



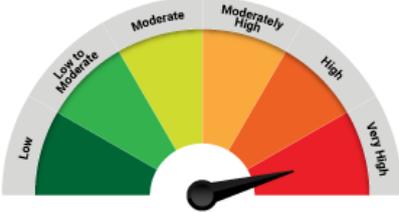
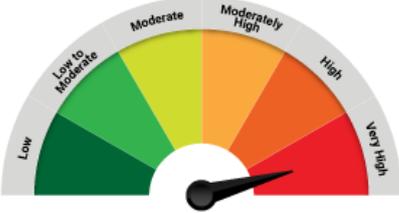
# SCHEME INFORMATION DOCUMENT

## 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.)

**Continuous Offer of Units at NAV Based Prices**

### PRODUCT LABEL

<p><b>This product is suitable for investors who are seeking*</b></p>	<p><b>Scheme Riskometer</b></p>	<p><b>Benchmark Riskometer (Tier I)</b></p>
<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• Invests in shares of companies following Environment, Social and Governance (ESG) theme assessed through a Best In Class Strategy</li> </ul>		
<p>Tier I Benchmark: NIFTY100 ESG TRI</p>	<p>Investors understand that their principal will be at Very High Risk</p>	

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

MUTUAL FUND	TRUSTEE COMPANY	ASSET MANAGEMENT COMPANY
<p><b>Quantum Mutual Fund</b></p> <p>1<sup>st</sup> Floor, Apeejay House, 3 Dinshaw Vachha Road, Backbay Reclamation, Churchgate, Mumbai - 400 020 www.QuantumAMC.com</p>	<p><b>Quantum Trustee Company Private Ltd.</b></p> <p>1<sup>st</sup> Floor, Apeejay House, 3 Dinshaw Vachha Road, Backbay Reclamation, Churchgate, Mumbai - 400 020 CIN - U67190MH2005PTC156119</p>	<p><b>Quantum Asset Management Company Private Ltd.</b></p> <p>1<sup>st</sup> Floor, Apeejay House, 3 Dinshaw Vachha Road, Backbay Reclamation, Churchgate, Mumbai - 400 020 CIN - U65990MH2005PTC156152 www.QuantumAMC.com</p>

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.



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

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

**SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.**

**The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.**

**This Scheme Information Document is dated October 25, 2024.**

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Sr. No.	Title	Description
I.	<b>Name of the Scheme</b>	Quantum ESG Best in Class Strategy Fund
II.	<b>Category of the Scheme</b>	Thematic Scheme
III.	<b>Scheme type</b>	An Open-ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme assessed through a Best In Class Strategy.
IV.	<b>Scheme Code</b>	QTMM/O/E/OES/19/03/0010
V.	<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.
VI.	<b>Liquidity</b>	The Scheme offers purchases and redemptions of units on all Business Days on an ongoing basis at NAV based prices.
VII.	<b>Benchmark</b>	Tier I benchmark - Nifty 100 ESG TRI  The Benchmark is representative of the Fund's Investment Objectives & Asset Allocation and most suited for comparison for performance of the scheme.
VIII.	<b>NAV Disclosure</b>	The NAV will be disclosed on the website of the AMC <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> and on the website of Association of Mutual Funds in India <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 11.00 p.m. on every Business Days.
IX.	<b>Applicable timelines</b>	Dispatch of redemption proceeds: The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from receipt of valid redemption or repurchase request.
X.	<b>Plans and Options</b> Plans/Options and sub options under the Scheme	<b>Plans available under the Scheme:</b> <ul style="list-style-type: none"> <li>• Direct Plan</li> <li>• Regular Plan</li> </ul> <b>Option under each Plan:</b> <ul style="list-style-type: none"> <li>• Growth Option</li> </ul> <p>The Income will not be declared &amp; distributed under this Option. The income attributable to Units under this Option will continue to remain invested and will be reflected in the Net Asset Value of Units under this Option.</p> <p>Investor should indicate the Direct / Regular Plan for which the subscription is made by indicating the choice in the application form. In case of valid application received without indicating any choice of plan then the application will be processed for plan as under:</p>

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong /invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar Days, the AMC shall reprocess the transaction under Direct Plan from the date of application. In case an investor submits an application with ARN number which is valid but the broker/distributor is not empaneled with the AMC, the transaction will be processed under “Direct Plan” or in the manner notified by SEBI / AMFI from time to time.

All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs/ STPs registered prior to the suspension period).The financial transactions# of an investor where his distributor’s AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently received during the suspension period shall be processed under “Direct Plan” and continue to be processed under “Direct Plan” perpetually unless after suspension of ARN is revoked, unitholder makes a written request to process the future installments / investments under “Regular Plan”. Any financial transactions requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.

XI.	Load Structure	Exit Load:	Load chargeable (as % of NAV)
		10% of units If redeemed or switched out on or before 365 days from the date of allotment.	NIL
		Remaining 90% of units if redeemed or switched out on or before 365 days from the date of allotment.	1
		If redeemed or switched out after 365 days from the date of allotment	NIL

XII.	Minimum Application Amount/switch in	Rs. 500/- and multiples of Re. 1/- thereafter
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<b>XIII.</b>	<b>Minimum Additional Purchase Amount</b>	Rs. 500/- and multiples of Re.1/- thereafter /50 units
<b>XIV.</b>	<b>Minimum Redemption /switch out amount</b>	Nil
<b>XV.</b>	<b>Segregated Portfolio/side pocketing disclosure</b>	Not Available
<b>XVI.</b>	<b>Swing pricing disclosure</b>	Not Available
<b>XVII.</b>	<b>Stock lending/short selling</b>	Stock lending is available. For Details, kindly refer SAI. Short selling is not available.
<b>XVIII.</b>	<b>How to Apply and other details</b>	The Applications Forms shall be made available at Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of Mutual Fund and/ or may be downloaded from the website of AMC. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> . For further details, please refer to the SAI and Application form for the instructions. It is mandatory to mention the Bank Account Number in the application / requests for redemption. The list of official point of acceptance and collecting bankers' details are available <a href="https://www.quantumamc.com/Downloads/pdfs/collecting-bankers.pdf">https://www.quantumamc.com/Downloads/pdfs/collecting-bankers.pdf</a> .
<b>XIX.</b>	<b>Investor Services</b>	<p>Investor may contact the AMC for any Queries / Clarifications / Complaints to Mr. Chandrasen Manjrekar - Vice President Customer Relations at Email - <a href="mailto:CustomerCare@QuantumAMC.com">CustomerCare@QuantumAMC.com</a>, Telephone number - 1800 209 3863 / 1800 22 3863 (Toll Free).</p> <p>Ms. Rina Nathani – Investor Relation Officer (IRO) can be contacted at Quantum Asset Management Company Private Limited, 1st Floor, Appejay House, 3 Dinshaw Vachha Road, Churchgate, Mumbai - 400020, Telephone Number 022-61447800, Email <a href="mailto:IRO@Quantumamc.com">IRO@Quantumamc.com</a></p> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stockbroker or the investor grievance cell of the respective stock exchange.</p> <p>For further details / escalation please refer the Grievance Policy available on the AMC Website <a href="https://www.quantumamc.com/downloads/pdfs/grievance_report.pdf">https://www.quantumamc.com/downloads/pdfs/grievance_report.pdf</a></p>
<b>XX.</b>	<b>Specific attribute of the scheme</b>	NIL

**XXI. Special product/facility available on ongoing basis**

• **Systematic Investment Plan (SIP)**

A plan enabling investors to invest in the scheme at periodic intervals by submitting payment instructions.

Frequency	Eligible Dates	Minimum Amount Per Instalment	Minimum Instalments
Daily	All Business days	Rs. 100 and in multiple of Re. 1 thereafter	30 instalments
Weekly	Any day of the week	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments
Fortnightly	Any day of alternative Week	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments
Monthly	Any date (except 29, 30, 31 <sup>st</sup> )	Rs. 500 and in multiple of Re. 1 thereafter	12 instalments
Quarterly	Any date (except 29, 30, 31 <sup>st</sup> )	Rs. 500 and in multiple of Re. 1 thereafter	12 instalments

• **Systematic Transfer Plan (STP)**

A plan enabling investors to transfer a fixed amount at periodic intervals into other schemes of Quantum Mutual Fund.

Frequency	Eligible Dates	Minimum Amount Per Instalment	Minimum Instalments
Daily	All Business days	Rs. 100 and in multiple of Re. 1 thereafter	30 instalments
Weekly	Any day of the week	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments
Fortnightly	Any day of alternative Week	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments
Monthly	Any date (except 29, 30, 31 <sup>st</sup> )	Rs. 500 and in multiple of Re. 1 thereafter	12 instalments
Quarterly	Any date (except 29, 30, 31 <sup>st</sup> )	Rs. 500 and in multiple of Re. 1 thereafter	12 instalments
<b>Minimum balance to start STP: Rs.5000/-</b>			

		<ul style="list-style-type: none"> <li> <b>Systematic Withdrawal Plan (SWP)</b>            A plan enabling investors to withdraw sums from their unit accounts in the Scheme at periodic intervals.         </li> </ul> <table border="1"> <thead> <tr> <th>Frequency</th> <th>Eligible Dates</th> <th>Minimum Amount Per Instalment</th> <th>Minimum Instalments</th> </tr> </thead> <tbody> <tr> <td>Weekly</td> <td>Any day of the week</td> <td>Rs. 500 and in multiple of Re. 1 thereafter</td> <td>10 instalments</td> </tr> <tr> <td>Fortnightly</td> <td>Any day of alternative Week</td> <td>Rs. 500 and in multiple of Re. 1 thereafter</td> <td>10 instalments</td> </tr> <tr> <td>Monthly</td> <td>Any date</td> <td>Rs. 500 and in multiple of Re. 1 thereafter</td> <td>10 instalments</td> </tr> <tr> <td>Quarterly</td> <td>Any date</td> <td>Rs. 500 and in multiple of Re. 1 thereafter</td> <td>10 instalments</td> </tr> </tbody> </table> <p style="text-align: center;"><b>Minimum balance to start SWP: Rs.5000/-</b></p> <ul style="list-style-type: none"> <li> <b>Switching Option</b> <ul style="list-style-type: none"> <li>           Inter-Scheme Switching            switch part or all investments from one plan / option of the scheme to plan / option of the respective scheme.         </li> <li>           Intra-Scheme Switching            switch part or all investments within the scheme from one plan / option to other plan / option of the respective Scheme.         </li> </ul> </li> </ul> <p>For further details of above special products / facilities, kindly refer SAI.</p>	Frequency	Eligible Dates	Minimum Amount Per Instalment	Minimum Instalments	Weekly	Any day of the week	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments	Fortnightly	Any day of alternative Week	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments	Monthly	Any date	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments	Quarterly	Any date	Rs. 500 and in multiple of Re. 1 thereafter	10 instalments
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XXII.	<b>Weblink</b>	TER for Last 6 months: <a href="https://www.quantumamc.com/FileCDN/Pdf/TER_April24toSept24.xlsx">https://www.quantumamc.com/FileCDN/Pdf/TER_April24toSept24.xlsx</a>  Daily TER: <a href="https://www.quantumamc.com/regulatory-document#collapseSix">https://www.quantumamc.com/regulatory-document#collapseSix</a>  Fact Sheet: <a href="https://www.quantumamc.com/factsheets/combined/-1/0/0">https://www.quantumamc.com/factsheets/combined/-1/0/0</a>																				

## DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) KFin Technologies Limited Registrar & Transfer Agent and Custodian Deutsche Bank A.G. are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and that there are no deviations from the regulations
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that Quantum ESG Best in Class Strategy Fund is approved by them is a new product offered by Quantum Mutual Fund and is not a minor modification of any existing scheme/fund/product.

*for Quantum Asset Management Company Private Limited*

**Place: Mumbai**  
**Date: October 25, 2024**

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

**A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?**

The asset allocation under the Scheme, under normal circumstances, will be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
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%

The cumulative gross exposure through all permissible investments viz. Equity & Equity Related Instruments and Money Market Instruments and Liquid Schemes of Mutual Fund shall not exceed 100% of the net assets of the Scheme pursuant to para-No. 12.24 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

Cash and cash equivalents as per SEBI letter no. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 03, 2021 which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

**Indicative Table**

Sr. No.	Type of Instruments	Percentage of Exposure	Circular Reference
1	Securities Lending	Upto 50% Net Asset Subject to 5% Overall Stock Lending to any one intermediary	Para 12.11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
2	Equity Derivatives Hedging / Non – Hedging Purpose	Nil	Para 12.25 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
3	Securitized Debt / Structured Obligations / Credit Enhanced Debt / Repo / Reverse Repo of Corporate Debt Securities / Debt Instruments having Special Features	Nil	Para 12.15 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
4	Overseas Securities / ADRs / GDRs	Nil	Para 12.19 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024

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

The asset allocation pattern indicated above may change from time to time, depending on liquidity considerations or on account of high levels of subscriptions or Repurchase / Redemptions relative to Scheme size, or upon various defensive considerations including market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary substantially depending upon the perception of the AMC the intention being at all times to seek to protect the interests of the Unitholders. Such changes in the investment pattern will be for short term and only for defensive considerations. In the event of deviations from the above asset allocation table, the Fund Manager will carry out rebalancing within 30 Calendar Days in accordance to para-No. 2.9 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. However, at all the times the portfolio will adhere to the overall investment objectives of the Scheme.

### **Portfolio Rebalancing in case of Passive Breach**

Pursuant to para-No. 2.9 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 In the event of deviation from the above asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the rebalancing shall be done within 30 Business Days. In case the rebalancing is not done within 30 Business Days, then justification in writing including details of efforts taken to rebalance the portfolio shall be place before the Investment Committee. The Investment Committee, if so desires, can extend the timelines upto 60 Business Days from the date of completion of 30 Business Days rebalancing period.

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

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

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

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

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

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

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

- (a) Equity & Equity Related Instruments of Companies identified based on ESG theme following Best In Class Strategy
- (b) Money market instruments and Liquid Schemes of Mutual Fund
- (d) Any other Securities / asset class / instruments as permitted under SEBI Regulations in line with the Investment Objective of the Scheme subject to regulatory approval, if any required.

## **C. WHAT ARE THE INVESTMENT STRATEGIES?**

### **Investment Philosophy/Strategy**

India has embarked upon a national level cleanliness movement- “Swachh Bharat Abhiyan”. The aim was to clean length and breadth of country, provide cleaner natural resources, improve hygiene and health and contribute towards achieving the sustainable development goal established by the United Nations in 2015.

Supporting the mass movement for cleanliness and sustainability, Quantum ESG Best In Class Strategy Fund is a step towards ensuring that investments flow into greener and cleaner business. The focus of this scheme would be on investing in businesses, which are ensuring sustainable management of natural and human resources, diversity within the organizational structure, prudent management and socially responsible framework of business. The aim of this scheme is to provide the investors an opportunity to have an exposure to sustainable investment option.

The sustainability objectives of the ESG Strategy to achieving positive and above-average ESG profile, mitigating ESG risks and harnessing ESG opportunities, and influencing overall positive behavior by investing in companies that promote sustainable products and services.

The investment strategy determines sector weightages to reflect that of broad well diversified indices for the Indian equity markets. Further, the strategy aims to invest in companies within each sector that stand high on the Environmental, Social and Governance parameters assessed through Quantum Best In Class Strategy.

The investment strategy of the Scheme will be to invest in a basket of stocks after intensive analysis on the environmental, social and governance aspects of the company. The aim is to follow a comprehensive ‘ESG Framework’ in order to develop deeper understanding into a company’s management practices, sustainable businesses and risk profile, which would thereby help us in understanding the impact on long-term sustainability that drives performance.

The primary focus of the Scheme will be on companies based on two criteria. First is for selecting companies under coverage and second is for selecting companies in the portfolio. The first criteria are selecting companies generally trading with liquidity of minimum US \$ 1 million on an average over the last 12 months and second criteria based on their ESG score.

Each security, which is filtered on the basis of first criteria, will be scored on ESG parameters using data sources such as sustainability reports (GRI Framework), Business Responsibility Reports (BRR) and other publicly available documents. Active weights of a security within their respective sector will be determined by a

composite Best in Class ESG score. A higher ESG score of a security within the sector will have higher relative weight and vice versa. The selection process ensures eliminating exposure to companies that rank poorly on ESG criteria completely. The sum total of the weights of securities in a sector will equal to track sector weights of broad well-diversified indices subject to companies meeting our threshold Best in Class ESG score. The allocations focus on governance and sustainability; hence will be agnostic to valuations.

**The investment strategy is broadly a combination of the following Best In Class ESG approach:**

- The Fund uses a best-in-class screening strategy for the companies assessed based on proprietary framework on ESG metrics which generally covers more than 200 parameters which are material to the company's ESG performance. The companies meeting a threshold ESG score is considered for inclusion in the portfolio.
- The metric tracked by the fund to determine the best in class performance of investee companies is an aggregate ESG score determined through a materiality based assessment of companies E,S and G factors. Within each of the pillars there are certain materiality driven metric that would determine companies performance on each of the pillars. However, the factors chosen or its assessment may changes based on the sector or its materiality to companies operations. Examples of various metrics tracked under each pillar of ESG is given here: Emissions, carbon footprint, renewable energy mix, etc under Environment, gender diversity, gender pay parity, human rights, etc under Social and board composition and diversity, CSR spending, data privacy, etc under Governance. This is not an exhaustive list but examples to provide understanding of metrics under each E,S,G factor.
- The strategy would tend to exclude companies in the sectors like Alcohol, Gambling and Tobacco. While the ESG factors determine the quality and sustainability of potential investee companies, it would also scan for financial soundness of companies to ascertain its viability as a good investment. Along with material factors, financial filter including long term return on capital employed, leverage and growth rates are analysed to ensure the financial soundness and operational longevity of the company.
- The composite ESG score meeting our internal threshold assigned to the company on the basis of best-in-class ESG strategy is the one that broadly determines portfolio selection and corresponding weight is assigned to the company based on relative scores of companies within the respective sector, subject to investment guardrails.

**The contribution to 'positive environmental change', an investor might reasonably expect:**

- The Scheme fund invests in companies that meet Quantum ESG criteria and has a positive Best In Class ESG score which means the company stands relatively better as compared to other companies in their sectors on their ESG performance. While evaluating companies, the Team assess if the company has gone beyond their traditional remit and have made conscious effort to recognize the environment and society as important stake holders and have achieved a reasonable progress on their environmental footprint and social recognition and contribution. The Team also look for companies efforts in adapting and mitigating climate change and thereby reducing the carbon footprint, improving the resource efficiency, water usage and waste reduction and disposal. Similarly, on the social aspects, companies should work towards being more equitable, encourage diversity, positively contribute towards the society through judicious use of

CSR, encouraging worker representation and health & safety at workplace, upholding best standards for data privacy and cyber security.

- The Team do not only measure these aspects through the ESG framework but monitor and engage companies to become better at their ESG performance. One can reasonably expect a gradual improvement and many of these material ESG measure impacting the companies' operations.

#### **Decision-making process for Investing:**

- Decision-making process for investing is based on the use of proprietary Best in Class ESG scoring methodology. The broad comparisons made by the analysts of various companies within the sector and also taking clues from global companies evolution provides great insights into any ambiguous claims made by the company being researched. The Research is not restricted We do not restrict our research to self-declared company disclosures. We try to do a 360-degree company check by talking to various stakeholders like suppliers, vendors, customers, channel checks, employees, etc. to get more information to get a granular understanding of the true state of the company's affairs. We also try to get the information is also obtained from unorthodox sources like pollution control boards, NGOs, local communities in our bid to gather more information to try and verify the sustainability claims made by the company.

#### **Investment Portfolio**

- The Scheme's investment portfolio typically will consist of investments made in shares of Indian companies listed on a stock exchange in India identified based on the Best In Class ESG Strategy. The Scheme will invest primarily in equity securities of Indian issuers listed on an Indian stock exchange.
- While the majority of the assets will be invested in the securities of Indian companies, the Scheme may also invest in money market instruments or in units of liquid schemes under the Quantum AMC or any other Mutual Fund, subject to the applicable SEBI Regulation limits, for brief periods of time pending investment in equities or other securities more generally associated with the Scheme's portfolio. The Scheme shall endeavor to have a higher proportion of the assets under the Best In Class ESG Strategy.

Generally speaking, the portfolio will tend to include shares of all companies above a particular threshold Best In Class ESG composite score derived as a result of a thorough analysis of Best In Class Strategy assessing the Environment, Social and Governance factors relevant to the company and the sector in which it operates.

Investor can refer [https://www.quantumamc.com/downloads/pdfs/Environment-Social-&-Governance-\(ESG\)-Policy.pdf](https://www.quantumamc.com/downloads/pdfs/Environment-Social-&-Governance-(ESG)-Policy.pdf) for Environment, Social and Governance (ESG) Policy of Quantum AMC

#### **INVESTMENT PROCESS AND RECORDING OF INVESTMENT DECISIONS**

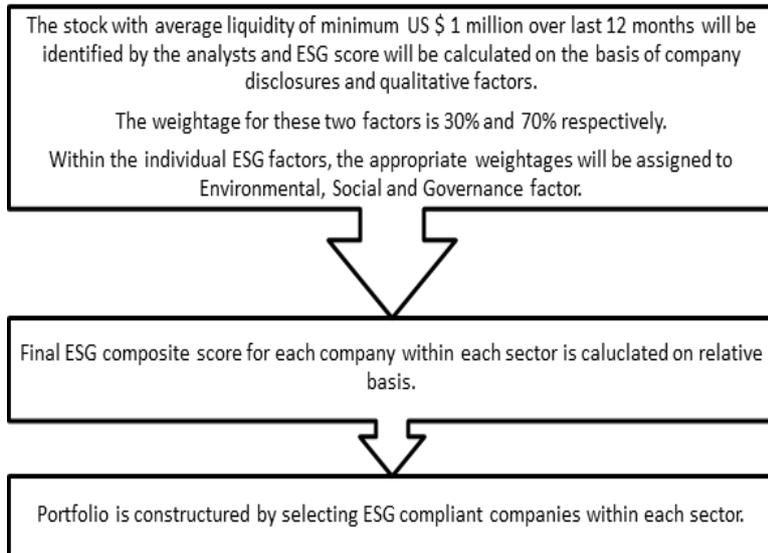
##### **INVESTMENT PROCESS**

The investment process consists of:

- Benchmarking Sector weights to that of broad well diversified indices in the Indian equity markets
- Stock selection
- Portfolio Construction

- *STOCK SELECTION*

The AMC's stock selection approach is basically based on Best In Class ESG scores subject to them meeting our internal threshold.



### PORTFOLIO CONSTRUCTION

The stock should generally have an average liquidity of minimum US\$ 1 million over last 12 months.

Every Stock with Best In Class ESG composite score equal to or above the threshold ESG score will be part of the portfolio.

The AMC would generally not try to time the market and will add stocks that meet the Best In Class ESG criteria on set rebalancing dates. Every stock in portfolio will be bought and sold on the basis of weights allotted to it and will be value agnostic.

The AMC will set sector weights for the portfolio in accordance with sector weights of a broad well diversified India equity Index.

In case, there are no stocks with ESG score greater than or equal to the set threshold Best In Class ESG composite score in a particular sector, the weightage of that sector is redistributed on a relative basis among other sectors, where the stocks meet the Best In Class ESG criteria. Consequently, the weightages of individual stocks qualifying the Best In Class ESG criteria within those sectors will also change accordingly.

The AMC will periodically review and if necessary, rebalance the portfolio typically coinciding with rebalancing of the underlying indices and / or quarterly. The AMC will also seek to periodically rebalance the portfolio on account of a new addition of stock, company specific events and in case of change in the view of the sector or the company.

## **PROCEDURE AND RECORDING OF INVESTMENT DECISIONS:**

The investment decisions for the scheme will be carried out by the designated fund manager.

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

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

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

All investment decisions shall be recorded pursuant to para-No 12.23 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 or as may be revised by SEBI from time to time.

## **PERFORMANCE MEASUREMENT AND REPORTING**

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

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

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

### **Portfolio Turnover Policy:**

The Scheme adopts a long-term approach to investing, typical holding period has been 3 to 5 year's guided by relative Best in Class ESG scores, financial checks and investment guardrails. This long term approach to owning quality stocks could result in an average portfolio turnover of between 20% and 50% subject to relative performance of portfolio holdings. For several of the stocks in the portfolio, the holding period has been greater than 3 years, resulting in lower turnover. Depending on relative and absolute ESG and Financia performance of the portfolio companies, the Portfolio Turnover Ratio can change for the coming year as both the parameters could undergo changes.

#### D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Tier I - Nifty 100 ESG TRI

The benchmark is representative of Fund's Investment Objectives and Asset allocation and most suited for comparison for performance of the scheme.

The Trustee/AMC reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the Investment Objective & Asset Allocation of the Scheme and the appropriateness of the benchmark.

#### E. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age	Educational Qualifications	Tenure of managing the Scheme	Brief Experience	Other Schemes Managed
Chirag Mehta - Fund Manager	43	MMS (Finance), M.Com, CAIA	5 Years and 2 Months (Since July 12, 2019)	<p>Quantum Asset Management Company Private Limited from May 2009 – till date.</p> <p>Mr. Chirag Mehta is the Chief Investment Officer and has more than 18 years of experience in the research and investments functions in the field of commodities and alternative investment strategies. He is a qualified CAIA (Chartered Alternative Investment Analyst) and has also completed his master's in management studies specializing in Finance. He has interned at Kotak &amp; Co. Ltd and has also attended the Federation of Indian Commodities Exchanges as part of his internship.</p>	<ul style="list-style-type: none"> <li>• Quantum Multi Asset Fund of Funds</li> <li>• Quantum Equity Fund of Funds</li> <li>• Quantum Small Cap Fund</li> <li>• Quantum Multi Asset Allocation Fund</li> <li>• Quantum Gold Fund</li> <li>• Quantum Gold Savings Fund</li> </ul>

## F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

As on September 30, 2024 the Fund has following schemes under the Equity category. Please refer [https://www.quantumamc.com/FileCDN/Pdf/Comparison\\_Table\\_All\\_Schemes.xlsx](https://www.quantumamc.com/FileCDN/Pdf/Comparison_Table_All_Schemes.xlsx) for detailed comparative table

Sr. No.	Scheme Names
1	Quantum Long Term Equity Value Fund
2	Quantum ELSS Tax Saver Fund
3	Quantum ESG Best In Class Strategy Fund
4	Quantum Small Cap Fund

## G. HOW HAS THE SCHEME PERFORMED?

### A) Performance of Scheme as on September 30, 2024

#### Quantum ESG Best In Class Equity Fund - Direct Plan - Growth Option

Period	Scheme Returns %	Tier – I Benchmark Returns % (NIFTY100 ESG TRI)
1 Year	37.75%	40.23%
3 Years	15.69%	14.30%
5 Years	21.24%	20.77%
Since Inception	20.74%	19.82%

Past performance may or may not be sustained in future.

Returns greater than one year are compounded annualized (CAGR).

Date of Inception July 12, 2019.

#### Quantum ESG Best In Class Equity Fund - Regular Plan – Growth Option

Period	Scheme Returns %	Tier – I Benchmark Returns % (NIFTY100 ESG TRI)
1 Year	35.99%	40.23%
3 Years	14.59%	14.30%
5 Years	20.23%	20.77%
Since Inception	19.76%	19.82%

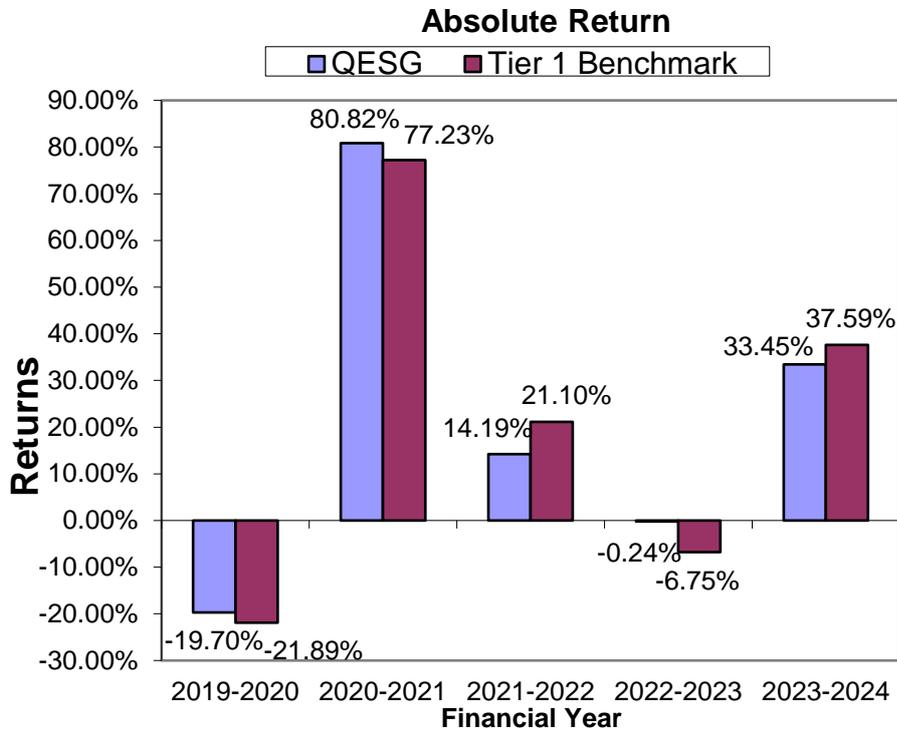
Past performance may or may not be sustained in future.

Returns greater than one year are compounded annualized (CAGR).

Date of Inception July 12, 2019.

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

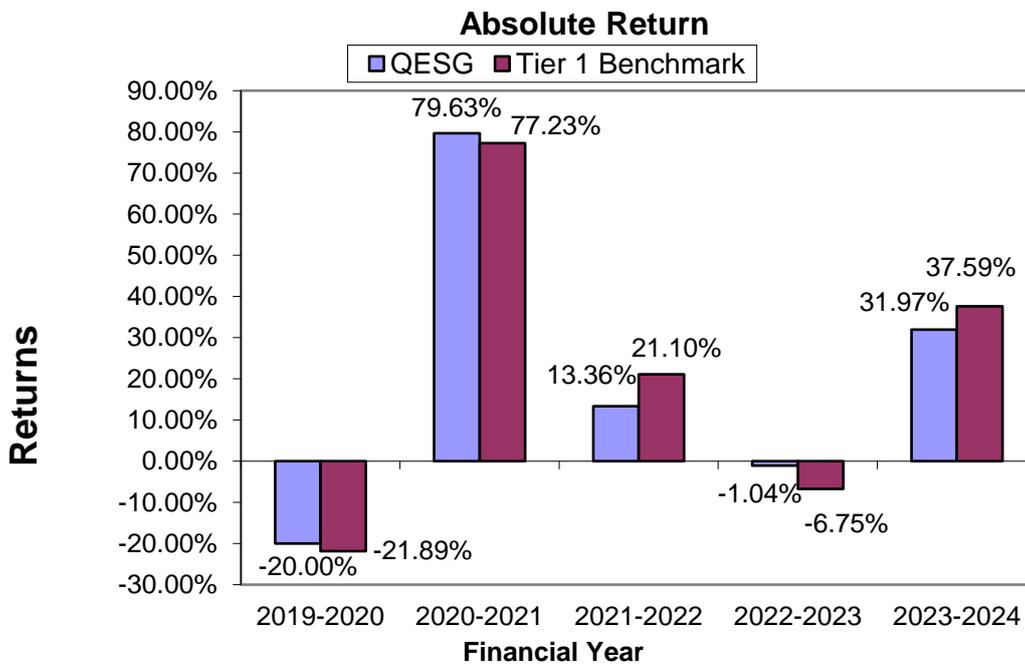
**Quantum ESG Best In Class Equity Fund - Direct Plan - Growth Option**



Date of Inception July 12, 2019.

Past performance may or may not be sustained in future.

**Quantum ESG Best In Class Equity Fund - Regular Plan - Growth Option**



Date of Inception July 12, 2019.

Past performance may or may not be sustained in future.

## H. ADDITIONAL SCHEME RELATED DISCLOSURES

### i. SCHEME'S PORTFOLIO HOLDINGS AS ON SEPTEMBER 30, 2024 –

[https://www.quantumamc.com/FileCDN/Pdf/Top\\_10\\_holding\\_and\\_Fund\\_allocation.xlsx](https://www.quantumamc.com/FileCDN/Pdf/Top_10_holding_and_Fund_allocation.xlsx)

### ii. DISCLOSURE OF NAME AND EXPOSURE TO TOP 7 ISSUERS, STOCKS, GROUPS AND SECTORS AS A PERCENTAGE OF NAV OF THE SCHEME IN CASE OF DEBT AND EQUITY ETFS/INDEX FUNDS THROUGH A FUNCTIONAL WEBSITE LINK THAT CONTAINS DETAILED DESCRIPTION – Not Applicable

### iii. PORTFOLIO DISCLOSURE – FORTNIGHTLY / MONTHLY / HALF YEARLY

- **Fortnightly** – Not Applicable
- **Monthly** - [www.quantumamc.com/portfolio/combined/-1/1/0/0](http://www.quantumamc.com/portfolio/combined/-1/1/0/0)
- **Half Yearly** - <https://www.quantumamc.com/regulatory-document/quantum-mutual-fund-half-yearly-portfolio-statement/884>

### iv. SCHEME'S PORTFOLIO TURNOVER RATIO: 19.76 %

### v. Aggregate investment in the Scheme as on September 30, 2024

Sr. No.	Category of Persons	Net Value		***Market Value (in Rs.)
		Units	**NAV per unit	
1.	Scheme's Fund Manager(s)	189435.12	26.76	50,68,378.22

\*\* NAV Per Unit as on September 30, 2024

\*\*\* Total Market Value i.e. Total Aggregate Units \* NAV as on September 30, 2024

**Please note : We have calculated NAV per unit as per Market Value/Total units**

The Investment includes investments made under Alignment of Interest by Designated Employees in terms of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024

For investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

### vi. INVESTMENTS OF AMC IN THE SCHEME

The AMC may invest in the Scheme at any time during the continuous offer period subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme.

Further, the AMC shall, based on the risk value assigned to the scheme, invest minimum amount as a percentage of assets under management of the scheme, pursuant to para-No. 6.9.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. For details of such investments please refer the link: <https://www.quantumamc.com/downloads/AMC-Investment-in-schemes-of-Quantum-MF.pdf>

**A. COMPUTATION OF NAV**

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

The NAV will be calculated and announced as of the close of every Business Day by 11.00 p.m. The repurchase price shall not be lower than 95% of the NAV subject to SEBI regulation as amended from time to time. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

**Sale (Subscription) and Repurchase (Redemption) Price Illustration:**

Assumed NAV Rs.11.00 Per Unit, Entry Load – Nil, Exit Load – 1%

Sale Price = NAV + (Entry Load (%) (if any) \* NAV)

Sale Price = 11 + (0% \* 11)

Sale Price = 11 + 0

Sale Price = Rs.11/-

Repurchase Price = NAV – (Exit Load (%) \* NAV)

Repurchase Price = 11 – (1% \* 11)

Repurchase Price = 11 – 0.11

Repurchase Price = Rs.10.89

**B. NEW FUND OFFER (NFO) EXPENSES**

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

**C. ANNUAL SCHEME RECURRING EXPENSE**

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

The estimated recurring expenses of the Scheme are as under:

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Up to 2.25%
Trustee fee	
Audit fees	
Custodian fees	
Registrar & Transfer Fees	
Marketing & Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)^	
Goods and Services tax on expenses other than investment and advisory fees	

Goods and Services tax on brokerage and transaction cost	
Other expenses*	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (C)</b>	Up to 2.25%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	NIL
Additional expenses under regulation 52 (6A) (c)	NIL

\*as permitted under the Regulations.

^Investor Education and Awareness initiatives.

Pursuant to para-No. 10.1.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken by the Fund.

The Total Expense Ratio of Direct Plan will be lower to the extent of the distribution expenses / commission which is charged to the Regular Plan.

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

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

The AMC has estimated that the above expense will be charged to the Scheme as permitted under Regulation 52 of SEBI (Mutual Funds) Regulations, 1996. For actual current expense being charged, the investor should refer to the website of the Mutual Fund viz. [www.QuantumAMC.com](http://www.QuantumAMC.com). The Fund would update the current expense ratio of the scheme on the website at least three working days prior to the effective date of the change. Investor can refer <https://www.quantumamc.com/total-expense-ratio/report-1> for total expense ratio details. Additionally, the Fund will disclose the Total Expense Ratio (TER) of the Scheme on daily basis on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

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

<b>Asset Under Management Slab</b>	<b>Total Expense Ratio % limits</b>
On the first Rs.500 Crores of the daily net assets	2.25
On the next Rs.250 Crores of the daily net assets	2.00
On the next Rs.1,250 Crores of the daily net assets	1.75
On the next Rs.3,000 Crores of the daily net assets	1.60
On the next Rs.5,000 Crores of the daily net assets	1.50
On the next Rs.40,000 Crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 Crores of daily net assets or part thereof
On balance of the assets	1.05

The maximum recurring expenses of the Scheme, including the investment management and advisory fee, together with additional expenses if any, shall not exceed the limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations 1996 read with the SEBI Master circular dated June 27, 2024.

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

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

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

**D. LOAD STRUCTURE**

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

Particular	Load chargeable (as % of NAV)
<b>Exit Load/ Switch Out Load:</b>	
10% of units If redeemed or switched out on or before 365 days from the date of allotment.	NIL
Remaining 90% of units if redeemed or switched out on or before 365 days from the date of allotment.	1
If redeemed or switched out after 365 days from the date of allotment.	NIL

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.

## Introduction

### A. Definitions/interpretation

Please refer the link: [https://www.quantumamc.com/FileCDN/Pdf/Combined\\_definitions\\_&\\_interpretations.pdf](https://www.quantumamc.com/FileCDN/Pdf/Combined_definitions_&_interpretations.pdf)

### B. Risk Factors:

#### Scheme Specific Risk Factors:

#### - (i) Greenwashing

- Greenwashing is the process of conveying a false impression or providing misleading information about how a company's business/products/services are more environmentally sound. The Team is well aware that there are many "greenwashing" incentives for companies from brand building to attracting investment flows. It is our fiduciary duty as custodians of investor capital to navigate any greenwashing attempts and endeavor to deliver investors true sustainability geared portfolio.
- ESG Audits are not yet popular in India. Therefore, companies may provide different baselines, scopes and boundaries of disclosures which make comparisons difficult. In such exceptional circumstances, the Fund may not be able to detect such practices and may buy/continue to hold such companies as part of the portfolio.

#### - (ii) Risk of divergence in third-party rating providers' and Quantum MF's view on ESG scores/controversies etc:

The companies under ESG coverage of Quantum MF are assessed based on Quantum's Best in Class proprietary ESG framework. There is a high likelihood that the assessment provided by the third part provider and Quantum's Best in Class proprietary assessment differs materially. For instance, the depth of engagement with company, stakeholders, peers, third parties, vendors etc. would differ and that contributes to the overall ranking of the company. Therefore, it may happen that companies with low ESG score or stocks in excluded sectors as per Quantum's Best In Class assessment may go up in value and that may lead to lag in returns of the fund as compared to the market returns.

#### - Liquidity risk

- Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to its inability to liquidate the cash equivalents in time could cause the Scheme to miss certain investment opportunities resulting, at times, in potential losses to the Scheme.

#### - Equity and equity-related risk

- The Mutual Fund is not guaranteeing or assuring any returns. The trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. In the event investments are made in unlisted securities, the ability to liquidate such investments would be further limited. Along with liquidity risk, the NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general.

#### - Price risk

- The inclusion or exclusion of security depends entirely on the comprehensive analysis of the company based on the Environmental, Social and Governance criteria. Hence, the buying or selling of a security is

independent of valuations. Therefore, the price risk is comparatively higher.

- **Allocation risk**

- In the scheme, the portfolio allocations (or weights) are done on two levels: one on sector level and second at security level. The sectoral allocations in the Scheme will track the sectoral allocations of a broad well-diversified index to ensure portfolio diversification. The proportion of the scheme portfolio invested in each type of security within the sector will vary depending upon a comprehensive analysis of the company based on the Environmental, Social and Governance factors impacting the company and their peer group within its sector of operations. Therefore, the underlying security allocation may be under or overweight as compared to that in the broad well-diversified Index. There is a risk that the returns from the Scheme may not be exactly equivalent to the returns from the broad well-diversified Index.

**Risks associated with stock lending**

- The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the Approved Intermediary, to comply with the terms of agreement entered into between the lender of securities i.e., the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the Approved Intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the Approved Intermediary.
- It may be noted that stock lending activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends, rendering the value of collateral inadequate until such time as that diminution in value is replenished by additional security. It is also possible that the borrowing party and/or the approved intermediary may suddenly suffer severe business setback and become unable to honor its commitments. This, along with a simultaneous fall in value of collateral would render potential loss to the Scheme. Besides, there can also be temporary illiquidity of the securities that are lent out and the Scheme will not be able to sell such lent-out securities until they are returned.

**Risk Factors Associated with Fixed Income and Money Market Instruments**

- **Credit risk**

- The Scheme will hold funds in Money Market Instruments. These instruments are subject to credit risk, which is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

- **Interest Rate risk**

- Generally, the prices of instruments increase as interest rates decline and decrease as interest rates rise. The price of long-term securities fluctuate more in response to such interest rate changes than short-term securities. The volatility in the prices may lead to possible movements in the NAV.

- **Reinvestment risk**

- The reinvestment risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received. These rates are subject to interest rate risk.

- **Liquidity risk**

- In case of debt instruments, the ability of resell the instrument depends on the depth of the secondary

market. The secondary market in India is still developing. This could be a factor limiting the liquidity of disposing off the instrument.

- **Performance risk**

- Investors should understand that the investment pattern indicated, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there is no assurance that the Scheme's investment objective will be attained or that the Scheme shall be in a position to maintain the model percentage of investment pattern particularly under exceptional circumstances. The Scheme will endeavor to invest in highly researched securities offering relative yield for the commensurate risks. However, the erosion in the value of the investments / portfolio in the case of the debt markets passing through a bearish phase is a distinct possibility.

**Risk Associated with Investing in Liquid Schemes:**

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

### C. Risk mitigation strategies

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

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

Type of Risks	Risk Management Strategies
Liquidity Risk	The Investments are made only in such stocks which has high trading volume in the market.
Quality Risk	Investment universe is selected based on ESG score and the scoring process takes into consideration the nature of industry, quality of business, history of company, management capabilities, promoter background, etc. Regular meeting are attended by analysts to be updated about the Company's information.
Price Risk	The investment process is valuation agnostic, but emphasis is on investing in sustainable business to drive long term performance.
Volatility Risk	External factors like liquidity flows, changes in the business environment, economic policy, corporate governance etc. contributed largely to the volatility. The scheme will manage volatility risk through diversification.
Concentration Risk	The concentration risk and volatility risk both are managed through diversification. The investments are made across various sectors to diversify and within the sector; there is a limit on the allocation to each stock at maximum 5% at cost and 10% at market value.
Allocation Risk	The emphasis is on investing in sustainable business which should do well over the long term. Also, the portfolio is well diversified at the sector level and considers allocation of a broad diversified index for investing. At the time of rebalancing of the portfolio, the sector weights are rebalanced to reflect the Index exposure. In case of changes in sectoral composition, a sector is included or excluded from the portfolio. In case of addition of new sector, the underlying stocks are added in proportion to their respective ESG score ensuring that the sum total of the weights of stocks in that sector will be equal to respective sector weight.
Corporate Actions	In case of corporate actions like merger, demerger or issue of QIP, the rebalancing of stocks shall be done on the next set date to maintain the sectoral weights and stock weight limit.
Volatility risk	External factors like liquidity flow, changes in the business environment, economic policy, corporate governance, etc. contributed largely to the volatility. The scheme will manage volatility risk through diversification.

<p>Risks related to greenwashing</p>	<ul style="list-style-type: none"> <li>• Greenwashing is the process of conveying a false impression or providing misleading information about how a company's business/products/services are more environmentally sound. The Team We are well aware that there are many “greenwashing” incentives for companies from brand building to attracting investment flows. It is our fiduciary duty as custodians of investor capital to navigate any greenwashing attempts and deliver investors true sustainability geared portfolio. The Team We understand that ESG is not a “tick the box” desk research. The Team We do not restrict our the research to self-declared company disclosures. The Team We try to do a 360-degree company check by talking to various stakeholders like suppliers, vendors, customers, channel checks, employees, etc. to get more information to get a granular understanding of the true state of the company’s affairs. The Team We also try to get information from unorthodox sources like pollution control boards, NGOs, local communities in our bid to leave no stone unturned. There is also an attempt to verify the information with other available data and map with other companies in the sector and globally to identify any red flags.</li> </ul>
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## II. Information about the scheme

### A. Where will the scheme invest?

The Scheme will invest in Equity & Equity Related Instruments of Companies of Companies identified based on ESG theme following Best In Class Strategy Money Market Instruments and Liquid Schemes of Mutual Funds.

Portfolio break-up with minimum and maximum asset allocation is mentioned under paragraph Asset Allocation.

### B. What are the investment restrictions?

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

1. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction.
2. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.
3. Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
4. The Mutual Fund shall get the securities purchased/ transferred in the name of the Mutual Fund on account of the Scheme, wherever the investments are intended to be of a long - term nature.
5. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act subject to the below limits at rating level:

The scheme shall not invest more than:

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

The above investment limits may be extended by up to 2% of its NAV of the Scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to overall limit of 12% of its NAV of the Scheme for a single issuer.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Tri-party Repos on Government securities or treasury bills (TREPS).

6. The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by SEBI from time to time.

7. The Mutual Fund under all its Scheme(s) will not own more than 10% of any Company's paid-up capital carrying voting rights.

Provided that the Sponsor of the Fund, its associate or group company including the asset management company of the Fund, through the Scheme(s) of the Fund or otherwise, individually or collectively, directly or indirectly, shall not have 10% or more of the shareholding or voting rights in the asset management company or the trustee company of any other mutual fund.

8. Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if:-

- (i) such transfers are made at the prevailing market price for quoted Securities on spot basis

Explanation: spot basis shall have the same meaning as specified by Stock Exchange for spot transactions

Provided that inter scheme transfer of money market or debt security (irrespective of maturity) shall take place based on prices made available by valuation agencies as prescribed by SEBI from time to time.

- (ii) The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

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

Provided that the Scheme shall not invest in any fund of funds scheme.

10. The Scheme shall abide by the following guidelines for parking of funds in short term deposits Pursuant to para-No. 12.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27,

2024.

- (i) "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- (ii) Such short-term deposits shall be held in the name of the Scheme.
- (iii) The Scheme(s) shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- (iv) Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- (v) The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- (vi) The Scheme shall not park funds in short-term deposit of a bank, which has invested in the Scheme. Trustees/ AMC shall also take steps to ensure that a bank in which the Scheme has short term deposit does not invest in the Scheme until the Scheme has short term deposit with such bank.
- (vii) No investment management and advisory fees will be charged for such investments in the respective Scheme.

11. The Scheme shall not make any investments in:

- a. any unlisted security of an associate or group company of the Sponsors;
- b. any security issued by way of private placement by an associate or group company of the Sponsors;
- c. the listed securities of group companies of the Sponsors which is in excess of 25% of the net assets;
- d. any fund of funds scheme.

12. The Scheme shall not invest more than 10% of its NAV in case of the equity shares or equity related instruments of any company.

13. The Scheme shall only invest in equity shares or equity related instruments which are listed or to be listed.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. The AMC/Trustee may from time to time alter these restrictions in conformity with the SEBI (MF) Regulations. All investment restrictions shall be applicable at the time of making investment.

### C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

**(i) Type of a scheme**

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

**(ii) Investment Objective**

**(a) Main 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.

**(b) Investment pattern**

The Scheme will invest in Equity & Equity Related Instruments of Companies following Environment, Social and Governance (ESG) theme assessed through a Best In Class Strategy, Monty Market Instruments and Liquid Schemes of Mutual Funds.

Portfolio break-up with minimum and maximum asset allocation is mentioned under paragraph Asset Allocation.

**(i) Terms of Issue**

**1. Liquidity provisions such as listing, repurchase, redemption.**

The Scheme is open ended. The Units can be sold back to the Mutual Fund on every Business Day at the Repurchase/Redemption Price. The Scheme being open ended; the Units are not proposed to be listed on any stock exchange. The procedure for Repurchase/Redemption is provided in the Other Scheme Specific Disclosure.

**2. Aggregate fees and expenses charged to the scheme.**

The aggregate fees and expenses charged to the Scheme are provide in Part III- other details – Annual Scheme Recurring Expenses.

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

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- i. SEBI has reviewed and provided its comments on the proposal.
- ii. A written communication about the proposed change is sent to each Unit Holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper

published in the language of the region where the Head Office of the Mutual Fund is situated; and

- iii. The Unit Holders are given an option for a period of 30 (thirty) calendar days to exit at the prevailing NAV without any Exit Load.

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

**D. Other Scheme Specific Disclosures:**

Listing and transfer of units	<p>It is not proposed to list the units issued under this scheme. However, the Mutual Fund may at its sole discretion list the Units on one or more stock exchanges at a later date.</p> <p>The units of the scheme held in the dematerialized form will be fully and freely transferable (subject to lien, if any marked on the units) in accordance with provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time and as stated in SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The units held in physical form (i.e. by way of an account statement) are transferable post requisite procedures and formalities applicable in this regard.</p>
Dematerialization of units	<p>The unit holders are given an option to hold the units in physical mode or in dematerialized mode.</p> <p>The Investor intending to hold the units in dematerialized mode will be required to have a beneficiary account with a Depository Participant and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription / additional purchase of the units of the Scheme.</p>
Allotment	<p>All the Applicants whose cheques / subscription amount towards purchase of Units have been realised will receive allotment of Units, provided that the applications are complete in all respects and are found to be in order.</p> <p>The Trustee retains the sole and absolute discretion to reject any application which are not complete in all respects / in order. The process of allotment of Units in demat mode and sending of allotment confirmation by way of email and / or Short Messaging Service (SMS) (if the mobile number is not registered under Do Not Call Registry) specifying the number of units or issue units in the dematerialized form as soon as possible but not later than within 5 working days from the date of receipt of application. The said allotment confirmation will be sent to the</p>

	investors / unit holders registered email address and / or mobile number.
<p><b>Who can Invest?</b> (This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.)</p>	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions and not prohibited by law):</p> <ul style="list-style-type: none"> <li><b>i.</b> Resident adult individuals either singly or jointly (not exceeding three); or on an Anyone or Survivor basis</li> <li><b>ii.</b> A Hindu Undivided Family (HUF) through its Karta;</li> <li><b>iii.</b> Public Sector Undertakings, Association of Persons or a body of individuals whether incorporated or not;</li> <li><b>iv.</b> Minors through parent / legal guardian. There shall not be joint holding with minor investments;</li> <li><b>v.</b> Partnership Firms &amp; Limited Liability Partnerships (LLP);</li> <li><b>vi.</b> Companies, Bodies Corporate and societies registered under the Societies Registration Act,1860; Co-Operative Societies registered under the Co-Operative Societies Act, 1912, One Person Company.</li> <li><b>vii.</b> Banks &amp; Financial Institutions;</li> <li><b>viii.</b> Mutual Funds registered with SEBI / Alternative Investment Funds registered with SEBI;</li> <li><b>ix.</b> Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;</li> <li><b>x.</b> Non-Resident Indians (NRIs)/ Persons of Indian origin residing abroad (PIO) / Overseas Citizen of India (OCI) on repatriation basis or on non-repatriation basis;</li> <li><b>xi.</b> Foreign Portfolio Investors (FPI) registered with SEBI in accordance with applicable laws;</li> <li><b>xii.</b> Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li><b>xiii.</b> Scientific and Industrial Researches, Multilateral Funding Agencies/Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;</li> </ul>

	<p><b>xiv.</b> Other schemes of Quantum Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations.</p> <p><b>xv.</b> Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; and</p> <p><b>xvi.</b> Such other individuals / institutions / body corporate etc., as may be decided by the AMC/Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p>
<p>Who cannot invest?</p>	<p>It should be noted that the following persons cannot invest in the Scheme:</p> <ul style="list-style-type: none"> <li>• United States Person (US Person) as defined under regulations promulgated under the US Securities Act of 1933</li> <li>• Person residing in USA and Canada</li> <li>• NRI residing in any FATF (Financial Action Task Force) declared non-compliant country/territory.</li> </ul> <p>The Fund reserves the right to include/exclude new/existing categories of Investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <p><b>Note:</b></p> <p>If an Indian Resident / Non-Resident Indian / Persons of Indian origin residing abroad (PIO) / Overseas Citizen of India (OCI), (New as well as existing investors), at the time of initiating new purchase request including new SIP/ STP/ SWP is situated or located in USA / Canada, then such investor shall not be allowed to make such a request / invest using Electronic Mode such as Website, Email, WhatsApp etc. till the time investor returns back to India.</p>
<p>How to Apply and other details</p>	<p>The Applications Forms shall be made available at Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of Mutual Fund and/ or may be downloaded from the website of AMC. The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be provided on the website of the AMC <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a>. For further details, please refer to the SAI and Application form for the instructions. It is mandatory to mention the Bank Account Number in the application / requests for redemption. The list of official point of acceptance and collecting bankers' details are available on below link.</p>

<https://www.quantumamc.com/Downloads/pdfs/collecting-bankers.pdf>

Applications complete in all respects, can be submitted at:

- (a) Quantum Asset Management Company Private Limited, 1<sup>st</sup> Floor, Apeejay House, 3 Dinshaw Vachha Road, Churchgate, Mumbai – 400020 or its Investor Service Centers / Collection Centers details mentioned on back cover page of SID;
- (b) KFin Technologies Limited, Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda Serilingampally Mandal, Hyderabad - 500032 or its Investor Services Center/ Collection Center details mentioned on back cover page of this SID.
- (c) Investors can purchase / redeem units of the Scheme through Electronic Mode - Website, Electronic Mail (Email), Email with Attachment, Short Messaging Services (SMS), WhatsApp Messenger and other Electronic Modes as may be permitted and notify by the AMC from time to time. Please refer SAI for the details terms and conditions for transactions through Electronic Mode.
- (d) Investors can purchase / redeem units of the Scheme through an online website of KFin Technologies Limited [www.kfintech.com](http://www.kfintech.com) / a mobile application - KTRACK / KBOLT Go. Please refer SAI for detailed process on subscription / redemption of units of the scheme through KFIN website / mobile applications.
- (e) In order to facilitate transactions in mutual fund units BSE has introduce BSE STAR MF Platform and NSE has introduce Mutual Fund Service System (MFSS). Investors can purchase/redeem units of the Scheme by placing an order for purchase/redemption with the members (Stock Broker) / clearing members of stock exchanges /Distributors. These members (Stock Brokers) / clearing members / Distributors would be availing the platform / mechanism provided by the stock exchanges for placing an order for purchase / redemption of units of the Scheme through Stock Exchange Infrastructure. Please refer SAI for detailed process on subscription / redemption of units of the scheme through stock exchange mechanism.
- (f) Investors can purchase / redeem units of the Scheme through Mutual Fund Utility India Private Limited (MFUI) platform either electronically on [www.mfcentral.com](http://www.mfcentral.com) or physically through the authorized Points of Service (“POS”) of MFUI details of which are available on AMC website.

	<p>Please refer SAI for detailed terms and conditions for transactions through MFUI platform.</p> <p>(g) Transaction Through MFCentral - Pursuant to para-No. 16.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, to comply with the requirements of RTA interoperable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTA's, Kfin Technologies Limited ("KFintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MFCentral - A digital platform for Mutual Fund investors. Investors can purchase / redeem units of the schemes of units of the Scheme MFCentral either electronically <a href="http://www.mfcentral.com">www.mfcentral.com</a> or physically through the authorized Points of Service of MFCentral as and when available by MFCentral.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.</p>	<p>Presently, AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in demat mode or in physical mode will stand reduced by the numbers of units redeemed.</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p><b>RIGHT TO RESTRICT REDEMPTION AND/OR SUSPEND REDEMPTION OF THE UNITS - Pursuant to para-No. 1.12 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.</b></p> <p>The Fund at its sole discretion reserves the right to restrict Redemption (including switch-out) of the Units of the Scheme of the Fund on circumstance leading to a systemic crisis or event that severely constricts market liquidity or the efficient markets such as:</p> <ul style="list-style-type: none"> <li><b>a.</b> Liquidity Issue - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</li> <li><b>b.</b> Market failures / Exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</li> <li><b>c.</b> Operation Issue - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</li> </ul> <p>The restriction may be imposed on redemption for a period not exceeding 10 working days in any 90 days period and subject</p>

	<p>to approval of the Board of AMC and Trustee on occurrence of the above event. The Restriction shall be informed to SEBI immediately.</p> <p>Redemption request up to Rs.2 Lakhs shall not be subject to such restriction and where redemption requests are above Rs.2 lakhs, the AMC shall redeem the first Rs.2 lakhs without such restriction and remaining part over and above Rs.2 lakhs shall be subject to such restriction.</p> <p>The AMC / Trustee reserves the right to change / modify the provisions pertaining to the right to restrict Redemption of the Units in the Scheme(s) of the Fund in accordance with SEBI (Mutual Funds) Regulations.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>The cut-off times for determining Applicable NAV's for subscription, redemptions and switches to be made at the Investor Service Centres / Official Points of Acceptance from time to time are as per the details given below:</p> <p><b>SUBSCRIPTION/PURCHASE INCLUDING SWITCH-INS:-</b></p> <p><b>a.</b> In respect of valid application received up to 3.00 p.m. on a Business Day at the official point(s) of Acceptance and funds for the entire amount of subscription/ purchase (Including switch-in) as per the application are credited to the bank account of the Scheme and are available for utilization before the cut-off time (3.00 p.m.), the closing NAV of the day shall be applicable;</p> <p><b>b.</b> In respect of valid application received after 3.00 p.m. on a Business Day at the official Point(s) of acceptance and funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the Scheme on same day or before the cut-off time of the next business day i.e. funds are available for utilization before the cut-off time of next Business Day- the closing NAV of the next Business Day shall be applicable;</p> <p><b>c.</b> However, irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription / purchase (including switch-in) as per the application are credited to the bank account of the Scheme on or before the cut - off time of the subsequent Business Day i.e. funds are available for utilization before the cut-off time of subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable;</p> <p>It may be noted that in case of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum Capital Withdrawal Facility, the units will be allotted based on the funds available for utilization by the respective schemes</p>

	<p>/ target schemes irrespective of the installment date of the SIP, STP or record date of income distribution.</p> <p><b>REDEMPTIONS INCLUDING SWITCH-OUTS:</b></p> <p>a. In respect of valid applications received up to 3 p.m. on a Business Day, the closing NAV of the day of receipt of application shall be applicable.</p> <p>b. In respect of valid applications received after 3 p.m. on a Business Day, the closing NAV of the next Business Day shall be applicable.</p>
<p>Minimum amount for purchase/redemption/switches for direct subscriptions/ redemptions with the AMC</p>	<p>a. Initial purchase : Rs. 500 /- and in multiples of Re. 1 thereafter</p> <p>b. Additional Purchase : Rs. 500 /- and in multiples of Re. 1 thereafter / 50 units</p> <p>c. The provision for Minimum Application amount will not be applicable in case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP).</p> <p>d. Redemption / Switches: Nil</p> <p>Pursuant to para-No. 6.10 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the minimum application / redemption amount shall not be applicable for investments made by the Designated Employees of the AMC in scheme.</p>
<p>Accounts Statements</p>	<p>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS or issue units in the dematerialized form as soon as possible but not later than 5 Business Days from the date of receipt of transaction request. The allotment confirmation will be sent to the applicant's registered e-mail address and/or mobile number. Investors / unit holders are therefore requested to provide their email id and mobile number in the application form at the time of subscription.</p> <p>Thereafter, a Consolidated Account Statement for each calendar month shall be sent by mail / email on or before 15<sup>th</sup> of the succeeding month to the unit holders by the Depository for unit holders having Mutual Fund investments and holding demat account and by the AMC / Registrar for unit holders having Mutual Fund investments but do not have demat account for each calendar month in whose folios transactions have taken place during the month. The CAS shall contain details relating to all the transactions carried out by the investor / unit holder across all schemes of all mutual funds or transactions in demat account during the month and holding at the end of the month.</p>

	<p>The CAS issued for the half year (September / March) shall include:</p> <ol style="list-style-type: none"> <li>1. The amount of actual gross commission paid to the distributors (in absolute terms) during the half-year period against the concerned investors /unit holders total investments in each scheme.</li> <li>2. Average Total Expense Ratio of the scheme (in percentage terms) for the half-year period for each Scheme's applicable plan (regular or direct or both) where the concerned investor / unit holder has actually invested in.</li> </ol> <p>The half-yearly CAS shall not be issued to those investors who do not have any holdings in Schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.</p> <p>The CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September / March), shall be sent by mail/ email as per the timeline specified by the SEBI from time to time i.e. on or before 21<sup>st</sup> day of succeeding month by the Depositories to all such investors / unit holders which has demat account with nil balance and no transaction in securities or in folio has taken place during the period.</p> <p>The investor may request for a physical Account Statement by writing / calling to the AMC / Investor Service Center / Registrar &amp; Transfer Agent. The AMC and Mutual Fund shall provide the physical Account Statement to the investor within 5 Business Days from the receipt of such request without any charges.</p>
Redemption	<p>Units can be redeemed (sold back to the Mutual Fund) at the Redemption Price during the Ongoing Offer Period.</p> <p>The redemption or repurchase proceeds shall be dispatched / credited to the registered bank account of the unitholders within three working days from the date of redemption or repurchase.</p> <p>Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM -COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders.</p> <p>If the redemption request amount exceeds the balance lying to the credit of the Unit Holder's said account, then the fund shall redeem the entire amount lying to the credit of the Unit Holder's account in that Scheme/Plan/option.</p>

	<p>Where Units under a Scheme are held under both Direct and Regular Plans and the Redemption / Switch request pertains to the Regular Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Direct Plan. However, when Units under the requested Option are held only under one Plan, the request would be processed under such Plan.</p> <p><b>Redemption under dematerialized mode:</b></p> <ol style="list-style-type: none"> <li>1. The investor who holds units in the demat mode is required to place request for redemption directly with the Depository Participants. The Investor should provide request for redemption to their Depository Participants along with Depository Instruction Slip and such other documents as may be specified by the Depository Participants.</li> <li>2. If the investor wish to redeem the units hold in demat mode with the AMC in such case the investor is required to convert such units in the physical mode by submitting request for Rematerialization to the Depository Participants and after conversion of such units into the physical mode to the AMC for redemption of such units.</li> <li>3. The investor can also redeem units holds in demat mode through Stock Exchange Infrastructure.</li> <li>4. The redemption request submitted to the AMC / Registrar directly for units held in demat mode shall be rejected.</li> </ol> <p>The Trustee may mandatory redeem units of any unitholders in the event that it is found that the unitholders has submitted information either in the application or otherwise that is false, misleading or incomplete or units are held by a unitholders in breach of the regulation.</p>
Bank Mandate	<p>It is mandatory for every applicant to provide the Bank Account Details Including of Bank Account Number in the Application Form as prescribed by SEBI. Any Application Form without these details will be treated as incomplete. Such incomplete application will be rejected.</p> <p>In order to protect investors from fraudulent encashment of cheques, it is advised to mention scheme name and Investor PAN (on the face of the Cheque. All cheques should be drawn in favour of "Name of the Scheme A/c Investor PAN" for example "Quantum (Scheme Name) A/c ABCDE1234F (Investor PAN) " and crossed "Account Payee Only". A separate cheque must accompany each application/ Multiple cheques with single application are not permitted.</p>

	<p>Payment for investment in case of the Minor shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the guardian only. Irrespective of the source of subscription, all redemption proceeds shall be credited only in the verified bank account to minor i.e. the account the minor may hold with the parents / legal guardian after completion of all KYC formalities.</p> <p>The investors can register up to 5 Bank Accounts in case of individual/ HUF and 10 Bank Accounts in case of non-individual, in a folio to receive the redemption/IDCW proceeds, selecting any one of the registered accounts as the default Bank account. The investors may also choose to receive the redemption/ IDCW proceeds in any of the registered bank account, by submitting the Multiple Bank Accounts Registration Form.</p>
<p>Delay in payment of redemption / repurchase proceeds/dividend/IDCW</p>	<p>The Asset Management Company shall be liable to pay interest to the unitholders at @ 15% per annum as specified vide clause 14.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 for the period of such delay.</p> <p>The AMC will not be liable to pay interest, or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain details from the investor / unitholders for verification of identity or such other details relating to subscription of units under any applicable law or as may be requested by a regulatory body or any government authority which may result in delay in processing the application.</p>
<p>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</p>	<p>The Unclaimed redemption and Income Distribution Cum Withdrawal (IDCW) amounts may be deployed by the Mutual Fund in call money market or money market instruments or in a separate plan for deployment of unclaimed amount of liquid / Money Market Mutual Fund Scheme.</p> <p>Investors / Unitholders, who claim the unclaimed amounts under the aforesaid Plans during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors / Unitholders, who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>The list of names and address of investors in whose folios there are unclaimed amounts shall be available on website <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a>. The details may be obtained by Unitholders by providing proper credentials (like PAN, date of birth etc.). The information on unclaimed amount and its</p>

	<p>prevailing value will be separately disclosed in the Statement of Accounts / Consolidated Account Statement. The treatment of unclaimed redemption &amp; IDCW amount will be as per para 14.3 of the master circular.</p>
<p>Disclosure w.r.t investment by minors</p>	<p>Process for Investments made in the name of a Minor through a Guardian Pursuant to para-No. 17.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024:</p> <ol style="list-style-type: none"> <li>i. Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the guardian only.</li> <li>ii. The AMC will send an intimation to Unit holders advising the minor (on attaining majority) to submit an application form along with prescribed documents to change the status of the account from 'minor' to 'major'.</li> <li>iii. All transactions / standing instructions / systematic transactions etc. will be suspended i.e. the Folio will be frozen for operation by the guardian from the date of beneficiary child completing 18 years of age, till the status of the minor is changed to major. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new bank account.</li> <li>iv. No investments (lumpsum/SIP/ switch in/ STP in etc.) in the scheme would be allowed in minor folio once the minor attains majority i.e. 18 years of age.</li> <li>v. Irrespective of the source of subscription, all redemption proceeds shall be credited only in the verified bank account to minor i.e. the account the minor may hold with the parents / legal guardian after completion of all KYC formalities.</li> </ol> <p>Please refer SAI for detail process and documentation.</p>
<p>Know Your Customer (KYC) Norms Effective April 1,2024</p>	<p>As per the SEBI Circular No. SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169 dated October 12, 2023, as amended from time to time, the KYC Registration Agencies (KRAs) shall verify the following attributes of records of all investors within 2 days of receipt of KYC records:</p>

- PAN
- Name
- Address
- Mobile number
- Email id

If KRA is unable to verify the above attributes, such investors shall not be allowed to transact further until the attributes are verified. Investors should ensure that they provide their valid contact details [Email id / Mobile Number] to the AMC.

KYC Status	Existing Investor	New Investor	Remediation
KYC Validated – Existing records prior to April 01, 2024	No impact	No impact	Not Required
KYC Registered	No impact	Allowed, Fresh set of KYC documents to be submitted	Investor can do a re-KYC using OVD (Officially Valid Document).
KYC On-Hold / KYC Rejected	Transactions will not be allowed	Transactions will not be allowed	Investor should ensure to do the following to change the status to Registered: <ol style="list-style-type: none"> <li>1. To complete PAN Aadhaar seeding.</li> <li>2. Update email id / mobile and validate;</li> <li>3. re-submit the official valid documents to KRA.</li> </ol>

**Note:**

1. NRI's provisions with respect to portability of KYC Records have been relaxed for one year i.e. till April 30, 2025.

	<p>2. Transaction Validation by either one of the attributes namely Mobile or Email is considered valid (including NRIs).</p> <p>3. The existing Investors, as on March 31, 2024, in whose KYC status cannot be verified by the KRAs shall be allowed to exit (sale/redemption, etc.).</p>
Nomination	<p>Nomination shall be mandatory for new folios/accounts opened by an individual no new folio /account for individuals would be opened without nomination. However, investors who do not wish to nominate must sign declaration opting out of Nomination. The requirement of nomination shall be optional for jointly held folio(s). Minors and non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Please refer the instructions given in the Nomination Form.</p>

### I. Other Details

<p><b>Periodic Disclosures such as Half Yearly Disclosures, Half Yearly Results, Annual Report</b></p>	<p><b>(I) Portfolio Disclosures</b></p> <p>The Fund will disclose portfolio (along with ISIN) in user friendly &amp; downloadable spreadsheet format, as on the last day of the month / half year for the scheme on its website <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> &amp; on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a> within 10 days from the close of each month / half year.</p> <p>In case of unitholders whose email addresses are registered, the Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month / half year respectively.</p> <p>The Fund will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English &amp; Hindi, disclosing the hosting of the half yearly statement of the scheme's portfolio on the AMC's website <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a> &amp; on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received from a unitholders.</p> <p><b>(II) Half – Yearly Financial Results</b></p> <p>The Fund shall within one month from the close of each half year, (i.e. March 31 and on September 30), host a soft copy of its unaudited financial results on its website <a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a>. Further, the Fund shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in at least one national English daily newspaper having nationwide circulation and in newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p><b>(III) Annual Report</b></p>
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The AMC / Mutual Fund shall be sent the Scheme wise annual report or an abridged summary thereof within four months from the date of closure of the relevant accounting year i.e. March 31 each year to all investors / unit holders as per the following mode:

- i. by e-mail to the investors / Unit holders whose e-mail address is available with the AMC / Fund.
- ii. in physical form to the investors / Unit holders whose email address is not registered with the AMC / Fund and/or those Unit holders who have opted / requested for the same.

The physical copies of the scheme wise annual report or abridged summary shall be made available to the investors / unit holders at the registered office of the AMC.

A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India.

The AMC / Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

#### **(IV) Product Labelling / Risk O Meter**

The Risk-o-meter shall have following six levels of risk:

- i. Low Risk
- ii. Low to Moderate Risk
- iii. Moderate Risk
- iv. Moderately High Risk
- v. High Risk and
- vi. Very High Risk

The evaluation of risk levels of a scheme shall be done pursuant to para-No. 17.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.

The AMC shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on its website and AMFI website.

	<p><b>(V) Other Disclosure:</b></p> <p>To enhance investor awareness and information dissemination to investors, SEBI prescribes various additional disclosures to be made by Mutual Funds from time to time on its website/on the website of AMFI, stock exchanges, etc.</p> <p>These disclosures include Scheme Summary Documents, Investor charter (which details the services provided to Investors, Rights of Investors, various activities of Mutual Funds with timelines, DOs and DON'Ts for Investors, Grievance Redressal Mechanism, etc.)</p> <p>Investors may refer to the same.</p>						
<b>Transparency / NAV Disclosure</b>	<p>NAV shall be calculated and disclosed on every Business Day. AMC shall update the NAV under separate head on the website of the Fund (<a href="http://www.QuantumAMC.com">www.QuantumAMC.com</a>) and on the website of Association of Mutual Funds in India <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 11.00 p.m. every business day.</p> <p>Investors may obtain latest NAV through SMS by a specific request to the AMC.</p>						
<b>Transaction charges and Stamp duty</b>	<p>Transaction Charges – NIL</p> <p>Stamp Duty – 0.005%</p> <p>Please refer SAI for more details.</p>						
<b>Associate Transactions</b>	Please refer Statement of Additional Information						
<p><b>Taxation</b></p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors / authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>	<p><b>A. TAX ON CAPITAL GAINS *</b></p> <table border="1"> <thead> <tr> <th>INVESTOR</th> <th>LONG TERM</th> <th>SHORT TERM</th> </tr> </thead> <tbody> <tr> <td>For all class of investors (provided such units are sold to the Mutual Funds and are chargeable to STT).</td> <td>(Holding period more than 12 months) The amount of Long-Term Capital Gain in excess of Rs. 1,00,000/- in a year will be taxable @10%.</td> <td>(Holding period less than 12 months)  15%</td> </tr> </tbody> </table> <p>*The mentioned Tax Rates shall be increased by applicable surcharge and Health and Education Cess @4%. This shall apply to all the categories of taxpayers. Equity Schemes will also attract Securities Transaction Tax (STT) @ 0.001% at the time of redemption and switch to other schemes. Mutual fund would also pay STT wherever applicable on the securities bought/sold. TDS on Capital Gains on redemption/Switch out as applicable.</p> <p><b>For further details on Taxation please refer the clause of Taxation of SAI.</b></p>	INVESTOR	LONG TERM	SHORT TERM	For all class of investors (provided such units are sold to the Mutual Funds and are chargeable to STT).	(Holding period more than 12 months) The amount of Long-Term Capital Gain in excess of Rs. 1,00,000/- in a year will be taxable @10%.	(Holding period less than 12 months)  15%
INVESTOR	LONG TERM	SHORT TERM					
For all class of investors (provided such units are sold to the Mutual Funds and are chargeable to STT).	(Holding period more than 12 months) The amount of Long-Term Capital Gain in excess of Rs. 1,00,000/- in a year will be taxable @10%.	(Holding period less than 12 months)  15%					
<b>Right Unitholders of</b>	Please refer Statement of Additional Information for details						

<b>List of Official Point of Acceptance</b>	Please refer the website link <a href="https://www.quantumamc.com/contact-us">https://www.quantumamc.com/contact-us</a>
<b>Penalties, Pending Litigation or proceedings, Finding of Inspections or Investigations for which actions may have been taken or is in the process of being taken by any Regulatory Authority</b>	Please refer the website link <a href="https://www.quantumamc.com/FileCDN/Pdf/Penalties-and-pending-litigations.pdf">https://www.quantumamc.com/FileCDN/Pdf/Penalties-and-pending-litigations.pdf</a>

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

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

Sd/-  
Jimmy A Patel  
Managing Director & Chief Executive Officer  
Place: Mumbai  
Date: October 25, 2024

INVESTOR SERVICE CENTERS/ OFFICIAL POINT OF ACCEPTANCE

Quantum Asset Management Company Pvt. Ltd. Mumbai: 1<sup>st</sup> Floor, Apeejay House, 3 Dinshaw Vachha Road, Backbay Reclamation, Churchgate, Mumbai - 400020

K-Fin Technologies Collection Centers

SL No	Branch Name	Address	SL No	Branch Name	Address
1	Agartala	KFin Technologies Ltd. OLS RMS CHOWMUKHANI,MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT Agartala, Tripura West, Pin-799001	54	Faridabad	KFin Technologies Ltd. A-2B, 3rd Floor, Nehru Ground, Neelam Bata Road, Nit, Peer Ki Mazar, Faridabad - 121 001
2	Agra	KFin Technologies Ltd. House No. 17/2/4, 2nd Floor Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place Agra - 202002 (UP)	55	Ferozpur	KFin Technologies Ltd. The Mall Road, Chawla Buiding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir Ferozpur City -152002
3	Ahmedabad	KFin Technologies Ltd. Office No. 401, 4th Floor ABC-I, Off. C.G Road Ahmedabad-380 009	56	Gandhidham	KFin Technologies Ltd. Shop # 12, Shree Ambica Arcade, Plot # 300 Ward 12 Opp. CG High School, Near HDFC Bank Gandhidham - 370201
4	Ajmer	KFin Technologies Ltd. Shop no. 2 3rd Floor, Above Raymond Shop Opp City Power House, Hath Bhatta Ajmer - 305 001	57	Gandhinagar	KFin Technologies Ltd. 138 - Suyeesh solitaire Nr. Podar International School Kudsan Gandhinagar - 382421
5	Akola	KFin Technologies Ltd. Shop No 25, Ground Floor Yamuna tarang complex Murtizapur Road NH. No-6 Opp Radhakrishna Talkies Akola - 444001	58	Gaya	KFin Technologies Ltd. Property No 71045129, Ground Floor, Hotel Skylark, Swaripuri Road, Gaya-823001, Bihar
6	Aligarh	KFin Technologies Ltd. 1st Floor Sevti Complex Near Jain Temple,Samad Road Aligarh - 202001, Uttar Pradesh	59	Ghaziabad	KFin Technologies Ltd. FF - 31, Konark Building Rajnagar Ghaziabad - 201003
7	Allahabad	KFin Technologies Ltd. Meena Bazar,2nd Floor, 10 S.P. Marg Civil Lines,Subhash Chauraha, Prayagraj Allahabad -21001	60	Ghazipur	KFin Technologies Ltd. House No. 148/19,Mahua Bagh Raini Katra Ghazipur-233 001
8	Alwar	KFin Technologies Ltd. 137, First Floor, Jai Complex Road No - 2 Alwar-301001	61	Gonda	KFin Technologies Ltd. House No. 782, Shiv Sadan, ITI Road Near Raghuikul Vidya Peeth, Civil Lines Gonda-271 001
9	Amaravathi	KFin Technologies Ltd. Shop No. 21, 2nd Floor Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601	62	Gorakhpur	KFin Technologies Ltd. Shop No. 8-9 , 4th floor Cross Mall Gorakpur - 273 001
10	Ambala	KFin Technologies Ltd. 6349,2nd Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001	63	Gulbarga	KFin Technologies Ltd. H NO 2-231KRISHNA COMPLEX 2ND FLOOR Opp. Municipal corporation Office, Jagat Station Main Road, Kalaburagi Gulbarga : 585105
11	Amritsar	KFin Technologies Ltd. SCO 5 , 2nd Floor,District Shopping Complex Ranjit Avenue Amritsar - 143 001	64	Guntur	KFin Technologies Ltd. 2nd Shatter, 1st Floor Hno 6-14-48, 14/2 Lane,Arundal Pet Guntur -522002
12	Anand	KFin Technologies Ltd. B-42 Vaibhav Commercial Center Nr TvS Down Town Show Room, Grid Char Rasta Anand - 388 001	65	Gurgaon	KFin Technologies Ltd. 2nd Floor, Vipul Agora M. G Road Gurgaon - 122001
13	Anantapur	KFin Technologies Ltd. #13/4, Vishnuapriya Complex, Beside SBI Bank, Near Tower Clock Anantapur - 515 001	66	Guwahati	KFin Technologies Ltd. Ganapati Enclave, 4th Floor Opposite Bora service, Ullubari Guwahati - 781007
14	Asansol	KFin Technologies Ltd. 1st Floor, 112/N, G. T. ROAD BHANGA PACHIL, Paschim Bardhaman Asansol - 713303, West Bengal	67	Gwalior	KFin Technologies Ltd. City Centre Near Axis Bank Gwalior - 474 011
15	Aurangabad	KFin Technologies Ltd. Shop no B 38,Motiwala Trade Center Nirala Bazar Aurangabad-431001	68	Haldwani	KFin Technologies Ltd. Shop No. 5, KMWV Shopping Complex Haldwani - 263139
16	Azamgarh	KFin Technologies Ltd. Shop no. 18 Gr. Floor Nagarpalka, Infront of Tresery office Azamgarh-276 001	69	Haridwar	KFin Technologies Ltd. Shop No. - 17, Bhatia Complex Near Jamuna Palace Haridwar-249 410
17	Balasure	KFin Technologies Ltd. 1-B. 1st Floor, Kalinga Hotel Lane Baleshwar, Baleshwar Sadar Balasure - 756001, Orissa	70	Hassan	KFin Technologies Ltd. HEMADRI ARCADE, 2ND MAIN ROAD SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL Hassan - 573201
18	Bangalore	KFin Technologies Ltd. OLD NO : 35 , NEW NO-59, 1st Floor KAMALA NIVAS PUTTANNA ROAD Basavanagud Bangalore - 560 004	71	Hissar	KFin Technologies Ltd. Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar - 125001
19	Bankura	KFin Technologies Ltd. Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor Ward No 24 Opp to PC Chandra, Bankura - 722101	72	Hoshiarpur	KFin Technologies Ltd. The Mall Complex Unit # SF-6,2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur - 146001
20	Bareilly	KFin Technologies Ltd. 1ST FLOOR REAR SIDE A - SQUARE BUILDING 54-CIVIL LINES, Ayub Khan Chauraha BAREILLY - 243 001	73	Hubli	KFin Technologies Ltd. R R MAHALAXMI MANSION, ABOVE INDUSIND BANK 2ND FLOOR, DESAI CROSS, PINTO ROAD HUBLI - 580029
21	Baroda	KFin Technologies Ltd. 1st Floor 125 Kanha Capital Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007.	74	Hyderabad	KFin Technologies Ltd. JBS Station, Lower Concourse 1 (2nd floor) Situated in Jubilee Bus Metro Station Secunderabad - 500 009
22	Begusarai	KFin Technologies Ltd. SRI RAM MARKET KALI ASTHAN CHOWK, MATHANI ROAD Begusarai - 851101, Bihar	75	Indore	KFin Technologies Ltd. 101,Diamond Trade centre 3-4 Diamond Colony, New Palasia, Above khurana Bakery Indore -- 452001
23	Belgaum	KFin Technologies Ltd. Premises No 101 CTS NO 1893 Shree Guru Darshani Tower, Anandwadi Hindwadi Belgaum - 590011	76	Jabalpur	KFin Technologies Ltd. 2nd Floor, 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
24	Bellary	KFin Technologies Ltd. GROUND FLOOR,3RD OFFICE, NEAR WOMENS COLLEGE ROAD BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCHADE Bellary 583103	77	Jaipur	KFin Technologies Ltd. Office no 101, 1st Floor, Okay Plus Tower Next to Kalyan Jewellers, Government Hotel Circle Ajmer Road Jaipur - 302 001
25	Berhampur (Or)	KFin Technologies Ltd. Opp -Divya Nandan Kalyan Mandap 3rd Lane Dharam Nagar, Near Lohiya Motor Berhampur-760001	78	Jalandhar	KFin Technologies Ltd. Office No 7, 3rd Floor City Square building, E-H197 Civil Lines Jalandhar - 144 001
26	Bhagalpur	KFin Technologies Ltd. 2nd Floor, Chandrakot Complex, Near Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001	79	Jalgaon	KFin Technologies Ltd. 3rd floor,269 JAE Plaza Baliram Peth near Kishore Agencies Jalgaon - 425 001
27	Bharuch	KFin Technologies Ltd. 123 Nexus business Hub,Near Gangotri Hotel B/s Rajeshwari Petroleum, Makampur Road Bharuch - 392 001	80	Jalpaiguri	KFin Technologies Ltd. D.B.C. Road, Near Rupasree Cinema Hall, Opp to Nirala Hotel, Beside Kalamandir, Po & Dist Jalpaiguri Jalpaiguri - 735101
28	Bhatinda	KFin Technologies Ltd. SECOND FLOOR, MCB -Z-3-01043 GONIANA ROAD OPPOSITE NIPPON INDIA MF, GT ROAD NEAR HANJUMAN CHOWK BHATINDA - 151001	81	Jammu	KFin Technologies Ltd. 1D/D Extension 2 Valmiki Chowk, Gandhi Nagar Jammu - 180004
29	Bhavnagar	KFin Technologies Ltd. 303, STERLING POINT, WAGHAWADI ROAD, BHAVNAGAR - 364001	82	Jamnagar	KFin Technologies Ltd. Office No 131, 1st Floor Madhav Plaza Opp SBI Bank, Nr. LAL Bunglow Jamnagar - 361001
30	Bhilai	KFin Technologies Ltd. Office No.2, 1st Floor Plot No. 9/6, Nehru Nagar [East] Bhilai,Durg BHILAI - 490020, Chhattisgarh	83	Jamshedpur	KFin Technologies Ltd. Madhukunj, 3rd Floor O Road, Sakchi, Bistupur Jamshedpur - 831 001
31	Bhilwara	KFin Technologies Ltd. Office No. 14 B, Prem Bhawan, Pur Road Gandhi Nagar, Near Canara Bank Bhilwara-311001	84	Jhansi	KFin Technologies Ltd. 1st Floor, Puja Tower, Near 48 Chambers ELITE Crossing Jhansi - 284 001
32	Bhopal	KFin Technologies Ltd. SF-13 Gurukrupa Plaza, Plot No. 48A Opposite City Hospital, zone-2,M P Nagar Bhopal-462011	85	Jodhpur	KFin Technologies Ltd. Shop No. 6, GROUND FLOOR, GANG TOWER OPPOSITE APORA MOTER SERVICE CENTRE, NEAR BOMBAY MOTER CIRCLE Jodhpur - 342 003
33	Bhubaneswar	KFin Technologies Ltd. A/181 Back Side Of Shivam Honda Show Room Saheed Nagar Bhubaneswar-751007	86	Junagadh	KFin Technologies Ltd. Shop No. 201, 2nd Floor, V-ARCADE Complex Near vanzari chowk,M.G. Road Junagadh - 362001
34	Bikaner	KFin Technologies Ltd. H.No. 10, Himatar House Museum circle, Civil line Bikaner-334001	87	Kannur	KFin Technologies Ltd. 2ND FLOOR, GLOBAL VILLAGE BANK ROAD KANNUR - 670001
35	Bilaspur	KFin Technologies Ltd. ANANDAM PLAZA, Shop.No.306 3rd Floor, Vyapar Vihar Main Road Bilaspur-495001	88	Kanpur	KFin Technologies Ltd. 15/46,Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001
36	Bokaro	KFin Technologies Ltd. CITY CENTRE, PLOT NO. HE-07,SECTOR-IV BOKARO STEEL CITY Bokaro Steel City - 827 004	89	Karimnagar	KFin Technologies Ltd. 2nd Shutter, H.No. 7-2-607 Sri Matha Complex Mankamaththa Karimnagar-505001
37	Burdwan	KFin Technologies Ltd. Saluja Complex; 846, Laxmipur G T Road, Burdwan; PS. BURDWAN & DIST: BURDWAN-EAST Burdwan - 713101, West Bengal	90	Karnal	KFin Technologies Ltd. 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal-132001
38	Calcut	KFin Technologies Ltd. Second Floor, Manimuriyil Centre Bank Road, Kasaba Village Calcut - 673 001	91	Karur	KFin Technologies Ltd. No 88/11, BB Plaza NRMP street, K S Mess Back side Karur - 639002
39	Chandigarh	KFin Technologies Ltd. First floor, SCO 2469-70 Sector 22-C Chandigarh - 160022	92	Kharagpur	KFin Technologies Ltd. Holding No 254/220, SBI BUILDING Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur Dist: Paschim Medinipur Kharagpur-721301
40	Chennai	KFin Technologies Ltd. 9th Floor, Capital Towers 180,Kodambakkam High Road Nungambakkam Chennai - 600034	93	Kolhapur	KFin Technologies Ltd. 605/1/4 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Lakshmi Niwas Kolhapur 416001
41	Chinsura	KFin Technologies Ltd. 96, DOCTORS LANE PO-CHINSURAH, DT: HOOGHLY Chinsura - 712101	94	Kolkata	KFin Technologies Ltd. 2/1 Russel Street 4th Floor, Kankaria Centre Kolkata-700071, West Bengal, India
42	Cochin	KFin Technologies Ltd. Door No:61/2784, Second floor Sreealakshmi Tower Chittoor Road, Ravipuram Cochin-682 015	95	Kollam	KFin Technologies Ltd. SREE VIGNESWARA BHAVAN SHASTRI JUNCTION KOLLAM - 691001
43	Coimbatore	KFin Technologies Ltd. 3rd Floor,1057 Jaya Enclave, Avanashi Road Coimbatore- 641018	96	Kota	KFin Technologies Ltd. D-8, SHR RAM COMPLEX OPPOSITE MULTI PURPOSE SCHOOL, GUMANPURA Kota - 324007
44	Cuttack	KFin Technologies Ltd. SHOP NO-45,2ND FLOOR, NETAJI SUBAS BOSE ARCADE BIG BAZAR BUILDING, ADJACENT TO RELIANCE TRENDS DARGHA BAZAR Cuttack - 753001	97	Kottayam	KFin Technologies Ltd. 1st Floor Csiascension Square Railway Station Road Collectorate P O Kottayam - 686 002
45	Darbhanga	KFin Technologies Ltd. H.No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk Darbhanga-846 004	98	Kurnool	KFin Technologies Ltd. Shop No:47, 2nd Floor 5 komda Shopping mall Kurnool-518 001
46	Davangere	KFin Technologies Ltd. D.No 162/6 , 1st Floor, 3rd Main, P J Extension Davangere taluk, Davangere Mandal Davangere : 577002	99	Lucknow	KFin Technologies Ltd. 1st Floor,A. A. Complex 5 Park Road, Hazratganj, Thaper House Lucknow - 226001
47	Dehradun	KFin Technologies Ltd. Shop No-809/799 , Street No-2 A Rajendra Nagar Near Sheesha Lounge, Kaulagarh Road Dehradun - 248 001	100	Ludhiana	KFin Technologies Ltd. Second floor, SCO 122, Above Hdfc Mutual fund , Feroze Gandhi Market Ludhiana - 141001
48	Deoria	KFin Technologies Ltd. K. K. Plaza, Above Apurva Sweets Civil Lines Road Deoria- 274001	101	Madurai	KFin Technologies Ltd. No. G-16/17,AR Plaza, 1st floor North Veli Street Madurai - 625001
49	Dhanbad	KFin Technologies Ltd. 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001	102	Malda	KFin Technologies Ltd. RAM KRISHNA PALLY ; GROUND FLOOR ENGLISH BAZAR MALDA - 732011
50	Dhule	KFin Technologies Ltd. Ground Floor Ideal Laundry, Lane No 4 Khol Galli, Near Muthoot Finance Opp Bhavasar General Store Dhule-424001	103	Mangalore	KFin Technologies Ltd. SHOP NO - 305, MARIAN PARADISE PLAZA 3RD FLOOR, BUNTS HOSTEL ROAD MANGALORE - 575003
51	Durgapur	KFin Technologies Ltd. MWAV-16 Bengal Ambuja 2ndFloor, City Centre, Dist: Burdwan Durgapur- 713216	104	Margao	KFin Technologies Ltd. SHOP NO 21, ASIA MALL, 1ST FLOOR NEAR KTC BUS STAND, SGDA MARKET COMPLEX Margao-Goa -403601
52	Eluru	KFin Technologies Ltd. DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET,OPP ANDHRA HOSPITALS,R R PETA ELURU-534 002	105	Mathura	KFin Technologies Ltd. Shop No. 9, Ground Floor Vhari Lal Plaza, Opposite Brijwasi Centrum Near New Bus Stand Mathura - 281001
53	Erode	KFin Technologies Ltd. No 38/1 Ground Floor,Sathy Road,(VCTV Main Road) Sorna Krishna Complex Erode - 638 003	106	Meerut	KFin Technologies Ltd. Shop No- 111, First Floor, Shivam Plaza Near Canara Bank,Opposite Eves Petrol Pump Meerut - 250 001
			107	Mehsana	KFin Technologies Ltd. FF-21, Someswar Shopping Mall, Modhera Char Rasta, Mehsana-384002

108	Mirzapur	KFin Technologies Ltd. Second Floor Triveni Campus Ratanganj Mirzapur-231001
109	Moga	KFin Technologies Ltd 1st Floor,Dutt Road, Mandir Wali Gali Civil Lines, Barat Ghar Moga-142001
110	Moradabad	KFin Technologies Ltd. Chadha Complex, G. M. D. Road Near Tadi Khana, Chowk Moradabad - 244 001
111	Morena	KFin Technologies Ltd. House No. HIG 959, Near Court Front of Dr. Lal Lab, Old Housing Board Colony Morena -476 001
112	Mumbai	KFin Technologies Ltd. 6/8 Ground Floor, Crossely House Near BSE ( Bombay Stoch Exchange) Next Union Bank , Fort Mumbai - 400001
113	Muzaffarpur	KFin Technologies Ltd. First Floor Saroj Complex Diwam Road, Near Kalyani Chowk Muzaffarpur-842001
114	Mysore	KFin Technologies Ltd. NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS SARASWATHI PURAM Mysore - 570 009
115	Nadiad	KFin Technologies Ltd. 311-3rd Floor City Center Near Paras Circle Nadiad - 387001
116	Nagercoil	KFin Technologies Ltd. HNO 45, 1st Floor East Car Street, Nagercoil - 629001
117	Nagpur	KFin Technologies Ltd. Block No. B / 1 & 2 , Shree Apatment Plot No. 2 , Khare Town Mata Mandir Road, Dharampeth Nagpur - 440 010
118	Nanded	KFin Technologies Ltd. Shop No. 4, First Floor, Opp.Bank Of India Santkrupa Market, Gurudwara Road Nanded-431601
119	Nasik	KFin Technologies Ltd. 5-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik, Maharashtra - 422002
120	Navsari	KFin Technologies Ltd. 103 , 1ST FLOOR LANDMARK MALL NEAR SAYAJI LIBRARY , Navsari - 396 445
121	New Delhi	KFin Technologies Ltd. 305 New Delhi House 27 Barakhamba Road New Delhi-110 001
122	Noida	KFin Technologies Ltd. F-21,2nd Floor,Near Kalyan Jewellers Sector-18 Noida - 201301(U.P)
123	Palghat	KFin Technologies Ltd.No.20 & 21, Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001
124	Panipat	KFin Technologies Ltd. Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel G.T. Road Panipat - 132103
125	Panjim	KFin Technologies Ltd. H. No. T-9, T-10, Affran plaza 3rd Floor Near Don Bosco High School Panjim - 403001
126	Pathankot	KFin Technologies Ltd. 2nd Floor, Sahni Arcade Complex Adjlindra colony Gate Railway Road, Pathankot - 145001
127	Patiala	KFin Technologies Ltd. B- 17/423 Opp Modi College, Lower Mall Patiala - 147 001
128	Patna	KFin Technologies Ltd. Flat No- 102, 2BHK Maa Bhawani Sherdalay Exhibition Road Patna - 800001
129	Pondicherry	KFin Technologies Ltd. No.122(10b) Muthumariamman koil street Pondicherry - 605 001
130	Pune	KFin Technologies Ltd. Office no 207-210, 2nd Floor Kamla Arcade, Jangli Maharaj Road Opposite Balgandharva, Shivaji Nagar Pune - 411005
131	Raipur	KFin Technologies Ltd. Office No.5-13 Second Floor, Raheja Tower Fafadih Chowk, Jail Road Raipur - 492 001
132	Rajahmundry	KFin Technologies Ltd. D.No: 6-7-7, Sri Venkata Satya Nilayam,1st Floor, Vadrevu vari Veedhi, T - Nagar, Rajahmundry - 533101
133	Rajkot	KFin Technologies Ltd. 302 Metro Plaza Near Moti Tanki Chowk Rajkot - 360 001
134	Ranchi	KFin Technologies Ltd. Room no 103, 1st Floor, Commerce Tower Beside Mahabir Tower Main Road Ranchi - B34 001
135	Renukoot	KFin Technologies Ltd. C/o Mallick Medical Store Bangali Katra Main Road, Renukoot Dist. Sonbhadra (U.P)-231 217
136	Rewa	KFin Technologies Ltd. Shop No. 2, Shree Sai Annmol Complex,Ground Floor,Opp Teerth Memorial Hospital Rewa-486 001
137	Rohtak	KFin Technologies Ltd. Office No- 61, First Floor Ashoka Plaza, Delhi Road Rohtak - 124001
138	Roorkee	KFin Technologies Ltd. Near Shri Dwarkadhish Dharm Shala Ramnagar Roorkee - 247 667
139	Rourkela	KFin Technologies Ltd. 2nd Floor, Main Road UDIT NAGAR Rourkela - 769 012 SUNDARGARH
140	Sagar	KFin Technologies Ltd. If floor ,Above shiva kanch mandir 5 civil lines Sagar-470002
141	Salem	KFin Technologies Ltd. No.6 NS Complex Omakar Main Road Salem-636009
142	Sambalpur	KFin Technologies Ltd. SAHEJ PLAZA, First Floor; Shop No. 219 Golebazar Sambalpur-768001
143	Satna	KFin Technologies Ltd. 1st Floor Gopal Complex Near Bus Stand Rewa Road Satna (MP) -485 001
144	Shillong	KFin Technologies Ltd. Annex Mani Bhawan Lower Thana Road,Near R K M Lp School Shillong - 793 001
145	Shimla	KFin Technologies Ltd. 1st Floor, Hills View Complex Near Tara Hall Shimla - 171 001
146	Shimoga	KFin Technologies Ltd. JAYARAMA NILAYA, 2ND CORSS MISSION COMPOUND Shimoga - 577201
147	Shivpuri	KFin Technologies Ltd. Near Hotel Vanasthali. In Front of Sawarkar Park, A. B. Road, Shivpuri Shivpuri-473 551
148	Sikar	KFin Technologies Ltd. 1st Floor, Super Towers, Near Taparya Bagichi Behind Ram Mandir, Station Road Sikar-332001
149	Silchar	KFin Technologies Ltd. 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala Silchar - 788001
150	Siliguri	KFin Technologies Ltd. 2nd Floor, Nanak Complex Sevoke Road, Siliguri - 734001
151	Sitapur	KFin Technologies Ltd. 12/12, Surya Complex Station Road Sitapur - 261001
152	Solan	KFin Technologies Ltd. Disha Complex, 1st Floor Above Axis Bank, Rajgarh Road Solan-173 212
153	Solapur	KFin Technologies Ltd. Shop No 106. Krishna complex 477 Dakshin Kasaba, Datta Chowk Solapur-413 007
154	Sonepat	KFin Technologies Ltd. Shop no. 205 PP Tower Opp income tax office,Subhash chowk Sonepat-131001
155	Sri Ganganagar	KFin Technologies Ltd. Shop No. 5, Opposite Bihani Petrol Pump NH - 15, near Baba Ramdev Mandir Sri Ganga Nagar - 335001
156	Sultanpur	KFin Technologies Ltd. 1st Floor, Ramashanker Market Civil Line Sultanpur-228 001
157	Surat	KFin Technologies Ltd. Ground Floor, Empire State building, Near Udhna Darwaja, Ring Road, Surat-395002
158	Tirunelveli	KFin Technologies Ltd. Jeney Building, 55/18, S N Road, 2nd Floor Near Arvind Eye Hospital Tirunelveli - 627 001
159	Tirupathi	KFin Technologies Ltd. Shop No.18-1421/1 CITY Center, K.T.Road, Airtel Backside office Tirupati - 517501
160	Tiruvalla	KFin Technologies Ltd. 2nd Floor, Eriinjery Complex, Opp Axis Bank, Near Kotak Securities, Ramanchira Tiruvalla - 689107
161	Trichur	KFin Technologies Ltd. 4TH FLOOR, CROWN TOWER SHAKTHAN NAGAR OPP. HEAD POST OFFICE THRISSUR - 680001
162	Trichy	KFin Technologies Ltd. No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam Puttur Trichy - 620 017
163	Trivandrum	KFin Technologies Ltd. 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD , Trivandrum - 695 001.
164	Tuticorin	KFin Technologies Ltd. No 48/A-34, Mani nagar Mangal Mall Palayamkottai Road Tuticorin - 628003
165	Udaipur	KFin Technologies Ltd. Shop No. 202, 2nd Floor business centre 1C Madhuvan, Opp G P O Chetak Circle Udaipur-313001
166	Ujjain	KFin Technologies Ltd. Heritage Shop No. 227,87 Vishvavidyalaya Marg Station Road,Near ICICI bank Above Vishal Megha Mart Ujjain-456001
167	Valsad	KFin Technologies Ltd. 406 Dreamland Arcade Opp Jade Blue, Tithal Road Valsad - 396001
168	Vapi	KFin Technologies Ltd. A-8, Second Floor, Solitaire Business Center, Opp DCB Bank, GIDC Char rashta, Silvassa Road, Vapi - 396191
169	Varanasi	KFin Technologies Ltd. D.64 / 52, G - 4 Arihant Complex , Second Floor Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi - 221 010
170	Vellore	KFin Technologies Ltd. No 2/19, 1st floor Vellore city centre, Anna salai Vellore - 632001
171	Vijayawada	KFin Technologies Ltd. Hno 26-23, 1st Floor Sundarammastreet, Gandhinagar Vijayawada - 520 003
172	Visakhapatnam	KFin Technologies Ltd. D NO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR OPP ROAD TO LALITHA JEWELLER SHOWROOM, BESIDE TAJ HOTEL LADGE VISAKHAPATNAM - 530 016
173	Warangal	KFin Technologies Ltd. Shop No.22 , Ground Floor Warangal City Center,15-1-237 Mulugu Road Junction Warangal - 506002
174	Yamuna Nagar	KFin Technologies Ltd. B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk Yamuna Nagar-135 001
175	Vashi	KFin Technologies Ltd. Haware Infotech Park, 902 , 9th Floor, Plot No 39/03 Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400 703 Maharashtra
176	Vile Parle	KFin Technologies Ltd. Office No. 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex, M. V. Road, Andheri East , Opp Andheri Court Mumbai - 400069
177	Borivali	KFin Technologies Ltd. Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali (West), Mumbai -400 092
178	Thane	KFin Technologies Ltd. Room No. 302 3rd Floor, Ganga Prasad Near RBL Bank Ltd,Ram Maruti Cross Road, Naupada Thane West Mumbai - 400602
179	Hyderabad	KFin Technologies Ltd. Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25 Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal Hyderabad - 500032
180	Srikakulam	KFin Technologies Ltd. D No: 158, Shop No#3 Kaki Street Opp Tulasi Das Hospital, CB Road Srikakulam - 532001
181	Ghatkopar	KFin Technologies Limited 1/1 Platinum Mall, Jawahar Road, Ghatkopar ( East ) Mumbai - 400 077
182	Satara	KFin Technologies Limited G7, 465, A Govind Park Sadar Bazaar, Satara - 415001
183	Ahmednagar	KFin Technologies Limited Above Shubham mobile & Home Appliances Tlak Road, Maliwada Ahmednagar-414001
184	Nellore	KFin Technologies Limited 24-6-326/1 Ibaco Building 4th Floor, Grand Truck Road Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003
185	Kalyan	KFin Technologies Limited Seasons Business Centre 104 / 1st Floor, Shivaji Chowk Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301
186	Korba	KFin Technologies Limited Office No 202, 2nd Floor, QUBE 97, ICRC Transport Nagar Korba - 495677
187	Ratlam	KFin Technologies Limited 106 Rajaswa Colony Near Sailana Bus Stand Ratlam - 457001
188	Kalyani	KFin Technologies Limited Ground Floor,H No B-7/275 Kalyani HO, Nadia District Kalyani - 741235
189	Hosur	KFin Technologies Limited No.2/3-4. Sri Venkateswara Layout Denkanikottai road, Dinnur Hosur - 635109

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