as on November 30, 2024

Name of Instrument	% to NAV	Annualised Yield to Maturity
<b>Gold</b>		
1. GOLD .995 Purity 1KG BAR at Mumbai Location	91.85%	
2. GOLD .995 Purity 1KG BAR at Ahmedabad Location	5.42%	
3. GOLD .999 Purity 100 Gram BAR at Ahmedabad Location	1.18%	
4. GOLD .999 Purity 100 Gram BAR at Mumbai Location	0.64%	
<b>Total of Gold</b>	<b>99.09%</b>	
<b>MONEY MARKET INSTRUMENTS</b>		
<b>A. TREPS*</b>	<b>0.00%</b>	<b>6.63%</b>
<b>Net Receivable/(payable)</b>	<b>0.91%</b>	
<b>Grand Total</b>	<b>100.00%</b>	

\* Cash & Cash Equivalents

## Asset Allocation as on November 30, 2024



## GIPS Compliance

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- Indian Rupee (INR) is the currency used to express performance and other statistics.

## Product Label

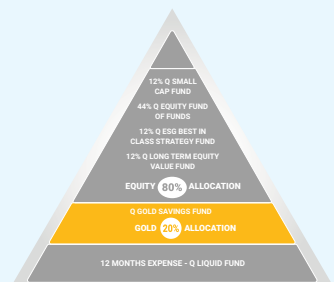
Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<b>Quantum Gold Fund</b> (An Open Ended Scheme Replicating / Tracking Gold)	<ul style="list-style-type: none"> <li>Long term returns</li> <li>Investments in physical gold</li> </ul>	<p>The risk of the scheme is High Risk</p>	<p>The risk of the benchmark is High Risk</p>

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

Disclaimer of NSE: It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document (SID) of Quantum Gold Fund (QGF) has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the SIDs. The investors are advised to refer to the SID of Quantum Gold Fund for the full text of the Disclaimer clause of NSE

Stamp Duty applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act,1899  
Please refer to page no. 47 for details on taxation.

## Invest in Gold – the Smart & Thoughtful way – QGF in our Asset Allocation Strategy



Please note the above is a suggested asset allocation and not to be considered as an investment advice or recommendation.



Know More

# QUANTUM NIFTY 50 ETF

An Open Ended Scheme Replicating / Tracking Nifty 50 Index

Erstwhile name of the scheme has been changed from Quantum Nifty ETF to Quantum Nifty 50 ETF w.e.f February 1st, 2022.



## Fund Details (as on November 30, 2024)

**Category of Scheme** Exchange Traded Fund

### Investment Objective

The investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavor to achieve returns equivalent to the Nifty by "passive" investment. The scheme will be managed by replicating the Index in the same weightage as in the Nifty 50 Index with the intention of minimizing the performance differences between the scheme and the Nifty 50 Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. There is no assurance that the Investment Objective of the Scheme will be achieved.

### Inception Date (Date of Allotment)

July 10, 2008

### Benchmark Index

Tier I Benchmark - Nifty 50 TRI

### Declaration of Net Asset Value (NAV)

Every Business Day

### NAV (₹/Unit) (as on November 29, 2024)

2606.4014

### AUM ₹(In Crores) (as on November 30, 2024)

Average AUM\* : 60.27

Absolute AUM : 61.29

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

### Scrip Code

NSE: QNIFTY BSE: 590110

### Fund Manager

**Mr. Hitendra Parekh** (Work experience: 32 years)

He has been managing this fund since July 10, 2008

### Key Statistics

Tracking Error : 0.039%

### Entry Load

Not Applicable

### Exit Load

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

### Total Expense Ratio (As on month end)

TER specified are the actual expenses charged (i.e. effective rate) as at the end of the month.

Direct Plan - Total TER : 0.093%

### Minimum Application Amount (Under each Option)

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

### Brokerages & Commissions Details

Brokerages on Investments for November 2024: ₹5,444.00

Distributor commissions for November 2024: Nil

Portfolio Turnover Ratio (Last one year): 12.18%

### Redemption Proceeds

Processed through RTGS/NEFT mode on T+2 basis from the date of transaction where the investor's Bank details are available.

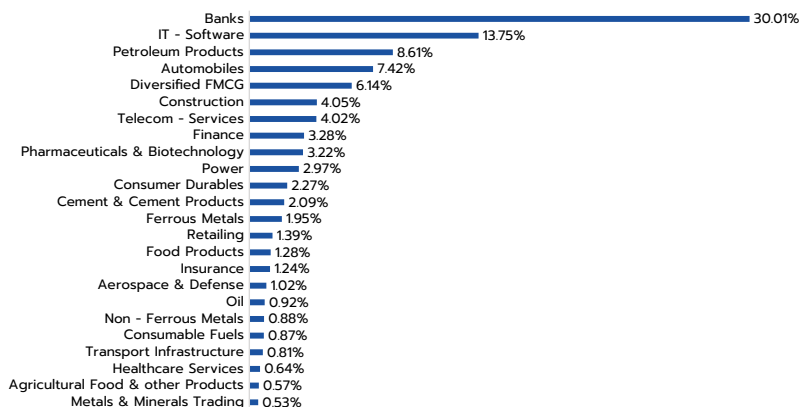
Processed through cheque on T+2 basis from the date of transaction where the required Bank details of investor are not available.

## Portfolio as on November 30, 2024

Name of Instrument	Industry	% to NAV	Annualised Yield to Maturity
<b>EQUITY &amp; EQUITY RELATED</b>			
<b>A) Listed /Awaiting listing on Stock Exchanges</b>			
1. HDFC Bank Ltd	Banks	12.58%	
2. ICICI Bank Ltd	Banks	8.46%	
3. Reliance Industries Ltd	Petroleum Products	8.09%	
4. Infosys Ltd	IT - Software	6.17%	
5. ITC Ltd	Diversified FMCG	4.09%	
6. Larsen & Toubro Ltd	Construction	4.05%	
7. Tata Consultancy Services Ltd	IT - Software	4.03%	
8. Bharti Airtel Ltd	Telecom - Services	4.02%	
9. Axis Bank Ltd	Banks	2.99%	
10. State Bank of India	Banks	2.98%	
11. Mahindra & Mahindra Ltd	Automobiles	2.44%	
12. Kotak Mahindra Bank Ltd	Banks	2.39%	
13. Hindustan Unilever Ltd	Diversified FMCG	2.05%	
14. HCL Technologies Ltd	IT - Software	1.80%	
15. Sun Pharmaceutical Industries Ltd	Pharmaceuticals & Biotechnology	1.77%	
16. Bajaj Finance Ltd	Finance	1.70%	
17. NTPC Ltd	Power	1.59%	
18. Tata Motors Ltd	Automobiles	1.54%	
19. Trent Ltd	Retailing	1.39%	
20. Power Grid Corporation of India Ltd	Power	1.38%	
21. Maruti Suzuki India Ltd	Automobiles	1.34%	
22. Titan Company Ltd	Consumer Durables	1.24%	
23. UltraTech Cement Ltd	Cement & Cement Products	1.18%	
24. Tata Steel Ltd	Ferrous Metals	1.10%	
25. Asian Paints Ltd	Consumer Durables	1.03%	
26. Bharat Electronics Ltd	Aerospace & Defense	1.02%	
27. Tech Mahindra Ltd	IT - Software	1.00%	
28. Bajaj Auto Ltd	Automobiles	0.92%	
29. Oil & Natural Gas Corporation Ltd	Oil	0.92%	
30. Grasim Industries Ltd	Cement & Cement Products	0.89%	
31. Hindalco Industries Ltd	Non - Ferrous Metals	0.88%	
32. Coal India Ltd	Consumable Fuels	0.87%	
33. JSW Steel Ltd	Ferrous Metals	0.85%	
34. Adani Ports and Special Economic Zone Ltd	Transport Infrastructure	0.81%	
35. Bajaj Finserv Ltd	Finance	0.80%	
36. Shriram Finance Ltd	Finance	0.78%	
37. Cipla Ltd	Pharmaceuticals & Biotechnology	0.77%	
38. Wipro Ltd	IT - Software	0.75%	
39. Nestle India Ltd	Food Products	0.74%	
40. Dr. Reddy's Laboratories Ltd	Pharmaceuticals & Biotechnology	0.68%	
41. HDFC Life Insurance Company Ltd	Insurance	0.65%	
42. Apollo Hospitals Enterprise Ltd	Healthcare Services	0.64%	
43. Eicher Motors Ltd	Automobiles	0.61%	
44. IndusInd Bank Ltd	Banks	0.61%	
45. SBI Life Insurance Company Ltd	Insurance	0.59%	
46. Tata Consumer Products Ltd	Agricultural Food & other Products	0.57%	
47. Hero MotoCorp Ltd	Automobiles	0.57%	
48. Britannia Industries Ltd	Food Products	0.54%	
49. Adani Enterprises Ltd	Metals & Minerals Trading	0.53%	
50. Bharat Petroleum Corporation Ltd	Petroleum Products	0.52%	
51. Grasim Industries Ltd	Cement & Cement Products	0.02%	
<b>B) Unlisted</b>		<b>NIL</b>	
<b>Total of all Equity</b>		<b>99.93%</b>	
<b>MONEY MARKET INSTRUMENTS</b>			
<b>A. TREPS*</b>		<b>0.06%</b>	<b>6.63%</b>
<b>Net Receivable/(payable)</b>		<b>0.01%</b>	
<b>Grand Total</b>		<b>100.00%</b>	

\* Cash & Cash Equivalents

## Industry Allocation (% of Net Assets) as on November 30, 2024



# QUANTUM NIFTY 50 ETF

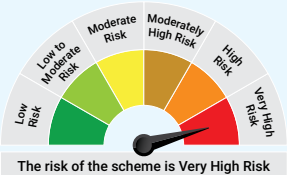
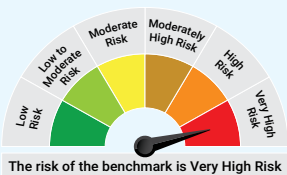
An Open Ended Scheme Replicating / Tracking Nifty 50 Index

Erstwhile name of the scheme has been changed from Quantum Nifty ETF to Quantum Nifty 50 ETF w.e.f February 1st, 2022.

## GIPS Compliance

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- Indian Rupee (INR) is the currency used to express performance and other statistics.

## Product Label

Name of the Scheme and Benchmark	This product is suitable for investors who are seeking*	Risk-o-meter of Scheme	Risk-o-meter of Tier I Benchmark
<p><b>Quantum Nifty 50 ETF</b> (An Open Ended Scheme Replicating / Tracking Nifty 50 Index) Tier I Benchmark: Nifty 50 TRI</p>	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investments in equity and equity related securities of companies in Nifty 50 Index</li> </ul>	 <p>The risk of the scheme is Very High Risk</p>	 <p>The risk of the benchmark is Very High Risk</p>

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

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Quantum Nifty 50 ETF (Q NIFTY) is benchmarked to Nifty 50 TRI Index are not sponsored, endorsed, sold or promoted by National Stock Exchange Indices Limited (NSEIL). NSEIL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall NSEIL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index. Please refer SID of the Q NIFTY for full Disclaimer clause in relation to the "Nifty 50 TRI Index".

### Disclaimer of NSE:

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### ^^ Note:

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

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

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

Brokerage and STT have been expensed out of the Scheme.

Please refer to page no. 47 for details on taxation.



# Comparison Chart

Name of the Scheme	Asset Allocation Pattern		Primary Investment pattern	Differentiation	AUM ₹ in Cr (As on Nov 30, 2024)	No. of Folios (As on Nov 30, 2024)
<b>Quantum Small Cap Fund</b>	Type of Instruments	Indicative Allocation (% of Net Assets)		Investment in Small Cap Stock	99.43	33,044
		Min. Allocation (% of Net Assets)	Max. Allocation (% of Net Assets)			
	Equity & Equity Related Instruments of Small Cap Companies	65%	100%			
	Equity & Equity Related Instruments of Companies other than Small Cap Companies	0%	35%			
	Debt and Money Market Instruments	0%	35%			
<b>Quantum Long Term Equity Value Fund</b>	Type of Instruments	Indicative Allocations (% of total assets)		To invest in shares of companies included in BSE-200 Index	1,189.36	24,067
		Min. Allocation (% of Net Assets)	Max. Allocation (% of Net Assets)			
	Equity & Equity Related Instruments	65%	100%			
	Debt & Money Market Instruments	0%	35%			
<b>Quantum Liquid Fund</b>	Type of Instruments	Indicative Allocation (% of Net Assets)		To invest in debt & Money Market Instruments	504.04	5,618
		Min. Allocation (% of Net Assets)	Max. Allocation (% of Net Assets)			
	Money Market Instruments and other short term debt instruments with maturity / residual maturity upto 91 days	0%	100%			
<b>Quantum Gold Fund ETF</b>	Type of Instruments	Indicative Allocation (% of Net Assets)		To invest in Physical Gold	239.68	27,623
		Min. Allocation (% of Net Assets)	Max. Allocation (% of Net Assets)			
	Physical Gold	95%	100%			
	Money Market Instrument	0%	5%			
<b>Quantum Nifty 50 ETF</b>	Type of Instruments	Indicative Allocation (% of Net Assets)		To invest in stocks of companies comprising Nifty 50 Index	61.29	2,095
		Min. Allocation (% of Net Assets)	Max. Allocation (% of Net Assets)			
	Securities covered by the Nifty 50 Index	95%	100%			
	Money Market Instrument	0%	5%			
<b>Quantum Nifty 50 ETF Fund of Fund</b>	Type of Instruments	Indicative Allocation (% of Net Assets)		To invest in the units of Quantum Nifty 50 ETF	24.00	7,079
		Min. Allocation (% of Net Assets)	Max. Allocation (% of Net Assets)			
	Units of Quantum Nifty 50 ETF	95%	100%			
	Government Securities & Treasury Bill Maturity upto 91 days, Tri Party Repo and Liquid Schemes of Mutual Funds	0%	5%			
<b>Quantum ELSS Tax Saver Fund</b>	Type of Instruments	Indicative Allocation (% of Net Assets)		To invest in Shares of Companies included in BSE-200 Index	214.84	24,189
		Min. Allocation (% of Net Assets)	Max. Allocation (% of Net Assets)			
	Equity & Equity-related Securities	80%	100%			
	Debt & Money Market Instruments	0%	20%			
<b>Quantum Equity Fund of Funds</b>	Type of Instruments	Indicative Allocation (% of Net Assets)		To invest in a portfolio of open ended diversified equity schemes of mutual funds registered with SEBI	128.11	5,556
		Min. Allocation (% of Net Assets)	Max. Allocation (% of Net Assets)			
	Open-ended diversified equity schemes of mutual fund registered with SEBI	95%	100%			
	Money Market Instruments & Liquid Schemes of Mutual Funds	0%	5%			
<b>Quantum Gold Savings Fund</b>	Type of Instruments	Indicative Allocation (% of Net Assets)		To invest in a the unit of Quantum Gold Fund ETF	143.05	10,508
		Min. Allocation (% of Net Assets)	Max. Allocation (% of Net Assets)			
	Units of Quantum Gold Fund	95%	100%			
	Money Market Instruments, Short-term Corporate debt securities, CBLO and unit of Debt and Liquid Schemes of Mutual Funds	0%	5%			

Note: The name of the scheme has been changed from 'Quantum Tax Saving Fund' to 'Quantum ELSS Tax Saver Fund' with effect from December 01, 2023

# Comparison Chart

Name of the Scheme	Asset Allocation Pattern		Primary Investment pattern	Differentiation	AUM ₹ in Cr (As on Nov 30, 2024)	No. of Folios (As on Nov 30, 2024)
<b>Quantum Multi Asset Fund of Funds</b>	<b>Type of Instruments</b>	<b>Indicative Allocation (% of Net Assets)</b>		To invest in a the units of Equity, Debt Money Markets and Gold Schemes of Quantum Mutual fund	<b>59.91</b>	<b>3,292</b>
		<b>Min. Allocation (% of Net Assets)</b>	<b>Max. Allocation (% of Net Assets)</b>			
	Units of Equity Schemes	25%	65%			
	Units of Debt/Money Market Schemes	25%	65%			
	Units of Gold Scheme	10%	20%			
Money Market instruments, Short term Corporate debt securities, CBLO TRIParty Repo, Repo/Reverse repo in Govt. Securities & treasury bills only	0%	5%				
<b>Quantum Dynamic Bond Fund</b>	<b>Type of Instruments</b>	<b>Indicative Allocation (% of Net Assets)</b>		To generate income and capital appreciation through active management of portfolio consisting of short term and long term debt and money market instrument	<b>110.77</b>	<b>1,654</b>
		<b>Min. Allocation (% of Net Assets)</b>	<b>Max. Allocation (% of Net Assets)</b>			
	Government Bond/Bill	25%	100%			
	PSU Bond	0%	50%			
	Certificate of Deposits/Commercial Paper/Short Term Debt Instrument	0%	75%			
Tri- Party Repo/Repos	0%	100%				
<b>Quantum ESG Best In Class Strategy Fund</b>	<b>Type of Instruments</b>	<b>Indicative Allocation (% of Net Assets)</b>		The Investment Objective of the scheme is to achieve long-term capital appreciation by investing in share of companies identified based on the Environment, Social and Governance (ESG) theme following Best In Class Strategy. There is no assurance that the Investment Objective of the Scheme will be achieved.	<b>90.15</b>	<b>7,838</b>
		<b>Min. Allocation (% of Net Assets)</b>	<b>Max. Allocation (% of Net Assets)</b>			
	Equity & Equity Related Instruments of Companies identified based on ESG theme following Best In Class Strategy	80%	100%			
Money Market Instruments and Liquid Schemes of Mutual Funds	0%	20%				
<b>Quantum Multi Asset Allocation Fund</b>	<b>Type of Instruments</b>	<b>Indicative Allocation (% of Net Assets)</b>		The investment objective of the Scheme is to generate long term capital appreciation / income by investing in Diversified portfolio of Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments. There is no assurance that the investment objective of the scheme will be achieved.	<b>29.59</b>	<b>6,565</b>
		<b>Min. Allocation (% of Net Assets)</b>	<b>Max. Allocation (% of Net Assets)</b>			
	Equity & Equity Related Instruments	35%	65%			
	Debt & Money Market Instruments	25%	55%			
Gold Related Instruments*	10%	20%				

Note: Name of Quantum India ESG Equity Fund has been changed to Quantum ESG Best In Class Strategy Fund effective from 1st February, 2024.

\*Includes Gold ETF and other Gold Related Instruments which may be permitted under the SEBI Regulations from time to time.

# Fund at a Glance

Scheme Name	Quantum Small Cap Fund	Quantum Long Term Equity Value Fund
<b>Type of Scheme</b>	An Open Ended-Equity Scheme Predominantly Investing in Small Cap Stocks	An Open Ended Equity Scheme following a Value Investment Strategy
<b>Inception Date</b>	November 03, 2023	March 13, 2006
<b>Investment Objective</b>	The Investment Objective of the Scheme to generate capital appreciation by investing predominantly in Small Cap Stocks. There is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the Scheme is to achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets. There is no assurance that the investment objective of the Scheme will be achieved.
<b>Fund Manager</b>	Mr. Chirag Mehta: (Since November 03, 2023) Mrs. Abhilasha Satale - Associate Fund Manager (Since November 03, 2023)	Mr. George Thomas (Since April 01, 2022) Mr. Christy Mathai: (Since November 23, 2022)
<b>Benchmark</b>	BSE 250 Small Cap TRI	Tier I: BSE 500 Total Return Index Tier II: BSE 200 Total Return Index
<b>Entry Load</b>	Not Applicable	Not Applicable
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>Nil: 10% of units If redeemed or switched out on or before 365 days from the date of allotment</li> <li>1%: Remaining 90% of units if redeemed or switched out on or before 365 days from the date of allotment.</li> <li>Nil: If redeemed or switched out after 365 days from the date of allotment</li> </ul>	<ul style="list-style-type: none"> <li>Nil: 10% of units if redeemed or switched out during exit load period i.e. 730 days from the allotment Exit Load Period : 730 days from the date of allotment</li> <li>Remaining 90% of units in parts or full:               <ul style="list-style-type: none"> <li>(i) 2%: If redeemed or switched out on or before 365 days from the date of allotment</li> <li>(ii) 1%: If redeemed or switched out after 365 days but on or before 730 days from the date of allotment</li> </ul> </li> <li>Nil: If units redeemed or switched out after 730 days from the date of allotment.</li> </ul>
<b>Investment Options</b>	Growth Option	Growth & Income Distribution cum Capital Withdrawal (IDCW) (Income Distribution cum Capital Withdrawal (IDCW) Option will in turn have two Facilities, Payout of Income Distribution cum Capital Withdrawal (IDCW) Facility and Reinvestment of Income Distribution cum Capital Withdrawal (IDCW) Facility
<b>Investment Plan</b>	Direct Plan / Regular Plan	
<b>Minimum Application Amount</b>	₹500/- and in multiples of ₹1/- therefore, Additional Investment would be ₹500/- and in multiples of ₹1/- thereafter / 50 units.	₹500/- and in multiples of ₹1/- therefore, Additional Investment would be ₹500/- and in multiples of ₹1/- thereafter / 50 units
<b>Lock-in Period</b>	Nil	Nil

<sup>3</sup>Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the options, a separate Application form will have to be filled. In case applications are received where option/sub-option for investment is not selected, the default option/sub-option will be applicable.

<sup>4</sup>Note: Redemptions / Switch outs of units will be done on First In First Out (FIFO) basis. The above mentioned Exit Load shall be equally applicable to the special products such as Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) and Switches etc. However, no load shall be charged for switching in between option / plan within the scheme.

**TRANSACTION CHARGES:** No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan. Brokerage and STT have been expensed out of the Scheme.

Scheme Name	Quantum ELSS Tax Saver Fund	Quantum Equity Fund of Funds
<b>Type of Scheme</b>	An Open Ended Equity Linked Saving Scheme with a Statutory Lock in of 3 years and Tax Benefit	An Open Ended Fund of Funds scheme Investing in Open Ended Diversified Equity Schemes of Mutual Funds
<b>Inception Date</b>	December 23, 2008	July 20, 2009
<b>Investment Objective</b>	The investment objective of the scheme is to achieve long-term capital appreciation by investing primarily in shares of companies that will typically be included in the BSE 200 Index and are in a position to benefit from the anticipated growth and development of the Indian economy and its markets. There is no assurance that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to generate long-term capital appreciation by investing in a portfolio of open-ended diversified equity schemes of mutual funds registered with SEBI. There can be no assurance of positive returns from following the stated investment strategy.
<b>Fund Manager</b>	Mr. George Thomas (Since April 1, 2022) Mr. Christy Mathai (Since November 23, 2022)	Mr. Chirag Mehta (Since November 1, 2013)
<b>Benchmark</b>	Tier I Benchmark - BSE 500 TRI Tier II Benchmark - BSE 200 TRI	Tier I Benchmark - BSE 200 - Total Return Index
<b>Entry Load</b>	Not Applicable	Not Applicable
<b>Exit Load</b>	Nil	<b>^NIL</b> : 10% of units if redeemed or switched out on or before 365 days from the date of allotment <b>1%</b> : Remaining 90% of units if redeemed or switched out on or before 365 days from the date allotment <b>NIL</b> : If redeemed or switched out of units after 365 days from the date of allotment
<b>Investment Options</b>	Growth & Income Distribution cum Capital Withdrawal (IDCW)	Growth & Income Distribution cum Capital Withdrawal (IDCW) (Income Distribution cum Capital Withdrawal (IDCW) Option will in turn have two Facilities, Payout of Income Distribution cum Capital Withdrawal (IDCW) Facility and Reinvestment of Income Distribution cum Capital Withdrawal (IDCW) Facility)
<b>Investment Plan</b>	Direct Plan / Regular Plan	
<b>Minimum Application Amount</b>	Purchase: ₹500/- and in multiples of ₹500/- thereafter. Additional Purchase: ₹500/- and in multiples of ₹500/- thereafter	Purchase: ₹500/- and in multiples of ₹1/- thereafter. Additional Purchase: ₹500/- and in multiples of ₹1/- thereafter/ 50 units
<b>Lock-in Period</b>	3 years from the date of allotment of the respective Units	Nil

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

**TRANSACTION CHARGES:** No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan. Brokerage and STT have been expensed out of the Scheme.

Scheme Name	Quantum ESG Best In Class Strategy Fund	Quantum Liquid Fund
<b>Type of Scheme</b>	An Open-ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme assessed through a Best In Class Strategy	An Open-ended Liquid Scheme. A relatively low interest rate risk and relatively low credit risk
<b>Inception Date</b>	July 12, 2019	April 07, 2006
<b>Investment Objective</b>	The Investment Objective of the scheme is to achieve long-term capital appreciation by investing in share of companies identified based on the Environment, Social and Governance (ESG) theme following Best in Class Strategy. There is no assurance that the Investment Objective of the Scheme will be achieved.	The primary investment objective of the Scheme is to provide optimal returns with low to moderate levels of risk and high liquidity through judicious investments in money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.
<b>Fund Manager</b>	Mr. Chirag Mehta - Fund Manager (Since July 12, 2019) Mr. Rajorshi Palit (Associate Fund Manager w.e.f 4th November 2024)	Mr. Pankaj Pathak (Since March 1, 2017)
<b>Benchmark</b>	Tier I Benchmark - Nifty 100 ESG Total Return Index	Tier I Benchmark - CRISIL Liquid Debt A-I Index
<b>Entry Load</b>	Not Applicable	Not Applicable
<b>Exit Load</b>	<b>NIL</b> : 10% of units If redeemed or switched out on or before 365 days from the date of allotment <b>1%</b> : Remaining 90% of units if redeemed or switched out on or before 365 days from the date of allotment <b>NIL</b> : If redeemed or switched out after 365 days from the date of allotment	<b>Day 1</b> : 0.0070%, <b>Day 2</b> : 0.0065%, <b>Day 3</b> : 0.0060%, <b>Day 4</b> : 0.0055%, <b>Day 5</b> : 0.0050%, <b>Day 6</b> : 0.0045%, <b>Day 7</b> Onwards: NIL <b>Note:</b> Redemption / Switched Outs will be done on First in First out (FIFO) basis. The above mentioned Exit Load shall be equally applicable to Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Switches including existing installment of existing SIPs/ STPs / SWPs falling due after the effective date. However, no exit load will be charged for switching between option / plan within the scheme.
<b>Investment Options</b>	Growth	Growth, Daily Reinvestment of Income Distribution Cum Capital Withdrawal (IDCW) Option & Monthly Income Distribution cum Capital Withdrawal (IDCW) Option – Two facilities (a) Payout of Income Distribution Cum Capital Withdrawal (IDCW) Facility; and (b) Reinvestment of Income Distribution Cum Capital Withdrawal (IDCW) Facility
<b>Investment Plan</b>	Direct Plan / Regular Plan	
<b>Minimum Application Amount</b>	Purchase: ₹500/- and in multiples of ₹1/- thereafter. Additional Purchase: ₹500/- and in multiples of ₹1/- thereafter / 50 units	Growth Option: ₹5,000/-and in multiples of ₹1/- thereafter. Monthly Income Distribution cum Capital Withdrawal (IDCW) Option: ₹10,000/- and in multiples of ₹1/- thereafter. Daily Income Distribution cum Capital Withdrawal Reinvestment Option: ₹1,00,000/- and in multiples of ₹1/- thereafter. Additional Investment: ₹500/- and in multiples of ₹1/- (For all options)
<b>Lock-in Period</b>	Nil	Nil

<sup>1</sup>Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the options, a separate Application form will have to be filled. In case applications are received where option/sub-option for investment is not selected, the default option/sub-option will be applicable.

**TRANSACTION CHARGES:** No Transaction Charges shall be deducted from the investment amount for applications received in the Regular Plan. Brokerage and STT have been expensed out of the Scheme.



Scheme Name	Quantum Dynamic Bond Fund	Quantum Gold Savings Fund
<b>Type of Scheme</b>	An Open-ended Dynamic Debt Scheme Investing Across Duration. A relatively high interest rate risk and relatively low credit risk	An Open Ended Fund of Fund Scheme Investing in Quantum Gold Fund
<b>Inception Date</b>	May 19, 2015	May 19, 2011
<b>Investment Objective</b>	The investment objective of the scheme is to generate income and capital appreciation through active management of a portfolio consisting of short term and long term debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.	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.
<b>Fund Manager</b>	Mr. Pankaj Pathak (Since March 01, 2017)	Mr. Chirag Mehta (Since May 19, 2011)
<b>Benchmark</b>	Tier I Benchmark - CRISIL Dynamic Bond A-III Index#	Tier I Benchmark - Domestic Price of Physical Gold
<b>Entry Load</b>	Not Applicable	Not Applicable
<b>Exit Load</b>	NIL	NIL
<b>Investment Options</b>	Growth Option, Monthly Payout of Income Distribution Cum Capital Withdrawal (IDCW) Option and Monthly Reinvestment of Income Distribution Cum Capital Withdrawal (IDCW) Option	Growth
<b>Investment Plan</b>	Direct Plan / Regular Plan	
<b>Minimum Application Amount</b>	Purchase: ₹500/- and in multiples of ₹1/- thereafter. Additional Purchase: ₹500/- and in multiples of ₹1/- thereafter/ 50 units	Purchase: ₹500/- and in multiples of ₹1/- thereafter. Additional Purchase: ₹500/- and in multiples of ₹1/- thereafter / 50 units
<b>Lock-in Period</b>	Nil	Nil

<sup>1</sup>Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the options, a separate Application form will have to be filled. In case applications are received where option/sub-option for investment is not selected, the default option/sub-option will be applicable.

<sup>#</sup>Tier-I Benchmark of the scheme has been changed from CRISIL Dynamic Bond Fund All Index to CRISIL Dynamic Bond A-III Index w.e.f. April 03, 2023.

Scheme Name	Quantum Multi Asset Funds of Funds	Quantum Nifty 50 ETF Fund of Fund
<b>Type of Scheme</b>	An Open Ended Fund of Funds Scheme Investing in schemes of Quantum Mutual Fund	An open ended fund of fund scheme investing in units of Quantum Nifty 50 ETF
<b>Inception Date</b>	July 11, 2012	August 05, 2022
<b>Investment Objective</b>	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 is no assurance that the investment objective of the scheme will be achieved.	The investment objective of the Scheme is to provide capital appreciation by investing in units of Quantum Nifty 50 ETF - Replicating / Tracking Nifty 50 Index.  There is no assurance that the investment objective of the Scheme will be achieved.
<b>Fund Manager</b>	Mr. Chirag Mehta (Since July 11, 2012)	Mr. Hitendra Parekh (Since August 05, 2022)
<b>Benchmark</b>	CRISIL Dynamic Bond Fund All Index (20%) + CRISIL Liquid Fund AI Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). w.e.f. April 03, 2023, benchmark of the scheme has been changed to CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%)	Tier I Benchmark - Nifty 50 TRI
<b>Entry Load</b>	Not Applicable	Not Applicable
<b>Exit Load</b>	Repurchase/ Redemption/ Switch Out - a) <b>1.00%</b> : On or before 90 days from the date of allotment b) <b>Nil</b> : After 90 days from the date of allotment	NIL
<b>Investment Options</b>	Growth	Growth
<b>Investment Plan</b>	Direct Plan / Regular Plan	
<b>Minimum Application Amount</b>	Purchase: ₹500/- and in multiples of ₹1/- thereafter. Additional Purchase: ₹500/- and in multiples of ₹1/- thereafter/ 50 units	Purchase: ₹500 /- and in multiples of Rs. 1 thereafter Additional Purchase: ₹500 /- and in multiples of ₹1 thereafter / 50 units.
<b>Lock-in Period</b>	Nil	Nil

Scheme Name	Quantum Gold Fund	Quantum Nifty 50 ETF
<b>Type of Scheme</b>	An Open Ended Scheme Replicating/Tracking Gold	An Open Ended Scheme Replicating /Tracking Nifty 50 Index
<b>Inception Date</b>	February 22, 2008	July 10, 2008
<b>Investment Objective</b>	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. However, investment in gold related instruments will be made if and when SEBI permits mutual funds to invest, in gold related instruments. The Scheme is designed to provide returns that before expenses, closely correspond to the returns provided by gold. There is no assurance that the Investment Objective of the Scheme will be achieved.	The investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavor to achieve return equivalent to Nifty by "Passive" investment. The Scheme will be managed by replicating the index in the same weightage as in the Nifty 50 Index with the intention of minimizing the performance differences between the scheme and the Nifty 50 Index in capital terms, subject to market liquidity, costs of trading, managing expenses and other factors which may cause tracking error. There is no assurance that the Investment Objective of the Scheme will be achieved.
<b>Fund Manager</b>	Mr. Chirag Mehta (Since June 1, 2024)	Mr. Hitendra Parekh (Since July 10, 2008)
<b>Benchmark</b>	Tier I Benchmark - Domestic Price of Physical Gold	Tier I Benchmark - Nifty 50 TRI
<b>Entry Load</b>	Not Applicable	Not Applicable
<b>Exit Load</b>	<b>Nil</b> (retail investor can exit the scheme only through secondary market)	<b>Nil</b> (retail investor can exit the scheme only through secondary market)
<b>Minimum Application Amount</b>	Directly with Fund: The investors can create / redeem in exchange of Portfolio Deposit and Cash Component in creation unit size at NAV based Price. On the Exchange: Approx equal to price of 1/100 gram of Gold quoted on the NSE. On NSE, the units can be purchased / sold in minimum lot of 1 units and in multiples therefore.	Directly with Fund: The Market Makers / Eligible Investors can subscribe / redeem units directly with the AMC in Creation Unit Size at the Intra-Day NAV.  On the Exchange: At prices which may be close to the NAV of Q Nifty Units. On NSE, the units can be purchased / sold in minimum lot of 1 unit and in multiples thereof.  The units of Q Nifty issued under the scheme will be approximately equal to the price of 1/10 (one-tenth) of the Nifty 50 Index.
<b>Lock-in Period</b>	Nil	Nil

Scheme Name	Quantum Multi Asset Allocation Fund
<b>Type of Scheme</b>	An Open-Ended Scheme Investing in Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments
<b>Inception Date</b>	March 07, 2024
<b>Investment Objective</b>	The investment objective of the Scheme is to generate long term capital appreciation / income by investing in Diversified portfolio of Equity & Equity Related Instruments, Debt & Money Market Instruments and Gold Related Instruments. There is no assurance that the investment objective of the scheme will be achieved.
<b>Fund Manager</b>	Mr. Chirag Mehta - Fund Manager (Since March 07, 2024) Mr. Pankaj Pathak - Fund Manager (Since March 07, 2024)
<b>Benchmark</b>	NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%)
<b>Entry Load</b>	Not Applicable
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>• 1.00%: If redeemed or switch out on or before 90 days from the date of allotment of units.</li> <li>• NIL: If redeemed or switch out after 90 days from the date of allotment of units.</li> </ul>
<b>Investment Options</b>	Growth Option
<b>Minimum Application Amount</b>	₹500/- and in multiples of ₹1/- therefore, Additional Investment would be ₹500/- and in multiples of ₹1/- thereafter / 50 units
<b>Investment Plan</b>	Direct/ Regular
<b>Lock-in Period</b>	Nil

# Performance of the Scheme

## Quantum Long Term Equity Value Fund

as on November 29, 2024

Quantum Long Term Equity Value Fund - Direct Plan - Growth Option					Current Value ₹10,000 Invested at the beginning of a given period			
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Tier II - Benchmark### Returns (%)	Additional Benchmark Returns (%)###	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Tier II - Benchmark### Returns (₹)	Additional Benchmark Returns (₹)###
Since Inception (13th Mar 2006)	14.68%	13.39%	13.37%	12.79%	1,30,139	1,05,213	1,04,852	95,202
10 years	12.84%	13.96%	13.67%	12.16%	33,524	36,986	36,075	31,555
7 years	13.80%	15.18%	15.17%	14.74%	24,727	26,911	26,884	26,186
5 years	19.42%	19.56%	18.64%	15.74%	24,316	24,452	23,526	20,783
3 years	20.15%	16.85%	16.17%	13.28%	17,345	15,954	15,679	14,535
1 year	33.78%	27.01%	26.38%	20.59%	13,378	12,701	12,638	12,059

Quantum Long Term Equity Value Fund - Regular Plan - Growth Option					Current Value ₹10,000 Invested at the beginning of a given period			
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Tier II - Benchmark### Returns (%)	Additional Benchmark Returns (%)###	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Tier II - Benchmark### Returns (₹)	Additional Benchmark Returns (₹)###
Since Inception (01st Apr 2017)	13.19%	15.97%	15.78%	15.20%	25,866	31,145	30,768	29,618
7 Years	13.21%	15.18%	15.17%	14.74%	23,848	26,911	26,884	26,186
5 Years	18.71%	19.56%	18.64%	15.74%	23,592	24,452	23,526	20,783
3 Years	19.34%	16.85%	16.17%	13.28%	16,995	15,954	15,679	14,535
1 Year	32.58%	27.01%	26.38%	20.59%	13,258	12,701	12,638	12,059

#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI

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

Different Plans shall have a different expense structure.

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

#with effect from December 01, 2021 Tier I benchmark has been updated as BSE 500 TRI. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR BSE 500 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006.

##TRI data is not available since inception of the scheme, Tier II benchmark performance is calculated using composite CAGR BSE 200 index PRI Value from March 13, 2006 to July 31, 2006 and TRI Value since August 1, 2006.

Regular Plan was launched on 1st April 2017.

## Quantum ELSS Tax Saver Fund

as on November 29, 2024

Quantum ELSS Tax Saver Fund - Direct Plan - Growth Option					Current Value ₹10,000 Invested at the beginning of a given period			
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Tier II - Benchmark### Returns (%)	Additional Benchmark Returns (%)###	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Tier II - Benchmark### Returns (₹)	Additional Benchmark Returns (₹)###
Since Inception (23rd Dec 2008)	17.42%	17.08%	16.86%	15.69%	1,29,470	1,23,539	1,19,896	1,02,128
10 years	12.77%	13.96%	13.67%	12.16%	33,300	36,986	36,075	31,555
7 years	13.86%	15.18%	15.17%	14.74%	24,817	26,911	26,884	26,186
5 years	19.53%	19.56%	18.64%	15.74%	24,419	24,452	23,526	20,783
3 years	20.29%	16.85%	16.17%	13.28%	17,407	15,954	15,679	14,535
1 year	33.50%	27.01%	26.38%	20.59%	13,350	12,701	12,638	12,059

Quantum ELSS Tax Saver Fund - Regular Plan - Growth Option					Current Value ₹10,000 Invested at the beginning of a given period			
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Tier II - Benchmark### Returns (%)	Additional Benchmark Returns (%)###	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Tier II - Benchmark### Returns (₹)	Additional Benchmark Returns (₹)###
Since Inception (01st Apr 2017)	13.22%	15.97%	15.78%	15.20%	25,917	31,145	30,768	29,618
7 Years	13.23%	15.18%	15.17%	14.74%	23,873	26,911	26,884	26,186
5 Years	18.75%	19.56%	18.64%	15.74%	23,632	24,452	23,526	20,783
3 Years	19.38%	16.85%	16.17%	13.28%	17,013	15,954	15,679	14,535
1 Year	32.05%	27.01%	26.38%	20.59%	13,205	12,701	12,638	12,059

#BSE 500 TRI, ##BSE 200 TRI, ###BSE Sensex TRI

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

Different Plans shall have a different expense structure.

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

#with effect from February 01, 2020 benchmark has been changed from BSE Sensex TRI to BSE 200 TRI.

Regular Plan was launched on 1st April 2017.

# Performance of the Scheme

## Quantum Equity Fund of Funds as on November 29, 2024

Quantum Equity Fund of Funds - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (20th Jul 2009)	14.72%	13.91%	12.91%	82,555	74,084	64,630
10 years	13.05%	13.67%	12.16%	34,153	36,075	31,555
7 years	13.14%	15.17%	14.74%	23,740	26,884	26,186
5 years	17.54%	18.64%	15.74%	22,458	23,526	20,783
3 years	15.59%	16.17%	13.28%	15,443	15,679	14,535
1 year	28.72%	26.38%	20.59%	12,872	12,638	12,059

Quantum Equity Fund of Funds - Regular Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (01st Apr 2017)	13.81%	15.78%	15.20%	26,973	30,781	29,618
7 years	12.90%	15.17%	14.74%	23,384	26,884	26,186
5 years	17.26%	18.64%	15.74%	22,189	23,526	20,783
3 years	15.31%	16.17%	13.28%	15,332	15,679	14,535
1 year	28.42%	26.38%	20.59%	12,842	12,638	12,059

#BSE 200 TRI, ##BSE Sensex TRI.

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

Different Plans shall have a different expense structure.

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

Regular Plan was launched on 1st April 2017.

## Quantum ESG Best In Class Strategy Fund as on November 29, 2024

Quantum ESG Best In Class Strategy Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (12th Jul 2019)	18.65%	17.45%	15.75%	25,130	23,793	21,992
5 years	18.87%	17.70%	15.74%	23,752	22,610	20,783
3 years	13.89%	12.40%	13.28%	14,774	14,201	14,535
1 year	25.71%	24.29%	20.59%	12,571	12,429	12,059

Quantum ESG Best In Class Strategy Fund - Regular Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (12th Jul 2019)	17.67%	17.45%	15.75%	24,030	23,793	21,992
5 years	17.85%	17.70%	15.74%	22,756	22,610	20,783
3 years	12.78%	12.40%	13.28%	14,346	14,201	14,535
1 year	24.12%	24.29%	20.59%	12,412	12,429	12,059

#NIFTY100 ESG TRI, ##BSE Sensex TRI.

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

Different Plans shall have a different expense structure.

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

Note: Name of Quantum India ESG Equity Fund has been changed to Quantum ESG Best In Class Strategy Fund effective from 1st February, 2024.



# Performance of the Scheme

## Quantum Liquid Fund

as on November 30, 2024

Quantum Liquid Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (07th Apr 2006)	6.76%	6.82%	6.19%	33,919	34,277	30,681
10 years**	5.90%	6.30%	6.38%	17,748	18,432	18,575
7 years**	5.44%	5.79%	6.02%	14,490	14,838	15,057
5 years**	5.06%	5.38%	5.53%	12,802	12,999	13,089
3 years**	6.12%	6.36%	6.08%	11,951	12,035	11,938
1 year**	7.12%	7.32%	7.55%	10,714	10,734	10,757
1 month*	6.65%	6.85%	7.50%	10,053	10,055	10,060
15 days*	6.55%	6.71%	7.69%	10,027	10,028	10,032
7 days*	6.70%	6.88%	8.48%	10,013	10,013	10,016

Quantum Liquid Fund - Regular Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (01st Apr 2017)	5.40%	5.86%	5.99%	14,966	15,479	15,627
7 years**	5.35%	5.79%	6.02%	14,402	14,838	15,057
5 years**	4.95%	5.38%	5.53%	12,739	12,999	13,089
3 years**	6.01%	6.36%	6.08%	11,915	12,035	11,938
1 year**	7.01%	7.32%	7.55%	10,703	10,734	10,757
1 month*	6.55%	6.85%	7.50%	10,052	10,055	10,060
15 days*	6.46%	6.71%	7.69%	10,027	10,028	10,032
7 days*	6.61%	6.88%	8.48%	10,013	10,013	10,016

#CRISIL Liquid Debt A-I Index; ## CRISIL 1 year T-bill Index

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

Different Plans shall have a different expense structure.

\*Simple Annualized.

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

Returns are net of total expenses.

## Quantum Dynamic Bond Fund

as on November 29, 2024

Quantum Dynamic Bond Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (19th May 2015)	7.92%	7.67%	6.57%	20,694	20,239	18,351
7 years	6.94%	7.17%	6.08%	15,998	16,237	15,120
5 years	6.92%	6.77%	5.48%	13,977	13,881	13,059
3 years	6.95%	5.72%	5.56%	12,234	11,815	11,762
1 year	10.49%	9.59%	10.39%	11,049	10,959	11,039

Quantum Dynamic Bond Fund - Regular Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (1st Apr 2017)	6.88%	7.08%	5.64%	16,653	16,902	15,232
7 years	6.75%	7.17%	6.08%	15,797	16,237	15,120
5 years	6.69%	6.77%	5.48%	13,831	13,881	13,059
3 years	6.67%	5.72%	5.56%	12,136	11,815	11,762
1 year	9.99%	9.59%	10.39%	10,999	10,959	11,039

#CRISIL Dynamic Bond A-III Index, ##CRISIL 10 Year Gilt Index.

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

Different Plans shall have a different expense structure.

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

# Performance of the Scheme

## Quantum Gold Savings Fund as on November 29, 2024

Quantum Gold Savings Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (19th May 2011)	8.35%	9.62%	6.78%	29,643	34,687	24,302
10 years	9.88%	11.25%	6.79%	25,680	29,075	19,309
7 years	13.49%	14.66%	6.08%	24,256	26,059	15,120
5 years	13.82%	15.05%	5.48%	19,120	20,169	13,059
3 years	15.65%	16.66%	5.56%	15,466	15,876	11,762
1 year	20.94%	22.15%	10.39%	12,094	12,215	11,039

Quantum Gold Savings Fund - Regular Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (01st Apr 2017)	12.16%	13.49%	5.64%	24,113	26,383	15,232
7 years	13.34%	14.66%	6.08%	24,035	26,059	15,120
5 years	13.67%	15.05%	5.48%	18,991	20,169	13,059
3 years	15.47%	16.66%	5.56%	15,397	15,876	11,762
1 year	20.76%	22.15%	10.39%	12,076	12,215	11,039

<sup>#</sup>Domestic Price of Physical Gold, <sup>##</sup>CRISIL 10 Year Gilt Index.

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

Different Plans shall have a different expense structure.

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

## Quantum Multi Asset Fund of Funds as on November 29, 2024

Quantum Multi Asset Fund of Funds - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (11th Jul 2012)	9.92%	10.71%	14.52%	32,309	35,288	53,695
10 years	9.15%	10.16%	12.16%	24,028	26,348	31,555
7 years	9.67%	11.31%	14.74%	19,089	21,173	26,186
5 years	11.04%	11.94%	15.74%	16,887	17,588	20,783
3 years	11.32%	11.03%	13.28%	13,795	13,688	14,535
1 year	16.40%	15.78%	20.59%	11,640	11,578	12,059

Quantum Multi Asset Fund of Funds - Regular Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (01st Apr 2017)	9.26%	11.27%	15.20%	19,719	22,682	29,618
7 years	9.35%	11.31%	14.74%	18,702	21,173	26,186
5 years	10.66%	11.94%	15.74%	16,600	17,588	20,783
3 years	10.92%	11.03%	13.28%	13,648	13,688	14,535
1 year	16.01%	15.78%	20.59%	11,601	11,578	12,059

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

Different Plans shall have a different expense structure.

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

<sup>#</sup>CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). w.e.f. April 3, 2023, benchmark of the scheme has been changed.

It is a customized index and it is rebalanced daily. <sup>##</sup>BSE Sensex TRI

## Quantum Nifty 50 ETF Fund of Fund as on November 29, 2024

Quantum Nifty 50 ETF Fund of Fund - Direct Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (05th Aug 2022)	16.12%	16.41%	15.84%	14,144	14,229	14,066
1 year	21.02%	21.27%	20.59%	12,102	12,127	12,059

Quantum Nifty 50 ETF Fund of Fund - Regular Plan - Growth Option				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark <sup>#</sup> Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark <sup>#</sup> Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (05th Aug 2022)	15.98%	16.41%	15.84%	14,105	14,229	14,066
1 year	20.87%	21.27%	20.59%	12,087	12,127	12,059

<sup>#</sup>Nifty 50 TRI <sup>##</sup>BSE Sensex TRI

Since the scheme has not completed 3 years data will not be available.

Different Plans shall have a different expense structure.

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

# Performance of the Scheme

## Quantum Gold Fund as on November 29, 2024

Quantum Gold Fund				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (22nd Feb 2008)	10.58%	11.46%	6.45%	54,060	61,797	28,532
10 years	10.18%	11.25%	6.79%	26,400	29,075	19,309
7 years	13.60%	14.66%	6.08%	24,423	26,059	15,120
5 years	14.01%	15.05%	5.48%	19,279	20,169	13,059
3 years	15.60%	16.66%	5.56%	15,446	15,876	11,762
1 year	20.99%	22.15%	10.39%	12,099	12,215	11,039

#Domestic Price of physical gold, ##CRISIL 10 Year Gilt Index.

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

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

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

## Quantum Nifty 50 ETF as on November 29, 2024

Quantum Nifty 50 ETF				Current Value ₹10,000 Invested at the beginning of a given period		
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Additional Benchmark Returns (%) <sup>##</sup>	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)	Additional Benchmark Returns (₹) <sup>##</sup>
Since Inception (10th Jul 2008)	12.59%	12.66%	12.75%	69,955	70,610	71,518
10 years	12.02%	12.23%	12.16%	31,159	31,741	31,555
7 years	14.23%	14.42%	14.74%	25,393	25,689	26,186
5 years	16.01%	16.21%	15.74%	21,032	21,208	20,783
3 years	13.66%	13.76%	13.28%	14,683	14,723	14,535
1 year	21.11%	21.27%	20.59%	12,111	12,127	12,059

#Nifty 50 Total Return Index, ##BSE Sensex TRI

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

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

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

Income Distribution of ₹80 was declared on 9 March 2018. Scheme return calculated above is inclusive of Income Distribution amount.

## Quantum Small Cap Fund as on November 29, 2024

Quantum Small Cap Fund - Direct Plan - Growth Option			Current Value ₹10,000 Invested at the beginning of a given period	
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)
Since Inception (November 03, 2023)	23.58%	39.90%	12,560	14,355
1 Year	23.62%	33.63%	12,362	13,363

Quantum Small Cap Fund - Regular Plan - Growth Option			Current Value ₹10,000 Invested at the beginning of a given period	
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)
Since Inception (November 03, 2023)	21.75%	39.90%	12,360	14,355
1 Year	21.89%	33.63%	12,189	13,363

#BSE 250 Small Cap TRI

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

Different Plans shall have a different expense structure.

Returns are net of total expenses and are calculated on the basis of absolute returns.

Note: Since the scheme has not completed 3 and 5 years, performance data will not be available.

## Quantum Multi Asset Allocation Fund as on November 29, 2024

Quantum Multi Asset Allocation Fund - Direct Plan - Growth Option			Current Value ₹10,000 Invested at the beginning of a given period	
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)
Since Inception (March 07, 2024)	9.70%	8.79%	10,970	10,879
6 Months	6.82%	6.03%	10,682	10,603

Quantum Multi Asset Allocation Fund - Regular Plan - Growth Option			Current Value ₹10,000 Invested at the beginning of a given period	
Period	Scheme Returns (%)	Tier I - Benchmark# Returns (%)	Scheme Returns (₹)	Tier I - Benchmark# Returns (₹)
Since Inception (March 07, 2024)	8.50%	8.79%	10,850	10,879
6 Months	6.06%	6.03%	10,606	10,603

#NIFTY 50 TRI (40%) + CRISIL Short Duration Debt A-II Index (45%) + Domestic Price of Gold (15%)

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

Different Plans shall have a different expense structure.

Returns are net of total expenses and are calculated on the basis of absolute returns.

Note: Since the scheme has not completed 1, 3 and 5 years, performance data will not be available.

# Fund Manager wise Performance

As on November 30, 2024

## Performance of the Funds Managed by Mr. Chirag Mehta. Total Schemes Managed - 7

### Quantum Multi Asset Fund of Funds

Mr. Chirag Mehta is managing the scheme since July 11, 2012.

Period	1 Year		3 Years		5 Years	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Multi Asset Fund of Funds - Direct Plan - Growth Option	16.40%	15.78%	11.32%	11.03%	11.04%	11.94%
Quantum Multi Asset Fund of Funds - Regular Plan - Growth Option	16.01%	15.78%	10.92%	11.03%	10.66%	11.94%

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

#CRISIL Dynamic Bond A-III Index (20%) + CRISIL Liquid Debt A-I Index (25%) + Nifty 50 TRI (40%) + Domestic price of Gold (15%). w.e.f. April 3, 2023, benchmark of the scheme has been changed. It is a customized index and it is rebalanced daily.

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

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 7 Schemes of the Quantum Mutual Fund.

### Quantum Equity Fund of Funds

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

Period	1 Year		3 Years		5 Years	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Equity Fund of Funds - Direct Plan - Growth Option	28.72%	26.38%	15.59%	16.17%	17.54%	18.64%
Quantum Equity Fund of Funds - Regular Plan - Growth Option	28.42%	26.38%	15.31%	16.17%	17.26%	18.64%

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

#BSE 200 TRI.

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

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 7 Schemes of the Quantum Mutual Fund.

### Quantum Gold Savings Fund

Mr. Chirag Mehta is managing the scheme since May 19, 2011.

Period	1 Year		3 Years		5 Years	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Gold Savings Fund - Direct Plan - Growth Option	20.94%	22.15%	15.65%	16.66%	13.82%	15.05%
Quantum Gold Savings Fund - Regular Plan - Growth Option	20.76%	22.15%	15.47%	16.66%	13.67%	15.05%

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

#Domestic Price of Gold.

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

Different Plans shall have different expense structure.

Mr. Chirag Mehta manages 7 Schemes of the Quantum Mutual Fund.

### Quantum ESG Best In Class Strategy Fund

Mr. Chirag Mehta is managing the scheme since July 12, 2019.

Period	1 Year		3 Years		5 Years	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum ESG Best In Class Strategy Fund - Direct Plan - Growth Option	25.71%	24.29%	13.89%	12.40%	18.87%	17.70%
Quantum ESG Best In Class Strategy Fund - Regular Plan - Growth Option	24.12%	24.29%	12.78%	12.40%	17.85%	17.70%

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

Different Plans shall have a different expense structure.

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

Mr. Chirag Mehta manages 7 schemes

#NIFTY100 ESG TRI

Note: Name of Quantum India ESG Equity Fund has been changed to Quantum ESG Best In Class Strategy Fund effective from 1st February, 2024.

# Fund Manager wise Performance

As on November 30, 2024



## Quantum Gold Fund

Mr. Chirag Mehta is the Fund Manager effective from June 01, 2024.

Period	1 Year		3 Years		5 Years	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Gold Fund - Growth Option	20.99%	22.15%	15.60%	16.66%	14.01%	15.05%

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

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

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

Mr. Chirag Mehta manages 7 schemes.

#Domestic Price of Physical Gold

## Quantum Small Cap Fund

Mr. Chirag Mehta is managing the scheme since November 3, 2023.

Period	1 Year	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Small Cap Fund - Direct Plan - Growth Option	23.62%	33.63%
Quantum Small Cap Fund - Regular Plan - Growth Option	21.89%	33.63%

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

Different Plans shall have a different expense structure.

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

Mr. Chirag Mehta manages 7 schemes

#BSE 250 Small Cap TRI

The Performance of Quantum Multi Asset Allocation Fund will be disclosed on completion of 1 year since its inception in terms of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024

## Performance Of The Funds Managed By George Thomas & Christy Mathai. Total Schemes Managed - 2

### Quantum Long Term Equity Value Fund

Mr. George Thomas is the Fund Manager effective from April 01, 2022.

Mr. Christy Mathai is the Fund Manager effective from November 23, 2022.

Period	1 Year			3 Years			5 Years		
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Tier II - Benchmark## Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Tier II - Benchmark## Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Tier II - Benchmark## Returns (%)
Quantum Long Term Equity Value Fund - Direct Plan - Growth Option	33.78%	27.01%	26.38%	20.15%	16.85%	16.17%	19.42%	19.56%	18.64%
Quantum Long Term Equity Value Fund - Regular Plan - Growth Option	32.58%	27.01%	26.38%	19.34%	16.85%	16.17%	18.71%	19.56%	18.64%

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

#BSE500 TRI, ##BSE 200 TRI.

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

Different Plans shall have different expense structure.

Mr. George Thomas and Mr. Christy Mathai co-manages 2 scheme of the Quantum Mutual Fund.

### Quantum ELSS Tax Saver Fund

Mr. George Thomas is the Fund Manager effective from April 01, 2022.

Mr. Christy Mathai is the Fund Manager effective from November 23, 2022.

Period	1 Year			3 Years			5 Years		
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Tier II - Benchmark## Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Tier II - Benchmark## Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Tier II - Benchmark## Returns (%)
Quantum ELSS Tax Saver Fund - Direct Plan - Growth Option	33.50%	27.01%	26.38%	20.29%	16.85%	16.17%	19.53%	19.56%	18.64%
Quantum ELSS Tax Saver Fund - Regular Plan - Growth Option	32.05%	27.01%	26.38%	19.38%	16.85%	16.17%	18.75%	19.56%	18.64%

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

#BSE 500 TRI, ##BSE 200 TRI.

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

Different Plans shall have different expense structure.

Mr. George Thomas and Mr. Christy Mathai co-manages 2 scheme of the Quantum Mutual Fund.

# Fund Manager wise Performance

As on November 30, 2024

## Performance of the Funds Managed by Mr. Pankaj Pathak. Total Schemes Managed - 3

### Quantum Liquid Fund

Mr. Pankaj Pathak is the Fund Manager managing the scheme since March 01, 2017.

Period	1 Year		3 Years		5 Years	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Liquid Fund - Direct Plan - Growth Option	7.12%	7.32%	6.12%	6.36%	5.06%	5.38%
Quantum Liquid Fund - Regular Plan - Growth Option	7.01%	7.32%	6.01%	6.36%	4.95%	5.38%

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

#CRISIL Liquid Debt A-I Index.

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

Different Plans shall have different expense structure.

Mr. Pankaj Pathak manages 3 schemes of the Quantum Mutual Fund.

### Quantum Dynamic Bond Fund

Mr. Pankaj Pathak is the Fund Manager managing the scheme since March 01, 2017.

Period	1 Year		3 Years		5 Years	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Dynamic Bond Fund - Direct Plan - Growth Option	10.49%	9.59%	6.95%	5.72%	6.92%	6.77%
Quantum Dynamic Bond Fund - Regular Plan - Growth Option	9.99%	9.59%	6.67%	5.72%	6.69%	6.77%

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

#CRISIL Dynamic Bond A-III Index.

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

Different Plans shall have different expense structure.

Mr. Pankaj Pathak manages 3 schemes of the Quantum Mutual Fund.

The Performance of Quantum Multi Asset Allocation Fund will be disclosed on completion of 1 year since its inception in terms of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024

## Performance of the Funds Managed by Mr. Hitendra Parekh. Total Schemes Managed - 2

### Quantum Nifty 50 ETF

Mr. Hitendra Parekh is the Fund Manager managing the scheme since July 10, 2008.

Period	1 Year		3 Years		5 Years	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Nifty 50 ETF - Growth	21.11%	21.27%	13.66%	13.76%	16.01%	16.21%

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

#NIFTY 50 TRI

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

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

Dividend of ₹80 was declared on March 09, 2018. Scheme returns calculated above is inclusive of dividend amount.

Mr. Hitendra Parekh manages 2 schemes of the Quantum Mutual Fund.

### Quantum Nifty 50 ETF Fund of Fund

Mr. Hitendra Parekh is the Fund Manager managing the scheme since July 10, 2008.

Period	1 Year	
	Scheme Return (%)	Tier I - Benchmark# Returns (%)
Quantum Nifty 50 ETF Fund of Fund - Direct Plan - Growth Option	21.02%	21.27%
Quantum Nifty 50 ETF Fund of Fund - Regular Plan - Growth Option	20.87%	21.27%

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

#Nifty 50 TRI

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

Different Plans shall have a different expense structure.

Mr. Hitendra Parekh manages 2 schemes of the Quantum Mutual Fund.



## Taxation Applicable For FY 2024-25 & Onwards

Mutual Fund Scheme Category	Taxation Condition	Period of Holding - For Long Term Capital Gain Tax	Long Term Capital Gain Tax	Short Term Capital Gain Tax
<b>Equity oriented MF Schemes (&gt;= 65% investments in Equity Shares) (^)</b>				
Quantum Long Term Equity Value Fund	Redemption / Switch Out between 1st April 2024 and 22nd July 2024	>12 months	10% without Indexation (*)	15%
Quantum ELSS Tax Saver Fund				
Quantum ESG Best In Class Strategy Fund				
Quantum Nifty 50 ETF				
Quantum Nifty 50 ETF Fund of Fund				
Quantum Small Cap Fund	Redemption / Switch Out on or after 23rd July 2024		12.5% without Indexation (**)	20%
<b>Debt oriented MF Schemes (&gt;= 65% investments in Debt)</b>				
Quantum Dynamic Bond Fund	<b>For Residents</b>			
Quantum Liquid Fund	- Investment done prior to 1st April 2023			
	Redemption / Switch Out between 1st April 2024 and 22nd July 2024	>36 months	20% with Indexation	As per Applicable Taxation Slab Rate
	Redemption / Switch Out on or after 23rd July 2024	>24 months	12.5% without Indexation	As per Applicable Taxation Slab Rate
	<b>For NRI (Unlisted)</b>			
	- Investment done prior to 1st April 2023			
	Redemption / Switch Out between 1st April 2024 and 22nd July 2024	>36 months	10% without Indexation	As per Applicable Taxation Slab Rate
	Redemption / Switch Out on or after 23rd July 2024	>24 months	12.5% without Indexation	As per Applicable Taxation Slab Rate
	<b>For Residents and NRI's</b> - Investment done post 1st April 2023 and Redemption / Switch Out on any date	No period of holding	As per Applicable Taxation Slab Rate	
<b>Hybrid MF Scheme (&gt;35% and &lt; 65% investments in Equity Shares)</b>				
Quantum Multi Asset Allocation Fund	<b>For Residents</b>			
	Redemption / Switch Out between 1st April 2024 and 22nd July 2024	>36 months	20% with Indexation	As per Applicable Taxation Slab Rate
	Redemption / Switch Out from 23rd July 2024 and onwards	>24 months	12.5% without Indexation	As per Applicable Taxation Slab Rate
	<b>For NRI (Unlisted)</b>			
	Redemption / Switch Out between 1st April 2024 and 22nd July 2024	>36 months	10% without Indexation	As per Applicable Taxation Slab Rate
	Redemption / Switch Out from 23rd July 2024 and onwards	>24 months	12.5% without Indexation	As per Applicable Taxation Slab Rate
<b>GOLD ETF Scheme</b>				
Quantum Gold Fund - ETF	<b>For Residents and NRI's</b>			
	- Investment done prior to 1st April 2023			
	Redemption / Switch Out between 1st April 2024 and 22nd July 2024	>36 months	20% with Indexation	As per Applicable Taxation Slab Rate
	Redemption / Switch Out between 23rd July 2024 and 31st March 2025	>12 months	12.5% without Indexation	As per Applicable Taxation Slab Rate
	Redemption / Switch Out on or after 1st April 2025	>12 months	12.5% without Indexation	As per Applicable Taxation Slab Rate
	<b>For Residents and NRI's</b>			
	- Investment done post 1st April 2023			
	Redemption / Switch Out between 1st April 2024 and 22nd July 2024	No period of holding	As per Applicable Taxation Slab Rate	
	Redemption / Switch Out between 23rd July 2024 and 31 March 2025	No period of holding	As per Applicable Taxation Slab Rate	
Redemption / Switch Out from 1st April 2025 onwards	>12 months	12.5% without Indexation	As per Applicable Taxation Slab Rate	

## Taxation Applicable For FY 2024-25 & Onwards

FOF MF Schemes				
Quantum Gold Savings Fund	<b>For Residents</b>			
Quantum Multi Asset Fund of Funds	- Investment done prior to 1st April 2023			
Quantum Equity Fund of Funds	Redemption / Switch Out between 1st April 2024 and 22nd July 2024	>36 months	20% with Indexation	As per Applicable Taxation Slab Rate
	Redemption / Switch Out from 23rd July 2024 and onwards	>24 months	12.5% without Indexation	As per Applicable Taxation Slab Rate
<b>For NRI (Unlisted)</b>				
	- Investment done prior to 1st April 2023			
	Redemption / Switch Out between 1st April 2024 and 22nd July 2024	>36 months	10% without Indexation	As per Applicable Taxation Slab Rate
	Redemption / Switch Out from 23rd July 2024 and onwards	>24 months	12.5% without Indexation	As per Applicable Taxation Slab Rate
<b>For Residents and NRIs</b>				
	- Investment done post 1st April 2023			
	Redemption / Switch Out between 1st April 2024 and 22nd July 2024	No period of holding		As per Applicable Taxation Slab Rate
	Redemption / Switch Out between 23rd July 2024 and 31 March 2025	No period of holding		As per Applicable Taxation Slab Rate
	Redemption / Switch Out from 1st April 2025 onwards	>24 months	12.5% without Indexation	As per Applicable Taxation Slab Rate

**Note:**

The above Tax rates are subject to applicable Surcharge and 4% Health & Education Cess.

(\*) Exemption from Long term capital gains tax on equity oriented Mutual Fund Schemes upto Rs. 1 Lakhs

(\*\*) Exemption from Long term capital gains tax on equity oriented Mutual Fund Schemes upto Rs. 1.25 Lakhs

(\*) STT @ 0.001% is applicable on Redemption / Switch Out Transactions

Equity Mutual Fund Schemes bear STT @ 0.10% on all Equity Trade transactions done in the schemes.

Stamp Duty @0.005% applicable on Investors subscription unit transactions including Switch in as per the rate mentioned in the Amendments to Indian Stamp Act,1899

### 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

### TDS on NRI Redemptions (Applicable till 22 July 2024)


<b>Equity Oriented Schemes</b> On Short Term Capital Gain Tax @ 15% & Long Term Capital Gain Tax @ 10%. Plus 4% Health & Education Cess and applicable Surcharge if any on both.
<b>Quantum Liquid Fund , Quantum Dynamic Bond Fund &amp; Quantum Multi Asset Allocation Fund .</b> On Short Term Capital Gain Tax @ 30% ( Maximum IT Slab Rate ) % & Long Term Capital Gain Tax @ 10%. Plus 4% Health & Education Cess and applicable Surcharge if any on both.
<b>Quantum Gold Savings Fund, Quantum Multi Asset Fund Of Fund, Quantum Equity Fund of Fund ( Investment done prior to 1st Apr 2023 and Redemption done till 22nd July 2024)</b> On Short Term Capital Gain Tax @ 30% ( Maximum IT Slab Rate ) % & Long Term Capital Gain Tax @ 10% . Plus 4% Health & Education Cess and applicable Surcharge if any on both.
<b>Quantum Gold Savings Fund, Quantum Multi Asset Fund Of Fund, Quantum Equity Fund of Fund ( Investment done post to 1st Apr 2023 and Redemption done till 22nd July 2024)</b> On Short Term Capital Gain Tax @ 30% ( Maximum IT Slab Rate ) % & Long Term Capital Gain Tax @ 30% (Maximum IT Slab Rate). Plus 4% Health & Education Cess and applicable Surcharge if any on both.


### TDS on NRI Redemptions (Effective from 23 July 2024)


<b>Equity Oriented Schemes</b> On Short Term Capital Gain Tax @ 20% & Long Term Capital Gain Tax @ 12.50%. Plus 4% Health & Education Cess and applicable Surcharge if any on both.
<b>Quantum Liquid Fund &amp; Quantum Dynamic Bond Fund ( Investment done prior to 1st Apr 2023 and Redemption done effective 23rd July 2024)</b> On Short Term Capital Gain Tax @ 30% ( Maximum IT Slab Rate ) % & Long Term Capital Gain Tax @ 12.50% . Plus 4% Health & Education Cess and applicable Surcharge if any on both.
<b>Quantum Liquid Fund , Quantum Dynamic Bond Fund ( Investment done post to 1st Apr 2023 and Redemption done effective 23rd July 2024 )</b> On Short Term Capital Gain Tax @ 30% ( Maximum IT Slab Rate ) % & Long Term Capital Gain Tax @ 30% (Maximum IT Slab Rate). Plus 4% Health & Education Cess and applicable Surcharge if any on both.
<b>Quantum Multi Asset Allocation Fund (Redemption done effective 23rd July 2024)</b> On Short Term Capital Gain Tax @ 30% ( Maximum IT Slab Rate ) % & Long Term Capital Gain Tax @ 12.50%. Plus 4% Health & Education Cess and applicable Surcharge if any on both.
<b>Quantum Gold Savings Fund, Quantum Multi Asset Fund Of Fund, Quantum Equity Fund of Fund ( Investment done prior to 1st Apr 2023 and Redemption done effective 23rd July 2024)</b> On Short Term Capital Gain Tax @ 30% ( Maximum IT Slab Rate ) % & Long Term Capital Gain Tax @ 12.50% . Plus 4% Health & Education Cess and applicable Surcharge if any on both.
<b>Quantum Gold Savings Fund, Quantum Multi Asset Fund Of Fund, Quantum Equity Fund of Fund ( Investment done post 1st Apr 2023 and Redemption done till 31st March 2025)</b> On Short Term Capital Gain Tax @ 30% ( Maximum IT Slab Rate ) % & Long Term Capital Gain Tax @ 30% (Maximum IT Slab Rate). Plus 4% Health & Education Cess and applicable Surcharge if any on both.
<b>Quantum Gold Savings Fund, Quantum Multi Asset Fund Of Fund, Quantum Equity Fund of Fund ( Investment done post 1st Apr 2023 and Redemption done post 1st April 2025)</b> On Short Term Capital Gain Tax @ 30% ( Maximum IT Slab Rate ) % & Long Term Capital Gain Tax @ 12.50% . Plus 4% Health & Education Cess and applicable Surcharge if any on both.


<b>Fund Manager</b>	An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.	<b>Standard Deviation</b>	Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
<b>Application Amount for Fresh Subscription</b>	This is the minimum investment amount for a new investor in a mutual fund scheme.	<b>Sharpe Ratio</b>	The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.
<b>Minimum Additional Amount</b>	This is the minimum investment amount for an existing investor in a mutual fund scheme.	<b>Beta</b>	Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
<b>Yield to Maturity</b>	The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.	<b>AUM</b>	AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.
<b>SIP</b>	SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹500 every 15th of the month in an equity fund for a period of three years.	<b>Holdings</b>	The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.
<b>NAV</b>	The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.	<b>Nature of Scheme</b>	The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub categories.
<b>Benchmark</b>	A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE 200, BSE 500, 10-Year Gsec.	<b>Rating Profile</b>	Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.
<b>Portfolio Turnover Ratio</b>	Portfolio Turnover Ratio is the percentage of a fund's assets that have changed over the course of a year.		
<b>Tracking Error</b>	It is a measure of how closely a fund follows the index to which it is benchmarked. The more passively the fund is managed, the smaller the tracking error. In the case of Exchange Traded Funds, the lower the Tracking Error, the better.		
<b>Modified Duration</b>	Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.		

## Want To Have The Latest Information About Us?

 **Website :** [www.QuantumAMC.com](http://www.QuantumAMC.com)

 **Email :** [CustomerCare@QuantumAMC.com](mailto:CustomerCare@QuantumAMC.com)

 **SMS :** <QUANTUM> to 9243-22-3863

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



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Registered Office:

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

1st Floor, Apeejay House, 3 Dinshaw Vachha Road, Backbay Reclamation,  
Churchgate, Mumbai - 400020  
Corporate Identity Number(CIN): U65990MH2005PTC156152

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**Mutual Fund investments are subject to market risks, read all scheme related documents carefully**